

JCR Eurasia Rating Inc.'s process regarding the rating service provided by (JCR-ER) details are given below.

- ✓ JCR-ER determines the rating needs and scope with your organization.
- ✓ Variables that will determine the price for the purpose of pricing (year-end asset size, turnover information in the current year-end independent audit report and FİNDEKS risk report showing your current bank risk total) The Share transmitted by JCR-ER is uploaded to the system via the **Share JCR-ER link** and sent to JCR-ER.
- ✓ A pricing study is carried out by JCR-ER and an offer is sent to you (The price offer is valid for **10 working days** from the date of sending the offer.),
- ✓ If requested, the contract will be delivered to you,
- ✓ The contract is drawn up in two copies, each page is initialed, and the relevant fields are stamped and signed by the Company officials. **The answers in the question list attached with the contract must also be completed,**
- ✓ The signed contract is sent to the JCR-ER together with the **signature circulars** of the authorized persons,
- ✓ You will be contacted by the analyst who will prepare the rating report following the completion of the contracts process,
- ✓ Rating studies are based on your organization's independently audited financial reports for the last **3 years**, current corporate information, investment plans, projects and budget projections,
- ✓ **Your independent audit reports for the last 3 years must be sent to us together with the Contract,**
- ✓ Other information and documents that may be needed during rating studies are determined by our analysts in the process and may be requested from the authorities of your organization,
- ✓ After the analyst team that will prepare the rating report contacts you, the rating process is completed in an average period of **25-30** days, including the due diligence meeting to be held with the participation of the relevant persons from the parties near the end of the process, starting from the provision of the necessary information and documents,
- ✓ Within the scope of the JCR-ER methodology, the starting point for company and issue ratings is 'short and long term national/international ratings', and 'issue rating' ratings are also assigned upon request. Rating ratings do not directly address any risk other than credit risk,
- ✓ The draft rating report and its attachments are sent to you after the '**due diligence**' meeting,
- ✓ You are expected to return to the draft report within **1 business day**, and following your confirmation, the report is published and the relevant public authorities are notified,
- ✓ For companies that do not notify the Public Disclosure Platform, disclosure of the rating report to the public is at the discretion of the company. (Within the scope of legal requirements, CMB, BRSA, Risk Center etc. Necessary notifications are made to the relevant authorities and organizations.)
- ✓ The validity period of the report is **1 year**, unless otherwise, the contract is automatically renewed every year and the rating process starts again,
- ✓ The full amount of the fee, together with all other applicable legal deductions, shall be **paid in advance by the Customer Requesting Service on the date of receipt of the invoices** issued by the Rating Agency after the signing date of this Agreement.
- ✓ In the 1-year period in which the report is valid, JCR-ER is obliged to monitor whether there is any change that will affect your Organization's Rating Grade. In this context, it may request up-to-date financial and other information from you when deemed necessary. In addition, you are expected to inform JCR-ER when there is an important development from your organization.