

Area code as per OKATO	Crediting organization (affiliate office) code			
	OKPO	Primary State Registration Number	Registration/serial number)	BIC
45	35385723	1027700074775	2929	044583769

BALANCE SHEET
(published form)
as of October 1, 2011

Joint-Stock Commercial Bank
"Baltic Development Bank"
(closed joint-stock company)
JSCB "Baltic Development Bank" (CJSC)
Mailing address: 121099, Moscow, 1st Nikoloshchepovskiy lane, bld. 6, block 1

OKUD form code 0409806
quarter (annual)
thousand rubles

Line No.	Balance sheet item	Data as at the accounting date	Data as at the corresponding accounting date of the previous year
I	2	3	4
I	ASSETS		
1	Cash	562,387	600,437
2	Funds of credit institutions with Central Bank of the Russian Federation	751,946	1,170,048
2.1	Statutory reserves	124,549	42,707
3	Funds in credit institutions	1,980,038	1,432,200
4	Net investments in securities at fair value through profit or loss	0	0
5	Net lending receivables	8,476,366	4,909,486
6	Net investments in available-for-sale securities and other financial assets	0	0
6.1	Investments in affiliated and related companies	0	0
7	Net investments in held-to-maturity securities	0	0
8	Fixed assets, intangible assets and material assets	30,475	37,707
9	Other assets	34,810	20,338
10	Total assets	11,836,022	8,170,216
II	LIABILITIES		
11	Loans, deposits and other funds from Central Bank of the Russian Federation	0	0
12	Funds of crediting institutions	8,169	235
13	Funds of customers not being crediting institutions	9,842,412	6,464,185
13.1	Deposits of natural persons	6,282,773	2,832,817
14	Financial liabilities at fair value through profit or loss	0	0
15	Debt securities issued	272,615	136,577
16	Other liabilities	140,104	77,663

17	Allowances to contingent credit related commitments, other possible losses and operations with offshore residents	81,659	89,654
18	Total liabilities	10,344,959	6,768,314
III	SHAREHOLDER'S EQUITY		
19	Shareholders' (members') capital	210,000	210,000
20	Treasury shares redeemed from shareholders (members)	0	0
21	Premium on capital stock	999,600	999,600
22	Surplus reserve	10,500	10,500
23	Revaluation of available-for-sale securities at fair value	0	0
24	Revaluation of fixed assets	0	0
25	Retained earnings (uncovered losses) for previous years	228,704	117,977
26	Unexpended profit (losses) for accounting period	42,259	63,825
27	Total shareholder's equity	1,491,063	1,401,902
IV	OFF-BALANCE SHEET LIABILITIES		
28	Irrevocable liabilities of a credit institution	1,474,653	1,584,925
29	Guarantees and suretyships issued by a credit institution	540,194	643,011
30	Non-credit contingent liabilities	0	0

Chairman of the Board

Sergey Vladimirovich Medvedev

Chief Accountant

Yelena Borisovna Arvan