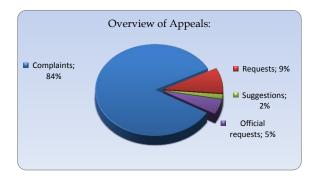
Semi-annual Report on Consumer Appeals

(01.07.2020 -31.12.2020)

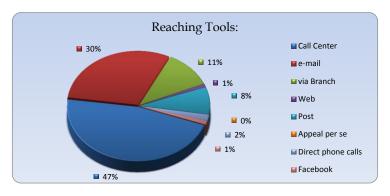
Overview of Appeals

| 2020 | | | | | | | | |
|-------------------|------|-----------|-----------|---------|----------|----------|-------|--|
| | Jule | August | September | October | November | December | Total | |
| Complaints | 67 | 52 | 53 | 41 | 42 | 107 | 362 | |
| Requests | 7 | 8 | 7 | 4 | 7 | 6 | 39 | |
| Suggestions | 2 | 1 | 0 | 2 | 1 | 1 | 7 | |
| Official requests | 5 | 4 | 6 | 1 | 2 | 5 | 23 | |
| Total of month | 81 | <u>65</u> | 66 | 48 | 52 | 119 | 431 | |



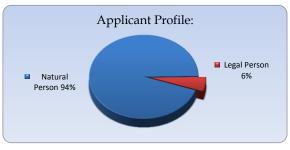
Reaching Tools

| 2020 | | | | | | | | | |
|--------------------|-----------|-----------|-----------|-----------|-----------|------------|-------|--|--|
| | Jule | August | September | October | November | December | Total | | |
| Call Center | 29 | 34 | 33 | 25 | 20 | 60 | 201 | | |
| e-mail | 37 | 15 | 10 | 15 | 20 | 33 | 130 | | |
| via Branch | 5 | 7 | 11 | 7 | 6 | 12 | 48 | | |
| Web | 0 | 0 | 0 | 0 | 0 | 4 | 4 | | |
| Post | 5 | 7 | 10 | 1 | 4 | 8 | 35 | | |
| Appeal per se | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| Direct phone calls | 4 | 1 | 0 | 0 | 2 | 1 | 8 | | |
| Facebook | 1 | 1 | 2 | 0 | 0 | 1 | 5 | | |
| Total of month | <u>81</u> | <u>65</u> | <u>66</u> | <u>48</u> | <u>52</u> | <u>119</u> | 431 | | |

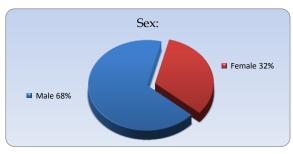


Applicant Profile

| 2020 | | | | | | | | |
|----------------|-----------|-----------|-----------|-----------|-----------|------------|------------|--|
| | Jule | August | September | October | November | December | Total | |
| Natural Person | 76 | 60 | 61 | 47 | 50 | 113 | 407 | |
| Legal Person | 5 | 5 | 5 | 1 | 2 | 6 | 24 | |
| Total of month | <u>81</u> | <u>65</u> | <u>66</u> | <u>48</u> | <u>52</u> | <u>119</u> | <u>431</u> | |

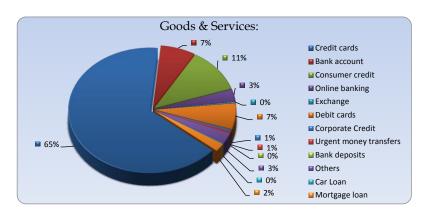


| 2020 | | | | | | | | |
|----------------|-----------|-----------|-----------|-----------|-----------|------------|-------|--|
| | Jule | August | September | October | November | December | Total | |
| Male | 59 | 45 | 42 | 33 | 34 | 78 | 291 | |
| Female | 22 | 20 | 24 | 15 | 18 | 41 | 140 | |
| Total of month | <u>81</u> | <u>65</u> | <u>66</u> | <u>48</u> | <u>52</u> | <u>119</u> | 431 | |



Goods & Services

| 2020 | | | | | | | | | |
|------------------------|-----------|-----------|-----------|-----------|-----------|------------|------------|--|--|
| | Jule | August | September | October | November | December | Total | | |
| Credit cards | 45 | 37 | 44 | 39 | 28 | 89 | 282 | | |
| Bank account | 6 | 7 | 4 | 4 | 4 | 5 | 30 | | |
| Consumer credit | 13 | 7 | 9 | 1 | 9 | 10 | 49 | | |
| Online banking | 6 | 1 | 3 | 0 | 0 | 4 | 14 | | |
| Exchange | 0 | 1 | 0 | 0 | 0 | 0 | 1 | | |
| Debit cards | 5 | 6 | 1 | 3 | 5 | 9 | 29 | | |
| Corporate Credit | 0 | 1 | 1 | 0 | 0 | 0 | 2 | | |
| Urgent money transfers | 0 | 1 | 0 | 0 | 1 | 0 | 2 | | |
| Bank deposits | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| Others | 3 | 2 | 1 | 0 | 4 | 2 | 12 | | |
| Car Loan | 0 | 0 | 0 | 0 | 1 | 0 | 1 | | |
| Mortgage loan | 3 | 2 | 3 | 1 | 0 | 0 | 9 | | |
| Total of month | <u>81</u> | <u>65</u> | <u>66</u> | <u>48</u> | <u>52</u> | <u>119</u> | <u>431</u> | | |



Results

| 2020 | | | | | | | | |
|-----------------------------|-----------|-----------|-----------|-----------|-----------|-----------|------------|--|
| | Jule | August | September | October | November | December | Total | |
| Informing | 54 | 26 | 44 | 28 | 39 | 78 | 269 | |
| Granted (with indemnity) | 5 | 2 | 9 | 8 | 3 | 8 | 35 | |
| Granted (without indemnity) | 7 | 8 | 11 | 12 | 5 | 9 | 52 | |
| Total of month | <u>66</u> | <u>36</u> | <u>64</u> | <u>48</u> | <u>47</u> | <u>95</u> | <u>356</u> | |

