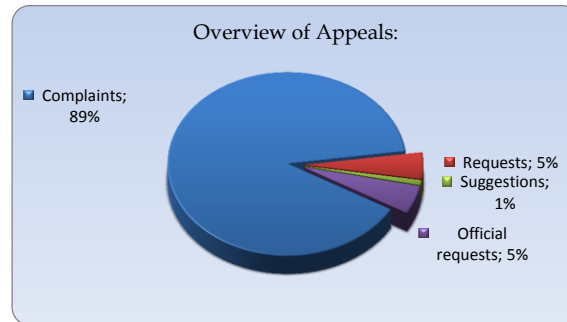


Semi-annual Report on Consumer Appeals

(01.07.2019 -31.12.2019)

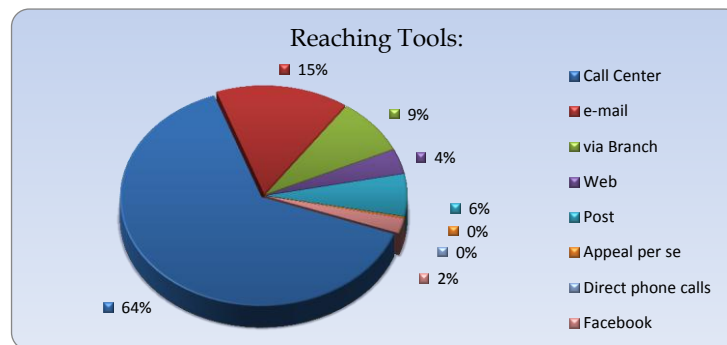
Overview of Appeals

2019							
	July	August	September	October	November	December	Total
Complaints	117	104	94	98	77	121	611
Requests	4	4	6	8	3	7	32
Suggestions	2	1	0	2	0	1	6
Official requests	9	5	6	6	5	3	34
Total of month	132	114	106	114	85	132	683



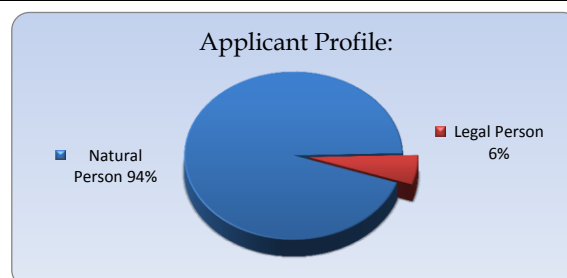
Reaching Tools

2019							
	July	August	September	October	November	December	Total
Call Center	81	73	76	72	55	80	437
e-mail	15	19	13	20	13	24	104
via Branch	6	5	8	13	6	19	57
Web	18	4	1	1	1	0	25
Post	10	5	8	8	7	5	43
Appeal per se	0	1	0	0	0	1	2
Direct phone calls	0	0	0	0	0	0	0
Facebook	2	7	0	0	3	3	15
Total of month	132	114	106	114	85	132	683



Applicant Profile

2019							
	July	August	September	October	November	December	Total
Natural Person	126	106	101	105	81	125	644
Legal Person	6	8	5	9	4	7	39
Total of month	132	114	106	114	85	132	683



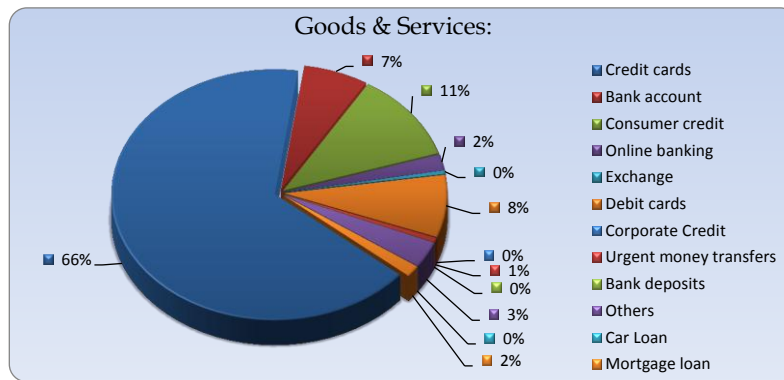
Sex

2019							
	July	August	September	October	November	December	Total
Male	96	93	83	84	51	91	498
Female	33	17	23	30	34	34	171
Total of month	<u>129</u>	<u>110</u>	<u>106</u>	<u>114</u>	<u>85</u>	<u>125</u>	<u>669</u>



Goods & Services

2019							
	July	August	September	October	November	December	Total
Credit cards	79	71	76	85	57	84	452
Bank account	13	8	7	4	3	9	44
Consumer credit	21	14	11	6	10	16	78
Online banking	7	2	1	2	0	2	14
Exchange	0	1	0	0	0	2	3
Debit cards	6	14	5	9	11	10	55
Corporate Credit	0	0	0	0	0	0	0
Urgent money transfers	0	0	0	0	2	2	4
Bank deposits	0	0	0	0	0	0	0
Others	5	2	6	6	2	2	23
Car Loan	0	0	0	0	0	0	0
Mortgage loan	1	2	0	2	0	5	10
Total of month	<u>132</u>	<u>114</u>	<u>106</u>	<u>114</u>	<u>85</u>	<u>132</u>	<u>683</u>



Results

2019							
	July	August	September	October	November	December	Total
Informing	50	60	50	86	46	80	372
Granted (with indemnity)	10	9	5	9	7	6	46
Granted (without indemnity)	14	7	13	5	13	18	70
Total of month	<u>74</u>	<u>76</u>	<u>68</u>	<u>100</u>	<u>66</u>	<u>104</u>	<u>488</u>

