

# Sberbank's international borrowings

(as of 10 November 2008)

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Instrument	Total Amount	Outstanding Amount	Drawdown Date	Maturity	Repayment	Interest Rate, % p.a.
Subordinated loan (Loan participation notes)	USD1,0 bn	USD1,0 bn	11 February 2005	10 years (NC 5 years)*	Bullet	6,23%
MTN Programme						
Series 1 (Loan participation notes)	USD0,5 bn	USD0,5 bn	15 May 2006	7 years	Bullet	6,48%
Series 2 (Loan participation notes)	USD0,75 bn	USD0,75 bn	14 November 2006	5 years	Bullet	5,93%
Series 3 (Loan participation notes)	USD0,5 bn	USD0,5 bn	02 July 2008	5 years	Bullet	6,468%
Instrument	Total Amount	Outstanding Amount	Contract Date	Maturity	Repayment	Interest Rate, % p.a.
Syndicated loan	USD1,5 bn	USD1,5 bn	20 October 2006	3 years	Bullet	LIBOR+0,3%
Syndicated loan	USD0,75 bn	USD0,75 bn	18 December 2007	3years (with an extension option for 2 years)	Bullet	LIBOR+0,45%
Syndicated loan	USD1,2 bn	USD1,2 bn	02 October 2008	3 years	Bullet	LIBOR+0,85%
<b>Total</b>	<b>USD6,2 bn</b>					

\*Sberbank has the right to prepay the Subordinated loan on 11 Feb 2010 or at any time, if the Subordinated loan does not qualify as Additional Capital, as defined in Regulation of the CBR No.215-P of February 10, 2003