



FUND OF PROBLEM LOANS
ACQUISITION. MANAGEMENT. SALE.

COMPARATIVE AND QUANTITATIVE ANALYSIS REQUESTS IN JSC "FUND OF PROBLEM LOANS" FOR 4 QUARTER OF 2025





GENERAL INFORMATION ABOUT RECEIVED REQUESTS

TYPE OF REQUEST

TOTAL REQUESTS RECEIVED

	Q4 2024	Q2 2025	Q4 2025	comparison with Q4 2024	comparison with Q3 2025
STATEMENT	109	133	193	77%	45%
COMPLAINT		6	2	-	-67%
REQUESTS FROM LAWYERS	1	3	4	300%	33%
REQUESTS	4	14	4	-	-71%
MEDIA REQUESTS	1		2	100%	-
REQUESTS FOR INFORMATION	1	2	2	100%	-
MESSAGE	2	11	21	950%	91%
PROPOSAL		4		-	-
TOTAL	118	173	228	93%	32%

In the fourth quarter of 2025 (228), the number of applications to the Fund increased compared to the previous reporting period (173). The growth dynamics indicate a significant rise in applicant engagement and demonstrate the following:



improving your work efficiency of the Fund, including a proactive one work with distressed assets



improvement quality of interaction with applicants and operational solution emerging issues questions



the high level of awareness of applicants reduces need for repeated updates requests



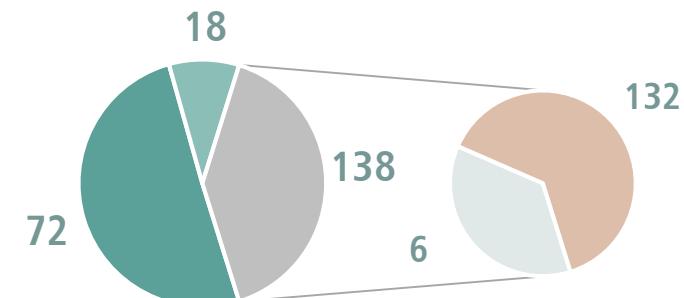
REVIEW OF REQUESTS BY THE NATURE OF QUESTIONS

TYPE OF REQUEST

TOTAL REQUESTS RECEIVED

	Q4 2024	Q3 2025	Q4 2025	comparison with Q4 2024	comparison with Q3 2025
FOR YOUR INFORMATION	1	5	2	100%	-60%
ON THE PERSONNEL ISSUE	5	10		-	-
ON PUBLIC PROCUREMENT	1	1		-	-
ON ISSUES OF BANKRUPTCY, CONTRACTUAL OBLIGATIONS ON LOANS AND PROPERTY RIGHTS	44	57	76	73%	33%
ON ELECTRONIC TRADING	13	23	9	-31%	-61%
FOR COURT CASES				-	-
ABOUT HOLDING THE MEETING		3		-	-
MEDIA REQUESTS		2	3	-	50%
NOT BY COMPETENCE	54	72	138	156%	92%
TOTAL	118	173	228	93%	32%

- Active requests
- Forwarded to other GO's by competence
- Withdrawn requests
- Not related to the competence of the Fund



From **228 requests** received via the platform E-Otinish, **18** were withdrawn, **138** – don't refer to the Fund's competencies, including **132** forwarded to the relevant government agencies.

6 requests concerning conditions existing agreements loans contracts concluded with second-tier banks and MFIs, as well as questions related to with payouts, credit history improvements, and by receiving more favorable conditions for debt repayment, do not fall within the competence of the Fund.

Thus, the active ones are **72 requests**.



Q4 2024



8
increase in the
number of
requests

IMPROVING PROCESSING EFFICIENCY

This period is used as a baseline for comparing subsequent quarters.

The recorded level of active requests reflects operational stability and serves as a reference point for assessing future dynamics.

Q3 2025



-17
decrease in the
number of
requests

MAINTAINING A POSITIVE SPEAKERS

In the third quarter of 2025, the number of active requests increased by 39% compared to the fourth quarter of 2024.

This growth may indicate increased applicant engagement and expanding activity across the Fund's internal services.

Q4 2025



MAXIMUM LEVEL FOR THE REPORTING PERIOD

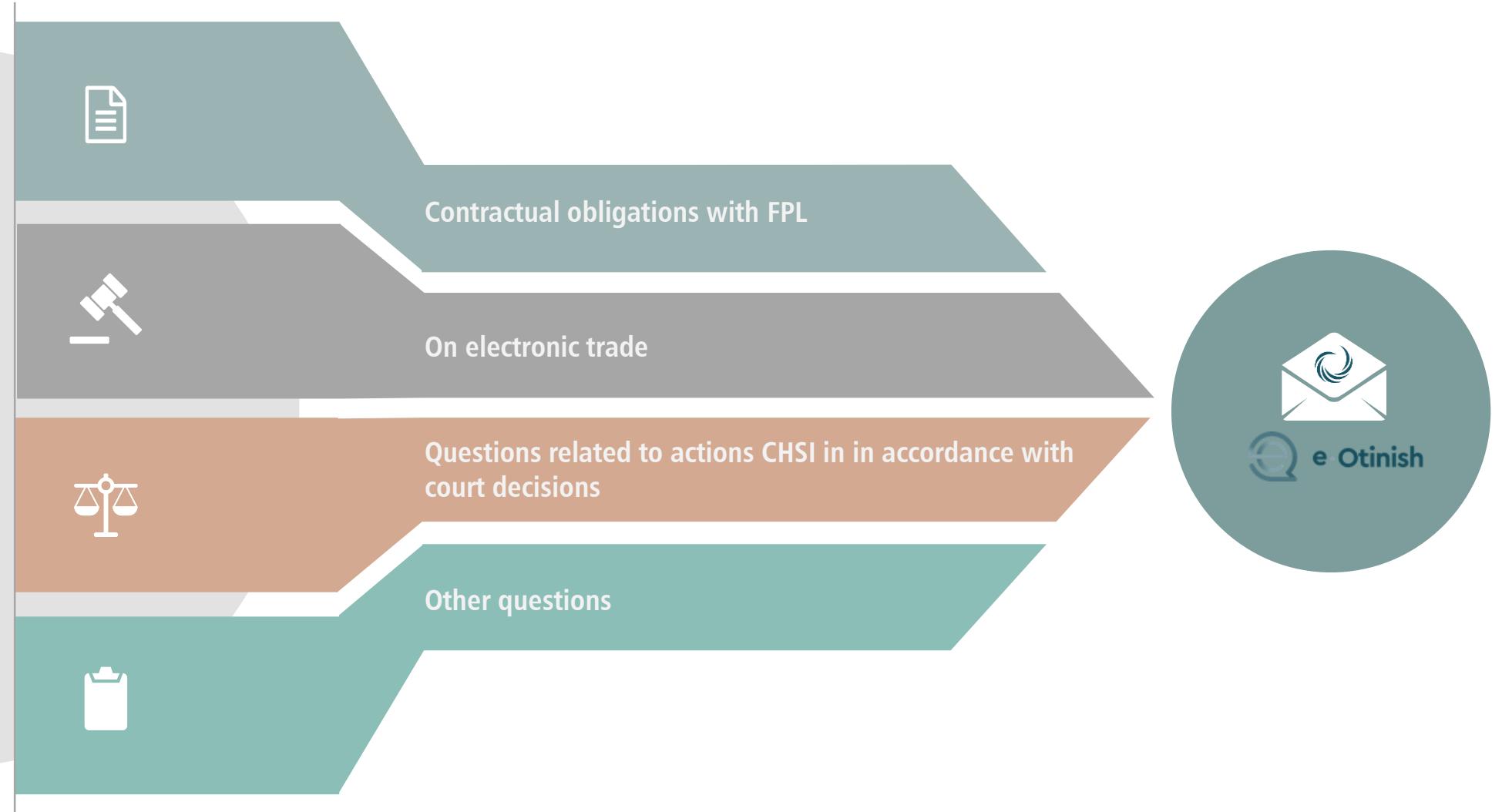
In the fourth quarter of 2025, the number of active applications increased to 72, which is 19% more than in the third quarter of 2025. This result demonstrates not only a significant rise in interest in the Fund's services but also an enhancement of the effectiveness of communication channels.



MAIN CATEGORY OF REQUESTS

NATURE OF QUESTIONS ABOUT 89 ACTIVE REQUESTS

MAIN CATEGORY OF REQUESTS
for the reporting period





THE FUND'S EFFORTS TO REDUCE THE NUMBER OF REQUESTS

Acceptance by Management

Approved Personal account rules reception individuals and legal entities Chairman of the Management Board of the Fund and his deputies

Ensuring transparency

Departmental openness plan approved, including measures to ensure transparency

Development of the website and Internet portals

Provision on a regular basis based on the content and updating of the Fund website, open data portals, and open dialog



Information center stand

The Fund office is located at information stand, with provision of free access for persons with disabilities to the Internet. them

Public relations

Information and explanatory work was carried out working through channels communications and organizations seminars, trainings, meetings

Media plan

The Fund media plan, which contains a description of the planned events, has been approved, online conferences and surveys by the Fund's areas of activity

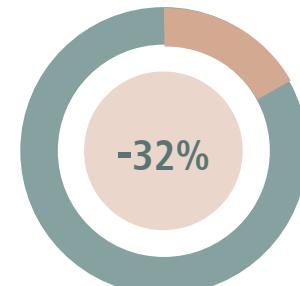
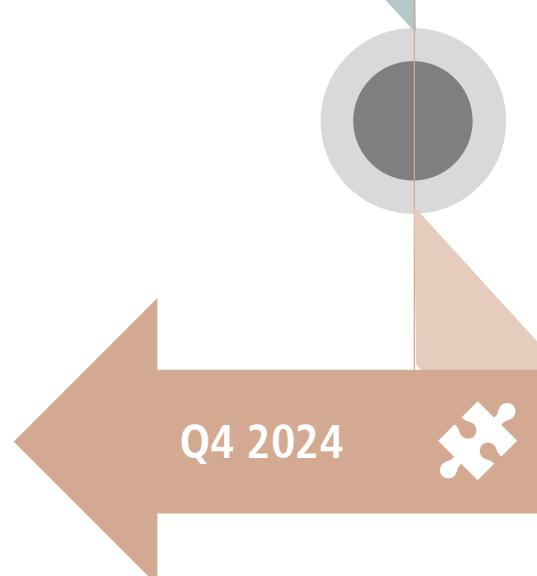
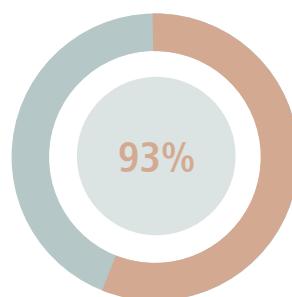


COMPARATIVE ANALYSIS OF REPEATED REQUESTS

COMPARISON WITH 4 QUARTER 2024 years

In Q4 2024 **91 applicants** we applied to the Fund with **118 requests**.

In Q4 2025, the number of requests increased to **228**, and among the **91 applicants**, only **4 people**.



COMPARISON WITH 2 QUARTER 2025 years

In Q3 2025 **75 applicants** we applied to the Fund with **173 requests**.

In Q4 2025, the number of requests decreased to **228**, and only **6** out of **75** applicants submitted repeated requests.