

Current ratings assigned to Sberbank by international and national rating agencies

Fitch Ratings:

Global scale ratings:

- Long term issuer default rating in foreign currency – “BBB-“
Outlook on the rating is Positive
- Short term issuer default rating in foreign currency – “F3“
- Long term issuer default rating in local currency – “BBB-“
Outlook on the rating is Positive
- Short term issuer default rating in local currency – “F3“
- Support rating floor – “BBB-“
- Viability rating - “bbb-“
- Support rating – “2”
- Long term ratings of loan participation notes issued under the MTN-programme for the sole purpose of financing loans to Sberbank – “BBB-”
- Long term ratings of subordinated loan participation notes issued under the MTN-programme for the sole purpose of financing subordinated loan to Sberbank (12th, 16th and 17th Series) – “BB+”

Moody's Investors Service:

Global scale ratings:

- Long term foreign currency deposit rating – “Ba2”
Outlook on the rating is Stable
- Short term foreign currency deposit rating – “Not Prime”
- Long term local currency deposit rating – “Ba1”
Outlook on the rating is Positive
- Short term local currency deposit rating – “Not Prime”
- Baseline credit assessment - “ba1“
- Counterparty Risk Assessment:
Long term - “Baa3(cr)”
Short term - “P-3(cr)”
- Ratings assigned to the loan participation notes issuance programme (the MTN-programme) with the sole purpose of financing loans to Sberbank:
long term rating – “(P)Ba1”
short term - “(P) Not Prime“
- Long term ratings of loan participation notes issued under the MTN-programme for the sole purpose of financing loans to Sberbank – “Ba1”
Outlook on the rating is Positive
- Long term rating of subordinated loan participation notes issued under the MTN-programme for the sole purpose of financing subordinated loan to Sberbank (12th Series) – “Ba2”

Analitical Credit Rating Agency:

National scale ratings:

- Credit rating - “AAA(RU)”
Outlook on the rating is Stable

- Credit rating to certified non-convertible exchange-traded interest-bearing unregistered bond, BO-19 series - “AAA(RU)”

- Credit rating to certified non-convertible exchange-traded interest-bearing unregistered bond, 001-03R series - “AAA(RU)”

- Credit rating to certified non-convertible exchange-traded interest-bearing unregistered bond, 001-04R series - “AAA(RU)”