

**STATEMENT ON CAPITAL ADEQUACY RATIO,  
ON PROVISIONS FOR DOUBTFUL LOANS  
AND OTHER TYPES OF ASSETS  
As on July 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	1103806	1073650
2.	Actual value of internal funds (capital) adequacy ratio ( % )	93,1	93,2
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.	200915	117959
5.	Actual provision for possible loan losses, debts and equivalent debts, thous. RUR	200915	117959
6.	Estimated provision for possible losses, thous. RUR	8510	29
7.	Actual provision for possible losses, thous. RUR	8510	29

**Chairman, Board of management**

**Medvedev Sergey Vladimirovich**

**Chief Accountant**

**Larina Tatyana Olegovna**