



**INTERIM BALANCE SHEET (Form 7)**

September 30, 2013

"Prometey Bank" LLC 44/2 Hanrapetutyán str., Yerevan

(*thz AMD*)

No.-ITEM	As of the end of current interim period	As of the end of previous financial year (audited/unaudited)
<b>1.Assets</b>		
1.1.Cash and balances with the CBA	7.685.083	12.203.920
1.2.Standard bank bullions of precious metals	2.225	2.225
1.3.Claims to banks and other financial institutions	6.082.771	4.636.153
1.4.Financial assets held for trade	0	0
1.5.Loans and other borrowings to clients	32.281.249	28.654.441
1.6.Financial assets available for sale	4.628.051	4.152.456
1.7.Investments held to maturity	1.923.151	1.976.518
1.10.Fixed assets and intangible assets	2.011.010	1.898.487
1.12.Other assets	2.007.911	1.843.885
<b>Total assets</b>	<b>56.621.451</b>	<b>55.368.085</b>
<b>2.Obligations</b>		
2.1.Obligations to banks and other financial organizations	10.056.391	9.071.594
2.2.Obligations to clients	20.604.787	20.545.822
2.3.Securities issued by the Bank	4.162.806	5.081.903
2.5.Amounts for payments	7.875	5.368
2.6.Deferred tax obligations	213.467	9.842
2.8.Other obligations	173.836	423.056
<b>Total obligations</b>	<b>35.219.162</b>	<b>35.137.585</b>
<b>3.Capital</b>		
3.1.Equity	14.400.000	14.400.000
3.2. Share premium		
3.3.Reserves:	176.731	121.211
3.3.1.Basic reserve	52.075	52.075
3.3.2.Revaluation reserves	124.656	69.136
3.4.Retained earnings (losses)	6.825.588	5.709.289
Total capital	21.402.289	20.230.500
<b>Total obligations and capital</b>	<b>56.621.451</b>	<b>55.368.085</b>

Chairman of Management Board: E. Soghomonyan

Chief Accountant: A. Mkrtyunyan

Date of approval: 11.10.2013

**INTERIM INCOME STATEMENT (Form 6)**

September 30, 2013

"Prometey Bank" LLC 44/2 Hanrapetutyany str., Yerevan

(ths AMD)

ITEM	YTD	Reporting period	The same period of the prior year	Prior YTD
Interest and similar income	1.359.366	3.891.261	1.182.915	3.404.470
Interest and similar expenses	(642.952)	(1.822.883)	( 442.770 )	( 1.165.956 )
<b>Net interest and similar income</b>	<b>716.414</b>	<b>2.068.378</b>	<b>740.145</b>	<b>2.238.514</b>
Commission and other fee incomes	71.746	212.242	55.304	148.782
Commission and other fee expenses	(110.626)	(233.710)	( 46.281 )	( 105.012 )
<b>Net fee and commission income</b>	<b>(38.880)</b>	<b>(21.468)</b>	<b>9.023</b>	<b>43.770</b>
Dividend Income				
Net income from trade operations	164.142	390.146	110.207	244.309
Other operating income	65.566	146.496	36.090	98.317
<b>Operating income</b>	<b>907.242</b>	<b>2.583.552</b>	<b>895.465</b>	<b>2.624.910</b>
Net allotments to the provision for possible losses on assets	(34.846)	(152.433)	(68.159)	( 250.159 )
Total administrative expenses	(258.594)	(812.578)	( 228.033 )	( 674.949 )
Other operating expenses	(64.437)	(203.960)	( 101.325 )	( 214.822 )
<b>Profit (loss) before taxes</b>	<b>549.365</b>	<b>1.414.581</b>	<b>497.948</b>	<b>1.484.980</b>
Profit tax expenses (reimbursement)	(117.858)	(298.312)	( 102.735 )	( 307.235 )
<b>Profit (loss) after taxes</b>	<b>431.507</b>	<b>1.116.269</b>	<b>395.213</b>	<b>1.177.745</b>
<b>Other comprehensive income</b>	<b>364</b>	<b>69.400</b>	<b>( 49.977 )</b>	<b>( 132.430)</b>
Revaluation of financial assets available for sale	364	69.400	( 49.977 )	( 132.430)
Profit tax for other comprehensive income	(73)	(13.880)	9.996	26.486
Other comprehensive income after tax	291	55.520	( 39.981)	( 105.944 )
<b>Total comprehensive income</b>	<b>431.798</b>	<b>1.171.789</b>	<b>355.232</b>	<b>1.071.801</b>

Chairman of Management Board: E. Soghomonyan

Chief Accountant: A. Mkrtumyan

Date of approval: 11.10.2013

**INTERIM STATEMENT**  
**on Changes in Equity Capital (Form 8)**  
September 30, 2013  
Prometey Bank, LLC 44/2 Hanrapetutyan str., Yerevan

(ths AMD)

Equity capital elements	Paid-in capital	Repurchased capital	Net amount	Gains/losses from issuances	General reserve	Differences in rates from	Revaluation of financial assets available for sale	Cash flow hedge	Gains from noncurrent assets revaluation	Retained profit/loss	Interim Dividends	Total	Minority Interest	Total capital
<b>Comparable interim period of previous financial year (from the year-start, progressive) (Table I)</b>														
1. Balance at the beginning of previous period as of January 01, 2012 (audited)	14.400.000				52.075		110.256			4.206.533		4.368.864		18.768.864
1.1. Total impact of changes in accounting policy and adjustment of fundamental errors														
2. Restated balance														
3. Transactions with shareholders (owners) with respect to shares (shareholdings)														
3.1. Investments in share capital and increase of share capital														
3.2. Decrease in share capital as a result of purchased back shares														
4. Comprehensive Income							(105.944)			1.177.745		1.071.801		1.071.801
5. Dividends														
6. Other increase (decrease) in equity capital elements, including:														
6.1. Growth/decrease in derivatives classified as equity capital instruments														
7. Internal movements, including:														
7.1. Allotment to general reserve														
7.2. Cover of loss from general reserve														
7.3. Cover of share discount														
7.4. Decrease in value of fixed and intangible assets caused by revaluation														
7.5. Internal movements of other equity components														
8. Balance at the end of comparative interim period of prior financial year, as at 30 September 2012 (nonaudited)	14.400.000				52.075		4.312			5.384.278		5.440.665		19.840.665

<b>Interim period of current year (from year-start, progressive) (Table II)</b>														
9. Balance at the beginning of the current period, as at 1 January 2013 (audited)	14.400.000				52.075		69.136			5.709.289		5.830.500		20.230.500
9.1. Total impact of changes in accounting policy and adjustment of fundamental errors														
10. Restated balance														
11. Transactions with shareholders (owners) with respect to shares (shareholdings), including:														
11.1. Investments in share capital and other increase of share capital														
11.2. Decrease in share capital as a result of purchased back shares														
12. Other comprehensive income							55.520			1.116.269		1.171.789		1.171.789
13. Dividends														
14. Other increase/(decrease) of equity components, including:														
14.1. Growth/decrease in derivatives classified as equity capital instruments														
15. Internal movements, including:														
15.1. Allotment to general reserve														
15.2. Cover of loss from general reserve														
15.3. Cover of share discount														
15.4. Decrease in value of fixed and intangible assets caused by revaluation														
16. Balance at the end of the current period, as at 30 September 2013 (nonaudited)	14.400.000				52.075		124.656			6.825.558		7.002.289		21.402.289

Chairman of the Board: E. Soghomonyan  
Chief Accountant: A. Mkrtumyan  
Date of approval: 11.10.2013

**INTERIM CASH FLOW STATEMENT (Form 9)**

September 30, 2013

"Prometey Bank" LLC 44/2 Hanrapetutyun str., Yerevan

*(ths AMD)*

	Previous period	Reporting period
	x	x
<b>1. Cash flows from operating activity</b>		
Net cash flows before changes in operating assets and liabilities	1,522,796	1,404,796
Received interests	3,276,012	3,741,763
Paid interests	(1,244,514)	(1,900,215)
Received commissions	148,782	212,243
Paid commissions	(105,012)	(233,710)
Net gains / (losses) from financial assets held for trade	(104,905)	110,072
Net gains / (losses) from foreign exchange buy and sell operations	235,200	356,261
Recovery of previously written off assets	687	3,226
Salary paid and other related payments	(378,732)	(517,055)
Other incomes from operating activity and other incurred expenses	(304,722)	(367,789)
<b>Cash flows from changes in operating assets and liabilities</b>	(1,699,990)	(5,912,091)
Decrease/(increase) in operating assets	(5,855,683)	(7,085,731)
Including decrease/(increase) in loans and borrowings	(4,811,624)	(4,981,898)
Decrease (increase) in securities held for trade and available for sale	702,062	(406,217)
Decrease/(increase) in other operating assets	(1,746,121)	(1,697,616)
Increase (decrease) in operating liabilities	4,155,693	1,173,640
including increase (decrease) in liabilities to clients	3,341,370	(42,921)
Decrease (increase) in other operating liabilities	814,323	1,130,719
Net cash flows from operating activity before payment of corporate income tax	(177,194)	(4,507,295)
Paid-off corporate income tax	(392,914)	(398,329)
Net cash flows from operating activity	(570,108)	(4,905,624)
<b>2. Cash flows from investment activity</b>		
Decrease (increase) of investments held to maturity	(3,633)	(4,867)
Decrease (increase) of investments in share capital of other entities		
Decrease (increase) of capital investments in fixed and intangible assets	58,335	(7,230)
Purchase of fixed and intangible assets	(306,335)	(224,455)
Disposal of fixed and intangible assets		4,214
Net cash flows from investment activity	(251,634)	(232,338)
<b>3. Cash flows from financial activity</b>		
Paid-off dividends		
Increase (decrease) of borrowings received from the Central Bank of Armenia	350,140	158,699
Increase (decrease) of borrowings received from banks	(103,098)	810,578
Increase (decrease) in other received borrowings	950,648	(45,863)
Increase (decrease) of securities issued by the Bank	251,288	(786,966)
Shareholder contributions to paid-in capital		
Increase (decrease) of payables for financial leasing		
<b>Net cash flows from financial activity</b>	1,448,978	136,448
Effect of changes on foreign exchange rate on cash and cash equivalents	(16,229)	(8,215)
Net increase (decrease) of cash and cash equivalents	611,007	(5,009,729)
Cash and cash equivalents at the beginning of the period	6,496,136	13,244,060
Cash and cash equivalents at the end of the period	7,107,143	8,234,331

Chairman of Management Board: E. Soghomonyan

Chief Accountant: A. Mkrtumyan

Date of approval: 11.10.2013

**PUBLISHED STATEMENT****on Main Economic Standards (form 27)**

"Prometei Bank" LLC 44/2 Hanrapetutyán str., Yerevan

Date: from 01/07/2013-till 30/09/2013

<b>Ratio</b>	<b>Actual value</b>	<b>Allowed figures set by the CBA</b>	<b>Number of breaches during the reporting period</b>
Minimal size of paid-in capital	14.400.000	50,000	No breach
Minimal size of the total capital	20.390.190	5.000.000	No breach
N1 Minimal ratio of the total capital and risk-weighted assets	37.77%	12%	No breach
N2 <sup>1</sup> Minimal ratio of the Bank's highly liquid assets and total assets	24.35%	15%	No breach
N2 <sup>2</sup> Minimal ratio of the Bank's highly liquid assets and demand liabilities	178.72%	60%	No breach
N3 <sup>1</sup> Maximum exposure to any single borrower	17.95%	20%	No breach
N3 <sup>2</sup> Maximum exposure to major borrowers	63.56%	500%	No breach
N4 <sup>1</sup> Maximum exposure to one related party	1.68%	5%	No breach
N4 <sup>2</sup> Maximum exposure to all related parties	4.47%	20%	No breach
Minimum reserve requirement with the Central Bank of Armenia:			
AMD	x	4%	No breach
USD	x	12%	No breach
EUR	x	12%	No breach
Gross foreign currency position for all currencies	0.74%	10%	No breach
Gross foreign currency position for all currencies:			No breach
USD	0.69%	7%	No breach
EUR	0.00%	7%	No breach
RUB	0.03%	7%	No breach
	x	x	x

Chairman of Management Board: E. Soghomonyan

Chief Accountant: A. Mkrtumyan

Date of approval: 11.10.2013