

## ACRA ASSIGNS AA(RU) TO THE SERIES 001P-08 (RU000A10A7C4) BOND ISSUE OF PJSC “LC “EUROPLAN”

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**Credit rating rationale.** The issue represents senior unsecured debt of PJSC “LC “Europlan” (hereinafter, Europlan or the Company). Due to the absence of either structural or contractual subordination of the issue, ACRA regards it as equal to other existing and future unsecured and unsubordinated debt obligations of the Company in terms of priority. According to ACRA’s methodology, the credit rating of the issue is equivalent to that of Europlan, i.e. AA(RU).

The credit rating of Europlan is based on the strong assessments of the business profile and risk profile, and adequate assessments of funding, capital adequacy, and liquidity.

### KEY ISSUE PROPERTIES

Issuer	PJSC “LC “Europlan”
Issuer’s credit rating	AA(RU), outlook Stable
Actual issuer	PJSC “LC “Europlan”
Type of security	Exchange-traded uncertificated non-convertible interest-bearing bond, series 001P-08
Type of debt	Senior unsecured
Issue volume	RUB 8.5 bn
ISIN	RU000A10A7C4
Registration number	4B02-08-16419-A-001P
Placement date	December 3, 2024
Maturity date	November 18, 2027

Sources: ACRA, issuer’s data

### REGULATORY DISCLOSURE

The credit rating has been assigned under the national scale for the Russian Federation based on the [Methodology for Assigning Credit Ratings to Financial Instruments under the National Scale for the Russian Federation](#) and the [Key Concepts Used by the Analytical Credit Rating Agency within the Scope of Its Rating Activities](#).

A credit rating has been assigned to the 001P-08 series (RU000A10A7C4) bond issue of PJSC “LC “Europlan” for the first time. The credit rating is expected to be revised within one year following the publication date of this press release.

The credit rating was assigned based on data provided by PJSC “LC “Europlan”, information from publicly available sources, and ACRA’s own databases. The credit rating is solicited and PJSC “LC “Europlan” participated in its assignment.

In assigning the credit rating, ACRA used only information, the quality and reliability of which were, in ACRA’s opinion, appropriate and sufficient to apply the methodologies.

ACRA provided no additional services to PJSC “LC “Europlan”. No conflicts of interest were discovered in the course of credit rating assignment.

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