

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

## CAPITAL ADEQUACY, ALLOWANCES TO NON-PERFORMING LOANS AND OTHER ASSETS ACCOUNT

(published form)

as of July 1<sup>st</sup>, 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 0409808

Quarter (annual)

Line No.	Index name	Data as of the beginning of the financial year	Increase (+)/decrease (-) for the accounting period	Data as at the accounting date
1	2	3	4	5
1	Total equity (capital), (thousand rubles), including:	1,448,729	48,284	1,497,013
1.1	Authorized capital of a crediting institution, including:	210,000		210,000
1.1.1	Ordinary stocks (shares) registered at nominal value	210,000		210,000
1.1.2	Preferred stocks (shares) registered at nominal value	0		0
1.2	Own capital stocks (shares) redeemed from shareholders (members)	0		0
1.3	Premium on capital stock	999,600		999,600
1.4	Surplus reserve of a crediting institution	10,500		10,500
1.5	Retained profit (uncovered loss):	228,642	48,282	276,924
1.5.1	for previous years	117,977	110,727	228,704
1.5.2	for financial year	110,665		48,220
1.6	Intangible assets	13	-2	11
1.7	Subordinated loan (credit, deposit, bonded loan)	0		0
1.8	Additional capital sources (part of sources) formed by using inappropriate assets of investors	0		0
2	Core capital adequacy (interests) ratio	10	X	10
3	Actual adequacy of shareholder's capital (interests)	24.8	X	19.6
4	Actually formed allowances to possible losses (thousand rubles), total, including:	606,930	125,724	732,654
4.1	for non-performing loans, principal and other similar receivables	462,761	159,472	622,233
4.2	for other bad debts and other losses	609	16,426	17,035
4.3	for contingent credit related commitments on off-balance accounts and forward transactions	143,560	-50,174	93,386

4.4	for operations with offshore residents	0		0
-----	--	---	--	---

Reference section

1. Forming (additional charging) of allowances to non-performing loans, principal and other similar receivables during the accounting period (thousand rubles), the total of 1,390,491 including due to:

1.1. issued loans 998,434

1.2. change of loan quality 310,414

1.3. change of the official exchange rate established by Central Bank of the Russian Federation 1,662

1.4. other reasons 79,981

2. Recovery (decrease) of allowances to non-performing loans, principal and other similar receivables during the accounting period (thousand rubles), the total of 1,231,019 including due to:

2.1. write-off of bad debts 0

2.2. repayment of loans 816,767

2.3. change of loan quality 323,277

2.4. change of the official exchange rate established by Central Bank of the Russian Federation

8,599

2.5. other reasons 82,376

Chairman of the Board

Sergey Vladimirovich Medvedev

Chief Accountant

Yelena Borisovna Arvan