

**STATEMENT ON CAPITAL ADEQUACY RATIO,
ON PROVISIONS FOR DOUBTFUL LOANS
AND OTHER TYPES OF ASSETS
As of October 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	1095974	1082369
2.	Actual value of capital adequacy ratio (%)	70,7	91,6
3.	Normative capital adequacy ratio (%)	10,0	10,0
4.	Estimated provision for possible loan losses, debts and equivalent debts, thous.RUR.	228872	137635
5.	Actual provision for possible loan losses, debts and equivalent debts , thous. RUR	228872	137635
6.	Estimated provision for possible losses, thous. RUR	6997	1049
7.	Actual provision for possible losses, thous. RUR	6997	1049

Chairman, Board of management

Medvedev Sergey Vladimirovich

Chief Accountant

Larina Tatyana Olegovna