



**INTERIM BALANCE SHEET (Form 7)**

June 30, 2013

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

(*ths 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	6.030.972	12.203.920
1.2.Standard bank bullions of precious metals	2.225	2.225
1.3.Claims to banks and other financial institutions	7.159.400	4.636.153
1.4.Financial assets held for trade	0	0
1.5.Loans and other borrowings to clients	31.298.365	28.654.441
1.6.Financial assets available for sale	4.380.916	4.152.456
1.7.Investments held to maturity	1.984.689	1.976.518
1.10.Fixed assets and intangible assets	2.010.546	1.898.487
1.12.Other assets	1.981.442	1.843.885
<b>Total assets</b>	<b>54.848.555</b>	<b>55.368.085</b>
<b>2.Obligations</b>		
2.1.Obligations to banks and other financial organizations	9.262.021	9.071.594
2.2.Obligations to clients	20.067.308	20.545.822
2.3.Securities issued by the Bank	4.105.805	5.081.903
2.5.Amounts for payments	7.366	5.368
2.6.Deferred tax obligations	117.315	9.842
2.8.Other obligations	318.249	423.056
<b>Total obligations</b>	<b>33.644.184</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:	176.440	121.211
3.3.1.Basic reserve	52.075	52.075
3.3.2.Revaluation reserves	124.365	69.136
3.4.Retained earnings (losses)	6.394.051	5.709.289
Total capital	20.970.491	20.230.500
<b>Total obligations and capital</b>	<b>54.848.555</b>	<b>53.368.085</b>

Chairman of Management Board: E. Soghomonyan  
 Chief Accountant: A. Mkrtyunyan  
 Date of approval: 15.07.2013

**INTERIM INCOME STATEMENT (Form 6)**

June 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	1.311.190	2.531.895	1.150.426	2.221.555
Interest and similar expenses	(614.474)	(1.179.931)	( 386.426 )	( 723.186 )
<b>Net interest and similar income</b>	<b>692.716</b>	<b>1.351.964</b>	<b>764.000</b>	<b>1.498.369</b>
Commission and other fee incomes	75.069	140.496	55.282	93.478
Commission and other fee expenses	(73.798)	(123.084)	( 33.417 )	( 58.731 )
<b>Net fee and commission income</b>	<b>1.271</b>	<b>17.412</b>	<b>21.865</b>	<b>34.747</b>
Dividend Income				
Net income from trade operations	116.622	226.004	66.520	134.102
Other operating income	54.841	80.930	31.246	62.227
<b>Operating income</b>	<b>869.450</b>	<b>1.676.310</b>	<b>883.631</b>	<b>1.729.445</b>
Net allotments to the provision for possible losses on assets	(77.077)	(117.587)	154.698	( 182.000 )
Total administrative expenses	(227.617)	(553.984)	( 233.063 )	( 446.916 )
Other operating expenses	(71.267)	(139.523)	( 60.751 )	( 113.497 )
<b>Profit (loss) before taxes</b>	<b>493.489</b>	<b>865.216</b>	<b>744.515</b>	<b>987.032</b>
Profit tax expenses (reimbursement)	(106.045)	(180.454)	( 147.455 )	( 204.500 )
<b>Profit (loss) after taxes</b>	<b>387.444</b>	<b>684.762</b>	<b>597.060</b>	<b>782.532</b>
<b>Other comprehensive income</b>	<b>89.313</b>	<b>69.036</b>	<b>( 52.369 )</b>	<b>( 82.453 )</b>
Revaluation of financial assets available for sale	89.313	69.036	( 52.369 )	( 82.453 )
Profit tax for other comprehensive income	(17.862)	(13.807)	10.188	16.490
Other comprehensive income after tax	71.451	55.229	( 42.181 )	( 65.963 )
<b>Total comprehensive income</b>	<b>458.895</b>	<b>739.991</b>	<b>554.879</b>	<b>716.569</b>

Chairman of Management Board: E. Soghomonyan

Chief Accountant: A. Mkrtumyan

Date of approval: 15.07.2013

**INTERIM STATEMENT  
on Changes in Equity Capital (Form 8)**

June 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							(65.963)			782.532		716.569		716.569
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 June 2012 (nonaudited)	14.400.000				52.075		44.293			4.989.065		5.085.433		19.485.433

<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							55.229			684.762		739.991		739.991
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 June 2013 (nonaudited)	14.400.000				52.075		124.365			6.394.051		6.570.491		20.970.491

Chairman of the Board: E. Soghomonyan

Chief Accountant: A. Mkrtumyan

Date of approval: 15.07.2013

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

June 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	1,013,886	737,445
Received interests	2,268,938	2,425,628
Paid interests	(948,196)	(1,405,532)
Received commissions	93,478	140,496
Paid commissions	(58,731)	(123,084)
Net gains / (losses) from financial assets held for trade	(75,215)	82,157
Net gains / (losses) from foreign exchange buy and sell operations	142,416	218,565
Recovery of previously written off assets	687	3,054
Salary paid and other related payments	1,013,886	737,445
Other incomes from operating activity and other incurred expenses	(169,605)	(277,428)
<b>Cash flows from changes in operating assets and liabilities</b>	(2,590,191)	(4,276,205)
Decrease/(increase) in operating assets	(4,107,110)	(4,077,530)
Including decrease/(increase) in loans and borrowings	(3,318,072)	(3,676,778)
Decrease (increase) in securities held for trade and available for sale	414,807	(227,034)
Decrease/(increase) in other operating assets	(1,203,845)	(173,718)
Increase (decrease) in operating liabilities	1,516,919	(198,675)
including increase (decrease) in liabilities to clients	1,857,224	(541,438)
Decrease (increase) in other operating liabilities	(340,305)	342,763
Net cash flows from operating activity before payment of corporate income tax	(1,576,305)	(3,538,760)
Paid-off corporate income tax	(330,185)	(320,425)
Net cash flows from operating activity	(1,906,490)	(3,859,185)
<b>2. Cash flows from investment activity</b>		
Decrease (increase) of investments held to maturity	(2,365)	(8,763)
Decrease (increase) of investments in share capital of other entities		
Decrease (increase) of capital investments in fixed and intangible assets	(143,533)	(7,230)
Purchase of fixed and intangible assets	(92,361)	(187,782)
Disposal of fixed and intangible assets		4,214
Net cash flows from investment activity	(238,259)	(199,561)
<b>3. Cash flows from financial activity</b>		
Paid-off dividends		
Increase (decrease) of borrowings received from the Central Bank of Armenia	(235,060)	(567,958)
Increase (decrease) of borrowings received from banks	432,920	819,797
Increase (decrease) in other received borrowings		(46,145)
Increase (decrease) of securities issued by the Bank	390,153	(740,866)
Shareholder contributions to paid-in capital		
Increase (decrease) of payables for financial leasing		
<b>Net cash flows from financial activity</b>	588,013	(535,172)
Effect of changes on foreign exchange rate on cash and cash equivalents	(13,364)	(7,108)
Net increase (decrease) of cash and cash equivalents	(1,570,100)	(4,601,026)
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	4,926,036	8,643,034

Chairman of Management Board: E. Soghomonyan

Chief Accountant: A. Mkrtumyan

Date of approval: 15.07.2013

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

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

Date: from 01/04/2013-till 30/06/2013

<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	20.366.893	5.000.000	No breach
N1 Minimal ratio of the total capital and risk-weighted assets	40.80%	12%	No breach
N2 <sup>1</sup> Minimal ratio of the Bank's highly liquid assets and total assets	24.56%	15%	No breach
N2 <sup>2</sup> Minimal ratio of the Bank's highly liquid assets and demand liabilities	219.25%	60%	No breach
N3 <sup>1</sup> Maximum exposure to any single borrower	18.09%	20%	No breach
N3 <sup>2</sup> Maximum exposure to major borrowers	54.04%	500%	No breach
N4 <sup>1</sup> Maximum exposure to one related party	2.90%	5%	No breach
N4 <sup>2</sup> Maximum exposure to all related parties	5.28%	20%	No breach
Minimum reserve requirement with the Central Bank of Armenia:			
AMD	x	8%	No breach
USD	x	12%	No breach
EUR	x	12%	No breach
Gross foreign currency position for all currencies	0.72%	10%	No breach
Gross foreign currency position for all currencies:			No breach
USD	0.64%	7%	No breach
EUR	0.01%	7%	No breach
RUB	0.00%	7%	No breach
	x	x	x

Chairman of Management Board: E. Soghomonyan

Chief Accountant: A. Mkrtumyan

Date of approval: 15.07.2013