

Interim Statement
Income Statement (Form 6)

September 30, 2010
"Prometei Bank" LLC, 44/2 Hanrapetutyan str., Yerevan
bank's name and allocation

(ths AMD)

Nomination	Notice	Current interim period	YTD	The same period of the prior year	Prior YTD
Interests and Similar incomes	3	645.912	1.739.913	398.876	1.052.519
Interests and similar expenses	3	(218.524)	(598.188)	(151.399)	(300.380)
Net interest and similar incomes		427.388	1.141.725	247.477	752.139
Commission and other fee incomes	4	51.804	127.278	33.868	106.465
Commission and other fee expenses	4	(35.813)	(71.536)	(24.263)	(71.985)
Net commission and other fees received		15.991	55.742	9.605	34.480
Income from dividends					
Net income from trading activities	5	74.309	194.841	138.464	395.881
Other operating incomes	6	23.757	74.200	29.740	90.748
Operating incomes		541.445	1.466.508	425.286	1.273.248
Net allotments to the provision for possible losses on assets	7	32.779	(82.085)	(6.024)	(332)
Total administrative expenses	8	(156.768)	(453.173)	(134.703)	(404.757)
Other operating expenses	9	(46.768)	(130.450)	(37.934)	(125.273)
Profit (loss) before taxes		370.688	800.800	246.625	742.886
Profit tax expenses (reimbursement)	11	(77.460)	(161.623)	(38.139)	(131.894)
Profit (loss) after taxes		293.228	639.177	208.486	610.992
Other comprehensive income					
Revaluation of financial assets available for sale		(682)	1.749	640	2.042
Profit tax for other comprehensive income			(350)		
Other comprehensive income after tax		(682)	1.399	640	2.042
Comprehensive income		292.546	640.576	209.126	613.034

Chairman of the Board: E. Soghomonyan
Chief accountant: A. Mkrtumyan

Date of approval: October 13, 2010

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Interim Balance Sheet (Form 7)

September 30, 2010

"Prometei Bank" LLC, 44/2 Hanrapetutyán str., Yerevan
Bank's name and allocation

(thb AMD)

	Nomination	Notice	Reporting period	Prior year-end (approved)
1	Assets			
1.1	Cash and balances in the RA central bank	13	4.638.330	5.758.227
1.2	Banking standard ingots of valuable metals		2.742	2.742
1.3	Requirements to banks and other financial organizations	14	2.317.208	2,991,286
1.4	Financial assets held-for-trade	15		
1.5	Loans and other advances to clients	16	15.703.634	10,413,767
1.6	Financial assets available-for-sale	17	1.162.494	309,923
1.9	Fixed assets and intangible assets	20	1.655.829	1,631,869
1.10	Deferred tax assets			
1.11	Other assets	22	210.951	410,379
	<i>Total assets</i>		<i>25.691.188</i>	<i>21,518,193</i>
2	Obligations			
2.1	Obligations to banks and other financial organizations	23	1.346.552	681,852
2.2	Obligations to clients	24	5.765.422	6,167,410
2.3	Securities issued by the Bank	25	8.172.842	4,735,732
2.4	Obligations held-for trade	26		
2.5	Amounts for payments	27	1.200	153,808
2.6	Deferred tax obligations	28,3	1.241	500
2.7	Reserves	34		
2.8	Other obligations	29	149.822	95,358
	<i>Total obligations</i>		<i>15.437.079</i>	<i>11,834,660</i>
3	Capital			
3.1	Equity	30	7.200.000	7.200.000
3.3	Reserves:		52.246	49,815
3.3.1	Basic reserve		52.075	52.075
3.3.2	Revaluation reserves	32	(861)	(2,260)
3.4	Retained earnings/ (loss)	33	3.002.895	2,433,718
3.5	Capital other units			
	<i>Total capital</i>		<i>10.254.109</i>	<i>9,683,533</i>
	<i>Total obligations and capital</i>		<i>25.691.188</i>	<i>21,518,193</i>

Chairman of the Board: E. Soghomonyan

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11.2. Increase / decrease in fair value remeasurement provisions for financial assets available for										
12. Comprehensive income						1.399	639.177			640.576
13. Distributed dividends								{70.000}		{70.000}
15. Other increase / (decrease) of equity components										
15.1. Increase / (decrease) in derivatives classified as equity components										
16. Balance at the end of the reporting period as at 30.09.2010	7.200.000			52.075		{861}	3.072.895	{70.000}		10.254.109

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Chairman of the Board: E. Soghomonyan

Chief accountant: A. Mkrtumyan

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CASH FLOW STATEMENT (form number 9)

September 30, 2010

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

(bank's name and allocation)

(thb AMD)

ITEM	Previous period	Reporting period
1. Cash flows from operating activity	x	x
Net cash flows before changes in operating assets and liabilities	795,042	933,032
Received interests	1,033,886	1,707,616
Paid-off interests	-226,812	-579,426
Received commissions	106,465	127,278
Paid-off commissions	-71,985	-71,536
Gains/losses from financial assets held for trade	8,913	3,988
Gains/losses from FX trading operations	294,458	191,213
Recovery of previously written off assets	6,474	115
Salary paid and other related payments	-236,118	-250,899
Other incomes from operating activity and other paid-off expenses	-120,239	-195,317
Cash flows from changes in operating assets and liabilities	-1,905,212	-4,272,131
Decrease/(increase) in operating assets	-3,101,921	-4,508,480
Including:		
Decrease/(increase) in loans and borrowings	-2,119,599	-4,154,377
Decrease/(increase) in securities held for trade and available for trade	168,915	-853,616
Decrease/(increase) in other operating assets	-1,151,237	499,513
Increase (decrease) in operating liabilities	1,196,709	236,349
including:		
Increase (decrease) in claims to customers	752,072	-314,603
Decrease (increase) in other operating liabilities	444,637	550,952
Net cash flows from operating activities before payment of profit tax	-1,110,170	-3,339,099
Paid-off profit tax	-271,654	-58,648
Net cash flows from operating activities	-1,381,824	-3,397,747
2. Cash flows from investment activities	x	x
Decrease (increase) of investments held to maturity		
Decrease (increase) of investments in share capital of other entities		
Decrease (increase) of capital investments in fixed and intangible assets		4,485
Purchase of fixed and intangible assets	{22,234}	{102,311}
Disposal of fixed and intangible assets		1,142
Net cash flows from other investing activities		
Net cash flows from investment activities	{22,234}	(96,684)
3. Cash flows from financial activities	x	x
Dividends paid		(70,000)
Increase (decrease) in borrowings received from the Central Bank of Armenia		
Increase (decrease) in borrowings received from banks		
Increase (decrease) in other received borrowings		
Increase (decrease) in securities issued by the bank	2,625,006	3,420,664
Shareholders' investments in paid-in capital		
Increase/decrease) of payables against financial lease		
Net cash flows from other financial activities		
Net cash flows from financial activities	2,625,006	3,350,664
Effect of foreign exchange rate on cash and cash equivalents	100,764	3,627
Net increase/(decrease) in cash and cash equivalents	1,321,712	-140,140
Cash and cash equivalents at the beginning of the period	4,730,731	6,034,849
Cash and cash equivalents at the end of the period	6,052,443	5,894,709

Chairman of the Board: E. Soghomonyan
Chief accountant: A. Mkrtyumyan

Date of approval: October 13, 2010



Form number 27
(quarterly)

PUBLISHING STATEMENTS
About basic economic standards

Bank's name "Prometey Bank" LLC
Date 01/07/1910
30/09/2010

(ths AMD)

STANDARDS	Actual volume	Standard's allowed volume defined by RA central bank	Number of breaches during the reporting period
<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>
Minimal amount of the chartered capital	7.200.000	50,000	No breach
Minimum volume of general (own) capital	9.996.795	5,000,000	No breach
S ₁ ¹ Minimal ratio of the total capital to the risk-weighted assets	45,6 %	12.0%	No breach
S ₂ ¹ Minimal ratio of highly liquid assets to the total asset	27,1 %	15.0%	No breach
S ₂ ² Minimal ratio of highly liquid assets to the demand deposits	200,8 %	60.0%	No breach
S ₃ ¹ Maximal ratio of one borrower's	14,2 %	20.0%	No breach
S ₃ ² Maximal ratio of all big borrowers' risk	61,7 %	500.0%	No breach
S ₄ ¹ Maximal ratio of one borrower's risk considered to be bank related party	4,1 %	5.0%	No breach
S ₄ ² Maximal ratio of all borrowers' risk considered to be bank related parties	11,2 %	20.0%	No breach
Minimal ratio of mandatory reserves allocated in RA central bank	x	8% in AMD 12 % in foreign currency	No breach

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