



GRUPPOMONTEPASCHI

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## **Riassetto VDG Crediti**

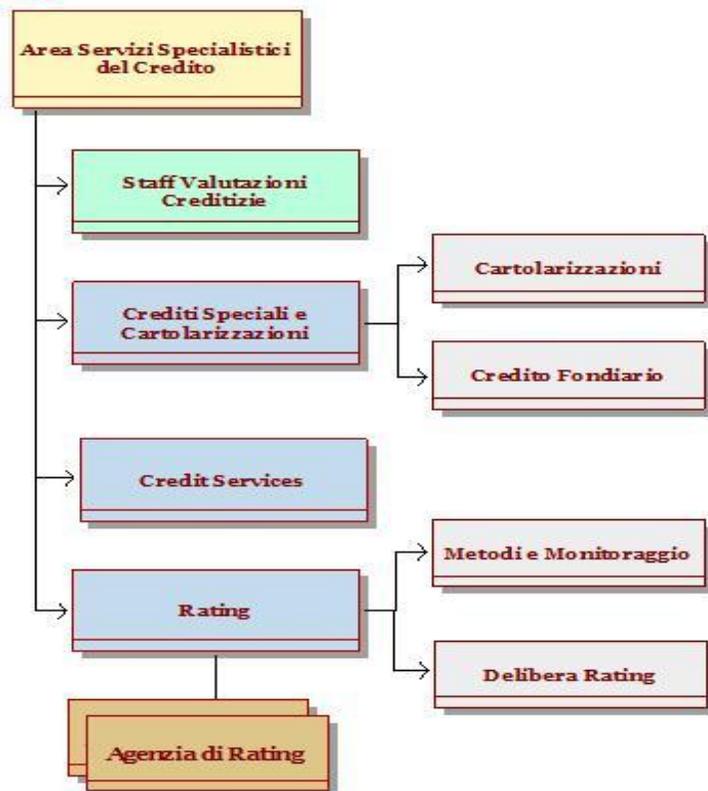
Area Organizzazione

Siena, Dicembre 2014

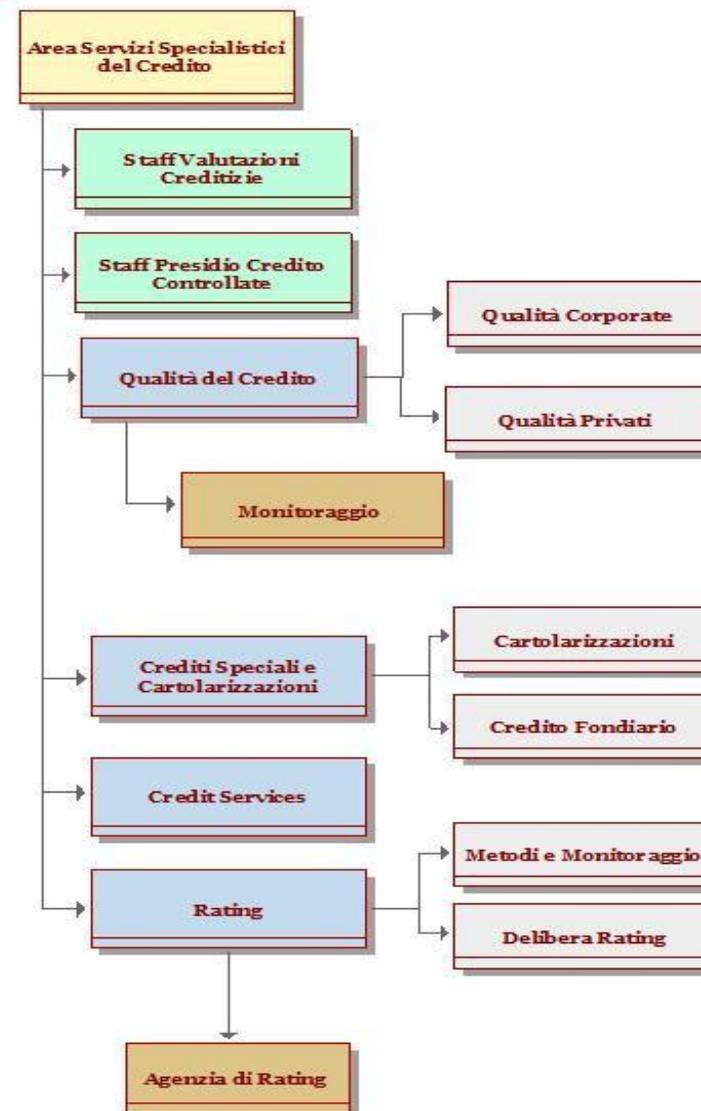
# Area Servizi Specialistici del Credito



## AS-IS



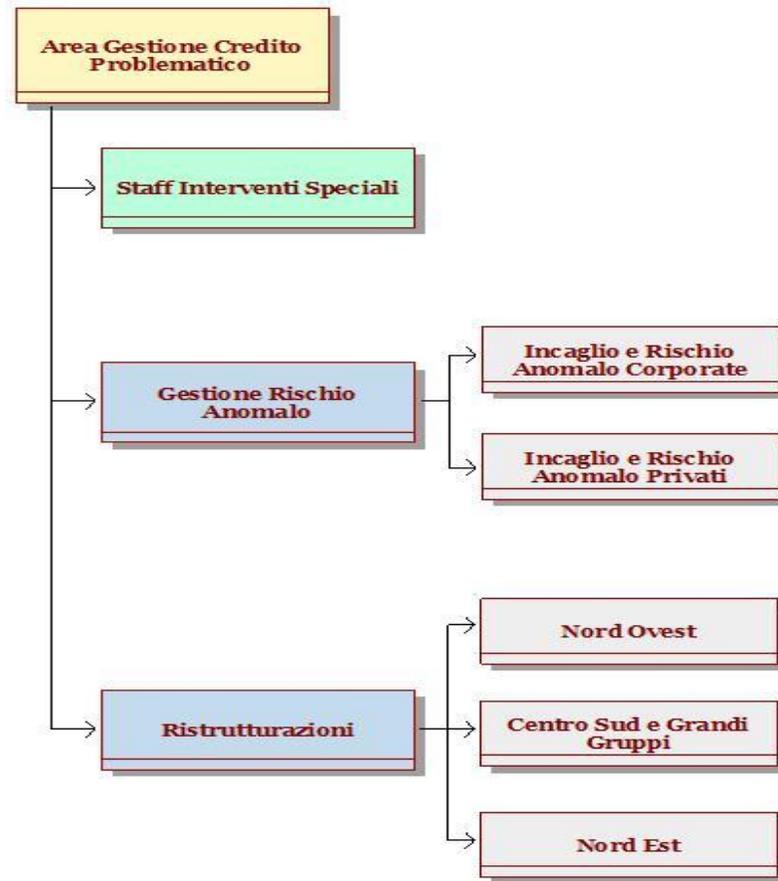
## TO-BE



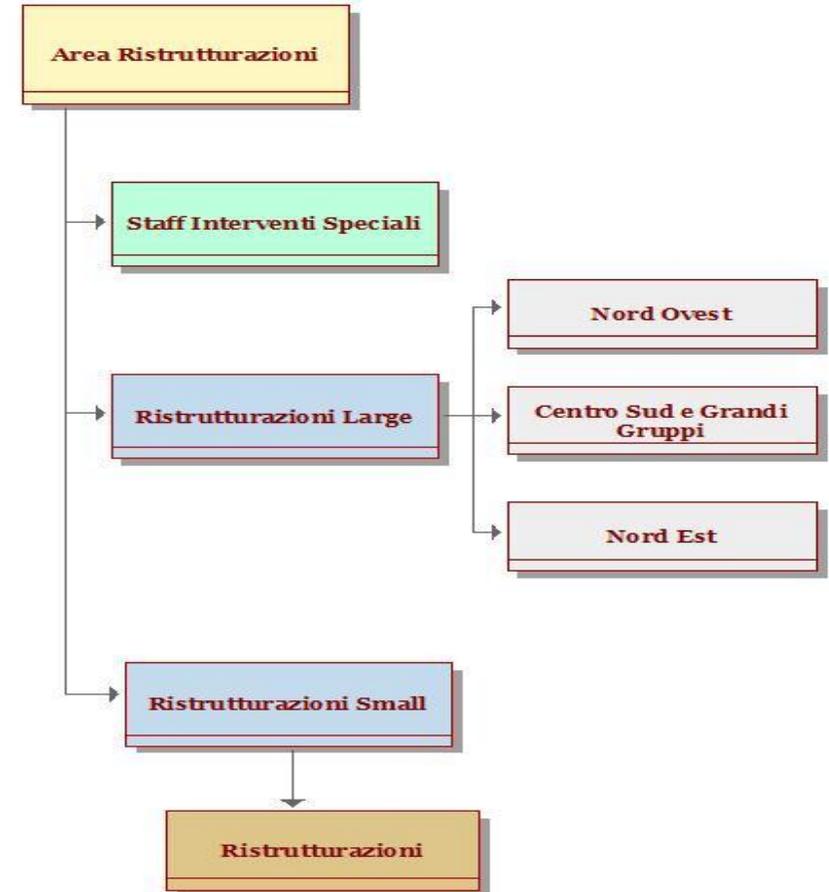
# Area Gestione Credito Problematico – to be Area Ristrutturazioni



AS-IS



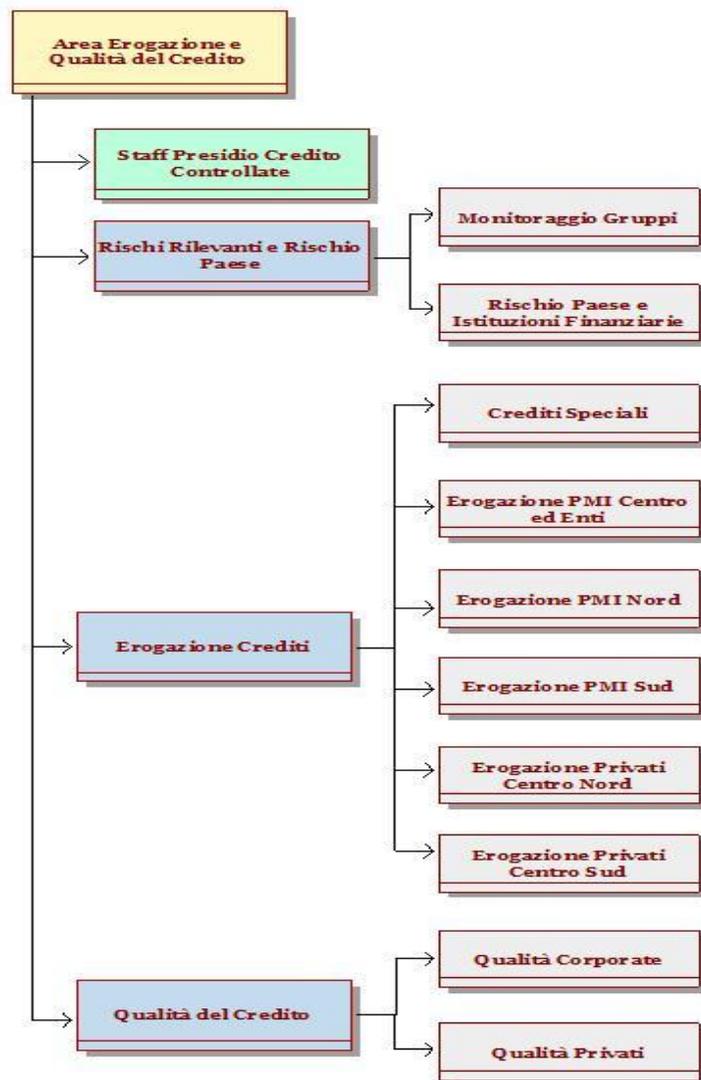
TO-BE



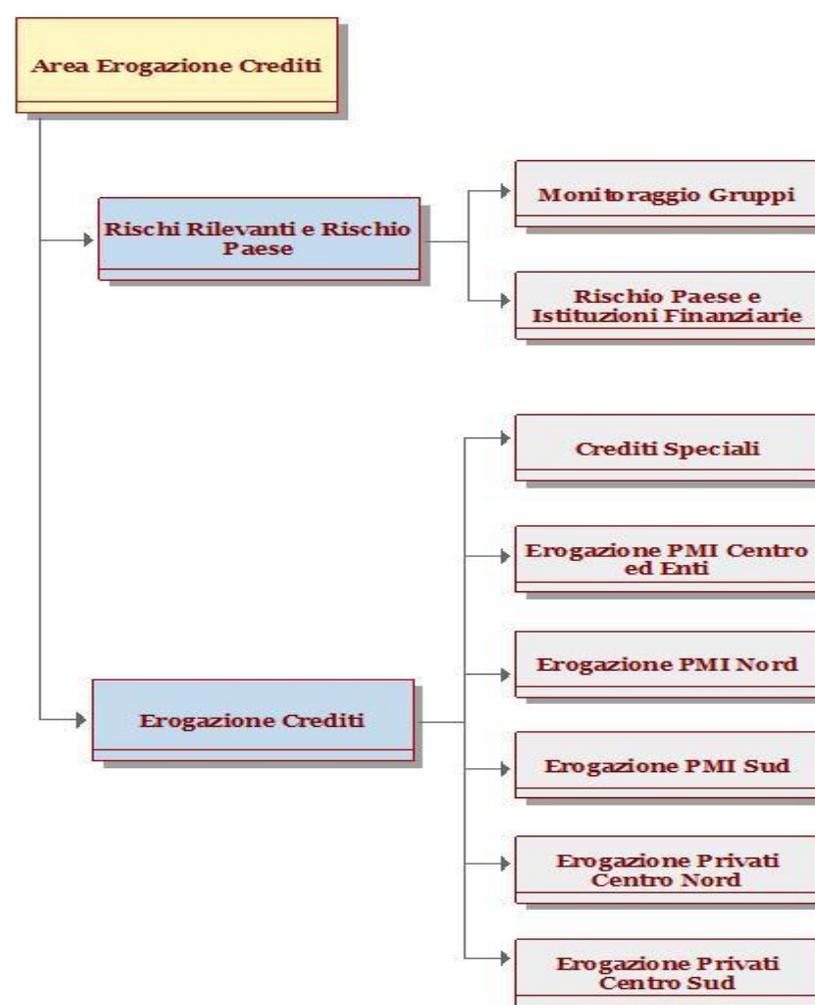


# Area Erogazione Qualità del Credito – to be Area Erogazione Crediti

**AS-IS**

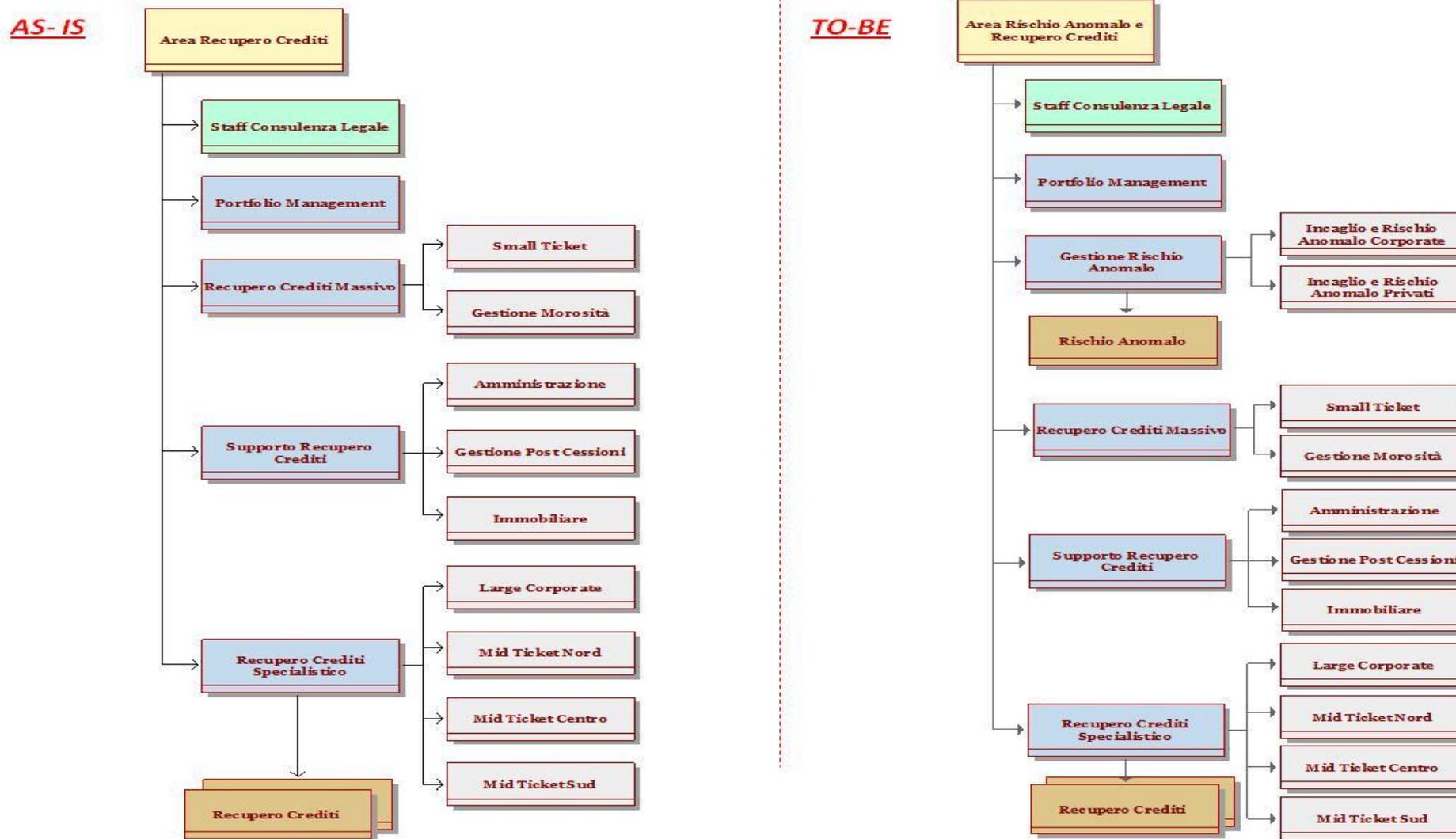


**TO-BE**



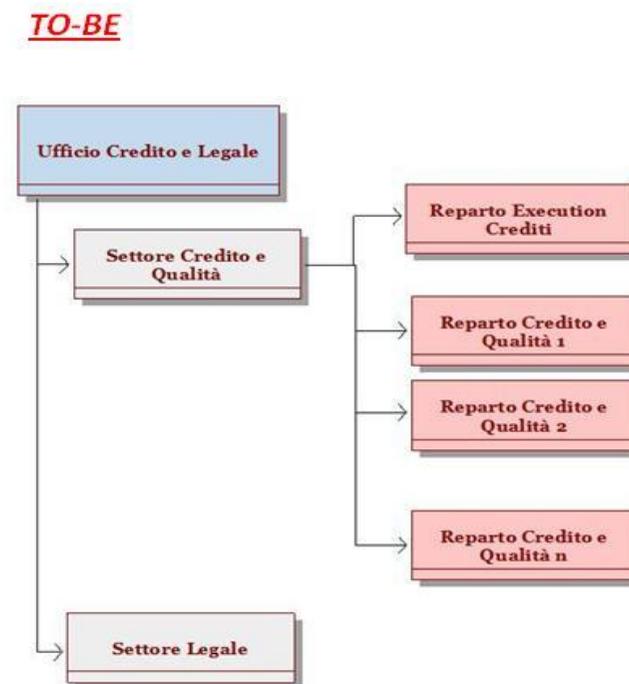
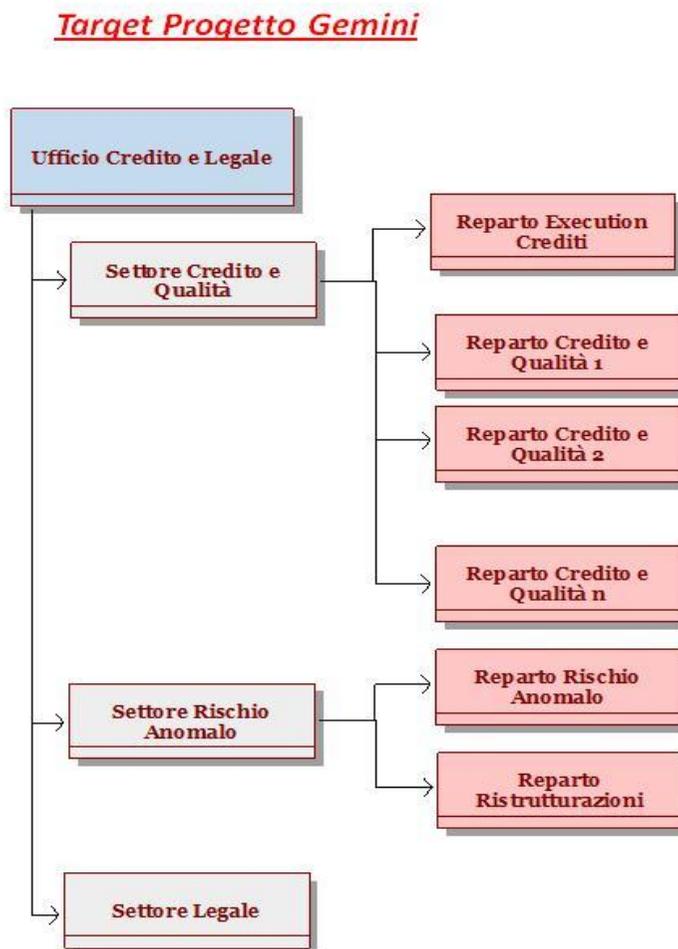
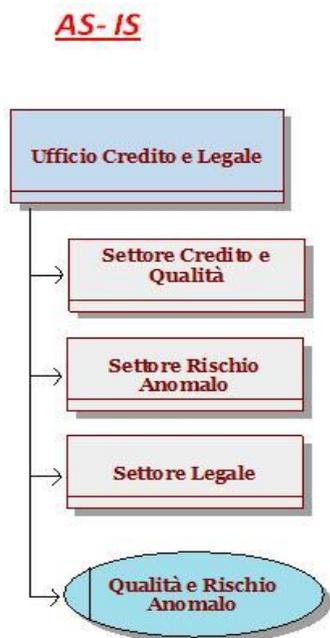


# Area Recupero Crediti – to be Area Rischio Anomalo e Recupero Crediti



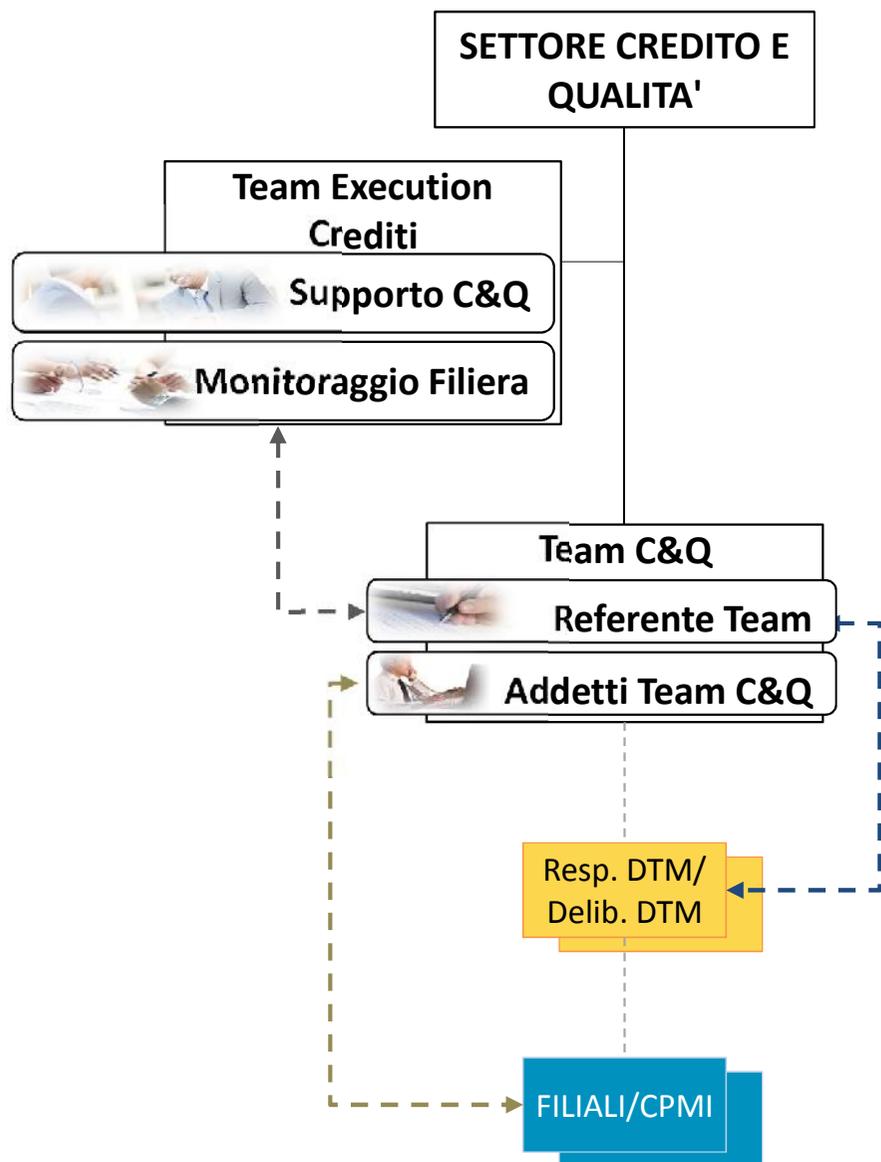


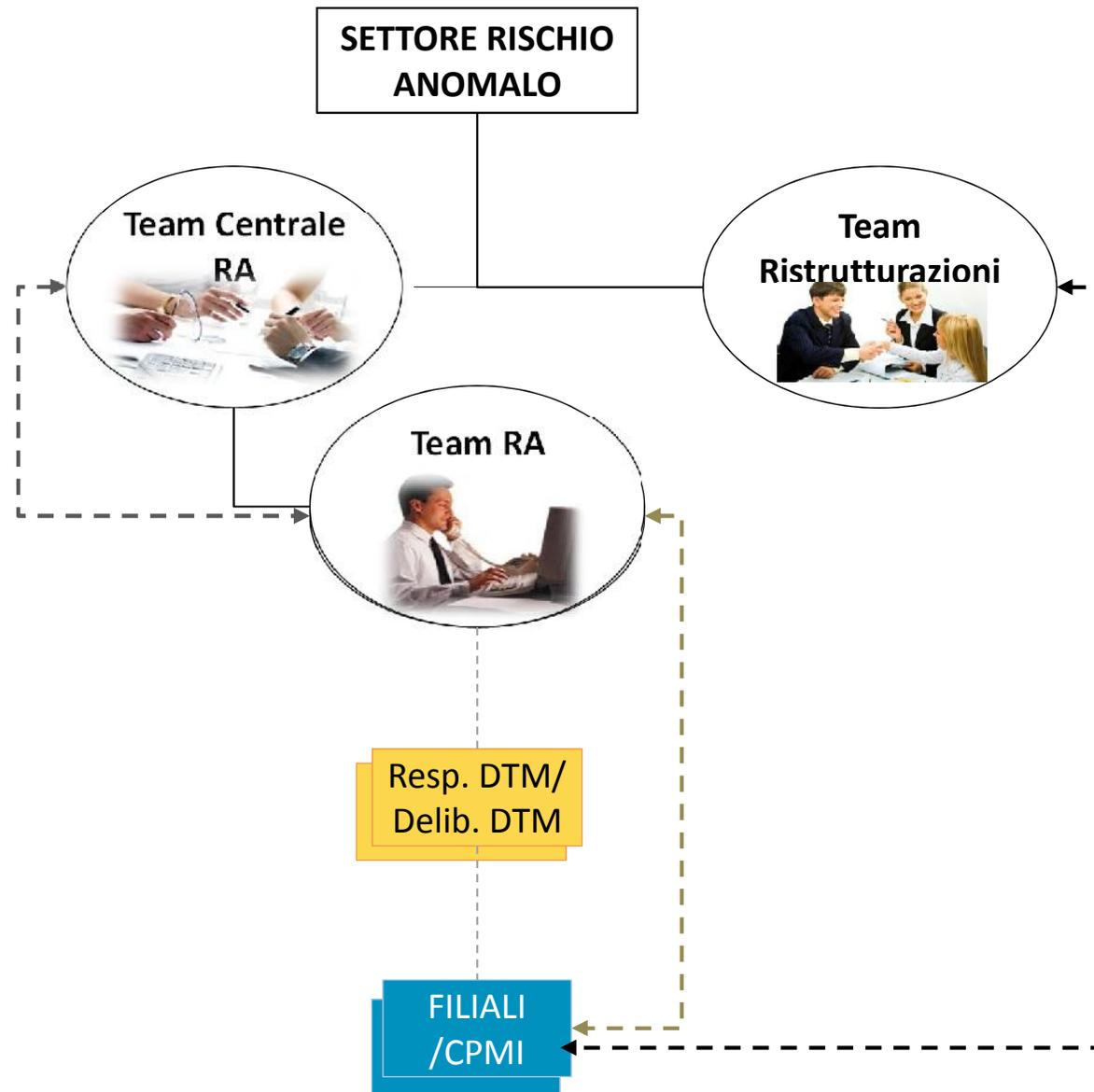
# Evoluzione strutture Crediti di Area Territoriale





# Gemini - Dettaglio as-is Settore Credito e Qualità dell'Ufficio Crediti e Legale di AT



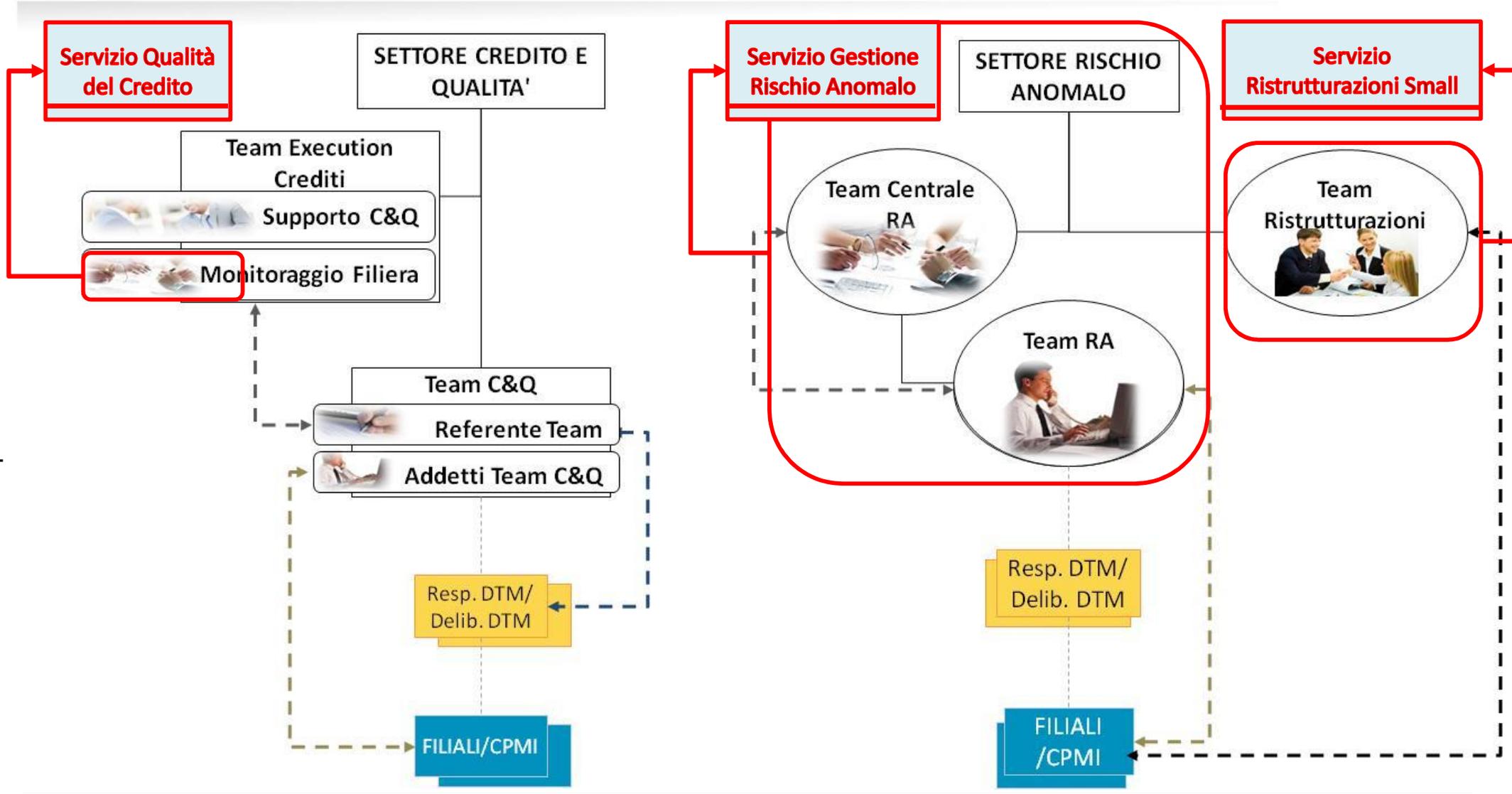




# RI FLESSI SULL'AREA TERRITORIALE – MODIFICA RIPORTI CON REVISIONE VDG CREDITI

Struttura post Gemini

Riassetto



Parte della "anima monitoraggio" del **Team Execution Crediti** riporta gerarchicamente al Servizio Qualità del Credito (in ASSC)

Dal Settore Rischio Anomalo di AT, il **Team Ristrutturazioni** riporta al nuovo Servizio Ristrutturazioni Small (AR), mentre il **Team Rischio Anomalo** riporta al Servizio Gestione Rischio Anomalo (ARARC)