

**INTERIM BALANCE SHEET (form № 7)  
 ON FINANCIAL POSITION  
 as of June 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	12,738,842	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	9,069,651	6,144,621
1.4.Financial assets held-for-trade	15	-	-
1.5.Loans and advances to customers	16	35,454,687	36,768,073
1.6.Financial assets available-for-sale	17	9,726,263	10,236,061
1.7.Investments held to maturity	18	-	-
1.10.Property, plant, equipment and intangible assets	20	4,157,062	4,171,377
1.12.Other assets	21	4,721,227	4,837,812
<b>Total assets</b>		<b>75,869,588</b>	<b>77,776,072</b>
<b>2.Liabilities</b>			
2.1.Liabilities due to banks and other financial institutions	23	15,920,361	17,966,112
2.2.Amounts due to customers	24	30,420,371	30,019,803
2.3.Securities issued by bank	25	5,303,040	5,908,602
2.5.Amount due to payment	27	11,470	11,215
2.6.Deferred tax liabilities	28,3	413,430	440,772
2.8.Other liabilities	29	197,381	257,423
<b>Total liabilities</b>		<b>52,266,053</b>	<b>54,603,927</b>
<b>3.Equity</b>			
3.1.Charter capital	30	14,400,000	14,400,000
3.2.Share premium reserve	31		
3.3.Reserves:		1,346,553	1,577,195
3.3.1.General reserve		52,075	52,075
3.3.2.Revaluation reserve	32	1,294,478	1,525,120
3.4.Retained earning (loss)	33	7,856,982	7,194,950
<b>Total equity</b>		<b>23,603,535</b>	<b>23,172,145</b>
<b>Total liabilities and equity</b>		<b>75,869,588</b>	<b>77,776,072</b>

 Chairman of Management Board: Emil Soghomonyan  
 Chief accountant: Alvard Mkrtumyan  
 Date of approval: July 15<sup>th</sup>, 2015

P.S.

**STATEMENT**  
**ON CHANGES IN EQUITY CAPITAL (Form № 8)**  
**as of June 30<sup>th</sup>, 2015**  
**“Prometei Bank” LLC, 44/2, Hanrapetutyán 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>	<b>14,400,000</b>				<b>52,075</b>		<b>480,429</b>			<b>7,120,589</b>		<b>7,653,093</b>		<b>22,053,093</b>
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>							<b>(44,577)</b>			<b>662,607</b>		<b>618,030</b>		<b>618,030</b>
<b>5. Dividends</b>											<b>(895,000)</b>	<b>(895,000)</b>		<b>(895,000)</b>
<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 June 30<sup>th</sup>, 2014 (non-approved)</b>	<b>14,400,000</b>				<b>52,075</b>		<b>435,852</b>			<b>7,783,196</b>	<b>(895,000)</b>	<b>7,376,123</b>		<b>21,776,123</b>
<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>	<b>14,400,000</b>				<b>52,075</b>		<b>(91,508)</b>		<b>1,616,228</b>	<b>7,194,950</b>		<b>8,772,146</b>		<b>23,172,145</b>
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>							<b>(230,642)</b>			<b>662,032</b>		<b>431,390</b>		<b>431,390</b>
<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 June 30<sup>th</sup>, 2015 (non-approved)</b>	<b>14,400,000</b>				<b>52,075</b>		<b>(322,150)</b>		<b>1,616,628</b>	<b>7,856,982</b>		<b>9,203,535</b>		<b>23,603,535</b>

Chairman of Management Board: Emil Soghomonyan  
(Executive Director)  
Chief accountant: Alvard Mkrtyan  
Date of approval: July 15<sup>th</sup>, 2015

P.S.

**STATEMENT**  
**ON CASH FLOW (Form № 9)**  
**(direct method)**  
**as of June 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>		513,588	231,804
Interest receivable		2,381,568	2,856,389
Interest payable		(1,502,107)	(1,922,790)
Commission charges receivable		168,119	174,175
Commission charges payable		(198,920)	(133,939)
Gains/(loss) from financial assets available for trade		31,057	(269,093)
Gains/(loss) from foreign currency trading operations		194,428	235,353
Repayment of prior written-off assets		8,852	45,821
Salary payable and other related payments		(392,105)	(407,391)
Other gains from operating activity and other paid-off charges		(177,304)	(246,721)
<i>Cash flows from changes in operating assets and liabilities</i>		(4,621,386)	(1,255,221)
Decrease/(increase) in operating assets		(4,772,834)	(1,150,774)
Including:			
Decrease/(increase) in loans and borrowings		(1,220,752)	(1,494,440)
Decrease/(increase) in securities held for trade and available for trade		(2,046,697)	500,676
Decrease/(increase) in amounts from financial loans			
Decrease/(increase) in other operating assets		(1,505,385)	157,010
Increase (decrease) in operating liabilities		151,448	(104,447)
Including:			
Increase (decrease) in liabilities due to customers		(1,263,010)	524,669
Increase (decrease) in other operating liabilities		1,414,458	(629,116)
<b>Net cash flow from operating activities before income tax</b>		(4,107,798)	(923,417)
<b>Income tax paid</b>		(190,762)	(68,507)
<b>Net cash from operating activities</b>		(4,298,560)	(991,924)
<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		(218,815)	(81,408)
Disposal of fixed and intangible assets		5,465	38
Net cash flows from other investing activities			
<i>Net cash flows from investment activities</i>		(213,350)	(81,370)
<b>3. Cash flows from financing activities</b>			
Dividends payable		(895,000)	
Increase (decrease) in borrowings received from the Central Bank of Armenia		(1,626,032)	(462,436)
Increase (decrease) in borrowings received from banks		2,178,921	(649,916)
Increase (decrease) in other borrowings receivable		(122,080)	(122,529)
Increase (decrease) in securities issued by the bank		(1,276,100)	(489,221)
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>		(1,740,291)	(1,724,102)
Influence of foreign exchange rate on cash and cash equivalents		77,495	30,724
<b>Net increase/(decrease) in cash and cash equivalents</b>		(6,174,706)	(2,766,672)
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	10,220,282	13,129,119

Chairman of Management Board: Emil Soghomonyan  
(Executive Director)

Chief accountant: Alvard Mkrtumyan  
Date of approval: July 15<sup>th</sup>, 2015  
P.S.

**INTERIM STATEMENT  
ON FINANCIAL RESULT (Form № 6a)  
as of June 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	1,512,356	2,959,453	1,295,525	2,576,920
Interests and related charges	(844,730)	(1,781,803)	(689,604)	(1,363,585)
<b>Net interest and related income</b>	<b>667,626</b>	<b>1,177,650</b>	<b>605,921</b>	<b>1,213,335</b>
Commission and other fee incomes	85,986	174,175	86,335	168,119
Commission and other fee charges	(70,110)	(133,939)	(97,601)	(198,920)
<b>Received net commission and other fees</b>	<b>15,876</b>	<b>40,236</b>	<b>(11,266)</b>	<b>(30,801)</b>
Income from dividends	1,916	1,916		
Net income from trading activity	138,684	286,714	151,764	348,983
Other operating income	30,045	64,370	52,173	87,737
<b>Operating income</b>	<b>854,147</b>	<b>1,570,886</b>	<b>798,592</b>	<b>1,619,254</b>
Net share premium for reserves of possible assets losses	41,610	46,280	(59,007)	(35,388)
Total administrative charges	(324,741)	(644,288)	(321,644)	(630,071)
Other operating charges	(77,542)	(155,051)	(74,932)	(140,129)
<b>Profit/(loss) before taxation</b>	<b>493,474</b>	<b>817,827</b>	<b>343,009</b>	<b>813,666</b>
Charge related with income tax (reimbursement)	(90,514)	(155,795)	(66,505)	(151,059)
<b>Income for the period</b>	<b>402,960</b>	<b>662,032</b>	<b>276,504</b>	<b>662,607</b>

Chairman of Management Board: Emil Soghomonyan

Chief accountant: Alvard Mkrtumyan

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

P.S.

**INTERIM STATEMENT**  
**ON OTHER COMPREHENSIVE INCOME (Form № 6b)**  
**as of June 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>(33,388)</b>	<b>(288,303)</b>	<b>113,532</b>	<b>(55,721)</b>
Exchange differences from recalculation of foreign operations				
Revaluation of financial assets available for trade	<b>(33,388)</b>	<b>(288,303)</b>	<b>113,532</b>	<b>(55,721)</b>
Money flow hedging				
Income from revaluation of non-current assets				
Income tax on other comprehensive income	<b>6,678</b>	<b>57,661</b>	<b>(22,706)</b>	<b>11,144</b>
<b>Other comprehensive financial result after taxation</b>	<b>(26,710)</b>	<b>(230,642)</b>	<b>90,826</b>	<b>(44,577)</b>
<b>Comprehensive financial result</b>	<b>376,250</b>	<b>431,390</b>	<b>367,330</b>	<b>618,030</b>

Chairman of Management Board: Emil Soghomonyan

Chief accountant: Alvard Mkrtumyan

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

P.S.

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

Bank's name: "Prometey Bank" LLC  
 Date: 01/04/2015 – 30/06/2015

(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	18,929,919	5,000,000	No breach
N <sup>1</sup> Minimal ratio of the total capital to the risk-weighted assets	28.84%	12%	No breach
N <sub>2</sub> <sup>1</sup> Minimal ratio of the highly liquid assets to the total assets	19.76%	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	8.94%	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	141.92%	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	39.62%	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	17.30%	20%	No breach
N <sub>3</sub> <sup>2</sup> Maximal ratio of all big borrowers' risk	66.27%	500%	No breach
N <sub>4</sub> <sup>1</sup> Maximal ratio of one borrower's risk related with the Bank	0.86%	5%	No breach
N <sub>4</sub> <sup>2</sup> Maximal ratio of all big borrowers' risk related with the Bank	4.59%	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	0.75%	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: July 15<sup>th</sup>, 2015

P.S.