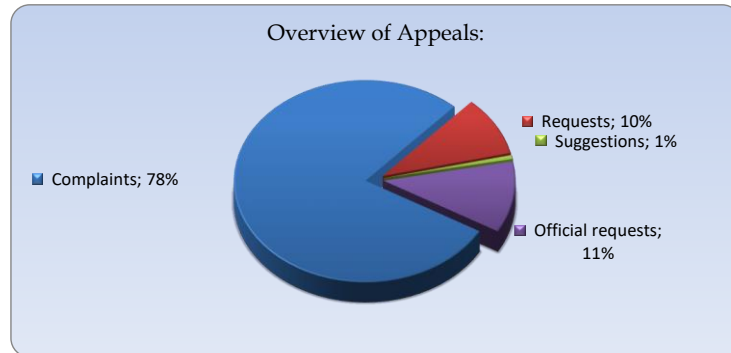


Semi-annual Report on Consumer Appeals

(01.01.2025 -30.06.2025)

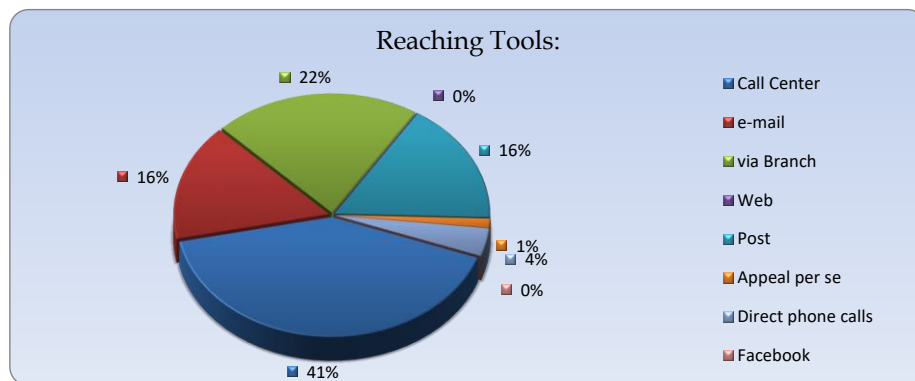
Overview of Appeals

| 2025 | | | | | | | |
|-------------------|-----------|-----------|-----------|-----------|-----------|-----------|------------|
| | January | February | March | April | May | June | Total |
| Complaints | 18 | 16 | 23 | 19 | 23 | 25 | 124 |
| Requests | 2 | 4 | 1 | 5 | 1 | 2 | 15 |
| Suggestions | 0 | 0 | 0 | 0 | 1 | 0 | 1 |
| Official requests | 4 | 2 | 2 | 5 | 4 | 1 | 18 |
| Total of month | <u>24</u> | <u>22</u> | <u>26</u> | <u>29</u> | <u>29</u> | <u>28</u> | <u>158</u> |



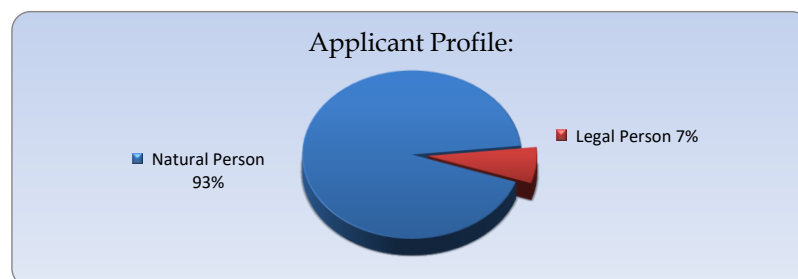
Reaching Tools

| 2025 | | | | | | | |
|--------------------|-----------|-----------|-----------|-----------|-----------|-----------|------------|
| | January | February | March | April | May | June | Total |
| Call Center | 8 | 7 | 12 | 15 | 9 | 14 | 65 |
| e-mail | 5 | 4 | 3 | 1 | 7 | 5 | 25 |
| via Branch | 3 | 7 | 6 | 6 | 7 | 5 | 34 |
| Web | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Post | 4 | 3 | 5 | 7 | 5 | 2 | 26 |
| Appeal per se | 0 | 0 | 0 | 0 | 1 | 1 | 2 |
| Direct phone calls | 4 | 1 | 0 | 0 | 0 | 1 | 6 |
| Facebook | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total of month | <u>24</u> | <u>22</u> | <u>26</u> | <u>29</u> | <u>29</u> | <u>28</u> | <u>158</u> |



Applicant Profile

| 2025 | | | | | | | |
|----------------|-----------|-----------|-----------|-----------|-----------|-----------|------------|
| | January | February | March | April | May | June | Total |
| Natural Person | 23 | 20 | 25 | 26 | 27 | 26 | 147 |
| Legal Person | 1 | 2 | 1 | 3 | 2 | 2 | 11 |
| Total of month | <u>24</u> | <u>22</u> | <u>26</u> | <u>29</u> | <u>29</u> | <u>28</u> | <u>158</u> |



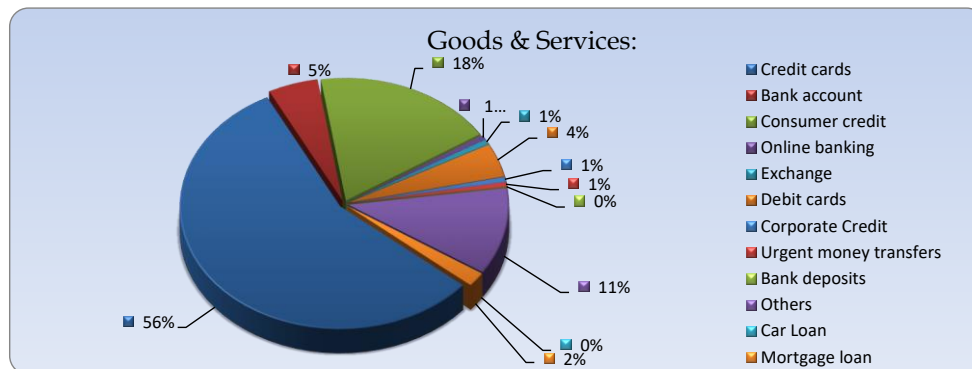
Sex

| 2025 | | | | | | | |
|----------------|-----------|-----------|-----------|-----------|-----------|-----------|------------|
| | January | February | March | April | May | June | Total |
| Male | 17 | 15 | 16 | 17 | 18 | 16 | 99 |
| Female | 7 | 5 | 9 | 11 | 9 | 11 | 52 |
| Total of month | <u>24</u> | <u>20</u> | <u>25</u> | <u>28</u> | <u>27</u> | <u>27</u> | <u>151</u> |



Goods & Services

| 2025 | | | | | | | |
|------------------------|-----------|-----------|-----------|-----------|-----------|-----------|------------|
| | January | February | March | April | May | June | Total |
| Credit cards | 12 | 15 | 14 | 17 | 14 | 17 | 89 |
| Bank account | 3 | 1 | 0 | 0 | 0 | 4 | 8 |
| Consumer credit | 5 | 4 | 6 | 5 | 3 | 6 | 29 |
| Online banking | 0 | 0 | 0 | 0 | 1 | 0 | 1 |
| Exchange | 1 | 0 | 0 | 0 | 0 | 0 | 1 |
| Debit cards | 0 | 0 | 1 | 3 | 3 | 0 | 7 |
| Corporate Credit | 0 | 0 | 0 | 1 | 0 | 0 | 1 |
| Urgent money transfers | 1 | 0 | 0 | 0 | 0 | 0 | 1 |
| Bank deposits | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Others | 2 | 1 | 4 | 3 | 7 | 1 | 18 |
| Car Loan | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Mortgage loan | 0 | 1 | 1 | 0 | 1 | 0 | 3 |
| Total of month | <u>24</u> | <u>22</u> | <u>26</u> | <u>29</u> | <u>29</u> | <u>28</u> | <u>158</u> |



Results

| 2025 | | | | | | | |
|--------------------------|---------|----------|-------|-------|-----|------|----------|
| | January | February | March | April | May | June | Total |
| Granted | 24 | 21 | 24 | 23 | 23 | 21 | 136 |
| Granted (with indemnity) | 0 | 1 | 2 | 6 | 5 | 6 | 20 |
| Rejected | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| In progress | 0 | 0 | 0 | 0 | 1 | 1 | <u>2</u> |