

Extracts
from the IFRS Condensed Consolidated Interim
Financial Information of the
OJSC “Bank “Saint Petersburg” Group
for 9 months ended
30 September 2013

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Condensed Consolidated Interim Statement of Financial Position as at 30 September 2013

<i>(In thousands of Russian Roubles)</i>	Note	30 September 2013 (unaudited)	31 December 2012
ASSETS			
Cash and cash equivalents		45 689 837	43 938 151
Mandatory cash balances with the Central Bank of the Russian Federation		3 699 689	3 125 502
Trading securities	1	7 436 695	11 463 053
Trading securities pledged under sale and repurchase agreements		46 771 041	35 291 039
Financial instruments at fair value through profit or loss		-	608 568
Amounts receivable under reverse repurchase agreements		14 833 155	9 082 398
Due from banks	2	2 209 295	2 899 159
Loans and advances to customers	3	257 483 162	222 378 920
Investment securities available-for-sale		3 403 413	3 521 259
Investment securities held-to-maturity		13 067	31 361
Investment property		4 289 403	2 855 756
Premises, equipment and intangible assets		13 728 429	13 971 681
Other assets		3 007 866	2 199 386
Long-term assets held for sale		791 860	-
TOTAL ASSETS		403 356 912	351 366 233
LIABILITIES			
Due to banks	4	67 113 074	52 254 302
Customer accounts	5	252 859 456	222 796 734
Bonds issued	6	17 312 890	16 883 584
Other debt securities issued		9 505 784	5 244 334
Other borrowed funds		7 776 048	11 410 628
Income tax liability		199 018	37 664
Deferred tax liability		872 348	604 705
Other liabilities		1 713 129	1 815 783
TOTAL LIABILITIES		357 351 747	311 047 734
EQUITY			
Share capital		3 721 734	3 648 110
Share premium		21 393 878	18 448 915
Revaluation reserve for premises		3 339 031	3 339 031
Revaluation reserve for investment securities available-for-sale		1 808 261	1 888 686
Retained earnings		15 742 261	12 993 757
TOTAL EQUITY		46 005 165	40 318 499
TOTAL LIABILITIES AND EQUITY		403 356 912	351 366 233

A.V. Savelyev

Chairman of the Management Board



N.G. Tomilina
Chief Accountant

Condensed Consolidated Interim Statement of Comprehensive Income for the 9 months ended 30 September 2013

<i>(in thousands of Russian Roubles)</i>	Note	Nine-month period ended 30 September 2013 (unaudited)	Nine-month period ended 30 September 2012 (unaudited)
Interest income	7	22 480 620	20 205 709
Interest expense	7	(12 926 577)	(11 324 977)
Net interest income		9 554 043	8 880 732
Provision for loan impairment		(3 336 082)	(4 919 423)
Net interest income after provision for loan impairment		6 217 961	3 961 309
Net (losses) gains from trading securities		(254 263)	70 633
Net gains from investment securities available-for-sale		585 752	38 072
Net gains (losses) from trading in foreign currencies		277 507	(957 295)
Net gains from foreign exchange translations		1 184 396	1 429 045
Fee and commission income		2 238 852	1 931 131
Fee and commission expense		(361 440)	(286 533)
Recovery of impairment (impairment) of credit related commitments		75 634	(24 158)
Impairment of investment securities		(18 294)	-
Gain on disposal of investment property		-	214 199
Other net operating income		82 835	11 210
Administrative and other operating expenses:			
- staff costs		(2 438 082)	(2 275 936)
- costs related to premises and equipment		(842 854)	(917 245)
- other administrative and operating expenses		(2 138 086)	(1 972 966)
Profit before tax		4 609 918	1 221 466
Income tax expense		(994 032)	(291 190)
Profit for the period		3 615 886	930 276
Other comprehensive (loss) income			
Items that may be reclassified subsequently to profit or loss			
(Loss) gain from revaluation of securities available-for-sale		(63 952)	88 182
Deferred income tax related to other comprehensive income		(16 473)	(17 637)
Other comprehensive (loss) income for the period, net of tax		(80 425)	70 545
Total comprehensive income for the period		3 535 461	1 000 821

1 Trading securities

<i>(in thousands of Russian Roubles)</i>	30 September 2013 (unaudited)	31 December 2012
Corporate bonds	5 488 559	6 289 390
Corporate Eurobonds	1 428 196	4 858 333
Municipal bonds	413 697	52 119
Federal loan bonds (OFZ)	101 388	231 706
Total debt securities	7 431 840	11 431 548
Corporate shares	4 855	31 505
Total trading securities	7 436 695	11 463 053

2 Due from banks

<i>(in thousands of Russian Roubles)</i>	30 September 2013 (unaudited)	31 December 2012
Term placements with banks	2 222 295	2 916 959
Allowance for impairment	(13 000)	(17 800)
Total due from banks	2 209 295	2 899 159

3 Loans and advances to customers

<i>(in thousands of Russian Roubles)</i>	30 September 2013 (unaudited)	31 December 2012
Corporate loans		
- loans to finance working capital	164 029 030	148 714 049
- investment loans	65 875 126	58 806 465
- loans to entities financed by the government	19 178 503	16 238 473
Loans to individuals		
- mortgage loans	18 389 497	11 605 606
- car loans	3 833 863	2 620 226
- consumer loans to VIP clients	5 453 052	4 461 511
- other consumer loans	7 220 306	4 057 101
Allowance for impairment	(26 496 215)	(24 124 511)
Total loans and advances to customers	257 483 162	222 378 920

3 Loans and Advances to Customers (continued)

Movements in the allowance for loan impairment during the nine-month period ended 30 September 2013 are as follows:

<i>(in thousands of Russian Roubles)</i>	Corporate loans	Loans to individuals	Total
Allowance for loan impairment at 31 December 2012	23 523 039	601 472	24 124 511
Provision for impairment during the period	3 083 483	257 399	3 340 882
Loans sold	(163 039)	(2 941)	(165 980)
Loans written off as non-recoverable	(784 536)	(18 662)	(803 198)
Allowance for loan impairment at 30 September 2013 (unaudited)	25 658 947	837 268	26 496 215

Movements in the allowance for loan impairment during the nine-month period ended 30 September 2012 are as follows:

<i>(in thousands of Russian Roubles)</i>	Corporate loans	Loans to individuals	Total
Allowance for loan impairment at 31 December 2011	20 436 424	913 850	21 350 274
Impairment (recovery of impairment) during the period	5 026 533	(113 221)	4 913 312
Loans written off as non-recoverable	(2 333 814)	(52 937)	(2 386 751)
Allowance for loan impairment at 30 September 2012 (unaudited)	23 129 143	747 692	23 876 835

3 Loans and Advances to Customers (continued)

Economic sector risk concentrations within the customer loan portfolio are as follows:

<i>(in thousands of Russian Roubles)</i>	30 September 2013 (unaudited)		31 December 2012	
	Amount	%	Amount	%
Construction	43 176 361	15,2	34 962 243	14,2
Individuals	34 896 718	12,3	22 744 444	9,2
Trade	33 020 504	11,6	27 783 619	11,3
Leasing and financial services	30 513 734	10,7	27 900 667	11,3
Production and food industry	26 887 203	9,5	18 288 054	7,4
Real estate	22 072 458	7,8	21 566 300	8,7
Heavy machinery and ship-building	19 461 144	6,9	24 673 744	10,0
Organizations financed by the government	19 178 504	6,8	17 186 936	7,0
Extraction and transportation of oil and gas	15 791 851	5,6	16 399 614	6,7
Sports and health and entertainment organizations	8 360 250	2,9	6 320 276	2,6
Energy	7 853 172	2,8	6 637 383	2,7
Transport	6 484 055	2,3	7 649 308	3,1
Telecommunications	4 370 324	1,5	3 061 887	1,2
Chemical industry	773 481	0,3	691 285	0,3
Other	11 139 618	3,8	10 637 671	4,3
Total loans and advances to customers (before allowance for impairment)	283 979 377	100,0	246 503 431	100,0

3 Loans and Advances to Customers (continued)

Loans and advances to customers and the related allowance for impairment as well as their credit quality analysis as at 30 September 2013 are as follows:

(in thousands of Russian Roubles)

	Gross loans and advances to customers (unaudited)	Allowance for impairment (unaudited)	Net loans and advances to customers (unaudited)	Allowance for impairment to loans and advances to customers, % (unaudited)
Loans and advances to legal entities:				
Loans collectively assessed for impairment, but not individually impaired				
Standard loans not past due	203 257 304	(5 715 698)	197 541 606	2,81
Watch list loans not past due	11 830 696	(846 418)	10 984 278	7,15
Individually assessed loans, for which specific indications of impairment have been identified				
Not past due	17 034 793	(7 672 913)	9 361 880	45,04
Overdue:				
- less than 5 calendar days	1 482 995	(50 001)	1 432 994	3,37
- 31 to 60 calendar days	345 405	(11 632)	333 773	3,37
- 61 to 90 calendar days	3 423 821	(2 168 282)	1 255 539	63,33
- 181 to 365 calendar days	2 575 341	(1 803 880)	771 461	70,04
- over 365 calendar days	9 070 255	(7 328 074)	1 742 181	80,79
Uncollectible loans	62 049	(62 049)	-	100,00
Total loans and advances to legal entities	249 082 659	(25 658 947)	223 423 712	10,30
Loans and advances to individuals:				
- mortgage loans	18 389 497	(261 636)	18 127 861	1,42
- car loans	3 833 863	(41 392)	3 792 471	1,08
- consumer loans to VIP clients	5 453 052	(354 195)	5 098 857	6,50
- other consumer loans	7 220 306	(180 045)	7 040 261	2,49
Total loans and advances to individuals	34 896 718	(837 268)	34 059 450	2,40
Total loans and advances to customers	283 979 377	(26 496 215)	257 483 162	9,33

3 Loans and Advances to Customers (continued)

<i>(in thousands of Russian Roubles)</i>	Mortgage loans (unaudited)	Car loans (unaudited)	Consumer loans to VIP clients (unaudited)	Other consumer loans (unaudited)	Total loans and advances to individuals (unaudited)
Loans and advances to individuals:					
Standard loans not past due	18 001 318	3 756 785	4 906 161	7 019 100	33 683 364
Overdue:					
- less than 5 calendar days	8 203	4 986	0	5 789	18 978
- 6 to 30 calendar days	75 054	13 914	20 188	18 990	128 146
- 31 to 60 calendar days	21 502	4 366	48 336	36 219	110 423
- 61 to 90 calendar days	24 752	5 220	49 763	9 295	89 030
- 91 to 180 calendar days	50 958	13 244	4 233	33 225	101 660
- 181 to 365 calendar days	67 050	3 036	49 767	35 300	155 153
- over 365 calendar days	140 660	32 312	374 604	62 388	609 964
Total loans and advances to individuals (before allowance for impairment)	18 389 497	3 833 863	5 453 052	7 220 306	34 896 718
Allowance for impairment	(261 636)	(41 392)	(354 195)	(180 045)	(837 268)
Total loans and advances to individuals (after allowance for impairment)	18 127 861	3 792 471	5 098 857	7 040 261	34 059 450

3 Loans and Advances to Customers (continued)

Loans and advances to customers and the related allowance for impairment as well as their credit quality analysis as at 31 December 2012 are as follows:

	Gross loans and advances to customers	Allowance for impairment	Net loans and advances to customers	Allowance for impairment to loans and advances to customers, %
<i>(in thousands of Russian Roubles)</i>				
Loans and advances to legal entities:				
Loans collectively assessed for impairment, but not individually impaired				
Standard loans not past due	177 749 879	(5 866 194)	171 883 685	3,30
Watch list loans not past due	13 405 600	(967 235)	12 438 365	7,22
Individually assessed loans, for which specific indications of impairment have been identified				
Not past due	20 716 804	(7 615 450)	13 101 354	36,76
Overdue:				
- less than 5 calendar days	80 780	(1 813)	78 967	2,24
- 6 to 30 calendar days	1 379 277	(1 257 548)	121 729	91,17
- 181 to 365 calendar days	2 573 143	(1 680 901)	892 242	65,32
- over 365 calendar days	7 752 555	(6 032 949)	1 719 606	77,82
Uncollectible loans	100 949	(100 949)	-	100,00
Total loans and advances to legal entities	223 758 987	(23 523 039)	200 235 948	10,51
Loans and advances to individuals:				
- mortgage loans	11 605 606	(237 246)	11 368 360	2,04
- car loans	2 620 226	(47 245)	2 572 981	1,80
- consumer loans to VIP clients	4 461 511	(223 532)	4 237 979	5,01
- other consumer loans	4 057 101	(93 449)	3 963 652	2,30
Total loans and advances to individuals	22 744 444	(601 472)	22 142 972	2,64
Total loans and advances to customers	246 503 431	(24 124 511)	222 378 920	9,79

3 Loans and Advances to Customers (continued)

	Mortgage loans	Car loans	Consumer loans to VIP clients	Other consumer loans	Total loans and advances to individuals
<i>(in thousands of Russian Roubles)</i>					
Loans and advances to individuals:					
Standard loans not past due	11 284 663	2 566 667	4 090 370	3 972 520	21 914 220
Overdue:					
- less than 5 calendar days	-	2 732	-	4 038	6 770
- 6 to 30 calendar days	41 372	1 921	18 518	4 739	66 550
- 31 to 60 calendar days	22 793	4 842	-	4 634	32 269
- 61 to 90 calendar days	17 926	1 631	-	1 500	21 057
- 91 to 180 calendar days	43 818	2 503	42 558	5 738	94 617
- 181 to 365 calendar days	20 631	1 849	235 148	18 977	276 605
- over 365 calendar days	174 403	38 081	74 917	44 955	332 356
Total loans and advances to individuals (before allowance for impairment)	11 605 606	2 620 226	4 461 511	4 057 101	22 744 444
Allowance for impairment	(237 246)	(47 245)	(223 532)	(93 449)	(601 472)
Total loans and advances to individuals (after allowance for impairment)	11 368 360	2 572 981	4 237 979	3 963 652	22 142 972

4 Due to banks

	30 September 2013 (unaudited)	31 December 2012
<i>(in thousands of Russian Roubles)</i>		
Sale and repurchase agreements	49 399 525	35 729 688
Term placements of banks	9 309 847	16 173 913
Placements of Bank of Russia	8 265 462	-
Correspondent accounts of banks	138 240	350 701
Total due to banks	67 113 074	52 254 302

5 Customer accounts

<i>(in thousands of Russian Roubles)</i>	30 September 2013 (unaudited)	31 December 2012
State and public organisations		
- Current/settlement accounts	1 054 707	835 462
- Term deposits	4 428 073	-
Other legal entities		
- Current/settlement accounts	60 785 298	51 466 052
- Term deposits	64 501 859	68 966 817
- Sale and repurchase agreements	1 783 488	308 259
Individuals		
- Current accounts/demand deposits	27 281 924	23 381 940
- Term deposits	93 024 107	77 838 204
Total customer accounts	252 859 456	222 796 734

6 Bonds issued

<i>(in thousands of Russian Roubles)</i>	30 September 2013 (unaudited)	31 December 2012
Bonds	10 668 580	10 674 577
Subordinated Eurobonds	6 644 310	6 209 007
Total bonds issued	17 312 890	16 883 584

7 Interest income and expense

<i>(in thousands of Russian Roubles)</i>	Nine-month period ended 30 September 2013 (unaudited)	Nine-month period ended 30 September 2012 (unaudited)
Interest income		
Loans and advances to customers	18 758 970	16 768 713
Trading securities	3 017 298	2 770 332
Amounts receivable under reverse repurchase agreements	501 248	412 581
Due from banks	179 619	202 471
Correspondent accounts with banks	23 485	51 612
Total interest income	22 480 620	20 205 709
Interest expense		
Term deposits of individuals	4 339 757	3 559 132
Term deposits of legal entities	3 930 456	4 012 628
Due to banks	2 509 706	1 710 705
Bonds issued	1 211 851	774 761
Other borrowed funds	610 184	706 485
Other debt securities issued	205 680	290 347
Current/settlement accounts	118 943	270 919
Total interest expense	12 926 577	11 324 977
Net interest income	9 554 043	8 880 732

8 Condensed Consolidated Interim Statement of Financial Position by Currencies as at 30 September 2013

	RR	USD	EUR	Other	Total (unaudited)
<i>(in thousands of Russian Roubles)</i>					
Assets					
Cash and cash equivalents	11 234 131	23 295 163	10 976 602	183 941	45 689 837
Mandatory cash balances with the Central Bank of the Russian Federation	3 699 689	-	-	-	3 699 689
Trading securities	7 100 704	335 991	-	-	7 436 695
Trading securities pledged under sale and repurchase agreements	44 787 652	1 983 389	-	-	46 771 041
Amounts receivable under reverse repurchase agreements	12 663 908	2 169 247	-	-	14 833 155
Due from banks	2 088 970	120 324	1	-	2 209 295
Loans and advances to customers	207 835 697	40 173 321	9 474 144	-	257 483 162
Investment securities available-for-sale	3 308 410	95 003	-	-	3 403 413
Investment securities held-to-maturity	13 067	-	-	-	13 067
Investment property	4 289 403	-	-	-	4 289 403
Premises, equipment and intangible assets	13 728 429	-	-	-	13 728 429
Other assets	2 869 786	71 755	55 406	10 919	3 007 866
Long-term assets held for sale	791 860	-	-	-	791 860
Total assets	314 411 706	68 244 193	20 506 153	194 860	403 356 912
Liabilities					
Due to banks	66 978 154	101 959	32 961	-	67 113 074
Customer accounts	200 501 979	35 108 132	16 381 407	867 938	252 859 456
Bonds issued	10 668 580	6 644 310	-	-	17 312 890
Other debt securities issued	7 283 439	1 291 573	930 772	-	9 505 784
Other borrowed funds	1 465 236	5 857 900	452 912	-	7 776 048
Income tax liability	199 018	-	-	-	199 018
Deferred tax liability	872 348	-	-	-	872 348
Other liabilities	1 596 995	12 991	103 143	-	1 713 129
Total liabilities	289 565 749	49 016 865	17 901 195	867 938	357 351 747
Add fair value of currency derivative financial instruments	(410 806)				(410 806)
Net recognized position, excluding currency derivative financial instruments	24 435 151	19 227 328	2 604 958	(673 078)	45 594 359
Currency derivative financial instruments	19 922 552	(15 611 616)	(4 217 628)	317 498	410 806
Net recognized position, including currency derivative financial instruments	44 357 703	3 615 712	(1 612 670)	(355 580)	46 005 165

9 Condensed Consolidated Interim Statement of Financial Position by Maturity as at 30 September 2013

<i>(in thousands of Russian Roubles)</i>	Demand and less than 1 month	From 1 to 6 months	From 6 to 12 months	From 1 to 5 years	More than 5 years	Total (unaudited)
Assets						
Cash and cash equivalents	45 689 837	-	-	-	-	45 689 837
Mandatory cash balances with the Central Bank of the Russian Federation	1 702 621	1 109 883	742 109	145 076	-	3 699 689
Trading securities	7 436 695	-	-	-	-	7 436 695
Trading securities pledged under sale and repurchase agreements	46 771 041	-	-	-	-	46 771 041
Amounts receivable under reverse repurchase agreements	12 663 908	1 510 485	658 762	-	-	14 833 155
Due from banks	905 548	792 000	-	511 747	-	2 209 295
Loans and advances to customers	9 357 653	54 097 521	51 628 968	117 665 867	24 733 153	257 483 162
Investment securities available-for- sale	-	-	-	-	3 403 413	3 403 413
Investment securities held-to-maturity	13 067	-	-	-	-	13 067
Investment property	-	-	-	-	4 289 403	4 289 403
Premises, equipment and intangible assets	-	-	-	-	13 728 429	13 728 429
Other assets	635 836	1 451 661	104 609	753 021	62 739	3 007 866
Long-term assets held for sale	-	20 375	771 485	-	-	791 860
Total assets	125 176 206	58 981 925	53 905 933	119 075 711	46 217 137	403 356 912
Liabilities						
Due to banks	55 931 446	6 673 101	4 508 527	-	-	67 113 074
Customer accounts	116 356 332	75 862 471	50 724 478	9 916 175	-	252 859 456
Bonds issued	-	429 376	-	13 485 246	3 398 268	17 312 890
Other debt securities issued	1 497 187	4 724 450	2 439 034	845 113	-	9 505 784
Other borrowed funds	57 164	1 126 434	764 437	3 359 424	2 468 589	7 776 048
Income tax liability	150	198 868	-	-	-	199 018
Deferred tax liability	-	-	-	-	872 348	872 348
Other liabilities	947 502	713 777	40 257	9 002	2 591	1 713 129
Total liabilities	174 789 781	89 728 477	58 476 733	27 614 960	6 741 796	357 351 747
Net liquidity gap	(49 613 575)	(30 746 552)	(4 570 800)	91 460 751	39 475 341	46 005 165
Cumulative liquidity gap as at 30 September 2013	(49 613 575)	(80 360 127)	(84 930 927)	6 529 824	46 005 165	