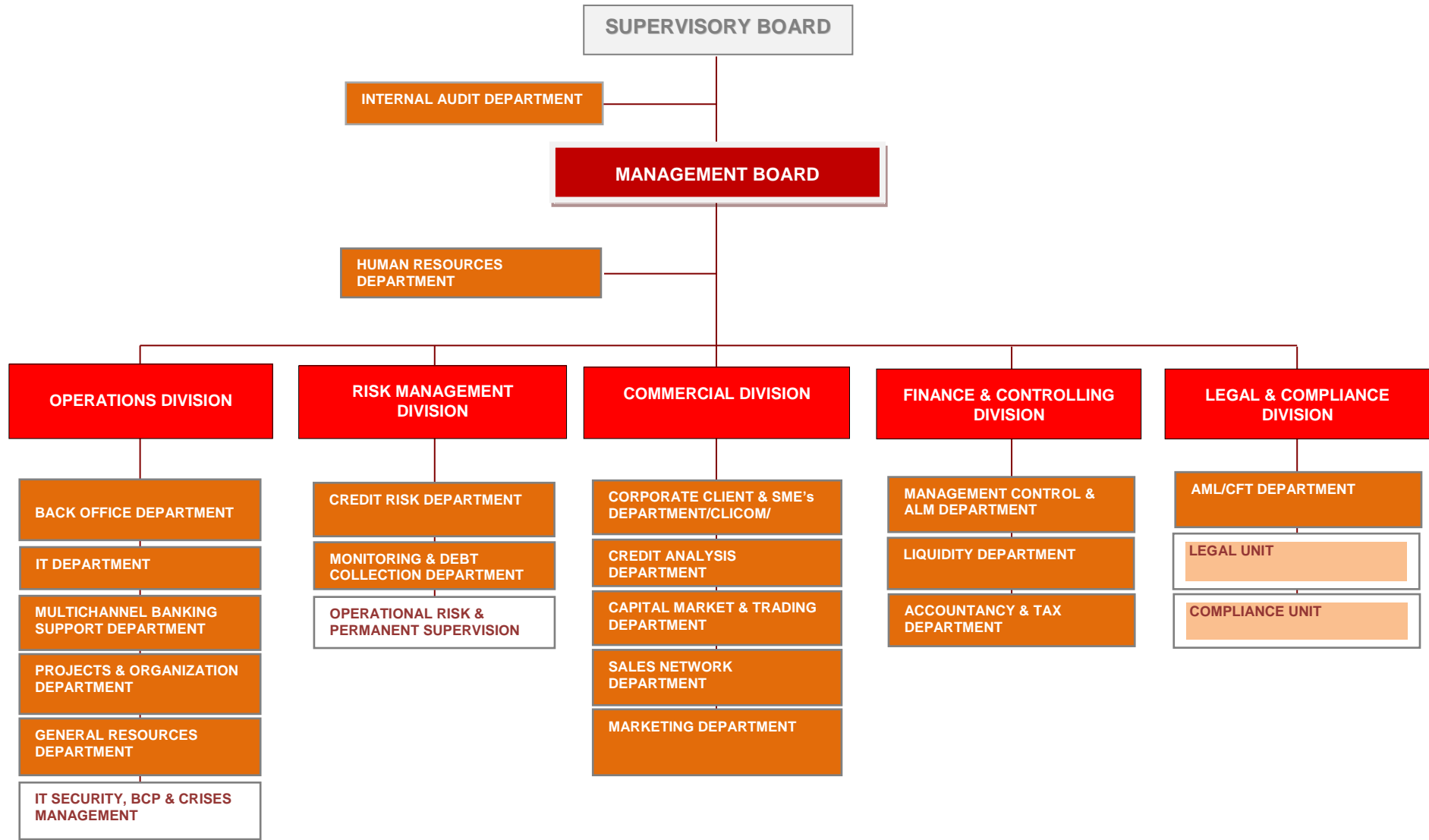


GENERAL ORGANISATIONAL CHART



DIVISION

DEPARTMENT

UNIT

ACTIVITIES

Managerial structure

Management Board:

Nina Nedanoska, President

Nikola Mitkoski, Member

Internal Audit Department	Elena Popova Bojadjievska , Head
Human Resources Department	Angela Shengulovska , Head
OPERATIONS DIVISION	Biljana Andrevska , Director
Back Office Department	Elena Taneska , Head
Multichannel Banking Support Department	Oliver Gavreski , Head
IT Department	Milcho Hristoski , Head
Projects and Organization Department	Natasha Joveva , Head
General Resources Department	Antonio Sofijanov , Head
RISK MANAGEMENT DIVISION	Nikola Mitkoski , Member of MB
Credit Risk Department	Dimche Markoski , Head
Monitoring & Dept Collection Department	Brane Milcheski , Head
COMMERCIAL DIVISION	Nina Nedanoska , President of MB
Corporate Clients & SME's Department	Blagoja Ustijanoski , Head
Capital Market and Trading Department	Elena Trimcheska , Head
Credit Analysis Department	Marinela Kirej Ivanoska , Head
Sales Network Department	Katerina Jankovich , Head
Marketing Department	Katerina Petrovska , Head
FINANCE & CONTROLLING DIVISION	Mito Gjoreski , Director
Managerial Control & ALM Department	Milka Rataikoska Joleska , Deputy Director of Finance & Controlling Division
Accountancy and Tax Department	Mito Gjoreski , Director of Finance & Controlling Division
Liquidity Department	Toni Grozdanoski , Head
LEGAL & COMPLIANCE DIVISION	Ana Dimoska Jankulovska , Director
AML/CFT Department	Gordana Pop-Ivanova , Head
Legal Unit	Ana Dimoska Jankuloska , Director of Legal & Compliance Department
Compliance Unit	Nikola Mitreski , Responsible Compliance Officer/Officer for personal data protection