

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 Stable
- Short term issuer default rating in foreign currency – “F2“
- Long term issuer default rating in local currency – “BBB “
Outlook on the rating is Stable
- Short term issuer default rating in local currency – “F2“
- 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 and 16th Series) – “BBB-”

Moody's Investors Service:

Global scale ratings:

- Long term foreign currency deposit rating – “Baa3”
Outlook on the rating is Stable
- Short term foreign currency deposit rating – “Prime-3”
- Long term local currency deposit rating – “Baa3”
Outlook on the rating is Stable
- Short term local currency deposit rating – “Prime-3”
- Baseline credit assessment - “ba1”
- Counterparty Risk Assessment:
Long term - “Baa3(cr)”
Short term - “P-3(cr)”
- Counterparty Risk Rating:
Long term, foreign and local currency - Baa3
Short term, foreign and local currency - Prime-3
- Long term rating assigned to the loan participation notes issuance programme (the MTN-programme) with the sole purpose of financing loans to Sberbank – “(P)Baa3”
- Long term ratings of loan participation notes issued under the MTN-programme for the sole purpose of financing loans to Sberbank – “Baa3”
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) – “Ba1”

Analytical 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 bonds, 001P-06R series - “AAA(RU)”
- Credit rating to certified non-convertible exchange-traded interest-bearing unregistered bonds, 001P-12R series - “AAA(RU)”
- Credit rating to certified non-convertible exchange-traded interest-bearing unregistered bonds, 001P-16R series - “AAA(RU)”
- Credit rating to certified non-convertible exchange-traded interest-bearing unregistered bonds, 001P-50R series - “AAA(RU)”
- Credit rating to certified non-convertible exchange-traded interest-bearing unregistered bonds, 001P-52R series - “AAA(RU)”
- Credit rating to certified non-convertible exchange-traded interest-bearing unregistered bonds, 001P-SBER12 series - “AAA(RU)”
- Credit rating to uncertified non-convertible exchange-traded interest-bearing bonds subject to centralized title registration, 001P-SBER15 series - “AAA(RU)”
- Credit rating to uncertified non-convertible exchange-traded interest-bearing bonds subject to centralized title registration, 001P-SBER16 series - “AAA(RU)”
- Credit rating to uncertified non-convertible exchange-traded interest-bearing bonds subject to centralized title registration, 001P-SBER17 series - “AAA(RU)”
- Credit rating to uncertified non-convertible exchange-traded interest-bearing bonds subject to centralized title registration, 001P-SBER19 series - “AAA(RU)”
- Credit rating to uncertified non-convertible exchange-traded interest-bearing bonds subject to centralized title registration, 001P-SBER18 series - “AAA(RU)”
- Credit rating to uncertified non-convertible interest-bearing subordinated bonds subject to centralized title registration, 002SUB-02R series - “AA-(RU)”
- Credit rating to uncertified non-convertible exchange-traded interest-bearing bonds subject to centralized title registration, 001P-SBER24 series - “AAA(RU)”
- Credit rating to uncertified non-convertible exchange-traded interest-bearing bonds subject to centralized title registration, 001P-SBER25 series - “AAA(RU)”
- Credit rating to uncertified non-convertible exchange-traded interest-bearing bonds subject to centralized title registration, 001P-SBER26 series - “AAA(RU)”

- Credit rating to uncertified non-convertible exchange-traded interest-bearing bonds subject to centralized title registration, 001P-SBER22 series - “AAA(RU)”
- Credit rating to uncertified non-convertible exchange-traded interest-bearing bonds subject to centralized title registration, 001P-SBER27 series - “AAA(RU)”
- Credit rating to uncertified non-convertible exchange-traded interest-bearing bonds subject to centralized title registration, 001P-SBER28 series - “AAA(RU)”
- Credit rating to uncertified non-convertible exchange-traded interest-bearing bonds subject to centralized title registration, 001P-SBER29 series - “AAA(RU)”
- Credit rating to uncertified non-convertible exchange-traded interest-bearing bonds subject to centralized title registration, 001P-SBER30 series - “AAA(RU)”
- Credit rating to uncertified non-convertible exchange-traded interest-bearing bonds subject to centralized title registration, 001P-SBER32 series - “AAA(RU)”
- Credit rating to uncertified non-convertible exchange-traded interest-bearing bonds subject to centralized title registration, 001P-SBER34 series - “AAA(RU)”
- Credit rating to uncertified non-convertible exchange-traded discount bonds subject to centralized title registration, 001P-SBERD1 series - “AAA(RU)”
- Credit rating to uncertified exchange-traded interest-bearing non-convertible green bonds subject to centralized title registration, 002P-01 series - “AAA(RU)”
- Credit rating to uncertified non-convertible exchange-traded interest-bearing bonds subject to centralized title registration, 001P-SBER23 series - “AAA(RU)”
- Credit rating to uncertified non-convertible exchange-traded interest-bearing bonds subject to centralized title registration, 001P-SBER38 series - “AAA(RU)”
- Credit rating to uncertified non-convertible exchange-traded interest-bearing bonds subject to centralized title registration, 001P-SBER20 series - “AAA(RU)”
- Credit rating to uncertified non-convertible exchange-traded interest-bearing bonds subject to centralized title registration, 001P-SBER39 series – “AAA(RU)”