

## 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 Stable
- Short term issuer default rating in foreign currency – “F3“
- Support rating floor – “BBB“
- Viability rating - “bbb“
- Support rating – “2”
- Ratings assigned to the loan participation notes issuance programme (the MTN-programme) with the sole purpose of financing loans to Sberbank: long term rating – “BBB”, short term - “F3“
- Long term ratings of loan participation notes issued under the MTN-programme for the sole purpose of financing loans to Sberbank – “BBB”

### Moody’s Investors Service:

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

- Long term foreign currency deposit rating – “Baa1”, Outlook on the rating is Stable
- Short term foreign currency deposit rating – “Prime-2”
- Long term local currency deposit rating – “A3”
- Short term local currency deposit rating – “Prime-2”
- Bank financial strength rating - “D+“
- Ratings assigned to the loan participation notes issuance programme (the MTN-programme) with the sole purpose of financing loans to Sberbank: long term rating – “A3”, short term - “Prime-2“
- Long term ratings of loan participation notes issued under the MTN-programme for the sole purpose of financing loans to Sberbank – “A3”

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

- National scale bank rating – “Aaa.ru”