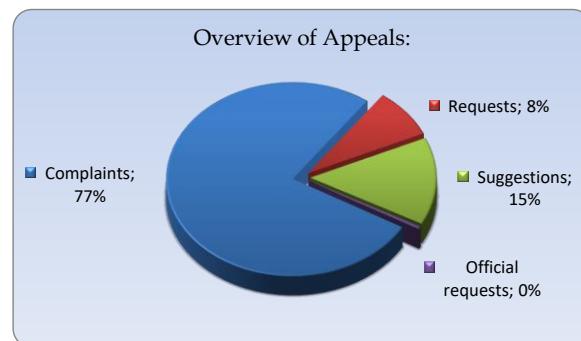


# Semi-annual Report on Consumer Appeals

(01.07.2025 -31.12.2025)

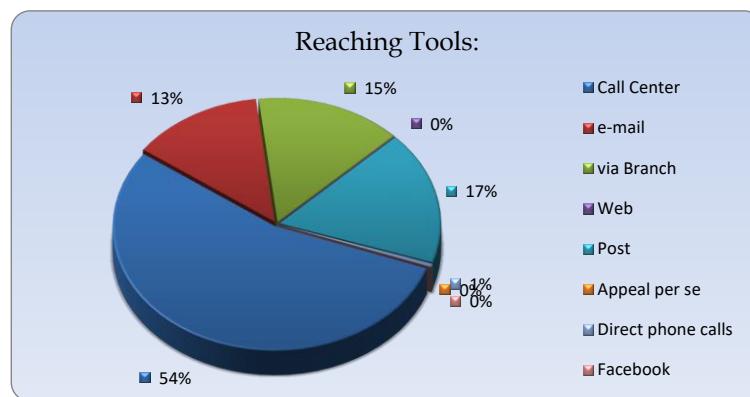
## Overview of Appeals

	2025						
	July	August	September	October	November	December	Total
Complaints	24	30	30	30	28	26	168
Requests	1	5	2	4	3	3	18
Suggestions	5	2	7	11	4	3	32
Official requests	0	0	0	0	0	1	1
Total of month	<u>30</u>	<u>37</u>	<u>39</u>	<u>45</u>	<u>35</u>	<u>33</u>	<u>219</u>



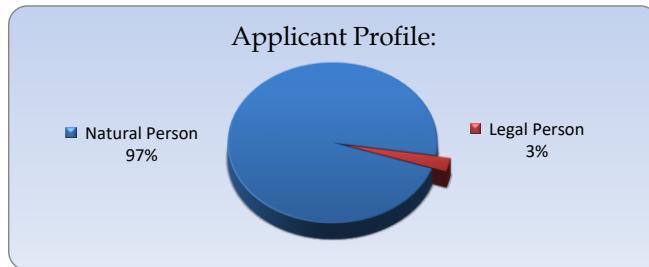
## Reaching Tools

	2025						
	July	August	September	October	November	December	Total
Call Center	21	16	24	16	21	21	119
e-mail	3	7	4	10	1	4	29
via Branch	1	12	3	8	4	4	32
Web	0	0	0	0	0	0	0
Post	5	2	8	11	9	3	38
Appeal per se	0	0	0	0	0	0	0
Direct phone calls	0	0	0	0	0	1	1
Facebook	0	0	0	0	0	0	0
Total of month	<u>30</u>	<u>37</u>	<u>39</u>	<u>45</u>	<u>35</u>	<u>33</u>	<u>219</u>



## Applicant Profile

	2025						
	July	August	September	October	November	December	Total
Natural Person	29	36	37	44	34	32	212
Legal Person	1	1	2	1	0	1	6
Total of month	<u>30</u>	<u>37</u>	<u>39</u>	<u>45</u>	<u>34</u>	<u>33</u>	<u>218</u>



## Sex

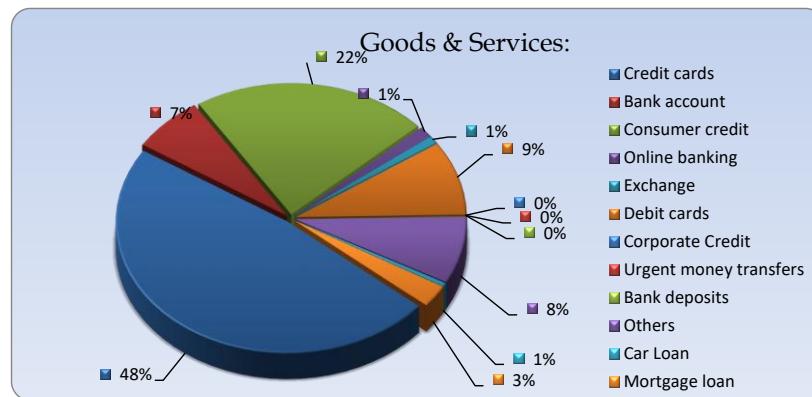
	2025

	July	August	September	October	November	December	Total
Male	23	26	29	27	21	20	146
Female	7	11	9	17	14	12	70
Total of month	<u>30</u>	<u>37</u>	<u>38</u>	<u>44</u>	<u>35</u>	<u>32</u>	<u>216</u>



#### Goods & Services

	2025						
	July	August	September	October	November	December	Total
Credit cards	13	17	21	23	16	15	105
Bank account	3	3	3	0	3	3	15
Consumer credit	3	8	7	12	11	8	49
Online banking	0	1	0	1	0	1	3
Exchange	1	0	1	0	0	0	2
Debit cards	6	3	3	2	3	3	20
Corporate Credit	0	0	0	0	0	0	0
Urgent money transfers	0	0	0	0	0	0	0
Bank deposits	0	0	0	0	0	0	0
Others	4	1	3	6	2	2	18
Car Loan	0	0	0	1	0	0	1
Mortgage loan	0	4	1	0	0	1	6
Total of month	<u>30</u>	<u>37</u>	<u>39</u>	<u>45</u>	<u>35</u>	<u>33</u>	<u>219</u>



#### Results

	2025						
	July	August	September	October	November	December	Total
Granted	23	25	36	40	34	33	191
Granted (with indemnity )	2	6	3	8	3	3	25
Rejected	0	0	0	0	0	0	0
In progress	0	0	0	0	0	0	0