

1. Customers Complaints Reports for the reporting period: 01.01.21 - 31.12.21

Number of complaints received/handled during the reporting period

	<u>Received</u>	<u>Handled</u>
Customer's Complaint no.	93	93
Queries for receiving information	-	-

Customer's Complaints segmentation by timeframe for final answer

	1-15	16-30	31-45	46 and more
Customer's Complaints no.	73	13	5	2
%	79%	14%	5%	2%

Customer's complaints Segmentation by themes

Theme	Customers complaints no.	%
NTB-Account Opening	32	35%
Service Quality	28	31%
Payments	20	21%
Tax issues	3	3%
AML/FCC	3	3%
Charges /Fees	2	2%
Direct Debit	2	2%
Forex Payments	1	1%
Bank Guaranty	1	1%
CUA – Account balance	1	1%

Customer's Complaints Segmentation by resolution

	Justified Complaints	Unjustified Complaints	Resolution without setting position	Customer's complaints escalated to BOI Public queries team
Customer's Complaints no.	81	12	–	–
%	87%	13%	–	–