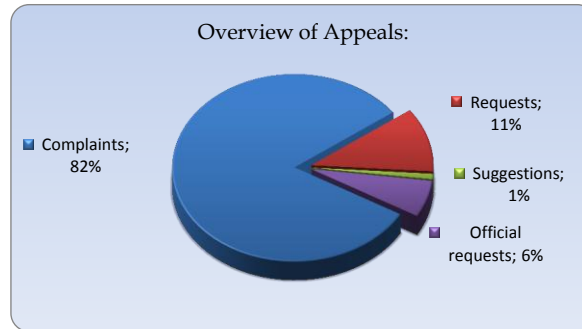


# Semi-annual Report on Consumer Appeals

(01.07.2022 -31.12.2022)

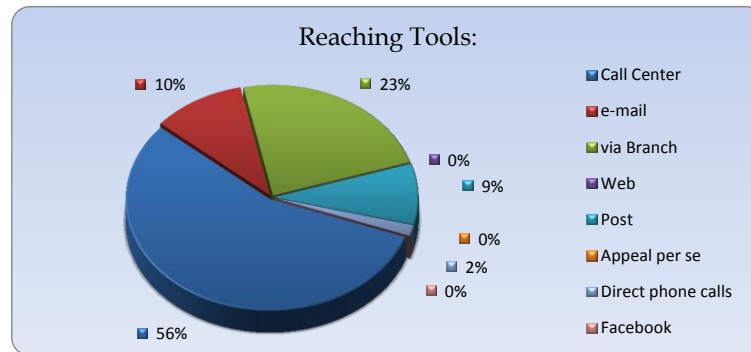
## Overview of Appeals

2022							
	July	August	September	October	November	December	Total
Complaints	51	50	37	43	35	42	258
Requests	6	6	3	7	8	5	35
Suggestions	1	0	1	0	0	1	3
Official requests	3	5	5	3	4	0	20
Total of month	<u>61</u>	<u>61</u>	<u>46</u>	<u>53</u>	<u>47</u>	<u>48</u>	<u>316</u>



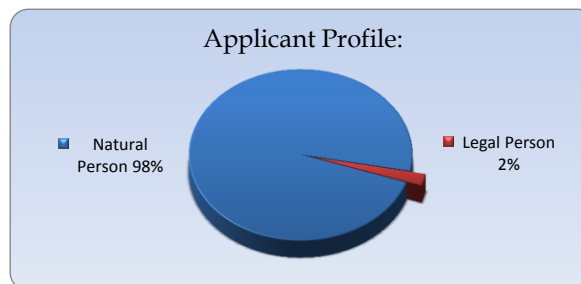
## Reaching Tools

2022							
	July	August	September	October	November	December	Total
Call Center	38	41	20	29	23	25	176
e-mail	9	2	10	4	4	4	33
via Branch	8	12	7	14	14	19	74
Web	0	0	0	0	0	0	0
Post	4	6	8	5	5	0	28
Appeal per se	0	0	0	0	0	0	0
Direct phone calls	2	0	1	1	1	0	5
Facebook	0	0	0	0	0	0	0
Total of month	<u>61</u>	<u>61</u>	<u>46</u>	<u>53</u>	<u>47</u>	<u>48</u>	<u>316</u>



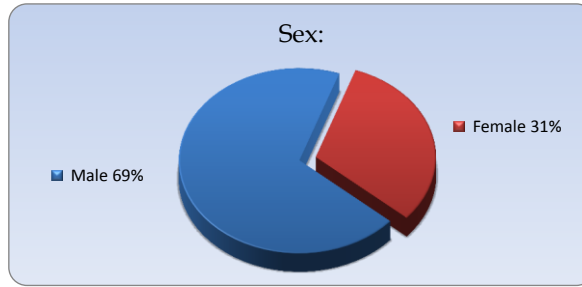
## Applicant Profile

2022							
	July	August	September	October	November	December	Total
Natural Person	58	60	45	52	46	48	309
Legal Person	3	1	1	1	1	0	7
Total of month	<u>61</u>	<u>61</u>	<u>46</u>	<u>53</u>	<u>47</u>	<u>48</u>	<u>316</u>



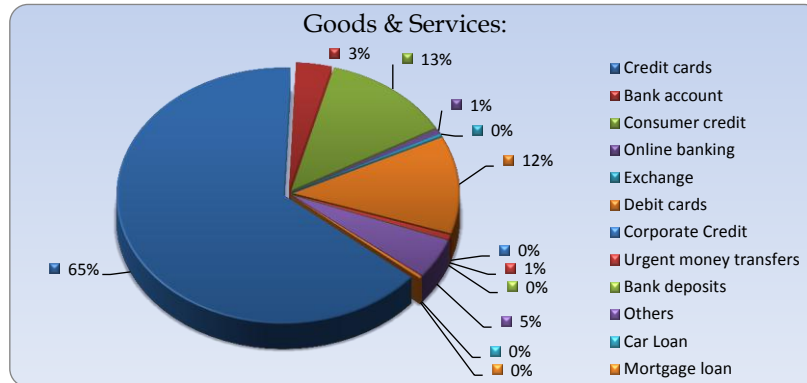
Sex

2022							
	July	August	September	October	November	December	Total
Male	38	48	33	27	33	37	216
Female	20	13	13	26	14	11	97
Total of month	<u>58</u>	<u>61</u>	<u>46</u>	<u>53</u>	<u>47</u>	<u>48</u>	<u>313</u>



Goods & Services

2022							
	July	August	September	October	November	December	Total
Credit cards	44	33	28	27	39	33	204
Bank account	2	1	2	4	1	1	11
Consumer credit	4	12	6	11	2	5	40
Online banking	0	1	0	1	0	0	2
Exchange	0	1	0	0	0	0	1
Debit cards	7	8	6	8	4	6	39
Corporate Credit	0	0	0	0	0	0	0
Urgent money transfers	0	0	2	0	0	0	2
Bank deposits	0	0	0	0	0	0	0
Others	4	4	2	2	1	3	16
Car Loan	0	0	0	0	0	0	0
Mortgage loan	0	1	0	0	0	0	1
Total of month	<u>61</u>	<u>61</u>	<u>46</u>	<u>53</u>	<u>47</u>	<u>48</u>	<u>316</u>



Results

2022							
	July	August	September	October	November	December	Total
Informing	22	45	6	33	24	25	155
Granted (with indemnity)	12	1	7	5	9	7	41
Granted (without indemnity)	27	15	13	15	14	16	100
Total of month	<u>61</u>	<u>61</u>	<u>26</u>	<u>53</u>	<u>47</u>	<u>48</u>	<u>296</u>

