

# **STANDARD** AGENCY **RATING** **RATING**

**Rating agency  
«Standard-Rating» (Ukraine)**

***CONTRACTUAL RATINGS-***  
**Ratings for the promotion of  
your business**



# About agency

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Rating agency «Standard-Rating» (Ukraine) has been created in October of 2010 in Ukraine as a subsidiary of the British rating company GPRC “StandardRating”. The Agency has been charged with the function of curating the rating and researching business of the company “StandardRating” in Russian-speaking countries of the former USSR. We hope to become the etalon of quality rating services for our Russian-speaking clients.

When developing the business of GPRC “StandardRating” in Ukraine and CIS countries, RA “Standard-Rating” sets the following tasks:

- Providing the regular rating researches in various segments of financial market, first of all those, which are interesting to our clients of GPRC “StandardRating”;
- Adaptation of international approaches of rating to the realities of financial accounting and reporting in Russian-speaking countries;
- Popularizing the investing ideas and running business with companies and banks from the former Soviet Republics.



# Types of contractual ratings



RA «Standard-Rating» (Ukraine) represents a full line of contractual ratings in the Ukrainian market, analogous to those that exist in the European Union and in the USA.

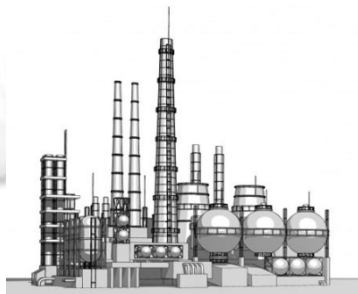


It has been over 100 years the world uses contractual ratings for identifying the risks and for promoting its business. The ratings have become part of Western corporate culture for this time.

The presence of contractual ratings is not only a signal of transparency and respect for your counterparts, step towards the partners, but also a greater level of credibility in the eyes of investors.

## Our services for clients:

- Credit ratings of borrowers
- Credit ratings of bonds
- Financial strength ratings of insurers



We assign ratings according to the Ukrainian scale, as well as according to the international rating scale. After opening the Rating agency “Standard-Rating” in Ukraine Ukrainian companies have a unique opportunity to get contractual ratings according to the international scale.



# Ratings of borrowers



**Rating of borrower** assigned by RA «Standard-Rating» is a universal tool of identifying your credit risk to lenders, counterpartents and investors.

- If you think your credit risk is minimal
- If you regularly fulfill your obligations to counterparts and lenders
- If you have nothing to hide from your business partners and You are preparing to raise capital in the open market

**Get the rating of borrower and take the first step to publicity!**

- Your old counterparts will lose all doubts about your solvency since the Agency will regularly inform them about the level of your credit risk.
- You will be easier to negotiate on the supplies in credit with new counterpartents.
- Your old lenders will get new and independent source of information about you and your solvency.
- You will be easier to agree on new loans with new lenders / investors / insurants.



## Ratings of bonds



Since 2010 the Ukrainian regulator of securities market has ceased to require the presence of credit ratings of bonds, on which the public offering is expected to be. Thus, the system of obligatory credit ratings has stopped functioning, which compelled the issuers to obtain credit ratings in the authorized agencies. However, demand for credit ratings has remained:

1. Investors are interested in the independent assessment of credit risk and the more of such assessments, better for the issuer.
2. The issuer is interested in the quality assessment and in the as wider distribution of information about it as possible.

Both of these functions are provided in abundance by credit ratings of bonds from RA "Standard-Rating".



# Financial strength ratings of insurer

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**Financial strength rating of the insurer** has performed a good identifier of credit risk of insurance companies for more than 50 years in the whole world. Ukrainian insurers need this rating for:

1. Regular informing the insurants about the state of the company.
2. Increasing the transparency of business processes inside the company for potential investors.
3. Informing the main counterparties in reinsurance about the financial state of the company.
4. Promotion of the company business, including through publishing information about assigned ratings in media.
5. Participation in tenders, where credit ratings or financial strength ratings of insurer are required



# Informational support



RA « Standard-Rating » (Ukraine) provides the widest distribution of information about your assigned ratings.

We cooperate with almost all significant mass media in Ukraine.

Our PR-department is ready to create informational support specially for your budget and needs. Information about your rating will be distributed through the leading:

- informational agencies;
- print mass media;
- TV-channels;
- Web-resources.

As of September, 2011 the Agency has signed permanent cooperation contracts with:

- official publication of the executive authorities newspaper «**Uryadovy Kurier**»;
- official publication of The State Commission For Regulation of Financial Services Markets of Ukraine «**Ukraine Business Review**»;
- state information agency «**Ukrinform**».

The list of our informational partners in Ukraine is constantly growing.

The list of mass media, where the information about your assigned rating will be disseminated, will depend on your budget.



## Quality and transparency of rating process



RA «Standard-Rating» (Ukraine) is one of the few agencies in Ukraine, which completely performs the recommendations of International Organization of Securities Commissions (IOSCO) concerning the transparency of rating process :

In addition to alphabetic assessment our clients get:

- Public report of the rating research.
- Regular public confirmations of the ratings.
- We notify the client about any questions concerning the rating from his counteragents or media.

The confidence in our rating products is provided by the implementation of IOSCO recommendations.

Your counteragents can clearly see the process of assessment!





# Rating scale

Инвестиционный уровень	uaAAA	Заемщик или отдельный долговой инструмент с рейтингом uaAAA характеризуется исключительно высокой кредитоспособностью по сравнению с другими украинскими заемщиками или долговыми инструментами.
	uaAA	Заемщик или отдельный долговой инструмент с рейтингом uaAA характеризуется очень высокой кредитоспособностью по сравнению с другими украинскими заемщиками или долговыми инструментами.
	uaA	Заемщик или отдельный долговой инструмент с рейтингом uaA характеризуется высокой кредитоспособностью по сравнению с другими украинскими заемщиками или долговыми инструментами. Уровень кредитоспособности чувствителен к влиянию неблагоприятных коммерческих, финансовых и экономических условий.
	uaBBB	Заемщик или отдельный долговой инструмент с рейтингом uaBBB характеризуется достаточной кредитоспособностью по сравнению с другими украинскими заемщиками или долговыми инструментами. Уровень кредитоспособности зависит от влияния неблагоприятных коммерческих, финансовых и экономических условий.
Спекулятивный уровень	uaBB	Заемщик или отдельный долговой инструмент с рейтингом uaBB характеризуется кредитоспособностью ниже достаточной по сравнению с другими украинскими заемщиками или долговыми инструментами. Высокая зависимость уровня кредитоспособности от влияния неблагоприятных коммерческих, финансовых и экономических условий.
	uaB	Заемщик или отдельный долговой инструмент с рейтингом uaB характеризуется низкой кредитоспособностью по сравнению с другими украинскими заемщиками или долговыми инструментами. Очень высокая зависимость уровня кредитоспособности от влияния неблагоприятных коммерческих, финансовых и экономических условий.
	uaCCC	Заемщик или отдельный долговой инструмент с рейтингом uaCCC характеризуется очень низкой кредитоспособностью по сравнению с другими украинскими заемщиками или долговыми инструментами. Существует потенциальная вероятность дефолта.
	uaCC	Заемщик или отдельный долговой инструмент с рейтингом uaCC характеризуется высокой вероятностью дефолта.
	uaC	Заемщик ожидает дефолт по долговым обязательствам
	uaD	Дефолт. Выплата процентов и основной суммы по долговому обязательству заемщика прекращена без достижения согласия с кредиторами относительно реструктуризации задолженности до наступления срока платежа

RA «Standard-Rating» (Ukraine) uses national rating scale in Ukraine, which has been adopted by the resolution № 665 of the Cabinet of Ministers from 26.04.2007.

We don't use the "country ceilings" for determining credit ratings unlike Fitch, Moody's or S&P, i.e. our clients can count on the rating according to the international scale higher the Ukrainian sovereign rating.

Rating researches for mass media in Ukraine are performed according to the special rating scale, which differs from contractual ratings.

The only contractual ratings, which are accompanied by the reports about rating research, can be used to make business and investment decisions!



## Advantages of service in RA «Standard-Rating»



When purchasing services of the assignment and maintenance of our contractual ratings, you get the following advantages:

1. **Informativity.** Mass media will talk about your ratings.
2. **Confidence of counteragents.** You will quarterly notify your counteragents about the financial state of your company, and the reports of rating researches and updated ratings may be used directly in the process of selling your products and services.
3. **Measurement of risks in international format.** You get the rating according to both Ukrainian and international scales.
4. **Price flexibility.** Our departments are ready to make a special commercial offer that will correspond your requirements and budget.
5. **Помощь Assistance in communications.** Our analysts and marketing departments will provide you with all possible assistance in your communication processes with your clients and media.

***Our contractual ratings will become the first violin in a set of communication tools in Your company!***



# Contacts

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