

Joint Stock Company "ALFA-BANK" Reference Obligations List RED code: XX07FKZZ1 Publication date: 13 Dec 2024 www.spglobal.com

| Reference Entity *                | Region | Reference Obligation          | Issuer                    | Coupon | Maturity    | Date Added   |
|-----------------------------------|--------|-------------------------------|---------------------------|--------|-------------|--------------|
| 1 Joint Stock Company "ALFA-BANK" | EMEA   | No obligation specified       |                           |        |             |              |
| Reference Entity *                | Region | Expired Reference Obligations | Issuer                    | Coupon | Maturity    | Date Removed |
| 1 Joint Stock Company "ALFA-BANK" | EMEA   | XS0494933806                  | Alfa MTN Issuance Limited | 8      | 18 Mar 2015 | 18 Mar 2015  |
| 2 Joint Stock Company "ALFA-BANK" | EMEA   | XS0544362972                  | ALFA BOND ISSUANCE PLC    | 7.875  | 25 Sep 2017 | 25 Sep 2017  |
| 3 Joint Stock Company "ALFA-BANK" | EMEA   | US01538RAA77                  | ALFA BOND ISSUANCE PLC    | 7.875  | 25 Sep 2017 | 25 Sep 2017  |
| 4 Joint Stock Company "ALFA-BANK" | EMEA   | XS0620695204                  | ALFA BOND ISSUANCE PLC    | 7.75   | 28 Apr 2021 | 28 Apr 2021  |
| 5 Joint Stock Company "ALFA-BANK" | EMEA   | US01538RAB50                  | ALFA BOND ISSUANCE PLC    | 7.75   | 28 Apr 2021 | 28 Apr 2021  |

\* The Reference entity was previously known as Open Joint-Stock Company "ALFA-BANK". The later changed its name to Joint Stock Company "ALFA-BANK" on 16 December 2014.

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