

**INTERIM BALANCE SHEET (form № 7)
 ON FINANCIAL POSITION
 as of December 31st, 2014**
“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	15,616,272	15,316,303
1.2.Standard bank bullions of precious metals		1,856	1,931
1.3.Amounts due from banks and other financial institutions	14	6,144,621	5,390,907
1.4.Financial assets held-for-trade	15	-	-
1.5.Loans and advances to customers	16	36,950,966	29,746,298
1.6.Financial assets available-for-sale	17	10,237,487	6,144,901
1.7.Investments held to maturity	18	-	-
1.10.Property, plant, equipment and intangible assets	20	4,171,377	
1.12.Other assets	21	4,827,237	4,245,253
Total assets		77,949,816	62,830,970
2.Liabilities			
2.1.Liabilities due to banks and other financial institutions	23	17,966,112	9,905,277
2.2.Amounts due to customers	24	30,003,653	26,164,407
2.3.Securities issued by bank	25	5,908,602	4,269,667
2.5.Amount due to payment	27	11,215	8,239
2.6.Deferred tax liabilities	28,3	475,377	119,806
2.8.Other liabilities	29	272,728	310,481
Total liabilities		54,637,687	40,777,877
3.Equity			
3.1.Charter capital	30	14,400,000	14,400,000
3.2.Share premium reserve	31		
3.3.Reserves:		1,576,795	532,504
3.3.1.General reserve		52,075	52,075
3.3.2.Revaluation reserve	32	1,524,720	480,429
3.4.Retained earning (loss)	33	7,335,334	7,120,589
Total equity		23,312,129	22,053,093
Total liabilities and equity		77,949,816	62,830,970

Chairman of Management Board: Emil Soghomonyan

Chief accountant: Alvard Mkrtumyan

 Date of approval: January 15th, 2015

P.S.

STATEMENT
ON CHANGES IN EQUITY CAPITAL (Form № 8)
as of December 31st, 2014
“Prometei 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, 2013 (approved)	14,400,000				52,075		69,136			5,709,289		5,830,500		20,230,500
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							411,293			1,411,300		1,822,593		1,822,593
5. Dividends														
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														
7.5. Internal flow of other equity elements														
8. Balance at the end of the interim accountable period, as of December 31st, 2013 (approved)	14,400,000				52,075		480,429			7,120,589		7,653,093		22,053,093
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, 2014 (approved)	14,400,000				52,075		480,429			7,120,589		7,653,093		22,053,093
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							(571,937)			1,618,226		2,154,036		2,154,036
13. Dividends											(895,000)	(895,000)		(895,000)
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									(1,998)					(1,998)
15.5. Internal flow of other equity elements										1,998				1,998
16. Balance at the end of the interim accountable period, as of September 30th, 2014 (non-approved)	14,400,000				52,075		(91,508)		1,616,228	8,230,334	(895,000)	8,912,129		23,312,129

Chairman of Management Board: Emil Soghomonyan
(Executive Director)

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

STATEMENT
ON CASH FLOW (Form № 9)
(direct method)
as of December 31st, 2014

“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>		2,416,487	747,480
Interest receivable		5,272,804	5,103,857
Interest payable		(2,429,246)	(2,888,143)
Commission charges receivable		298,300	337,367
Commission charges payable		(364,004)	(455,411)
Gains/(loss) from financial assets available for trade		656,695	(324,047)
Gains/(loss) from foreign currency trading operations		542,571	468,953
Repayment of prior written-off assets		5,492	9,660
Salary payable and other related payments		(997,845)	(1,052,081)
Other gains from operating activity and other paid-off charges		(568,280)	(452,675)
<i>Cash flows from changes in operating assets and liabilities</i>		(272,729)	(6,264,516)
Decrease/(increase) in operating assets		(5,874,372)	(13,161,420)
Including:			
Decrease/(increase) in loans and borrowings		(1,761,793)	(8,707,700)
Decrease/(increase) in securities held for trade and available for trade		(1,931,684)	(4,043,788)
Decrease/(increase) in amounts from financial loans			
Decrease/(increase) in other operating assets		(2,180,895)	(409,932)
Increase (decrease) in operating liabilities		5,601,643	6,896,904
Including:			
Increase (decrease) in liabilities due to customers		5,773,002	3,972,406
Increase (decrease) in other operating liabilities		(171,359)	2,924,498
Net cash flow from operating activities before income tax		2,143,758	(5,517,036)
Income tax paid		(476,233)	(327,775)
Net cash from operating activities		(1,667,525)	(5,844,811)
2. Cash flows from investing activities			
Decrease (increase) of investments held to maturity		1,890,126	
Decrease (increase) of investments in charter capital of other entities			
Decrease (increase) of capital investments in fixed and intangible assets		(7,230)	
Purchase of fixed and intangible assets		(236,739)	(331,478)
Disposal of fixed and intangible assets		4,214	5,465
Net cash flows from other investing activities			
<i>Net cash flows from investment activities</i>		1,650,371	(326,013)
3. Cash flows from financing activities			
Dividends payable			(895,000)
Increase (decrease) in borrowings received from the Central Bank of Armenia		(657,240)	5,240,639
Increase (decrease) in borrowings received from banks		1,309,576	(359,660)
Increase (decrease) in other borrowings receivable		(44,785)	(198,277)
Increase (decrease) in securities issued by the bank		(783,466)	1,717,545
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		(175,915)	5,505,247
Influence of foreign exchange rate on cash and cash equivalents		35,408	166,380
Net increase/(decrease) in cash and cash equivalents		3,177,389	(499,197)
Cash and cash equivalents at the beginning of the year	13_2	13,217,599	16,394,988
Cash and cash equivalents in the end of the year	13_2	16,394,988	15,895,791

Chairman of Management Board: Emil Soghomonyan
(Executive Director)

Chief accountant: Alvard Mkrtumyan
Date of approval: January 15th, 2015

P.S.

**INTERIM STATEMENT
ON FINANCIAL RESULT (Form № 6a)
as of December 31st, 2014**

“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	1,408,918	5,285,478	1,325,633	5,216,894
Interests and related charges	(836,934)	(2,892,915)	(641,585)	(2,464,468)
Net interest and related income	571,984	2,392,563	684,048	2,752,426
Commission and other fee incomes	86,568	337,367	86,058	298,300
Commission and other fee charges	(123,007)	(455,411)	(130,294)	(364,004)
Received net commission and other fees	(36,439)	(118,044)	(44,236)	(65,704)
Income from dividends		98		
Net income from trading activity	383,905	884,650	433,236	823,382
Other operating income	34,923	170,551	74,598	221,094
Operating income	954,373	3,329,818	1,147,646	3,731,198
Net share premium for reserves of possible assets losses	(61,183)	(183,745)	(106,320)	(258,753)
Total administrative charges	(548,328)	(1,466,686)	(594,852)	(1,407,430)
Other operating charges	(86,185)	(302,418)	(77,247)	(281,207)
Profit/(loss) before taxation	258,677	1,376,969	369,227	1,783,808
Charge related with income tax (reimbursement)	(56,729)	(269,222)	(74,196)	(372,508)
Income for the period	201,948	1,107,747	295,031	1,411,300

Chairman of Management Board: Emil Soghomonyan

Chief accountant: Alvard Mkrtumyan

Date of approval: January 15th, 2015

P.S.

INTERIM STATEMENT
ON OTHER COMPREHENSIVE INCOME (Form № 6b)
as of December 31st, 2014

“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	1,293,778	1,307,862	444,716	514,116
Exchange differences from recalculation of foreign operations				
Revaluation of financial assets available for trade	(729,005)	(714,921)	444,716	514,116
Money flow hedging				
Income from revaluation of non-current assets	2,022,783	2,022,783		
Income tax on other comprehensive income	(258,756)	(261,573)	(88,943)	(102,823)
Other comprehensive financial result after taxation	1,035,022	1,046,289	355,773	411,293
Comprehensive financial result	1,236,970	2,154,036	650,804	1,822,593

Chairman of Management Board: Emil Soghomonyan

Chief accountant: Alvard Mkrtumyan

Date of approval: January 15th, 2015

P.S.

PUBLISHED REPORT
ON GENERAL ECONOMIC PRUDENTIALS
(quarterly)

Bank's name: "Prometey Bank" LLC
 Date: 01/10/2014 – 31/12/2014

(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	18,476,997	5,000,000	No breach
N ¹ Minimal ratio of the total capital to the risk-weighted assets	29.00%	12%	No breach
N ₂ ¹ Minimal ratio of the highly liquid assets to the total assets	28.79%	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	28.08%	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	181.58%	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	108.55%	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	19.15%	20%	No breach
N ₃ ² Maximal ratio of all big borrowers' risk	68.35%	500%	No breach
N ₄ ¹ Maximal ratio of one borrower's risk related with the Bank	0.93%	5%	No breach
N ₄ ² Maximal ratio of all big borrowers' risk related with the Bank	5.23%	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	0.18%	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, 2015

P.S.