

BALANCE SHEET
(published form)
As on April 1, 2006

Joint-Stock Commercial Bank
“Baltic Development Bank”
(closed joint-stock company)

JSC “Baltic Development Bank” (CJSC)
registration number 2929, BIC 044583769,
Postal address building 1, 6 1-st Nikoloshchepovskiy Lane, Moscow City, 121099

RUR`000

No.	Item	As on the accounting date	As on the corresponding accounting date of the previous year
I	2	3	4
I	ASSETS		
1.	Cash	108378	98640
2.	Cash of credits institutions with the Central Bank of the Russian Federation	256342	204280
2.1.	Mandatory reserves	15088	8409
3.	Due from credit institutions	159058	328658
4.	Trading securities, net	0	0
5.	Loans due, net	1139564	994638
6.	Investment securities held to maturity, net	0	0
7.	Available-for-sale securities, net	0	0
8.	Fixed and intangible assets, inventories	5509	2736
9.	Claims for interest receivable	195	111
10.	Other assets	22496	55304
11.	Total assets	1691542	1684367
II	LIABILITIES		
12.	Loans from the Central Bank of the Russian Federation	0	0
13.	Due to credit institutions	16741	341505
14.	Due to customers (noncredit institutions)	565906	218509
14.1	Due to private depositors	103149	31959
15.	Debt instruments issued	30667	0
16.	Interest payment liabilities	2209	301
17.	Other liabilities	603	51865
18.	Provision for possible losses on contingent liabilities of credit nature, other possible losses and on operations with off-shore residents	3501	0
19.	Total liabilities	619627	612180
III	SHAREHOLDERS` EQUITY		
20.	Shareholders` (participating members`) funds	41650	41650
20.1.	Registered common stock and equities	41650	41650

20.2.	Registered preferred stock	0	0
20.3.	Non-registered charter capital of non-incorporated credit institutions	0	0
21.	Own stock redeemed from shareholders	0	0
22.	Share premium	999600	999600
23.	Revaluation of fixed assets	0	0
24.	Expenses of future periods and forthcoming payments influencing own funds (capital)	9521	895
25.	Funds and unused profit of the previous years at the disposal of the credit institution (outstanding losses of previous years)	35357	22183
26.	Profit (loss) for the accounting period	4829	9649
27.	Total shareholders` equity	1071915	1072187
28.	Total liabilities	1691542	1684367
IV	OFF-BALANCE-SHEET LIABILITIES		
29.	Irrevocable liabilities of the Bank	1390	16977
30.	Guarantees issued by the Bank	12073	0
V	TRUST MANAGEMENT ACCOUNTS		
	ACTIVE ACCOUNTS		
1	Cash on hand	0	0
2	Securities under trust management	0	0
3	Precious metals	0	0
4	Loans issued	0	0
5	Funds used for other purposes	0	0
6	Settlements under trust management	0	0
7	Paid accrued interest (coupon) income on interest (coupon) debt liabilities	0	0
8	Current accounts	0	0
9	Trust management expenses	0	0
10	Trust management losses	0	0
	PASSIVE ACCOUNTS		
11	Funds under management	0	0
12	Trust management settlements	0	0
13	Received accrued interest (coupon) income on interest (coupon) debt liabilities	0	0
14	Trust management income	0	0
15	Trust management profit	0	0

Chairman, Board of management

Medvedev Sergey Vladimirovich

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