BOARD OF DIRECTORS

- LEGAL COUNCIL
- STRATEGIC PLANNING COMMITTEE
- BoD Secretariate
- REMUNERATION COMMITTEE
- AUDIT COMMITTEE
- RISK COMMITTEE

CHIEF EXECUTIVE OFFICER

- CEO's Office
- Corporate Communications & Public Relations

DEPUTY MANAGING DIRECTOR

- Information Security

MANAGEMENT ADVISORS

STRATEGY & CORPORATE DEVELOPMENT

Business Strategy
- Strategic Projects & RE
- NPE Strategy

Investor Relations

WHOLESALE BANKING

Corporate Banking
- Corporate Banking
- *Project Finance*
- *Real Estate Finance*

Wholesale Products & Services
- Investment Banking
- *Development Programs*
- *Non-lending Corporate Clients*
- *Wholesale Products Business Development & Support*

Commercial Banking
- CB - Crete & Islands
- CB - Attica & Continental Greece

Shipping Finance

RETAIL, WEALTH & DIGITAL BANKING

Retail Banking Network
- Crete & Islands
- Attica & Continental Greece
- Network Support

Retail & SBL Banking

Means of Payments
- Cards Issuing
- Cards Acceptance
- ATM / APS Acquiring

Alternative Channels
- Digital Banking
- Digital Product Proposition

Deposits & Wealth Product Development
- Deposits & Investment Products
- RM Support & Business Development

Retail Credit Product Development
- Consumer Credit & Mortgages
- SBL Products

Bancassurance

Marketing & Customer Experience

Office of Chief Retail, Wealth & Digital Banking Officer

TRANSFORMATION & OPERATIONS EXCELLENCE

Transformation
- PMO
- *Change Management*

ESG Strategy & Sustainable Finance

Organization & Quality
- Quality Assurance
- *Business Processes & Organizational Design*

Business Analysis

Wholesale Banking Operations & Portfolio Quality Management
- Portfolio Quality Mgmt. & NPEs Support
- Loan Administration – Corporate & SMEs
- *Wholesale Support*

Retail Banking & Centralized Operations
- Retail - Loan Administration
- Centralized Operations
- *Retail & Wealth Banking Support*

Custody & Support Operations
- Custody
- Payments, Trade & L/G Operations
- *Treasury Back Office*

INFORMATION TECHNOLOGY

Architecture, Security & Data
- IT Analysis & PMO
- IT Security
- *Big Data & Analytics*
- *Enterprise Architecture*

Next Generation ICT Services
- IT Infrastructure Services
- Voice & Networking
- *IT Service Management*
- *IT Support Services (Help Desk)*

Software Platforms & Services
- Software Platforms
- Core Banking
- *Data Warehouse Support & Development*

Innovation Hub

FINANCE

Global Markets
- Treasury
- Investment Products & Financial Markets

Financial Services & Reporting – Quality Control
- Financial Services
- Financial & Regulatory Reporting - Quality Control

MIS, Budgeting & Financial Planning
- MIS & Analytics
- Budgeting, Financial Controlling & Planning

Procurement, Property & Facilities
- Procurement Services
- Property Management
- Facilities Management

Non-Performing Exposures
- NPE Serviced Portfolio
- NPE Recovery

Human Capital

- People Strategy & Development
- Human Resources Management

Credit

- SMEs/Factoring/ SBL Credit
- Consumer & Mortgage Credit
- *Restructured Assets Credit*
- Credit Policy
- Corporate & Shipping Credit

Risk

- Credit Risk Management
- Markets & Liquidity Risk Management
- Operational & Other Risks Management
- Risk Models Validation

Legal & Corporate Governance

- Legal Services
- Corporate Governance
- Data Protection Officer (DPO)

Compliance

- Regulatory Compliance Monitoring
- Financial Crime Compliance – Regulatory Reporting
- Branch Network Support – Applications – Training

Internal Audit

- Units Audit
- Financial Audits
- *Risk Audits*
- *IT Systems Audit & Antifraud*

Legend

GENERAL DIRECTORATE

Senior Directorate

Directorate | *Sector*

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