

ACRA's national rating scale for the Russian Federation

| Nº | RATING CATEGORIES | DEFAULT DATA |
|----|-------------------|---------------------------|
| 1 | AAA | No defaults were detected |
| 2 | AA | No defaults were detected |
| 3 | A | No defaults were detected |
| 4 | BBB | No defaults were detected |
| 5 | BB | No defaults were detected |
| 6 | B | No defaults were detected |
| 7 | CCC | No defaults were detected |
| 8 | CC | No defaults were detected |
| 9 | C | No defaults were detected |
| 10 | RD | - |
| 11 | SD | - |
| 12 | D | - |

National structured finance rating scale for the Russian Federation

| Nº | RATING CATEGORIES | DEFAULT DATA |
|----|-------------------|---------------------------|
| 1 | AAA | No defaults were detected |
| 2 | AA | No defaults were detected |
| 3 | A | No defaults were detected |
| 4 | BBB | No defaults were detected |
| 5 | BB | No defaults were detected |
| 6 | B | No defaults were detected |
| 7 | CCC | No defaults were detected |
| 8 | CC | No defaults were detected |
| 9 | C | No defaults were detected |
| 10 | D | - |

ACRA's international rating scale

| Nº | RATING CATEGORIES | DEFAULT DATA |
|----|-------------------|---------------------------|
| 1 | AAA | No defaults were detected |
| 2 | AA | No defaults were detected |
| 3 | A | No defaults were detected |
| 4 | BBB | No defaults were detected |
| 5 | BB | No defaults were detected |
| 6 | B | No defaults were detected |
| 7 | CCC | No defaults were detected |
| 8 | CC | No defaults were detected |
| 9 | C | No defaults were detected |
| 10 | D | - |

International scale of short-term credit ratings

| Nº | RATING CATEGORIES | DEFAULT DATA |
|----|-------------------|---------------------------|
| 1 | S1+ | No defaults were detected |
| 2 | S1 | No defaults were detected |
| 3 | S2 | No defaults were detected |
| 4 | S3 | No defaults were detected |
| 5 | B | No defaults were detected |
| 6 | C | No defaults were detected |
| 7 | D | - |