

**STATEMENT ON CAPITAL ADEQUACY RATIO,
ON PROVISIONS FOR DOUBTFUL LOANS
AND OTHER TYPES OF ASSETS
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,

No.	Item	As on the accounting date	As on the corresponding accounting date of the previous year
1	2	3	4
1.	Shareholders` equity (capital), thous.RUR	1078044	1072187
2.	Actual value of internal funds (capital) adequacy ratio (%)	100,2	88,7
3.	Normative value of internal funds (capital) adequacy ratio (%)	10,0	10,0
4.	Estimated provision for possible loan losses, debts and equivalent debts, thous.RUR	195483	95082
5.	Actual provision for possible loan losses, debts and equivalent debts, thous. RUR.	195483	95082
6.	Estimated provision for possible losses, thous. RUR	3675	24
7.	Actual provision for possible losses, thous. RUR	3675	24

Chairman, Board of management

Medvedev Sergey Vladimirovich

Chief Accountant

Larina Tatyana Olegovna