

**INTERIM BALANCE SHEET (form № 7)  
 ON FINANCIAL POSITION  
 as of September 30<sup>th</sup>, 2015**

“Prometey Bank” LLC, 44/2, Hanrapetutyán street., Yerevan

*(thousand AMD)*

<b>Nomination</b>	<b>Notice</b>	<b>As of the end of the interim accountable period</b>	<b>As of the end of the previous financial year (approved)</b>
<b>1.Assets</b>			
1.1.Cash and balances with CBA	13	<b>10.863.144</b>	<b>15,616,272</b>
1.2.Standard bank bullions of precious metals		<b>1,856</b>	<b>1,856</b>
1.3.Amounts due from banks and other financial institutions	14	<b>10.798.314</b>	<b>6,144,621</b>
1.4.Financial assets held-for-trade	15	-	-
1.5.Loans and advances to customers	16	<b>35.213.152</b>	<b>36,768,073</b>
1.6.Financial assets available-for-sale	17	<b>9.027.357</b>	<b>10,236,061</b>
1.7.Investments held to maturity	18	-	-
1.10.Property, plant, equipment and intangible assets	20	<b>4.118.276</b>	<b>4,171,377</b>
1.12.Other assets	21	<b>4.664.929</b>	<b>4,837,812</b>
<b>Total assets</b>		<b>74,687,028</b>	<b>77,776,072</b>
<b>2.Liabilities</b>			
2.1.Liabilities due to banks and other financial institutions	23	<b>14.137.276</b>	<b>17,966,112</b>
2.2.Amounts due to customers	24	<b>30.669.908</b>	<b>30,019,803</b>
2.3.Securities issued by bank	25	<b>5.332.738</b>	<b>5,908,602</b>
2.5.Amount due to payment	27	<b>11,835</b>	<b>11,215</b>
2.6.Deferred tax liabilities	28,3	<b>433.599</b>	<b>440,772</b>
2.8.Other liabilities	29	<b>178.420</b>	<b>257,423</b>
<b>Total liabilities</b>		<b>50.763.776</b>	<b>54,603,927</b>
<b>3.Equity</b>			
3.1.Charter capital	30	<b>14,400,000</b>	<b>14,400,000</b>
3.2.Share premium reserve	31		
3.3.Reserves:		<b>1.387.521</b>	<b>1,577,195</b>
3.3.1.General reserve		<b>52.075</b>	<b>52,075</b>
3.3.2.Revaluation reserve	32	<b>1.355.446</b>	<b>1,525,120</b>
3.4.Retained earning (loss)	33	<b>8.135.731</b>	<b>7,194,950</b>
<b>Total equity</b>		<b>23.923.252</b>	<b>23,172,145</b>
<b>Total liabilities and equity</b>		<b>74.687.028</b>	<b>77,776,072</b>

Chairman of Management Board: Emil Soghomonyan

Chief accountant: Alvard Mkrtumyan

 Date of approval: October 15<sup>th</sup>, 2015

P.S.

**STATEMENT**  
**ON CHANGES IN EQUITY CAPITAL (Form № 8)**  
**as of September 30<sup>th</sup>, 2015**  
**“Prometey Bank” LLC, 44/2, Hanrapetutyan street., Yerevan**

(thousand AMD)

Line Items of Equity Capital	Charter capital		Net amount	Retained earning (loss)	General reserve	Exchange rate differences from recalculation of foreign operations	Revaluation of financial assets available for sale	Money flow hedging	Profit from revaluation of non-current assets	Share premium reserve / loss	Interim dividends	Total	Uncontrollable share	Total equity
	Charter capital	Repurchase capital												
Items	1	2	3	4	5	6	7	8	9	10	11	12	13	14
<b>Interim accountable period as compared with the previous financial year (increasing from the beginning of the year) (Table 1)</b>														
<b>1. Balance at the beginning of the previous year, as of January 01<sup>st</sup>, 2014 (approved)</b>	14,400,000				52,075		480,429			7,120,589		7,653,093		22,053,093
1.1. Overall result of accounting policy changes and adjustment of essential errors														
<b>2. Revaluated balance</b>														
<b>3. Transactions with shareholders (owners) in stocks (shares), including:</b>														
3.1. Investments in charter capital and other growth of charter capital														
3.2. Decrease in charter capital, including due to repurchase of stocks (shares, interests) and their withdrawal from circulation														
<b>4. Comprehensive income</b>							11,267			905,799		917,066		917,066
<b>5. Dividends</b>											(895,000)	(895,000)		(895,000)
<b>6. Other increase (decrease) in equity capital elements, including:</b>														
6.1. Growth/decrease in derivative instruments classified as equity capital instruments														
<b>7. Internal flows, including</b>														
7.1. Contributions to the general reserve														
7.2. Payment of loss caused due to the general reserve														
7.3. Payment of share premium loss														
7.4. Decrease in value growth from revaluation of the fixed assets and intangible assets														
7.5. Internal flow of other equity elements														
<b>8. Balance at the end of the interim accountable period, as of September 30<sup>th</sup>, 2014 (non-approved)</b>	14,400,000				52,075		491,696			8,026,388	(895,000)	7,675,159		22,075,159
<b>Interim period of the accountable year (increasing from the beginning of the year) (Table 2)</b>														
<b>9. Balance in the beginning of the financial year, as of January 01<sup>st</sup>, 2015 (approved)</b>	14,400,000				52,075		(91,508)		1,616,228	7,194,950		8,772,146		23,172,145
9.1. Overall result of accounting policy changes and adjustment of essential errors														
<b>10. Revaluated balance</b>														
<b>11. Transactions with shareholders (owners) in stocks (shares), including:</b>														
11.1. Investments in charter capital and other growth of charter capital														
11.2. Decrease in charter capital, including due to repurchase of stocks (shares, interests) and their withdrawal from circulation														
<b>12. Other comprehensive income</b>							(189,674)			940,781		751,107		751,107
<b>13. Dividends</b>												-		-
<b>14. Other increase (decrease) in equity capital elements, including:</b>														
14.1. Growth/decrease in derivative instruments classified as equity capital instruments														
<b>15. Internal flows, including</b>														
15.1. Contributions to the general reserve														
15.2. Payment of loss caused due to the general reserve														
15.3. Payment of share premium loss														
15.4. Decrease in value growth from revaluation of the fixed assets and intangible assets														
15.5. Internal flow of other equity elements														
<b>16. Balance at the end of the interim accountable period, as of September 30<sup>th</sup>, 2015 (non-approved)</b>	14,400,000				52,075		(281,182)		1,616,628	8,135,730		9,523,252		23,923,252

Chairman of Management Board: Emil Soghomonyan  
(Executive Director)  
Chief accountant: Alvard Mkrtyumyan  
Date of approval: October 15th, 2015  
P.S.

**STATEMENT**  
**ON CASH FLOW (Form № 9)**  
**(direct method)**  
**as of September 30<sup>th</sup>, 2015**

“Prometey Bank” LLC, 44/2, Hanrapetutyán street., Yerevan

(thousand AMD)

NOMINATION	Notice	Previous period	Accountable period
<b>1. Cash flows from operating activities</b>			
<i>Net cash flows before changes in operating assets and liabilities</i>		972.149	758.025
Interest receivable		3.689.603	4.296.321
Interest payable		(2.100.466)	(2.804.927)
Commission charges receivable		250.799	259.952
Commission charges payable		(322.404)	(217.278)
Gains/(loss) from financial assets available for trade		121.424	(215.966)
Gains/(loss) from foreign currency trading operations		303.729	412.253
Repayment of prior written-off assets		9.233	47.918
Salary payable and other related payments		(618.627)	(637.119)
Other gains from operating activity and other paid-off charges		(351.142)	(383.129)
<i>Cash flows from changes in operating assets and liabilities</i>		(7.518.946)	(580.719)
Decrease/(increase) in operating assets		(8.610.507)	(476.677)
Including:			
Decrease/(increase) in loans and borrowings		(4.836.271)	(840.863)
Decrease/(increase) in securities held for trade and available for trade		(1.720.505)	1.219.038
Decrease/(increase) in amounts from financial loans			
Decrease/(increase) in other operating assets		(2.053.731)	(854.852)
Increase (decrease) in operating liabilities		1.091.561	(104.042)
Including:			
Increase (decrease) in liabilities due to customers		(874.960)	897.753
Increase (decrease) in other operating liabilities		1.966.521	(1.001.795)
<b>Net cash flow from operating activities before income tax</b>		(6.546.797)	177.306
<b>Income tax paid</b>		(259.269)	(68.507)
<b>Net cash from operating activities</b>		(6.806.066)	108.799
<b>2. Cash flows from investing activities</b>			
Decrease (increase) of investments held to maturity			-
Decrease (increase) of investments in charter capital of other entities			
Decrease (increase) of capital investments in fixed and intangible assets			-
Purchase of fixed and intangible assets		(176)	-
Disposal of fixed and intangible assets		(236.504)	(91.619)
Net cash flows from other investing activities		5.465	
<i>Net cash flows from investment activities</i>		(231.215)	(91.619)
<b>3. Cash flows from financing activities</b>			
Dividends payable		(895.000)	
Increase (decrease) in borrowings received from the Central Bank of Armenia		(2.104.370)	(1.062.962)
Increase (decrease) in borrowings received from banks		2.234.394	(949.916)
Increase (decrease) in other borrowings receivable		(121.908)	8.878
Increase (decrease) in securities issued by the bank		(1.078.500)	(460.423)
Shareholders' investments in charter capital			
Increase/decrease) of payables against financial lease			
Net cash flow from other financing activities			
<b>Net cash flow from financing activities</b>		(191.616)	(2.464.423)
Influence of foreign exchange rate on cash and cash equivalents		99.395	(25.278)
<b>Net increase/(decrease) in cash and cash equivalents</b>		(6.746.270)	(2.472.521)
Cash and cash equivalents at the beginning of the year	13_2	16.394.988	15.895.791
Cash and cash equivalents in the end of the year	13_2	9.648.718	13.423.270

Chairman of Management Board: Emil Soghomonyan  
(Executive Director)

Chief accountant: Alvard Mkrtumyan  
Date of approval: October 15th, 2015  
P.S.

**INTERIM STATEMENT  
ON FINANCIAL RESULT (Form № 6a)  
as of September 30<sup>th</sup>, 2015**

“Prometey Bank” LLC, 44/2, Hanrapetutyán street., Yerevan

(thousand AMD)

<b>Nomination</b>	<b>Current interim period</b>	<b>Accountable period</b>	<b>Current interim period as compared with the previous financial year</b>	<b>Previous period</b>
Interests and related incomes	1,486,691	4,446,144	1,299,640	3,876,560
Interests and related charges	(841,661)	(2,623,464)	(692,396)	(2,055,981)
<b>Net interest and related income</b>	<b>645,030</b>	<b>1,822,680</b>	<b>607,244</b>	<b>1,820,579</b>
Commission and other fee incomes	85,777	259,952	82,680	250,799
Commission and other fee charges	(83,339)	(217,278)	(133,484)	(332,404)
<b>Received net commission and other fees</b>	<b>2,438</b>	<b>42,674</b>	<b>(50,804)</b>	<b>(81,605)</b>
Income from dividends		1,916	98	98
Net income from trading activity	120,899	407,613	151,762	500,745
Other operating income	24,458	88,828	47,891	135,628
<b>Operating income</b>	<b>792,825</b>	<b>2,363,711</b>	<b>756,191</b>	<b>2,375,445</b>
Net share premium for reserves of possible assets losses	(44,626)	1,654	(87,174)	(122,562)
Total administrative charges	(299,293)	(943,581)	(288,287)	(918,358)
Other operating charges	(83,416)	(238,467)	(76,104)	(216,233)
<b>Profit/(loss) before taxation</b>	<b>365,490</b>	<b>1,183,317</b>	<b>304,626</b>	<b>1,118,292</b>
Charge related with income tax (reimbursement)	(86,741)	(242,536)	(61,434)	(212,493)
<b>Income for the period</b>	<b>278,749</b>	<b>940,781</b>	<b>243,192</b>	<b>905,799</b>

Chairman of Management Board: Emil Soghomonyan

Chief accountant: Alvard Mkrtumyan

Date of approval: October 15<sup>th</sup>, 2015

P.S.

**INTERIM STATEMENT**  
**ON OTHER COMPREHENSIVE INCOME (Form № 6b)**  
**as of September 30<sup>th</sup>, 2015**

“Prometey Bank” LLC, 44/2, Hanrapetutyán street., Yerevan

(thousand AMD)

<b>Nomination</b>	<b>Current interim period</b>	<b>Accountable period</b>	<b>Current interim period as compared with the previous financial year</b>	<b>Previous period</b>
<b>Other comprehensive income</b>	<b>51,211</b>	<b>(237,092)</b>	<b>69,805</b>	<b>14,084</b>
Exchange differences from recalculation of foreign operations				
Revaluation of financial assets available for trade	<b>51,211</b>	<b>(237,092)</b>	<b>69,805</b>	<b>14,084</b>
Money flow hedging				
Income from revaluation of non-current assets				
Income tax on other comprehensive income	(10,243)	47,418	(13,961)	(2,817)
<b>Other comprehensive financial result after taxation</b>	<b>40,968</b>	<b>(189,674)</b>	<b>55,844</b>	<b>11,267</b>
<b>Comprehensive financial result</b>	<b>319,717</b>	<b>751,107</b>	<b>299,036</b>	<b>917,066</b>

Chairman of Management Board: Emil Soghomonyan

Chief accountant: Alvard Mkrtumyan

Date of approval: October 15<sup>th</sup>, 2015

P.S.

**PUBLISHED REPORT**  
**ON GENERAL ECONOMIC PRUDENTIALS**  
*(quarterly)*

Bank's name: "Prometey Bank" LLC

Date: 01/07/2015 – 30/09/2015

(thousand AMD)

Prudentials	Actual estimated size of prudential for the Bank	Permissible limit on prudential defined by CBA	Number of breaches during the accountable period
<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>
Minimal amount of the Bank's charter capital	14,400,000	50,000	No breach
Minimum amount of general (private) capital	23,423,365	5,000,000	No breach
N <sup>1</sup> Minimal ratio of the total capital to the risk-weighted assets	35.52%	12%	No breach
N <sub>2</sub> <sup>1</sup> Minimal ratio of the highly liquid assets to the total assets	25.65%	15%	No breach
N <sub>2</sub> <sup>11</sup> Minimal ratio of the highly liquid assets expressed by the Bank's first group currency to the total assets expressed by the Bank's first group currency	16.33%	4%	No breach
N <sub>2</sub> <sup>12</sup> Standard of total liquidity for the Bank's second group currency, USD and euro	x	4%	No breach
N <sub>2</sub> <sup>2</sup> Minimal ratio of the Bank's highly liquid assets to the callable liabilities	173.81%	60%	No breach
N <sub>2</sub> <sup>21</sup> Minimal ratio of the highly liquid assets expressed by the Bank's first group currency to the callable liabilities expressed by the Bank's first group currency	69.92%	10%	No breach
N <sub>2</sub> <sup>22</sup> Standard of current liquidity for the Bank's second group currency, USD and euro	x	10%	No breach
N <sub>3</sub> <sup>1</sup> Maximal ratio of one borrower's risk	13.84%	20%	No breach
N <sub>3</sub> <sup>2</sup> Maximal ratio of all big borrowers' risk	44.10%	500%	No breach
N <sub>4</sub> <sup>1</sup> Maximal ratio of one borrower's risk related with the Bank	0.68%	5%	No breach
N <sub>4</sub> <sup>2</sup> Maximal ratio of all big borrowers' risk related with the Bank	3.71%	20%	No breach
<b>Minimal ratio of mandatory reserves allocated in the RA Central Bank:</b>			
in AMD	x	2%	No breach
in USD	x	20% in AMD	No breach
in EURO	x	20% in AMD	No breach
Maximum ratio of the currency position and the Bank's total capital	2.15%	10%	No breach
<b>Maximum ratio of each currency position and the Bank's total capital, acc. to each currency:</b>			
in USD	x	7%	No breach
in EURO	x	7%	No breach
in RUR	x	7%	No breach
Other currencies	x	x	No breach

Chairman of Management Board: Emil Soghomonyan  
(Executive Director)

Chief accountant: Alvard Mkrtumyan  
Date of approval: October 15<sup>th</sup>, 2015

P.S.