

Customers Complaints reports

for the reporting period 01.01.2022 – 31.12.2022

Number of complaints received/handled during the reporting period

	<u>Received</u>	<u>Handled</u>
Customer's Complaint no.	37	37
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.	24	10	3	0
%	65%	27%	8%	0%

Customer's complaints Segmentation by themes

Theme	Customers complaints no.	%
Payments	14	38%
NTB- Account opening	9	25%
AML/FCC	5	14%
Service Quality	3	8%
Direct Debit	2	5%
Bank Guaranty	2	5%
CUA – Exceeding the line of credit	2	5%

Customers Complaints reports

Reporting period 01.01.2022 – 31.12.2022

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.	29	8	–	–
%	78%	22%	–	–