

Citibank N.A.
CLOSED JOINT STOCK COMPANY "MORTGAGE AGENT URALSIB 01"
Calculation Agent Report



Collection Period End Date: 31-Aug-2013

Statement Summary:

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Deal Information:

Issuer:	Closed Joint Stock Company "Mortgage Agent Uralsib 01"
Servicer:	Open Joint Stock Company "Bank Uralsib"
Calculation Agent:	Citibank, N.A., London Branch
Accounts Bank:	Closed Joint Stock Company Commercial Bank Citibank
Collection Period Start Date:	01-Aug-2013
Collection Period End Date:	31-Aug-2013
Calculation Agent Report Date:	03-Oct-2013
Monthly Payment Date:	15-Oct-2013

Contact Details:

Calculation Agent:

Christopher Prudden
tel: +44 20 7508 6436
fax: +44 20 7500 5877
e-mail: christopher.richard.prudden@citi.com

Citibank N.A.
Agency and Trust
Citigroup Centre
Canada Square, Canary Wharf
London, E14 5LB
United Kingdom

Christopher Prudden
Vice President
tel: +44 20 7508 6436
fax: +44 20 7500 5877
christopher.richard.prudden@citi.com

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Note Summary:

Security ID	Class A	RU000A0JSF02
	Class B	RU000A0JSF51
Original Moody's Rating	Class A	Baa3
	Class B	NR
Current Moody's Rating	Class A	Baa3
	Class B	NR
Original Note Issue Amount	Class A	4,300,000,000.00
	Class B	1,075,000,000.00
Current Outstanding Notes	Class A	2,970,526,000.00
	Class B	1,075,000,000.00
Number of Notes	Class A	4,300,000
	Class B	1,075,000
Class A Notes Interest Rate		8.75%
	Coupon Frequency	Quarterly
Bond Placement Date		17-Jul-2012
Previous Bond Payment Date		15-Jul-2013
Interest Accrual to / from	15-Jul-2013 - 15-Oct-2013	
Next Interest Accrual to / from	15-Oct-2013 - 15-Jan-2014	
Current Bond Payment Date		15-Oct-2013
Next Bond Payment Date		15-Jan-2014

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Note Summary:

Interest Payment Due	Class A	65,532,000.00	Per denom	15.24
	Class B	22,489,000.00	Per denom	20.92
Principal Payment Due	Class A	208,851,000.00	Per denom	48.57
	Class B	0.00	Per denom	0.00
Bond Factor	Class A	0.6422500		
	Class B	1.0000000		
Class A Nominal Amount Outstanding for Next period		2,761,675,000.00	Per denom	642.25
Interest due at the Next Class A Bond Payment Date		60,888,000.00	Per denom	14.16

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Revenue Ledger (RUB):

	Opening Balance:	<u>84,691,983.39</u>
- part of the Class B Bonds Proceeds that exceeds nominal value of the Class B Bonds;		0.00
- the amount of the Subordinated Loan;		0.00
- all Revenue Receipts;		7,219,918.72
- all Insurance Proceeds received by the Issuer in respect of the Mortgage Certificates, which are not Defaulted Mortgage Certificates, and attributable to the accrued but unpaid interest under such Mortgage Certificates;		0.00
- all Revenue Recoveries;		0.00
- all Principal Recoveries;		0.00
- any amounts of purchase price paid to the Issuer by any purchaser of any Defaulted Mortgage Certificates;		0.00
- all Insurance Proceeds received by the Issuer in respect of the Defaulted Mortgage Certificates;		0.00
- any Principal Addition Amount transferred from the Principal Ledger;		0.00
- the amount of any drawings from the Reserve Ledger applied to reduce or eliminate any Revenue Shortfall;		0.00
- any Special Reserve Release Amount released from the Special Reserve as a result of its amortisation;		0.00
- any amounts of interest or other income earned on the Issuer Account and/or the Collateral Account;		2,339,917.86
- any amounts of loan or other financing attracted by the Issuer in connection with early redemption of the Bonds (including by way of Clean-up Call);		0.00
- any Reserve Ledger Release Amount drawn by the Issuer to pay in full the accrued but unpaid interest on the Class A Bonds on the date when the Class A Bonds must be redeemed in full (including cases of early redemption);		0.00
- any Reserve Ledger Release Amount drawn by the Issuer to pay the remaining interest on the Class B Bonds on the date when the Class B Bonds must be redeemed in full (including cases of early redemption); and		0.00
- any other amounts whatsoever received by the Issuer and not attributable to the principal amount of any Mortgage Certificate.		21,789.38
	Total:	<u>94,273,609.35</u>

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Collection Period End Date: 31-Aug-2013

Principal Ledger (RUB):

	Opening Balance:	<u>171,576,209.72</u>
- the Class A Bonds Proceeds and the Class B Bonds Proceeds, corresponding to its nominal value, less the part of the Purchase Price corresponding to the Principal Outstanding Balance of the Mortgage Certificates;		0.00
- all Principal Receipts received by the Issuer;		14,497,093.72
- all Insurance Proceeds received by the Issuer in respect of the Mortgage Certificates, which are not Defaulted Mortgage Certificates, and attributable to the Principal Outstanding Balance of such Mortgage Certificates;		0.00
- any other amounts whatsoever received by the Issuer and clearly attributable to the Principal Outstanding Balance of any Mortgage Certificate which is not a Defaulted Mortgage Certificate, save for the Principal Recoveries and the Insurance Proceeds;		22,806,844.53
- on any Bond Payment Date, any Revenue Addition Amount determined as at the related Calculation Date and transferred from the Revenue Ledger;		0.00
- any amounts of purchase price paid to the Issuer by any purchaser of the Mortgage Portfolio in connection with early redemption of the Bonds;		0.00
- any Reserve Ledger Release Amount drawn by the Issuer and required to pay in full the Principal Amount Outstanding of the Class A Bonds on the date when the Class A Bonds must be redeemed in full (including cases of early redemption);		0.00
- any Reserve Ledger Release Amount drawn by the Issuer and required to pay in full the Principal Amount Outstanding of the Class B Bonds on the date when the Class B Bonds must be redeemed in full (including cases of early redemption);		0.00
- any Commingling Reserve Release Amount drawn by the Issuer to pay any Commingling Losses.		0.00
	Total:	<u>208,880,147.97</u>

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Collection Period End Date: 31-Aug-2013

Pre-Enforcement Revenue Payments Priorities (RUB):

	Amount Paid	Funds Remaining
		94,273,609.35
- on or about the Placement Date, the amount of the Initial Expenses;	0.00	
- on or about the Placement Date, the amount of repayment of the Subordinated Loan, which corresponds to the part of the Class B Bonds Proceeds that exceeds nominal value of the Class B Bonds;	0.00	
- on or before the Placement Date, the Special Reserve Required Amount, the Contingency Expenses Reserve Required Amount and the Commingling Reserve Required Amount, such amount to be recorded as a credit entry in the Reserve Ledger;	0.00	
		94,273,609.35
(a) to pay pari passu, in no order of priority among them, any Taxes due and payable by the Issuer or expected to become due and payable by the Issuer after that Monthly Payment Date and prior to the following Monthly Payment Date;	28,430.00	
		94,245,179.35
(b) to pay pari passu, in no order of priority among them any Third Party Expenses;	20,607.40	
		94,224,571.95
(c) to pay pari passu and pro rata any amounts due and payable by the Issuer to:		
(i) the Management Organisation pursuant to the Agreement on Transfer of Powers of the Sole Executive Body; and	355,708.32	
(ii) the Accounting Organisation pursuant to the Bookkeeping Services Agreement;	317,846.73	
		93,551,016.90
(d) to pay pari passu and pro rata any amounts due and payable by the Issuer to:		
(i) the Calculation Agent pursuant to the Calculation Agency Agreement;	157,946.00	
(ii) the Placement Agent pursuant to the Placement Agency Agreement;	0.00	
(iii) the Bonds Custodian pursuant to the Securities Account Agreement and the Bonds Custody Agreement;	0.00	
(iv) the Special Depository pursuant to the Special Depository Agreement;	1,917.50	
(v) the Auditor pursuant to the Audit Services Agreement;	0.00	
(vi) the Rating Agencies pursuant to the agreements on annual monitoring of the Class A Bonds; and	0.00	
(vii) the Standby Servicer pursuant to the Standby Servicing Agreement;	2,996,800.67	
		90,394,352.73

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Pre-Enforcement Revenue Payments Priorities (RUB):

	Amount Paid	Funds Remaining
(e) to pay any amounts due and payable to the Servicer pursuant to the Servicing Agreement;	2,357,483.20	90,394,352.73
(f) to pay pari passu and pro rata interest due and payable in respect of the Class A Bonds;	65,532,000.00	88,036,869.53
(g) to pay pari passu and pro rata any amounts due and payable in respect of the Minimum Class B Coupon;	1,075,000.00	22,504,869.53
(h) to record a credit entry in the Reserve Ledger of an amount in replenishment of any sub-ledger of the Reserve Ledger up to the required amount of such sub-ledger;	0.00	21,429,869.53
(i) to record a credit entry of an amount equal to the Class A Revenue Addition Amount (if any) determined as at the related Calculation Date, in the Class A Principal Deficiency Ledger and to record a credit entry of such amount in the Principal Ledger;	0.00	21,429,869.53
(j) to record a credit entry of an amount equal to the Class B Revenue Addition Amount (if any) determined as at the related Calculation Date, in the Class B Principal Deficiency Ledger and to record a credit entry of such amount in the Principal Ledger;	0.00	21,429,869.53
(k) to pay the interest, fees and penalties due and payable in respect of the Subordinated Loan;	7,575.97	21,422,293.56
(l) to pay the principal due and payable in respect of the Subordinated Loan; and	0.00	21,422,293.56
(m) to pay any remaining balance as coupon in respect of the Class B Bonds.	21,414,000.00	8,293.56

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Pre-Enforcement Principal Payments Priorities (RUB):

	Amount Paid	Funds Remaining
- on or about the Placement Date, the total balance of the Purchase Price;	0.00	208,880,147.97
(a) to pay an amount equal to the Principal Addition Amount (if any) determined as at the related Calculation Date, such amount to be recorded as a credit entry in the Revenue Ledger;	0.00	208,880,147.97
(b) to pay pari passu and pro rata to the holders of the Class A Bonds until the Principal Amount Outstanding of Class A Bonds is reduced to zero;	208,851,000.00	208,880,147.97
(c) to pay pari passu and pro rata to the holders of the Class B Bonds until the Principal Amount Outstanding of the Class B Bonds is reduced to zero.	0.00	29,147.97
		29,147.97

Reserve Ledger application if Bonds redeemed in full:

	Amount Paid	Funds Remaining
to pay pari passu and pro rata interest due and payable in respect of the Class A Bonds;	0.00	0.00
to pay pari passu and pro rata the Principal Amount Outstanding of the Class A Bonds until it is reduced to zero;	0.00	0.00
to pay pari passu and pro rata any amounts due and payable in respect of the Minimum Class B Coupon;	0.00	0.00
to pay pari passu and pro rata the Principal Amount Outstanding of the Class B Bonds until it is reduced to zero; and	0.00	0.00
to pay pari passu and pro rata all remaining interest (calculated in accordance with the Decisions) in respect of the Class B Bonds.	0.00	0.00

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Ledger Balances:

Revenue Ledger:

Revenue Ledger Opening Balance	84,691,983.39
Credits to Ledger	<u>9,581,625.96</u>
Debits to Ledger	<u>94,265,315.79</u>
Revenue Ledger Closing Balance	8,293.56

Principal Ledger:

Principal Ledger Opening Balance	171,576,209.72
Credits to Ledger	<u>37,303,938.25</u>
Debits to Ledger	<u>208,851,000.00</u>
Principal Ledger Closing Balance	29,147.97

Reserve Ledger:

Reserve Ledger Opening Balance	322,600,000.00
Credits to Ledger	<u>0.00</u>
Debits to Ledger	<u>0.00</u>
Reserve Ledger Closing Balance	322,600,000.00

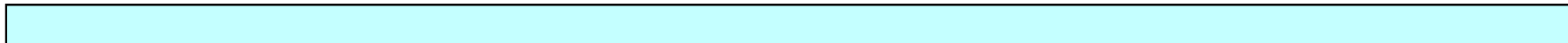
Special Reserve Ledger:

Special Reserve Ledger Opening Balance	268,750,000.00
Credits to Ledger	<u>0.00</u>
Debits to Ledger	<u>0.00</u>
Special Reserve Ledger Closing Balance	268,750,000.00

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Ledger Balances:

Commingling Reserve Ledger:

Commingling Reserve Ledger Opening Balance	53,750,000.00
Credits to Ledger	0.00
Debits to Ledger	0.00
Commingling Reserve Ledger Closing Balance	53,750,000.00

Contingency Expenses Reserve Ledger:

Contingency Expenses Reserve Ledger Opening Balance	100,000.00
Credits to Ledger	0.00
Debits to Ledger	0.00
Contingency Expenses Reserve Ledger Closing Balance	100,000.00

Class A Principal Deficiency Ledger:

Class A Principal Deficiency Ledger Opening Balance	0.00
Credits to Ledger	0.00
Debits to Ledger	0.00
Class A Principal Deficiency Ledger Closing Balance	0.00

Class B Principal Deficiency Ledger:

Class B Principal Deficiency Ledger Opening Balance	0.00
Credits to Ledger	0.00
Debits to Ledger	0.00
Class B Principal Deficiency Ledger Closing Balance	0.00