Equity (Capital) and Statutory Ratios of Sberbank as of September 1, 2016

- Core capital: RUB 2,043,540.2 million
- Fixed capital: RUB 2,043,540.2 million
- Equity funds (capital): RUB 2,875,020.2 million
- Core capital adequacy ratio
  R1.1 (min 4.5%): 8.63
- Fixed capital adequacy ratio
  R1.2 (min 6%): 8.63
- Ratio of equity funds (capital) adequacy
  R1.0 (min 84.5%): 12.1
- Instant liquidity ratio
  R2 (min 15%): 124.08
- Current liquidity ratio
  R3 (min 50%): 217.22
- Long-term liquidity ratio
  R4 (max 120%): 59.83
- Maximum risk per one borrower or per group of associated borrowers
  R6 (max 25%): 19.71
- Maximum limit of large credit risks
  R7 (max 800%): 166.72
- Maximum amount of loans, bank guarantees, and sureties issued by the bank to its members (shareholders)
  R9.1 (max 50%): 0.00
- Total insider risk
  R10.1 (max 3%): 0.62
- Ratio of the bank's equity (capital) used for acquiring shares (stocks) in other legal entities
  R12 (max 25%): 15.9

Deputy Chairman of the Executive Board, Sberbank A. V. Morozov

Acting Senior Managing Director, Chief Accountant –
Director of the Accounting and
Reporting Department, Sberbank A. Ye. Minenko