

**COUNTRY RISK CLASSIFICATIONS AND COVER POLICY OF
MEHIB PLC. EFFECTIVE FROM 15 MAY 2020**

Effective from 15 May 2020

Country risk classifications and cover policy effective from 15 May 2020
(for countries not listed in the table, please contact our sales representatives)

Countries	Country risk classification	Cover policy			Cover in case of C and CF facilities of ST	Cover in case of CI and CFI facilities of ST	
		Cover without any restriction	Cover on case by case basis	Off cover			
1	Afghanistan	7			x		
2	Albania	4	x			x	
3	Algeria	5	x			x	
4	Angola	6		x		x	
5	Antigua and Barbuda	7			x		
6	Argentina	7			x		
7	Armenia	5	x			x	
8	Aruba	4	x			x	
9	Australia	2	x				x
10	Austria	2	x				x
11	Azerbaijan	5	x ¹			x	
12	Bahamas	3	x			x	
13	Bahrain	5	x			x	
14	Bangladesh	5	x			x	
15	Belarus	6		x		x	
16	Belgium	2	x				x
17	Benin	6		x		x	
18	Bhutan	6		x		x	
19	Bolivia	5	x			x	
20	Bosnia and Herzegovina	5	x			x	
21	Botswana	2	x			x	
22	Brazil	5	x			x	
23	Bulgaria	3	x				x
24	Burkina Faso	7			x		
25	Burundi	7			x		
26	Cabo Verde	6		x		x	
27	Cambodia	6		x		x	
28	Cameroon	6		x		x	
29	Canada	2	x				x
30	Central African Republic	7			x		
31	Chad	7			x		
32	Chile	3	x			x	

Countries	Country risk classification	Cover policy			Cover in case of C and CF facilities of ST	Cover in case of CI and CFI facilities of ST
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33	China	3	x		x	
34	Colombia	4	x		x	
35	Republic of the Congo	7		x		
36	Costa Rica	4	x		x	
37	Côte d'Ivoire	6		x	x	
38	Croatia	3	x			x
39	Cuba	7		x		
40	Curaçao	5	x		x	
41	Cyprus	4	x			x
42	Czech Republic	2	x			x
43	Democratic People's Republic of Korea	7		x		
44	Democratic Republic of the Congo	7		x		
45	Denmark	1	x			x
46	Djibouti	7		x		
47	Dominican Republic	4	x		x	
48	East Timor	6		x	x	
49	Ecuador	7		x		
50	Egypt	6		x	x	
51	El Salvador	5	x		x	
52	Equatorial Guinea	7		x		
53	Eritrea	7		x		
54	Estonia	2	x			x
55	Ethiopia	6		x	x	
56	Fiji	5	x		x	
57	Finland	2	x			x
58	France	2	x			x
59	Gabon	6		x	x	
60	Gambia	7		x		
61	Georgia	4	x ²		x	
62	Germany	1	x			x
63	Ghana	5	x		x	
64	Greece	6		x		x
65	Guatemala	4	x		x	

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66	Guinea	7			x		
67	Guinea-Bissau	7			x		
68	Guyana	6		x		x	
69	Haiti	7			x		
70	Honduras	5	x			x	
71	Hong Kong (Special Administrative Region of China)	2	x			x	
72	Iceland	3	x				x
73	India	4	x			x	
74	Indonesia	4	x			x	
75	Iran	7			x		
76	Iraq	7			x		
77	Ireland	2	x				x
78	Israel	3	x			x	
79	Italy	4	x				x
80	Jamaica	6		x		x	
81	Japan	2	x				x
82	Jordan	5	x			x	
83	Kazakhstan	5	x			x	
84	Kenya	5	x			x	
85	Kosovo	5	x			x	
86	Kuwait	2	x			x	
87	Kyrgyzstan	7			x		
88	Laos	6		x		x	
89	Latvia	2	x				x
90	Lebanon	7			x		
91	Lesotho	6		x		x	
92	Liberia	7			x		
93	Libya	7			x		
94	Lithuania	2	x				x
95	Luxembourg	1	x				x
96	Macao (Special Administrative Region of China)	2	x			x	
97	Madagascar	7			x		

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98	Malawi	7			x		
99	Malaysia	2	x			x	
100	Maldives	6		x		x	
101	Mali	7			x		
102	Malta	3	x				x
103	Mauritania	7			x		
104	Mauritius	3	x			x	
105	Mexico	4	x			x	
106	Moldova	5	x ³			x	
107	Mongolia	6		x		x	
108	Montenegro	5	x			x	
109	Morocco	3	x			x	
110	Mozambique	7			x		
111	Myanmar	6		x ⁴		x	
112	Namibia	5	x			x	
113	Nepal	6		x		x	
114	Netherlands	1	x				x
115	New Zealand	2	x				x
116	Nicaragua	7			x		
117	Niger	7			x		
118	Nigeria	6		x		x	
119	North Macedonia	4	x			x	
120	Norway	1	x				x
121	Oman	5	x			x	
122	Pakistan	6		x		x	
123	Panama	4	x			x	
124	Papua New Guinea	6		x		x	
125	Paraguay	5	x			x	
126	Peru	3	x			x	
127	Philippines	3	x			x	
128	Poland	3	x				x
129	Portugal	3	x				x
130	Qatar	3	x			x	
131	Republic of Korea	2	x			x	
132	Romania	3	x				x

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133	Russia	4	x ⁵		x	
134	Rwanda	6		x	x	
135	Saudi Arabia	3	x		x	
136	Senegal	5	x		x	
137	Serbia	4	x		x	
138	Sierra Leone	7			x	
139	Singapore	1	x		x	
140	Slovakia	2	x			x
141	Slovenia	2	x			x
142	Somalia	7			x	
143	South Africa	4	x		x	
144	South Sudan	7			x	
145	Spain	3	x			x
146	Sri Lanka	5	x		x	
147	State of Palestine	7			x	
148	Sudan	7			x	
149	Suriname	6		x	x	
150	Swaziland	6		x	x	
151	Sweden	1	x			x
152	Switzerland	1	x			x
153	Syria	7			x	
154	Taiwan	2	x		x	
155	Tajikistan	6		x	x	
156	Tanzania	6		x	x	
157	Thailand	3	x		x	
158	Togo	6		x	x	
159	Trinidad and Tobago	3	x		x	
160	Tunisia	5	x		x	
161	Turkey	6		x	x	
162	Turkmenistan	7			x	
163	Uganda	6		x	x	
164	Ukraine	6		x ⁶	x	
165	United Arab Emirates	3	x		x	
166	United Kingdom	2	x			x

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167	United States of America	2	x			x
168	Uruguay	3	x		x	
169	Uzbekistan	5	x		x	
170	Venezuela	7		x		
171	Vietnam	4	x		x	
172	Yemen	7		x		
173	Zambia	7		x		
174	Zimbabwe	7		x		

¹Except the territory of Nagorno-Karabakh

²Except the territory of Abkhazia and South-Ossetia

³Except the territory of Trans-Dniester

⁴Except the territory of Rakhine State

⁵Except the territory of Dagestan, Ingushetia, Chechnya, North-Ossetia

⁶Except the territory of Donets Basin, Crimea Peninsula

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