Units involved in risk management processes – CRO Division

President of the Management Board responsible for the CRO Division

Market Risk Management Department	**Bank Director** Credit risk	**Bank Director** Models, Data, Reporting	**Bank Director** Credit Risk – Transactional Credit Risk
Corporate Credit Restructuring Department	Business Credit Risk	Risk Model Department	Central Credit Risk Department
Operational Risk Management Department	Consumer Credit Risk	Credit Risk Tech Team	Regional Credit Risk Department
Support Positions		Policy, Procedures, Regulation and Risk Reporting Department	Financial Institutions Credit Risk Position
Model Validation Department			
Credit Risk Inspection Department			