Organizational Structure

**Shareholders Assembly**

**Audit Committee**

**Supervisory Board**

**Internal Audit**

**Remuneration Committee**

 BOARD OF DIRECTORS

**Chief Executive Officer**

**Chief Corporate Officer**

**Chief Retail Officer**

**Chief Risk Officer**

**Senior Manager for Sales and Branch Network**

**Credit Risk Senior Manager**

**Senior Manager for Treasury and Finance**

**Senior Manager for Corporate Banking**

**Senior Manager for Operations**

Administrative Support

Loan Administration

Compliance

Business Processes and Organization

Treasury

Sales and Branch Network

Corporate Banking

Risk Management

Budgeting and Financial Reporting

Product Management and Client Segment

Credit Risk

Underwriting

Card Products and Direct Banking

Accounting

Business analysis and operational support

Payment Operations

Small Banking Business

Model Validation

Information Technology

Retail Banking Support and Organization

Human Resources

Retail Budgeting and Financial Analysis

Collections

Bank Secretary

(and Personal Data Protection Officer)

Marketing and Public Relations

Legal

Information Security Officer

Departments

Divisions

Units

### SENIOR MANAGER FOR OPERATIONS

**MSc Radmila Maksimovik**

e-mail: **radmila.maksimovic@stb.com.mk**

Tel: (02) 3295-401

### SENIOR MANAGER FOR TREASURY AND FINANCE

**PhD Mirjana Trajanovska**

e-mail: **mira.trajanovska@stb.com.mk**

### SENIOR MANAGER FOR SALES AND BRANCH NETWORK

**MSc Tatjana Kalajdzieva**

e-mail: **tatjana.kalajdzieva@stb.com.mk**
Tel: (02) 3295-120

SENIOR MAHAGER FOR CORPORATE BANKING
**Vladimir Treneski**e-mail: **vlado.treneski@stb.com.mk**
Tel: (02) 3295-196

SENIOR MANAGER FOR CREDIT RISK MANAGMENT
**Ilias Papadopulos,**

e-mail: **ilias.papadopoulos@stb.com.mk**

Bank Secretary Tel: (02) 3295-591

INTERNAL AUDIT DIVISION
**MSc Dijana Delimitova, Manager**e-mail:**dijana.delimitova@stb.com.mk**

**Aleksandra Taseva, Deputy Manager**

e-mail: **aleksandra.taseva@stb.com.mk**

CORPORATE BANKING DIVISION
**Dragan Gicev, Manager**e-mail: **dragan.gicev@stb.com.mk**
Tel: (02) 3295-593

**Liljana Mitanova Petravik, Deputy Manager**

e-mail: **liljana.mitanova@stb.com.mk**

Tel: (02) 3295-186

### UNDERWRITING DIVISION

**MSc Lidija Rumenovska-Sazdova, Manager**e-mail: **lidija.rumenovska@stb.com.mk**
Tel: (02) 3295 539

### PRODUCT MANAGEMENT AND CLIENT SEGMENT DIVISION

**Barbara Brezovska Ponjavic, Manager**e-mail: **barbara.brezovska.ponjavic@stb.com.mk**
Tel: (02) 3295-216

**Dragan Mihajlov, Deputy Manager**e-mail: **dragan.mihajlov@stb.com.mk**
Tel: (02) 3295-381

### CARDS AND DIRECT BANKING DIVISION

**Stefan Peposki, Manager**e-mail: **stefan.peposki@stb.com.mk**Tel: (02) 3295-360

TREASURY DIVISION
**Sasho Radevski, Manager**e-mail: **saso.radevski@stb.com.mk**
Tel: (02) 3295-108

SALES AND BRANCH NETWORK DIVISION
**MSc Tatjana Kalajdjieva, Manager**e-mail: **tatjana.kalajdzieva@stb.com.mk**
Tel: (02) 3295-120

SMALL BANKING BUSINESS DIVISION
**Dejan Krstevski, Manager**e-mail: **dejan.krstevski@stb.com.mk**Tel: (02) 3295-335

COLLECTION DIVISION
**Mirko Avramovski, Manager**e-mail: **amirko@stb.com.mk**
Tel: (02) 3295-194

**Blagoj Doncev, Deputy Manager**e-mail: **blagoj.doncev@stb.com.mk**
Тел: (02) 3295-290

CREDIT RISK MANAGEMENTDIVISION

**Mihaela Atanasova-Stoicovska, Manager**e-mail: **mihaela.atanasovastoicovska@stb.com.mk**

Tel: (02) 3295-117

### RISK MANAGEMENT DIVISION

**PhD Emilija Stojanova Ivanovska, Manager**e-mail: **emilija.stojanova@stb.com.mk**Tel: (02) 3295-462

ADMINISTRATIVE SUPPORT DIVISION
**Igor Antevski, Deputy Manager**e-mail: **igor.antevski@stb.com.mk**Tel: (02) 3295-153

ACCOUNTING DIVISION
**Julijana Proshev, Manager**e-mail: **julijana.prosev@stb.com.mk**
Tel: (02) 3295-300

BUDGETING AND FINANCIAL REPORTING DIVISION
**PhD Viki Rusevska Tvrtkovik, Manager**e-mail: **vikit@stb.com.mk**
Tel: (02) 3295-520

**MSc Snezana Spasovska, Deputy Manager**e-mail: **snezana.spasovska@stb.com.mk**
Tel: (02) 3295-535

### LEGAL DIVISION

**Gorazd Popovski, Manager**e-mail: **gorazd.popovski@stb.com.mk**
Tel: (02) 3295-191

HUMAN RESOURCES DIVISION
**MSc Sonja Nikolovska-Vukajlovik, Deputy Manager**e-mail: **sonja.nikolovska@stb.com.mk**
Tel: (02) 3295-174

INFORMATION TECHNOLOGY DIVISION
**MSc Kristijan Spirov, Manager**e-mail: **kristijan.spirov@stb.com.mk**
Tel: (02) 3295-241

**Gabriela Babamova, Deputy Manager**e-mail: **gabriela.babamova@stb.com.mk**
Tel: (02) 3295-245

LOAN ADMINISTRATION DIVISION
**PhD Vesna Spasevska, Manager**e-mail: **vesna.spasevska@stb.com.mk**
Tel: (02) 3295-515

PAYMENT OPERATIONS DIVISION
**Snezana Lutviovska, Manager**e-mail: **snezana.lutviovska@stb.com.mk**
Tel: (02) 3295-220

BUSINESS PROCESSES AND ORGANIZATION DIVISION
**MSc Vaska Stevkovska, Manager**e-mail: **vaska.stevkovska@stb.com.mk**
Tel: (02) 3295-261

**Sasko Bakalovski, Deputy Manager**

e-mail: **sasko.bakalovski@stb.com.mk**
Tel: (02) 3295-397

**Tatjana Spirova, Deputy Manager**e-mail: **tatjana.spirova@stb.com.mk**
Tel: (02) 3295-397

COMPLIANCE DIVISION
**Gligor Pandilovski, Manager**e-mail: **gligor.pandilovski@stb.com.mk**
Tel: (02) 3295-271

MARKETING AND PUBLIC RELATIONS DEPARTMENT

**Ratka Tiricovska, Manager**e-mail: **ratka.tiricovska@stb.com.mk**
Tel: (02) 3295-146

INFORMATION SECURITY OFFICER

**Ivica Gjorgjevski**

e-mail:[**ivica.gjorgjevski@stb.com.mk**](file:///C%3A%5CUsers%5CMajaPopo%5CAppData%5CLocal%5CMicrosoft%5CWindows%5CINetCache%5CContent.Outlook%5CYWL4CYTP%5Civica.gjorgjievski%40stb.com.mk)

Tel: (02) 3295-466

### PERSONAL DATA PROTECTION OFFICER

**Nikola Gligorovski**

**Bojan Bogevski**

e-mail: **privacy@stb.com.mk**

Tel: (02) 3295-538

### INVESTOR RELATION PERSON

**Bojan Cvetkovski**

e-mail: **investor.relations@stb.com.mk**
Tel: (02) 3295-407