



CREDIT RATING AND RATING OUTLOOK

CERTIFICATE

This is to certify that NCR has assigned

Soglasie Insurance Company Ltd

a Russian National Rating Scale credit rating of **AA.ru**, outlook **stable**

July 31, 2025

Evgeniy Sharapov

Director, Insurance Ratings, NCR

A blue ink signature of Evgeniy Sharapov, written in a cursive style, positioned above a horizontal blue line.

Should any circumstances or factors affecting the credit rating and/or rating outlook levels be identified, National Credit Ratings (NCR) may update (revise, confirm) or withdraw the credit rating and/or the rating outlook.

Any updates on the assigned credit rating and/or rating outlook are available on our website, <https://ratings.ru>.