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

- Core capital: RUB 2,049,525.1 million
- Fixed capital: RUB 2,049,525.1 million
- Equity funds (capital): RUB 2,978,020.4 million
- Core capital adequacy ratio
  R1.1 (min 4.5%): 8.96
- Fixed capital adequacy ratio
  R1.2 (min 6%): 8.96
- Equity (capital) adequacy ratio
  R1.0 (min 8%): 12.97
- Ratio of the bank's instant liquidity
  R2 (min 15%): 146.41
- Ratio of the bank's current liquidity
  R3 (min 50%): 235.14
- Ratio of the bank's long-term liquidity
  R4 (max 120%): 57.85
- Maximum risk per one borrower or per group of associated borrowers
  R6 (max 25%): 18.94
- Maximum large credit risks
  R7 (max 800%): 145.45
- 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%): 0.58
- Ratio of the bank’s equity (capital) used for purchasing shares (interests) in other legal entities
  R12 (max 25%): 15.45

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

Senior Managing Director, Chief Accountant –
Director of the Accounting and
Reporting Department, Sberbank M. Yu. Lukyanova