

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

- Core capital: RUB 2,047,914.5 million
- Fixed capital: RUB 2,047,914.5 million
- Equity funds (capital): RUB 2,933,298.5 million
- Core capital adequacy ratio
 - R1.1 (min 4.5%): 8.88
- Fixed capital adequacy ratio
 - R1.2 (min 6%): 8.88
- Equity (capital) adequacy ratio
 - R1.0 (min 8%): 12.68
- Ratio of the bank's instant liquidity
 - R2 (min 15%): 144.71
- Ratio of the bank's current liquidity
 - R3 (min 50%): 219.96
- Ratio of the bank's long-term liquidity
 - R4 (max 120%): 57.51
- Maximum risk per one borrower or per group of associated borrowers
 - R6 (max 25%): 19.22
- Maximum large credit risks
 - R7 (max 800%): 160.27
- Maximum amount of loans, bank guarantees, and warranties issued by the bank to its members (shareholders)
 - R9.1 (max 50%): 0.00
- Aggregate risk for the bank's insiders
 - R10.1 (max 3%): 0.60
- Ratio of the bank's equity (capital) used for purchasing shares (interests) in other legal entities
 - R12 (max 25%): 15.74

Deputy Chairman of the Executive Board, Sberbank

A. V. Morozov

Senior Managing Director, Chief Accountant –

Director of the Accounting and

Reporting Department of Sberbank

M. Yu. Lukyanova