ФОНД ПРОБЛЕМНЫХ КРЕДИТОВ
ВЫКУП. УПРАВЛЕНИЕ. РЕАЛИЗАЦИЯ.

COMPARATIVE AND QUANTITATIVE ANALYSIS OF APPEALS TO JSC «FUND OF PROBLEM LOANS» FOR THE 2ND QUARTER OF 2026

GENERAL INFORMATION ON RECEIVED APPEALS

TYPE OF APPEAL	TOTAL APPEALS RECEIVED				
	2nd quarter of 2025	1st quarter of 2026	2nd quarter of 2026	comparison with the 2nd quarter of 2025	comparison with the 1st quarter of 2026
APPLICATION	8 0	1 72	211	164%	23%
COMPLAINT	1	1	0	- 100%	- 100 %
ADVOCATES' INQUIRIES	1	3	5	400%	67 %
REQUESTS	3	9	19	533%	111 %
MEDIA INQUIRIES	1	1	2	100%	100%
REQUESTS FOR INFORMATION	1	-	-	-	-
MESSAGE	1 0	19	-	-100%	-100%
PROPOSAL	3	-	6	100%	-
TOTAL	1 0 0	205	238	1 38 %	1 6 %

In the second quarter of 2026 *(2,38)* an increase in the number of applications to the Fund was recorded compared to the previous reporting period *(2,05).* This growth trend demonstrates a significant increase in applicant engagement and demonstrates the following:

- improving the Fund's efficiency, including proactive work with problem assets
- improving the quality of interaction with applicants and promptly resolving emerging issues
- a high level of awareness among applicants reduces the need for repeated applications

OVERVIEW OF APPEALS BY NATURE OF ISSUES

TYPE OF APPEAL	TOTAL APPEALS RECEIVED				
	2nd quarter of 2025	1st quarter of 2026	2nd quarter of 2026	comparison with the 2nd quarter of 2025	comparison with the 1st quarter of 2026
FOR INFORMATION	3	12	2	-33%	-83%
ON HR MATTERS	1	-	15	1400%	-
ON PUBLIC PROCUREMENT	1	-	2	100%	-
ON ISSUES OF BANKRUPTCY, CONTRACTUAL OBLIGATIONS ON LOANS AND PROPERTY RIGHTS	44	48	57	30%	19%
ON ELECTRONIC AUCTIONS	5	3	8	60%	167%
ON COURT CASES	-	-	3	-	-
ON HOLDING A MEETING	1	-	7	600%	-
MEDIA INQUIRIES	2	1	1	-50%	0%
BEYOND COMPETENCE	43	1 50	143	233%	5%
TOTAL	100	2 05	2 38	138%	16%

Of the 238 requests received through the E-Otinish platform, 9 were withdrawn and 139 were forwarded to the relevant government agencies. Thus, out of the total number of requests received, 90 fell within the Fund’s competence.

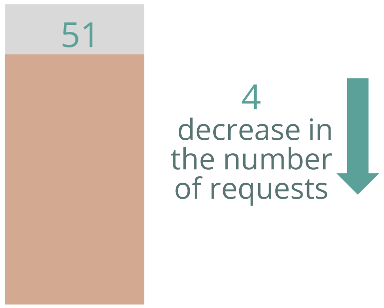
COMPARATIVE ANALYSIS OF ACTIVE APPEALS

2nd quarter of 2025

INCREASING PROCESSING EFFICIENCY

This period is used as a base for comparing the indicators of subsequent quarters.
The recorded level of requests reflects stable operational activity and also forms the basis for analyzing the dynamics of changes in the future.

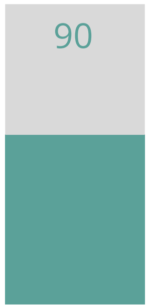
1st quarter of 2026



MAINTAINING STABLE DYNAMICS

In the 1st quarter of 2026, 51 appeals within the competence of the Fund were received, which is 7% less compared to the 2nd quarter of 2025. The insignificant decrease in the number of appeals indicates the preservation of stable dynamics in handling appeals.

2nd quarter of 2026



MAXIMUM LEVEL FOR THE REPORTING PERIOD

In the 2nd quarter of 2026, the number of appeals within the competence of the Fund increased to 90, which is 64% more than in the 2nd quarter of 2025. This result demonstrates not only a significant growth in interest in the Fund's services but also an increase in the efficiency of communication channels.

MAIN CATEGORY OF APPEALS

NATURE OF QUESTIONS ON 90 APPEALS WITHIN THE FUND'S COMPETENCE

MAIN CATEGORY OF APPEALS for the reporting period

- Contractual obligations with FPL
- On electronic auctions
- Issues related to the actions of Private Bailiffs in accordance with court decisions
- Other issues

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FUND'S ACTIVITIES TO REDUCE THE NUMBER OF APPLICATIONS

Reception by the Management

The Regulations for the personal reception of individuals and legal entities by the Chairman of the Management Board of the Fund and his deputies have been approved.

Ensuring transparency

A departmental openness plan has been approved, including measures to ensure transparency.

Information stand

An information stand has been placed in the Fund's office, ensuring free access to it for persons with disabilities.

Public relations

Information and explanatory work was carried out through communication channels and the organization of seminars, trainings, and meetings

Development of websites and internet portals

Ensuring the regular filling and updating of the Fund's website, open data portals, and open dialogue.

Media plan

The Fund's media plan has been approved, containing a description of planned events, internet conferences, and surveys regarding the Fund's areas of activity.