

1. Customers Complaints Reports for the reporting period: 01.01.24 - 31.12.24

Number of complaints received/handled during the reporting period

	<u>Received</u>	<u>Handled</u>
Customer's Complaint no.	35	35
Queries for receiving information	-	-

Customer's Complaints segmentation by timeframe for final answer

	1-2	3-15	16-30	31-45	46 and more
Customer's Complaints no.	18	9	7	1	0
%	51%	26%	20%	3%	0%

Customer's complaints Segmentation by themes

Theme	Number of Customers complaints	%
Payments	8	23%
AML/FCC	8	23%
Direct Debit	7	20%
Service Quality	3	8%
CUA/Deposit	3	8%
Bank Guaranty	2	6%
NTB- Account opening	1	3%
Account Closing	1	3%

Foreign exchange	1	3%
TAX	1	3%

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.	26	9	—	—
%	74%	26%	—	—