**Voice of the Customer**

The company regularly conducts Voice of the Customer (VOC) research, which allows us to assess customer satisfaction and collect their feedback on the Bank's work. The average VOC customer rating for 2024 was 4.75 out of a possible 5 points, for the retail customer block 4.74, for the legal entities and individual entrepreneurs block 4.77.

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| --- | --- | --- | --- |
|  | **2023** | **2024** | **2025 (june)** |
| **VOC score** | **4.83** | **4.74** | **4.78** |
| Retail business | 4.82 | 4.73 | 4.78 |
| SME | 4.84 | 4.76 | 4.73 |
| **Number of requests** | **4,936,865** | **11,229,962** | **2,849,758** |
| Retail business | 2,776,582 | 8,521,588 | 1,675,375 |
| SME | 2,160,283 | 2,708,374 | 1,174,383 |
| **Number of ratings** | **856,084** | **3,405,815** | **906,667** |
| **Response Rate (RR)** | **17.34%** | **30.33%** | **31.82%** |