

1. Customers Complaints Reports for the reporting period: 01.01.25 - 31.12.25

Number of complaints received/handled during the reporting period

	<u>Received</u>	<u>Handled</u>
Customer's Complaint no.	24	24
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.	15	5	3	1	0
%	63%	21%	12%	4%	0%

Customer's complaints Segmentation by themes

Theme	Number of Customers complaints	%
Payments	10	42%
AML/FCC	1	5%
Direct Debit	3	12%
Service Quality	3	12%
CUA/Deposit	3	12%
Bank Guaranty	0	0%
NTB- Account opening	0	0%
Account information/advice	3	12%

Foreign exchange	1	5%
TAX	0	0%

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.	19	5	–	–
%	80%	20%	–	–