

**INTERIM BALANCE SHEET (form № 7)
 ON FINANCIAL POSITION
 as of December 31st, 2015**
“Prometey Bank” LLC, 44/2, Hanrapetutyan street., Yerevan
(thousand AMD)

Nomination	Notice	As of the end of the interim accountable period	As of the end of the previous financial year (approved)
1.Assets			
1.1.Cash and balances with CBA	13	14,317,002	15,616,272
1.2.Standard bank bullions of precious metals		1,856	1,856
1.3.Amounts due from banks and other financial institutions	14	9,165,891	6,144,621
1.4.Financial assets held-for-trade	15	-	-
1.5.Loans and advances to customers	16	36,903,524	36,950,966
1.6.Financial assets available-for-sale	17	9,077,487	10,237,487
1.7.Investments held to maturity	18	-	-
1.10.Property, plant, equipment and intangible assets	20	4,000,777	4,171,377
1.12.Other assets	21	4,742,458	4,827,237
Total assets		78,208,995	77,949,816
2.Liabilities			
2.1.Liabilities due to banks and other financial institutions	23	14,530,269	17,966,112
2.2.Amounts due to customers	24	33,606,559	30,003,653
2.3.Securities issued by bank	25	5,306,736	5,908,602
2.5.Amount due to payment	27	11,985	11,215
2.6.Deferred tax liabilities	28,3	531,686	475,377
2.8.Other liabilities	29	235,286	272,728
Total liabilities		54,222,521	54,637,687
3.Equity			
3.1.Charter capital	30	14,400,000	14,400,000
3.2.Share premium reserve	31		
3.3.Reserves:		1,324,843	1,576,795
3.3.1.General reserve		52,075	52,075
3.3.2.Revaluation reserve	32	1,272,768	1,524,720
3.4.Retained earning (loss)	33	8,261,631	7,335,334
Total equity		23,986,474	23,312,129
Total liabilities and equity		78,208,995	77,949,816

Chairman of Management Board: Emil Soghomonyan

Chief accountant: Alvard Mkrtumyan

 Date of approval: January 15th, 2016

P.S.

STATEMENT

ON CHANGES IN EQUITY CAPITAL (Form № 8)

as of December 31st, 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	
Interim accountable period as compared with the previous financial year (increasing from the beginning of the year) (Table 1)															
1. Balance at the beginning of the previous year, as of January 01st, 2014 (approved)	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															
2. Revaluated balance															
3. Transactions with shareholders (owners) in stocks (shares), including:															
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															
4. Comprehensive income							(571,937)		1,618,226	967,763		2,014,052		2,014,052	
5. Dividends										(895,000)		(895,000)		(895,000)	
6. Other increase (decrease) in equity capital elements, including:															
6.1. Growth/decrease in derivative instruments classified as equity capital instruments															
7. Internal flows, including															
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									(1,598)	1,598					
7.5. Internal flow of other equity elements															
8. Balance at the end of the interim accountable period, as of December 31st, 2014 (approved)	14,400,000				52,075		(91,508)		1,616,628	7,194,950		8,772,145		23,172,145	
Interim period of the accountable year (increasing from the beginning of the year) (Table 2)															
9. Balance in the beginning of the financial year, as of January 01st, 2015 (approved)	14,400,000				52,075		(91,508)		1,616,628	7,194,950		8,772,145		23,172,145	
9.1. Overall result of accounting policy changes and adjustment of essential errors															
10. Revaluated balance															
11. Transactions with shareholders (owners) in stocks (shares), including:															
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															
12. Other comprehensive income							(192,696)		(59,656)	1,066,681		814,329		814,329	
13. Dividends															
14. Other increase (decrease) in equity capital elements, including:															
14.1. Growth/decrease in derivative instruments classified as equity capital instruments															
15. Internal flows, including															
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															
16. Balance at the end of the interim accountable period, as of December 31th, 2015 (non-approved)	14,400,000				52,075		(284,204)		1,556,972	8,261,631		9,586,474		23,986,474	

Chairman of Management Board: Emil Soghomonyan
(Executive Director)Chief accountant: Alvard Mkrtumyan
Date of approval: January 15th, 2016
P.S.

STATEMENT
ON CASH FLOW (Form № 9)
(direct method)
as of December 31st, 2015

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

(thousand AMD)

NOMINATION	Notice	Previous period	Accountable period
1. Cash flows from operating activities			
<i>Net cash flows before changes in operating assets and liabilities</i>		747,480	949,081
Interest receivable		5,103,857	5,713,231
Interest payable		(2,888,143)	(3,643,327)
Commission charges receivable		337,367	364,102
Commission charges payable		(455,411)	(320,339)
Gains/(loss) from financial assets available for trade		(324,047)	(169,542)
Gains/(loss) from foreign currency trading operations		468,953	598,758
Repayment of prior written-off assets		9,660	50,313
Salary payable and other related payments		(1,052,081)	(995,187)
Other gains from operating activity and other paid-off charges		(452,675)	(648,928)
<i>Cash flows from changes in operating assets and liabilities</i>		(6,264,516)	(114,595)
Decrease/(increase) in operating assets		(13,161,420)	(888,988)
Including:			
Decrease/(increase) in loans and borrowings		(8,707,700)	(2,844,486)
Decrease/(increase) in securities held for trade and available for trade		(4,043,788)	1,178,811
Decrease/(increase) in amounts from financial loans			
Decrease/(increase) in other operating assets		(409,932)	776,687
Increase (decrease) in operating liabilities		6,896,904	774,393
Including:			
Increase (decrease) in liabilities due to customers		3,972,406	3,906,185
Increase (decrease) in other operating liabilities		2,924,498	(3,131,792)
Net cash flow from operating activities before income tax		(5,517,036)	834,486
Income tax paid		(327,775)	(68,507)
Net cash flow from operating activities		(5,844,811)	765,979
2. Cash flows from investing activities			
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		(331,478)	(97,280)
Disposal of fixed and intangible assets		5,465	
Net cash flows from other investing activities			
<i>Net cash flows from investment activities</i>		(326,013)	(97,280)
3. Cash flows from financing activities			
Dividends payable		(895,000)	
Increase (decrease) in borrowings received from the Central Bank of Armenia		5,240,639	(3,797,614)
Increase (decrease) in borrowings received from banks		(359,660)	2,252,453
Increase (decrease) in other borrowings receivable		(198,277)	93,788
Increase (decrease) in securities issued by the bank		1,717,545	(487,123)
Shareholders' investments in charter capital			
Increase/decrease) of payables against financial lease			
Net cash flow from other financing activities			
Net cash flow from financing activities		5,505,247	(1,938,496)
Influence of foreign exchange rate on cash and cash equivalents		166,380	(66,867)
Net increase/(decrease) in cash and cash equivalents		(499,197)	(1,336,664)
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	15,895,791	14,559,127

Chairman of Management Board: Emil Soghomonyan
(Executive Director)

Chief accountant: Alvard Mkrtumyan
Date of approval: January 15th, 2016

P.S.

**INTERIM STATEMENT
ON FINANCIAL RESULT (Form № 6a)
as of December 31st, 2015**

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

(thousand AMD)

Nomination	Current interim period	Accountable period	Current interim period as compared with the previous financial year	Previous period
Interests and related incomes	1.429.615	5.875.759	1.408.920	5.285.480
Interests and related charges	(825.230)	(3.448.694)	(836.934)	(2.892.915)
Net interest and related income	604.385	2.427.065	571.986	2.392.565
Commission and other fee incomes	104.150	364.102	86.568	337.367
Commission and other fee charges	(103.061)	(320.339)	(123.216)	(455.620)
Received net commission and other fees	1.089	43.763	(36.648)	(118.253)
Income from dividends		1.916		98
Net income from trading activity	146.941	554.554	382.477	883.222
Other operating income	23.207	112.035	34.922	170.550
Operating income	775.622	3.139.333	952.737	3.328.182
Net share premium for reserves of possible assets losses	75.900	77.554	(239.358)	(361.920)
Total administrative charges	(536.491)	(1.480.072)	(548.969)	(1.467.327)
Other operating charges	(104.259)	(342.726)	(86.185)	(302.418)
Profit/(loss) before taxation	210.772	1.394.089	78.225	1.196.517
Charge related with income tax (reimbursement)	(84.872)	(327.408)	(16.261)	(228.754)
Income for the period	125.900	1.066.681	61.964	967.763

Chairman of Management Board: Emil Soghomonyan

Chief accountant: Alvard Mkrtumyan

Date of approval: January 15th, 2016

P.S.

INTERIM STATEMENT
ON OTHER COMPREHENSIVE INCOME (Form № 6b)
as of December 31st, 2015

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

(thousand AMD)

Nomination	Current interim period	Accountable period	Current interim period as compared with the previous financial year	Previous period
Other comprehensive income	(78.347)	(315.439)	1.293.778	1.307.862
Exchange differences from recalculation of foreign operations				
Revaluation of financial assets available for trade	(3.777)	(240.869)	(729.005)	(714.921)
Money flow hedging				
Income from revaluation of non-current assets	(74.570)	(74.570)	2.022.783	2.022.783
Income tax on other comprehensive income	15.669	63.087	(258.756)	(261.573)
Other comprehensive financial result after taxation	(62.678)	(252.352)	1.035.022	1.046.289
Comprehensive financial result	63.222	814.329	1.096.986	2.014.052

Chairman of Management Board: Emil Soghomonyan

Chief accountant: Alvard Mkrtumyan

Date of approval: January 15th, 2016

P.S.

PUBLISHED REPORT
ON GENERAL ECONOMIC PRUDENTIALS
(quarterly)

Bank's name: "Prometey Bank" LLC
 Date: 01/10/2015 – 31/12/2015

(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	23,065,971	5,000,000	No breach
N ¹ Minimal ratio of the total capital to the risk-weighted assets	34.82%	12%	No breach
N ₂ ¹ Minimal ratio of the highly liquid assets to the total assets	28.60%	15%	No breach
N ₂ ¹¹ 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	17.60%	4%	No breach
N ₂ ¹² Standard of total liquidity for the Bank's second group currency, USD and euro	x	4%	No breach
N ₂ ² Minimal ratio of the Bank's highly liquid assets to the callable liabilities	173.34%	60%	No breach
N ₂ ²¹ 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	69.05%	10%	No breach
N ₂ ²² Standard of current liquidity for the Bank's second group currency, USD and euro	x	10%	No breach
N ₃ ¹ Maximal ratio of one borrower's risk	13.73%	20%	No breach
N ₃ ² Maximal ratio of all big borrowers' risk	46.38%	500%	No breach
N ₄ ¹ Maximal ratio of one borrower's risk related with the Bank	4.16%	5%	No breach
N ₄ ² Maximal ratio of all big borrowers' risk related with the Bank	7.69%	20%	No breach
Minimal ratio of mandatory reserves allocated in the RA Central Bank:			
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	0.50%	10%	No breach
Maximum ratio of each currency position and the Bank's total capital, acc. to each currency:			
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: January 15th, 2016

P.S.