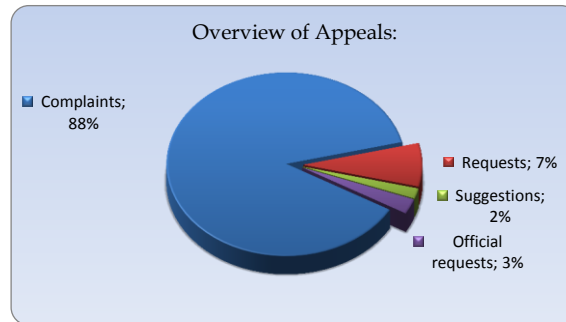


Semi-annual Report on Consumer Appeals

(01.07.2017 -31.12.2017)

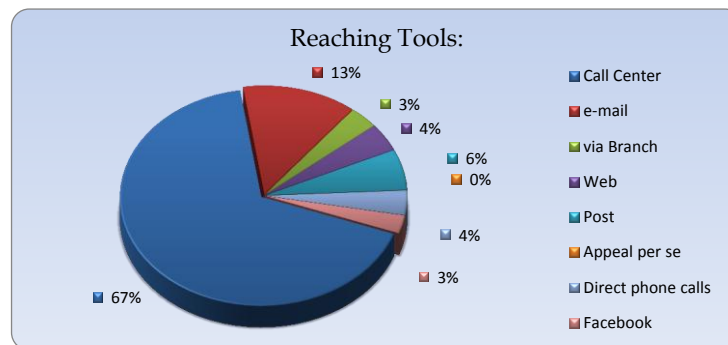
Overview of Appeals

2017							
	July	August	September	October	November	December	Total
Complaints	84	115	90	169	135	129	722
Requests	5	19	16	5	9	9	63
Suggestions	2	5	1	2	3	2	15
Official requests	1	7	4	4	3	3	22
Total of month	92	146	111	180	150	143	822



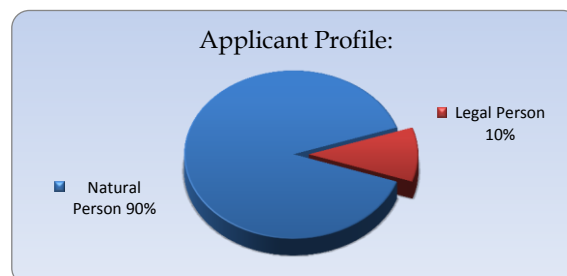
Reaching Tools

2017							
	July	August	September	October	November	December	Total
Call Center	65	73	73	130	102	108	551
e-mail	4	19	10	23	30	22	108
via Branch	5	11	2	2	4	3	27
Web	5	13	5	7	3	1	34
Post	2	14	10	7	9	8	50
Appeal per se	0	0	0	0	0	0	0
Direct phone calls	7	7	7	7	2	0	30
Facebook	4	9	4	4	0	1	22
Total of month	92	146	111	180	150	143	822



Applicant Profile

2017							
	July	August	September	October	November	December	Total
Natural Person	80	129	103	158	134	132	736
Legal Person	12	17	8	22	16	11	86
Total of month	92	146	111	180	150	143	822



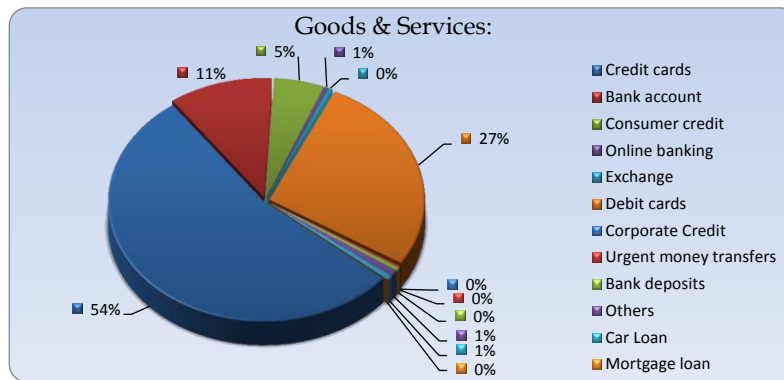
Sex

2017							
	July	August	September	October	November	December	Total
Male	65	99	64	127	105	102	562
Female	24	30	39	31	29	30	183
Total of month	<u>89</u>	<u>129</u>	<u>103</u>	<u>158</u>	<u>134</u>	<u>132</u>	<u>745</u>



Goods & Services

2017							
	July	August	September	October	November	December	Total
Credit cards	54	74	57	102	81	75	443
Bank account	13	22	8	18	14	14	89
Consumer credit	3	10	8	10	7	5	43
Online banking	0	1	0	0	2	1	4
Exchange	0	1	1	0	1	0	3
Debit cards	20	32	35	46	45	44	222
Corporate Credit	0	0	0	0	0	0	0
Urgent money transfers	0	1	0	0	0	1	2
Bank deposits	0	0	1	1	0	2	4
Others	1	4	0	1	0	1	7
Car Loan	1	1	1	2	0	0	5
Mortgage loan	0	0	0	0	0	0	0
Total of month	<u>92</u>	<u>146</u>	<u>111</u>	<u>180</u>	<u>150</u>	<u>143</u>	<u>822</u>



Results

2017							
	July	August	September	October	November	December	Total
Informing	62	70	42	58	50	27	309
Granted (with indemnity)	8	8	17	36	11	4	84
Granted (without indemnity)	20	24	17	42	28	13	144
Total of month	<u>90</u>	<u>102</u>	<u>76</u>	<u>136</u>	<u>89</u>	<u>44</u>	<u>537</u>

