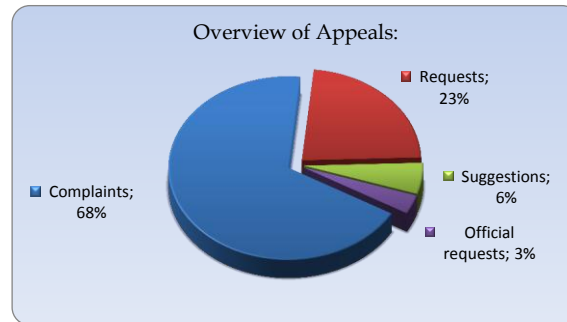


## Semi-annual Report on Consumer Appeals

(01.07.2016 -31.12.2016)

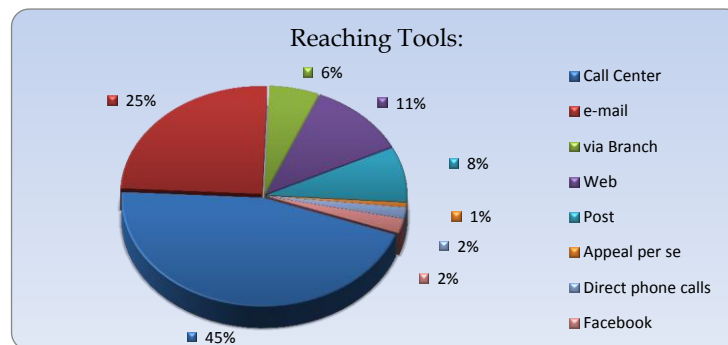
### Overview of Appeals

2016							
	July	August	September	October	November	December	Total
Complaints	74	68	61	68	67	71	409
Requests	20	26	25	18	26	22	137
Suggestions	2	2	9	5	6	9	33
Official requests	2	3	4	0	4	7	20
<b>Total of month</b>	<b>98</b>	<b>99</b>	<b>99</b>	<b>91</b>	<b>103</b>	<b>109</b>	<b>599</b>



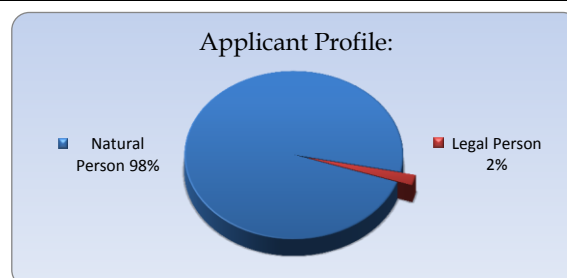
### Reaching Tools

2016							
	July	August	September	October	November	December	Total
Call Center	39	37	46	50	52	45	269
e-mail	31	35	22	12	27	20	147
via Branch	2	8	3	3	9	9	34
Web	15	11	12	10	4	16	68
Post	5	4	13	9	5	13	49
Appeal per se	0	1	1	1	0	1	4
Direct phone calls	1	0	0	1	6	2	10
Facebook	5	3	2	0	0	3	13
<b>Total of month</b>	<b>98</b>	<b>99</b>	<b>99</b>	<b>86</b>	<b>103</b>	<b>109</b>	<b>594</b>



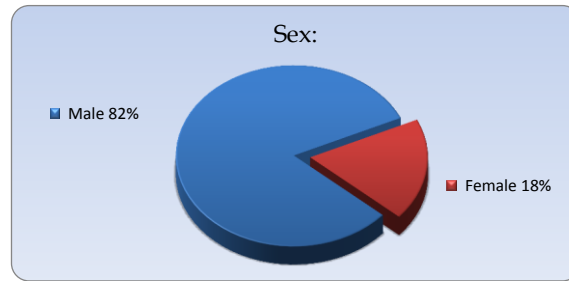
### Applicant Profile

2016							
	July	August	September	October	November	December	Total
Natural Person	96	96	98	85	102	107	584
Legal Person	2	3	1	3	1	2	12
<b>Total of month</b>	<b>98</b>	<b>99</b>	<b>99</b>	<b>88</b>	<b>103</b>	<b>109</b>	<b>596</b>



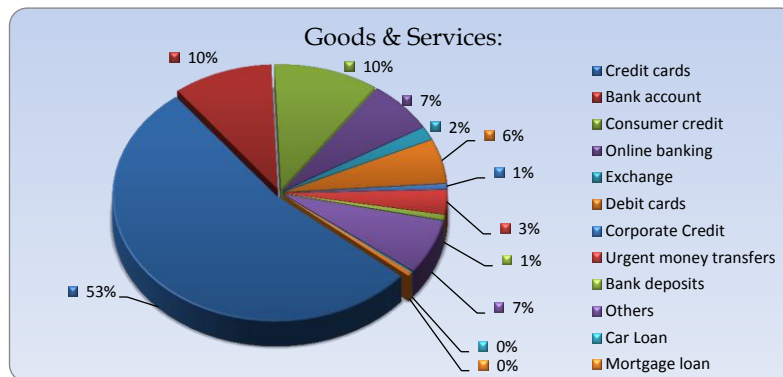
Sex

2016							
	July	August	September	October	November	December	Total
Male	75	76	78	69	93	89	480
Female	21	20	20	16	10	20	107
Total of month	96	96	98	85	103	109	587



Goods & Services

2016							
	July	August	September	October	November	December	Total
Credit cards	56	55	48	45	59	55	318
Bank account	15	15	7	12	7	3	59
Consumer credit	7	10	11	9	11	14	62
Online banking	11	6	7	6	4	6	40
Exchange	0	2	1	0	3	4	10
Debit cards	1	3	9	5	8	8	34
Corporate Credit	0	2	2	0	0	0	4
Urgent money transfers	3	2	5	0	4	5	19
Bank deposits	0	1	2	1	0	0	4
Others	5	3	6	8	7	13	42
Car Loan	0	0	0	1	0	0	1
Mortgage loan	0	0	1	1	0	1	3
Total of month	98	99	99	88	103	109	596



Results

2016							
	July	August	September	October	November	December	Total
Informing	64	65	71	60	80	82	422
Granted (with indemnity)	5	7	5	6	7	8	38
Granted (without indemnity)	24	22	19	14	14	4	97
Total of month	93	94	95	80	101	94	557

