

The details of the process regarding the rating service provided by JCR Avrasya Derecelendirme A.Ş.(JCR) are given below.

- ✓ JCR specifies the rating requirements and scope with your Organization,
- ✓ Variables (in the current year-end independent audit report, Consumer Reporting Agency or FINDEKS risk report shows the year-end asset size, turnover statistics, and current bank risk total) that will determine the price are sent to JCR via e-mail for the purpose of pricing study,
- ✓ A pricing study is administered by JCR and an offer is sent to you (The price offer is valid for 10 working days from the date of sending.),
- ✓ Upon request, the contract will be delivered to you.
- ✓ The contract is drawn up in two copies with initials on each page. The relevant fields are signed by the Company officials by stamping.
- ✓ The signed contract is sent to JCR along with the circular of signatures of the authorized persons,
- ✓ Following the completion of the contracts process, you will be contacted through the analyst that will prepare the rating report.
- ✓ Rating studies are based on your organization's independently audited financial reports for the last 5 years, current corporate information, investment schemes, projects and budget projections,
- ✓ Other information and documents that may be required in the course of the rating studies can be identifies by our analysts during the process and also requested from the authorities of your Organization.
- ✓ The rating is completed in an average of 25-30 days, including the review work (Due Diligence) meeting to be held with the participation of the relevant persons from the parties close to the end of the process, after the necessary information and documents are obtained.
- ✓ The rating includes all processes and factors valid in the fields of "National Rating", "Issue Rating", "Sponsor Support", "Stand Alone" and "International Rating",
- ✓ The draft rating report and its annexes are sent to you after the 'Due Diligence' meeting.
- ✓ Your response concerning the draft report is expected within 1 business day, and following your confirmation, the process ends and the report is published and notices are made to the related public authorities.
- ✓ For companies that do not notify to the Public Disclosure Platform, it is at the discretion of the company to disclose the rating report to the public. (Within the scope of legal requirements, necessary notifications are made to relevant authorities and institutions such as CMB, BRSA, Risk Center, etc.)
- ✓ The validity period of the report is 1 year and unless otherwise stated, the contract is automatically renewed every year and the rating process starts again,
- ✓ The invoice is issued within 5 working days after the report is published and the report fee is collected by you,
- ✓ During the 1-year period for which the report is valid, JCR is responsible for following whether there is any change that will affect your Organization's Rating Score. In this context, in necessary cases, it may request up-to-date financial and other information from you. It is also expected by you to inform JCR whenever there is a significant improvement from your Organization.

**Yours sincerely,**