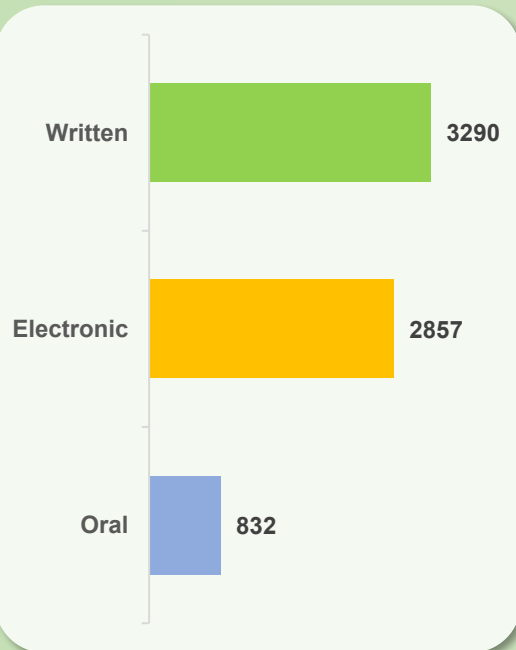


**Commentary on the Work Carried Out in Handling
Appeals from Individuals and Legal Entities Received
by JSCB 'Ipoteka-Bank' During 2025.**

2025 year results



3290
Written

- 3021** – By representatives of individuals and legal entities, directly
- 181** – Central Bank
- 63** – Employees and former employees
- 25** – Other ministries and agencies

2857
Electronic

- 2531** – Virtual Reception of the President of the Republic of Uzbekistan
- 195** – Email of representatives of individuals and legal entities
- 106** – Prosecutor General's Office trust hotline
- 25** – "Entrepreneur Virtual Office" information portal

832
Oral

- 774** – Trust Hotline
- 50** – Reception by responsible and authorized senior staff
- 8** – Reception by branch manager

During 2025, a total of **6,979** appeals were received by "Ipoteka-bank" ATIB from representatives of individuals and legal entities. Specifically, the distribution of appeals was as follows:

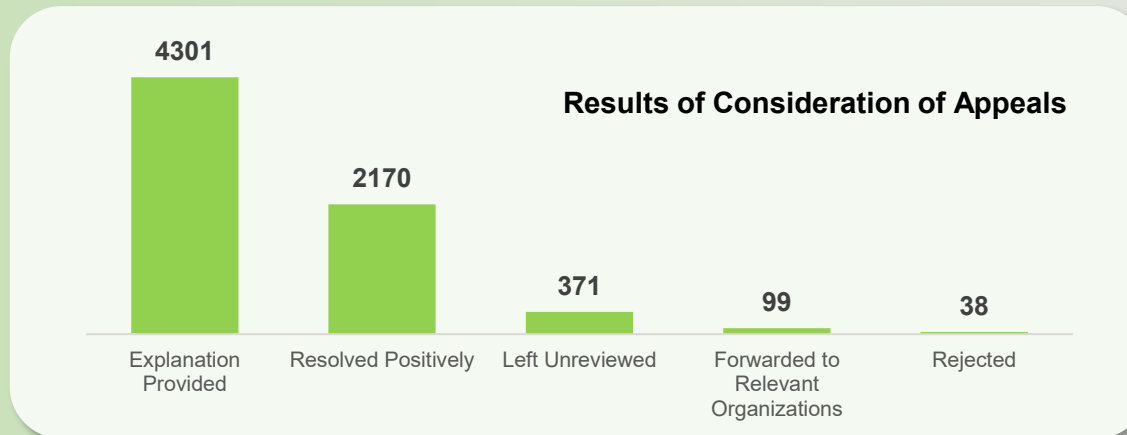
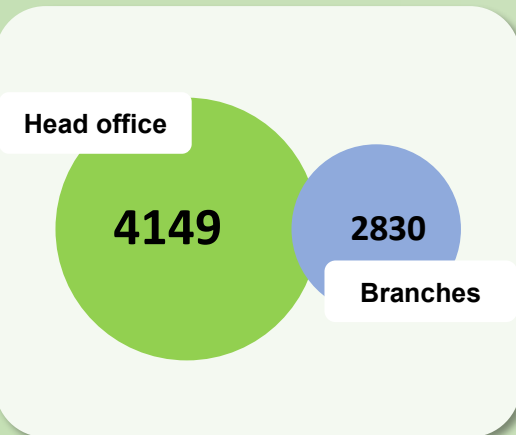
- 4,149 reviewed by the Head Office
- 2,830 reviewed by branches

By type of applicant:

- 6,290 (90%) from individuals
- 689 (10%) from representatives of legal entities

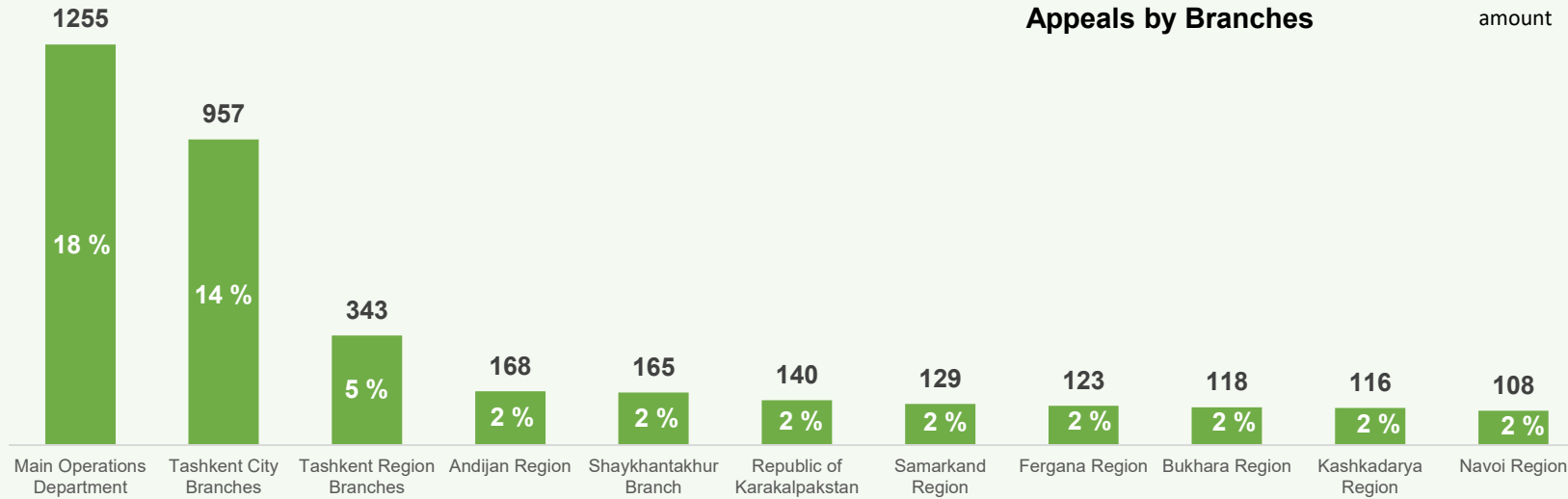
Furthermore, based on the results of consideration:

- 4,301 were provided with explanations within the framework of legislation
- 2,170 were resolved positively
- 371 (closed due to applicant's request or other circumstances, considered anonymous) were left unreviewed
- 99 were forwarded to relevant organizations
- 38 were rejected



Appeals by Branches

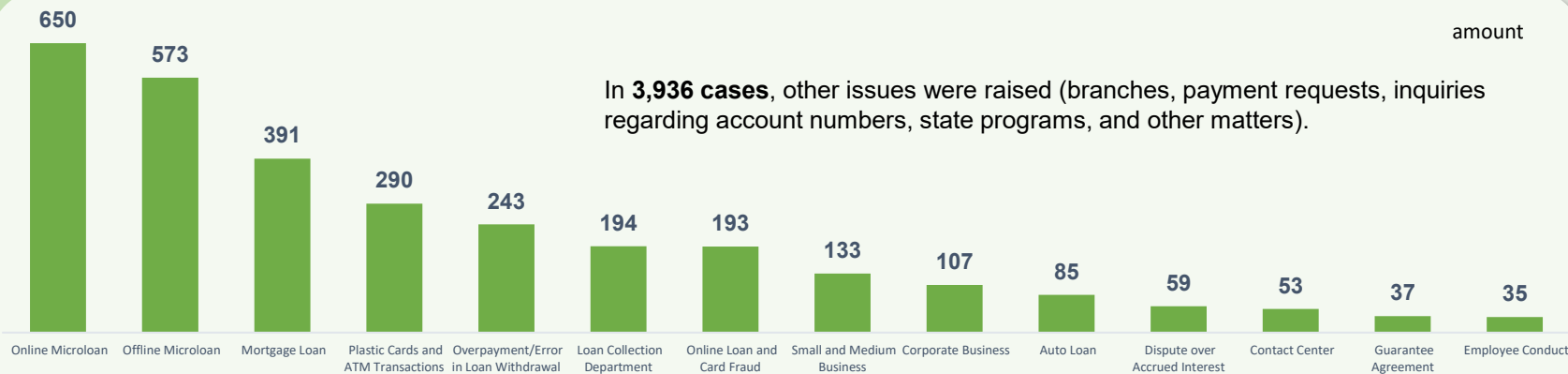
amount



It can be observed that the majority of appeals correspond to the following bank branches, including:

- 1,255 – Main Operations Department
- 957 – Tashkent City Branches
- 343 – Tashkent Region Branches
- 168 – Andijan Region
- 165 – Shaykhantakhur Branch
- 140 – Republic of Karakalpakstan
- 129 – Samarkand Region
- 123 – Fergana Region
- 118 – Bukhara Region
- 116 – Kashkadarya Region
- 108 – Navoi Region

In **3,936 cases**, other issues were raised (branches, payment requests, inquiries regarding account numbers, state programs, and other matters).



Out of a total of 6,979 appeals, 3,615 (47%) correspond to other branches.