Organizational chart

AikBank

International

Compliance Department

AML Department

Internal Audit Department

Compliance Division

General Assembly

Board of Directors

Executive Board

Executive Board President - CEO

- Executive Board Cabinet
- People & Culture Division
  - People Business Partnering and People Analytics Department
  - People support & operations Department
  - People Engagement and Culture Department
- Marketing & Communication Division
  - Marketing & Brand Department
  - Digital marketing Department
  - PR & Communication Department
- Legal Division
  - Legal Representation Department
  - Credit Legal Support Department
  - Legal Support and Statutory Affairs Department
- Strategy & transformation Division
  - Strategy Planning & Monitoring Department
  - Customer Experience Department

Member of the Executive Board for Finance - CFO

- Accounting, tax and controlling Division
  - Accounting and tax department
  - Controlling department
- Regulatory reporting & BI Division
  - ECB Reporting Department
  - NBS Reporting Department
- ALM & Financial institutions Division
  - Asset liability management - ALM Unit
  - Financial institutions Unit
- Procurement Department

Member of the Executive Board for Risk - CRO

- Corporate credit risk management Division
  - Large corporates credit risk management Department
  - Specialized lending & public sector credit risk management Department
  - Mid & small enterprises credit risk management Department
  - Corporate credit policies & process Unit
  - EWS Monitoring Department
- Retail credit risk management Division
  - PI credit risk management Department
  - SBB credit risk management Department
  - Retail credit policies & process Department
- Risk controlling Division
  - Credit risk control Department
  - Risk techonology & risk modelling Department
  - Market risk Department
  - Operational risk Department
  - Integrated & ESG risks Department
  - Collateral management Department
- Collection & rectructuring Division
  - Retail collection & restructuring Department
  - Corporate collection & restructuring Department

Member of the Executive Board for Operations and Technology - COTO

- Loan & deposit administration Division
  - LE account opening, deposits & ebanking Department
  - PI deposit & Retail back office Department
  - Retail loan administration Department
  - Corporate loan administration Department
- Transactional banking Division
  - Domestic payments Department
  - International payments Department
  - Treasury back office Department
- Bank operations Division
  - Cash management & vault operations Department
  - POS administration & ATM operations Unit
  - Complaints management Department
- Logistic & real estate Division
  - Logistic & general affairs Department
  - Branch network renovations Department
  - Real estate management Department
- Organization & projects Division
  - Project management Department (PMO)
  - Organization & process management Department
- Corporate security Division
  - Physical & technical security Department
  - Information security Department
  - Fraud prevention Unit
- Digital products delivery & support Division
  - Digital channels development & management Department
  - Self service devices development and support Unit
  - Contact center (Department)
- IT applications Division
  - Application support & delivery Department
  - DWH & data governance Department
  - Satellite applications & QA Department
  - Application development Department
- IT Governance Division
  - IT project & demand management Department
  - Business analysis Department
  - IT risk management & compliance Unit
- IT infrastructure Division
  - IT systems & technical support Department
  - DBA Department
  - Network & IT security Department
  - IT architecture Office

Member of the Executive Board for Retail Market - CRMO

- Private individuals sales & distribution Division
  - PI sales & segment management & SFE Department
  - Network control Department
  - Network development & technical support Department
  - Alternative sales channels Department
  - Regions
    - Branches
- Small business banking Division
  - SBB sales management Department
  - SBB segment management & support Department
- Private banking Department

Executive Director Retail Products

- Product development & management Division
  - Daily banking PI Department
  - Lending PI Department
  - Daily banking and lending SBB Department
- Card business & digital payments Division
  - Card product management, business development & card operations Department
  - POS acquiring & e-commerce Unit
  - Fintech partnerships department
- Business analytics & CRM Department
  - Business analytics & MIS Unit
  - Advanced analytics & CRM Unit

Member of the Executive Board for Corporate Market - CCMO

- Large corporates & public clients Division
  - Large corporate clients Department
  - Public sector clients Department
- Project finance & special lending Division
  - Project & real estate financing Unit
  - Special lending & green financing Unit
- Mid & small enterprises Division
  - Mid enterprises – East Serbia Department
  - Mid enterprises – West Serbia Department
  - Small enterprises Department
- Credit analysis Division
  - Large corporate clients credit analysis Department
  - Mid & small enterprises credit analysis department
- Corporate transactional banking & support Division
  - Trade & documentary Department
  - Corporate segment management & product development Department
  - Factoring Unit
- Treasury Division
  - Investment services Department
  - Treasury sales Unit
  - Trading Unit

Legend

- Sector/Executive Board Cabinet/Department B-1
- Department/Regions/Unit B-2