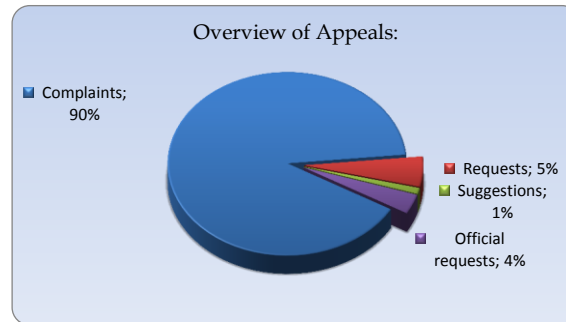


Semi-annual Report on Consumer Appeals

(01.07.2018 -31.12.2018)

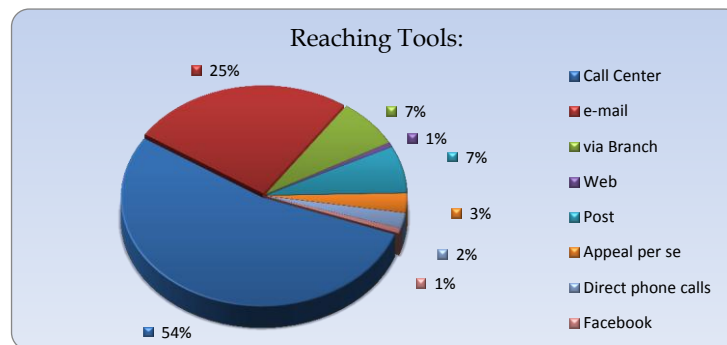
Overview of Appeals

2018							
	July	August	September	October	November	December	Total
Complaints	86	89	97	120	92	109	593
Requests	1	6	6	8	9	5	35
Suggestions	3	0	1	1	1	1	7
Official requests	2	4	4	4	6	3	23
Total of month	<u>92</u>	<u>99</u>	<u>108</u>	<u>133</u>	<u>108</u>	<u>118</u>	<u>658</u>



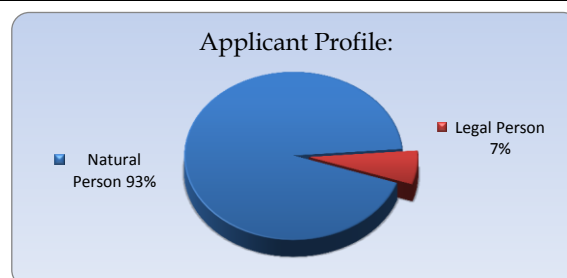
Reaching Tools

2018							
	July	August	September	October	November	December	Total
Call Center	51	56	53	66	60	67	353
e-mail	30	24	29	45	20	20	168
via Branch	1	7	13	5	10	12	48
Web	2	0	0	1	1	0	4
Post	6	10	9	7	9	5	46
Appeal per se	0	1	1	3	5	9	19
Direct phone calls	2	1	2	5	3	2	15
Facebook	0	0	1	1	0	3	5
Total of month	<u>92</u>	<u>99</u>	<u>108</u>	<u>133</u>	<u>108</u>	<u>118</u>	<u>658</u>



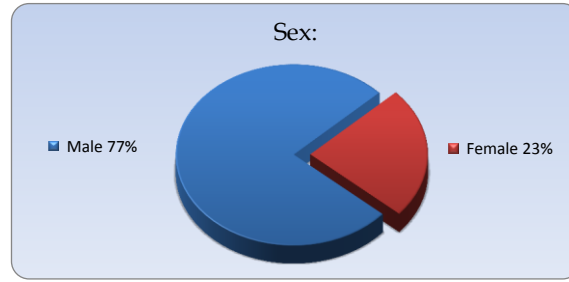
Applicant Profile

2018							
	July	August	September	October	November	December	Total
Natural Person	88	94	102	126	97	108	615
Legal Person	4	5	6	7	11	10	43
Total of month	<u>92</u>	<u>99</u>	<u>108</u>	<u>133</u>	<u>108</u>	<u>118</u>	<u>658</u>



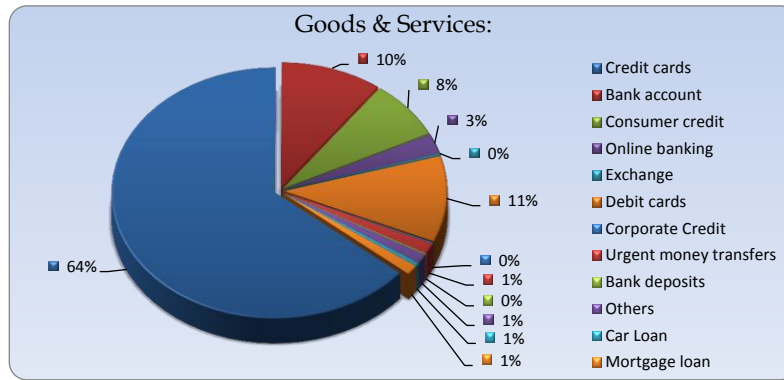
Sex

2018							
	July	August	September	October	November	December	Total
Male	61	75	81	100	67	87	471
Female	27	19	21	26	30	21	144
Total of month	88	94	102	126	97	108	615



Goods & Services

2018							
	July	August	September	October	November	December	Total
Credit cards	55	69	75	85	54	83	421
Bank account	9	9	10	11	15	12	66
Consumer credit	6	7	5	10	11	11	50
Online banking	6	1	3	2	3	2	17
Exchange	0	0	1	0	0	0	1
Debit cards	10	11	8	15	20	9	73
Corporate Credit	0	0	0	1	0	0	1
Urgent money transfers	3	0	4	0	1	1	9
Bank deposits	1	0	0	0	0	0	1
Others	2	0	2	3	1	0	8
Car Loan	0	1	0	2	0	0	3
Mortgage loan	0	1	0	4	3	0	8
Total of month	92	99	108	133	108	118	658



Results

2018							
	July	August	September	October	November	December	Total
Informing	42	19	25	8	68	72	234
Granted (with indemnity)	2	2	4	2	4	4	18
Granted (without indemnity)	12	11	16	13	14	9	75
Total of month	56	32	45	23	86	85	327

