

**BALANCE SHEET**  
(published form)  
as of April 1, 2010

**Joint-stock Commercial Bank**  
**"Baltic Development Bank"**  
(closed joint-stock company)

JSCB "Baltic Development Bank" (CJSC)  
registration number 2929, RCBIC 044583769,

Postal address: 121099, Moscow, 1st Nikoloshchepovskiy per., bld. 6, block 1

thousand rubles

Line No.	Name of the balance sheet item	Data as of the reporting date	Data as of the corresponding reporting date of the previous year
I	2	3	4
<b>I</b>	<b>ASSETS</b>		
1	Cash assets	401871	593062
2	Funds of credit institutions at the Central Bank of the Russian Federation	708537	273012
2.1	Legal reserves	30644	6060
3	Funds in credit institutions	1019377	877093
4	Net investments in held-for-trading securities	0	0
5	Net lending receivables	3201470	2466642
6	Net investments in available-for-sale securities and other financial assets	0	0
6.1	Investments in affiliated and related institutions	0	0
7	Net investments in held-to-maturity securities	0	0
8	Fixed assets, intangible assets and material assets	42027	26928
9	Other assets	115213	47327
<b>10</b>	<b>Total assets</b>	<b>5488495</b>	<b>4284064</b>
<b>II</b>	<b>LIABILITIES</b>		
11	Loans, deposits and other funds of the Central Bank of the Russian Federation	0	0
12	Funds of credit institutions	0	0
13	Funds of clients not being credit institutions	3847071	2695256
13.1	Deposits of physical persons	1580556	1458866
14	Financial liabilities at fair value through profit or loss	0	0
15	Certified debt	118116	89117
16	Other liabilities	34242	29919
17	Provisions for possible losses for contingent credit related commitments, other possible losses and operations with offshore residents	119765	10461
18	Total liabilities	4119194	2824753
<b>III</b>	<b>SHAREHOLDER'S EQUITY</b>		
19	Shareholders' (participants') capital	210000	210000
20	Own capital stocks (shares) bought-out from shareholders (participants)	0	0
21	Premium on capital stock	999600	999600
22	Emergency fund	11850	6248

23	Revaluation of available-for-sale securities at fair value	0	0
24	Fixed assets revaluation	0	0
25	Undistributed profit (uncovered losses) of past years	188447	121924
26	Unexpended profit (losses) for the reporting period	-40596	121539
<b>27</b>	<b>Total shareholder's equity</b>	<b>1369301</b>	<b>1459311</b>
<b>IV</b>	<b>OFF-BALANCE SHEET LIABILITIES</b>		
28	Irrevocable liabilities of a credit institution	1159729	536525
29	Guarantees and suretyships issued by credit institutions	417815	22457

**Chairman of the Board**

**Sergey Vladimirovich Medvedev**

**Chief Accountant**

**Yelena Borisovna Arvan**