



FUND OF PROBLEM LOANS
ACQUISITION. MANAGEMENT. SALE.

COMPARATIVE AND QUANTITATIVE ANALYSIS REQUESTS IN JSC "FUND OF PROBLEM LOANS" FOR 2 QUARTER OF 2025



TYPE OF REQUEST

TOTAL REQUESTS RECEIVED

	Q2 2024	Q1 2025	Q2 2025	comparison with Q2 2024	comparison with Q1 2025
STATEMENT	55	83	80	45%	-4%
COMPLAINT	6	1	1	-83%	-
REQUESTS FROM LAWYERS	2		1	-50%	-
REQUESTS	3	3	3	-	-
MEDIA REQUESTS		1	1	-	-
REQUESTS FOR INFORMATION	1	4	1	-	-75%
MESSAGE	1	17	10	90%	-41%
PROPOSAL	2		3	50%	-
TOTAL	70	109	100	43%	-8%

In the second quarter of 2025 (100), a decrease in the number of requests to the Fund was recorded compared to the previous (109) reporting period.

Positive dynamics reducing the number of requests indicates 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



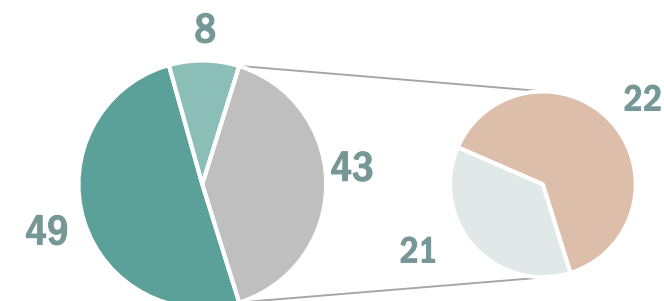
the high level of awareness of applicants
reduces need for repeated updates requests

TYPE OF REQUEST

TOTAL REQUESTS RECEIVED

	Q2 2024	Q1 2025	Q2 2025	comparison with Q2 2024	comparison with Q1 2025
FOR YOUR INFORMATION	4	2	3	-25%	50%
ON THE PERSONNEL ISSUE		5	1	-	-80%
ON PUBLIC PROCUREMENT	1	3	1	-	-67%
ON ISSUES OF BANKRUPTCY, CONTRACTUAL OBLIGATIONS ON LOANS AND PROPERTY RIGHTS	30	36	44	47%	22%
ON ELECTRONIC TRADING	9	10	5	-44%	-50%
FOR COURT CASES	1	2		-100%	-100%
ABOUT HOLDING THE MEETING		2	1	-	-50%
MEDIA REQUESTS		2	2	-	-
NOT BY COMPETENCE	25	47	43	72%	-9%
TOTAL	70	109	100	-8,3%	+43%

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- Withdrawn requests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

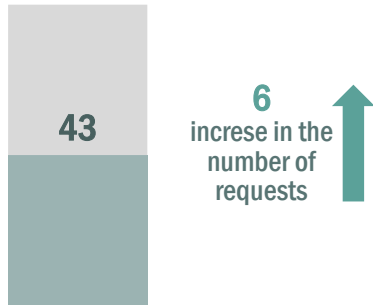


From **100 requests** received via the platform E-Otinish, **8** were withdrawn, **43** – don't refer to the Fund's competencies, including **21** forwarded to the relevant government agencies.

22 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 **49 requests**.

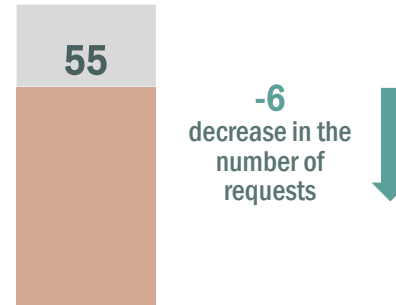
Q2 2024



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.

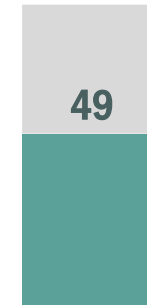
Q1 2025



MAINTAINING A POSITIVE SPEAKERS

In the first quarter of 2025, the number of active requests increased by 28% compared to the second quarter of 2024. This growth may indicate increased applicant engagement and expanding activity across the Fund's internal services.

Q2 2025



MINIMUM LEVEL FOR THE REPORTING PERIOD

Despite a 11% decrease compared to the previous quarter, the indicator remains higher than in the same period of 2024. This suggests a stabilized level of request flow and continued positive annual dynamics.



MAIN CATEGORY OF REQUESTS

NATURE OF QUESTIONS ABOUT 49 ACTIVE REQUESTS

**MAIN CATEGORY OF
REQUESTS**
for the reporting period



Contractual obligations with FPL



On electronic trade



Questions related to actions CHSI in accordance with court decisions

Other questions



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

Media plan

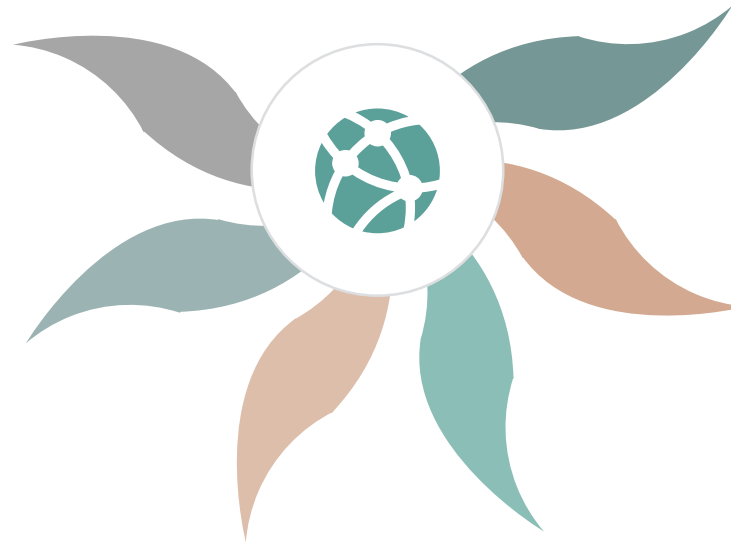
The Fund media plan, which contains a description of the planned events, has been approved, online conferences and surveys by the Fund's areas of activity

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

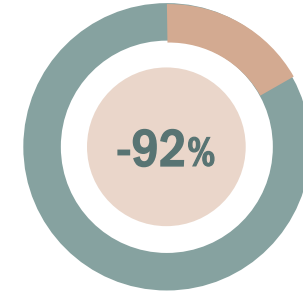
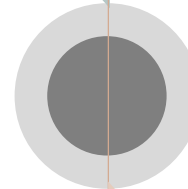
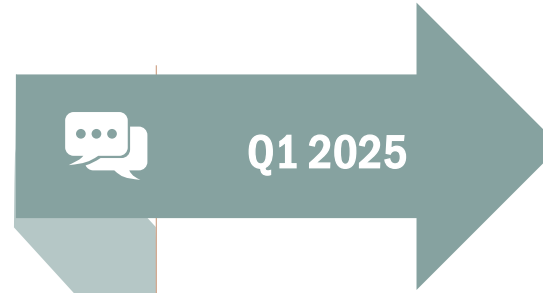
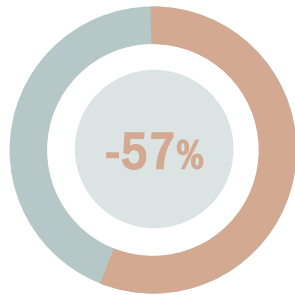
Information and explanatory work was carried out working through channels communications and organizations seminars, trainings, meetings



COMPARISON WITH 2 QUARTER 2024 years

In Q2 2024 **51 applicants** we applied to the Fund with **70 requests**.

In Q2 2025, the number of requests increased to **30**, and among the **51 applicants**, only **2 people**.



COMPARISON WITH 1 QUARTER 2025 years

In Q1 2025 **100 applicants** we applied to the Fund with **109 requests**.

In Q2 2025, the number of requests decreased to **9**, and only 2 out of **100 applicants** submitted repeated requests.