

## **Current ratings assigned to Sberbank by international rating agencies**

### **Fitch Ratings:**

#### **Global scale ratings:**

- Long term issuer default rating in foreign currency – “BBB-“  
Outlook on the rating is Negative
- Short term issuer default rating in foreign currency – “F3“
- Long term issuer default rating in local currency – “BBB-“  
Outlook on the rating is Negative
- 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 (12<sup>th</sup>, 16<sup>th</sup> and 17<sup>th</sup> Series) – “BB+”
- Short-term ratings of Euro-Commercial Paper (ECP) issues, which were placed before 1 August 2014 – “F3”

#### **National scale ratings:**

- National long term rating – “AAA(rus)”  
Outlook on the rating is Stable

## **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 Stable
- Short term local currency deposit rating – “Not Prime”
- Baseline credit assessment - “ba2“
- 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 Stable
- 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”  
Outlook on the rating is Stable

### **National scale ratings:**

- National Sberbank scale rating – “Aa1.ru”