

## **Equity (Capital) and Statutory Ratios of Sberbank as of August 1, 2016**

- Core capital: RUB 1,894,426.9 million
- Fixed capital: RUB 1,894,426.9 million
- Equity funds (capital): RUB 2,813,544.1 million
- Core capital adequacy ratio
  - H1.1 (min 4.5%): 7.99
- Fixed capital adequacy ratio
  - H1.2 (min 6%): 7.99
- Ratio of equity funds (capital) adequacy
  - H1.0 (min 8%): 11.84
- Instant liquidity ratio
  - H2 (min 15%): 120.11
- Current liquidity ratio
  - H3 (min 50%): 168.95
- Long-term liquidity ratio
  - H4 (max 120%): 63.35
- Maximum risk per one borrower or per group of associated borrowers
  - H6 (max 25%): 20.27
- Maximum limit of large credit risks
  - H7 (max 800%): 180.98
- Maximum amount of loans, bank guarantees, and sureties issued by the bank to its members (shareholders)
  - H9.1 (max 50%): 0.00
- Total insider risk
  - H10.1 (max 3%): 0.63
- Ratio of the bank's equity (capital) used for acquiring shares (stocks) in other legal entities
  - H12 (max 25%): 15.48

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Director of the Accounting and  
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