

INTERIM STATEMENT
OF CASH FLOW (form 9 a)
"30" JUNE 2019
ARMBUSINESSBANK CJSC YEREVAN, 48 NALBANDYAN STR.

TITLE	Previous period	Reporting period
1. Cash flow from operating activity	x	x
<i>Net cash flow before changes in operating assets and liabilities</i>	1,446,474	262,503
Interest receipts	17,431,470	15,641,017
Interest payments	-16,556,901	-15,372,654
Commission receipts	2,092,079	2,651,951
Commission payments	-299,091	-411,650
Gain/ (loss) from financial assets measured at fair value through profit/loss	0	0
Gain/ (loss) from foreign exchange dealings	940,286	1,292,017
Recovery on assets previously written off	1,442,406	1,259,025
Paid salaries and equivalents	-1,794,992	-2,433,057
Other income received from operating activities and other expenses paid	-1,808,783	-2,364,146
<i>Net cash flow from changes in operating assets and liabilities</i>	-26,527,144	-13,505,731
Decrease/ (increase) in operating assets including on, decrease/ (increase) in loans and advances at amortized value	-23,696,994	-74,460,541
including on those measured at fair value through profit or loss and measured at fair value through other comprehensive financial result	4,851,109	5,266,679
Decrease/ (increase) of lease receivables		
Decrease /(increase) in other operating assets	780,286	-7,370,544
Increase (decrease) in operating liabilities	-9,949,740	57,893,297
Decrease (increase) in other operating liabilities	1,488,195	5,165,378
Net cash flows from operating activity before profit tax payment	-25,080,670	-13,243,228
Profit tax paid	-715,502	-111,970
Net cash flow from operating activities	-25,796,172	-13,355,198
2. Cash flow from investment activities	x	x
Decrease (increase) in other financial assets measured at amortized value		
Decrease (increase) of investments in authorized capital of other companies		
Decrease (increase) of deposits placed at other banks	50,000,000	0
Decrease (increase) of capital investments in PP&E and intangible assets	-51,555	-45,868
Acquisition of PP&E and intangible assets	-3,533,215	-288,739
Disposal of PP&E and intangible assets	17,945	255,509
Net cash flow from other investing activities		
Net cash flow from investing activities	46,433,175	-79,098
3. Cash flow from financing activities	x	x
Dividends paid		
Increase (decrease) in borrowings due to the Central Bank of RA	-9,826,388	8,968,463
Increase (decrease) of borrowings due to banks	2,720,504	-806,718
Increase (decrease) in other borrowings received	-566,302	114,208
Increase (decrease) in securities issued by the bank	2,408,172	-592,083
Shareholders' investments in authorized capital		
Increase (decrease) in amounts payable for financial rent		
Net cash flows from other financial activities		
Net cash flows from financial activities	-5,264,014	7,683,870
Effect of changes in exchange rates on cash and cash equivalents	-59,909	1,144,952
Net increase /(decrease) in cash and cash equivalents	15,313,080	-4,605,474
Cash and cash equivalents at the beginning of the period	65,674,706	127,503,012
Cash and cash equivalents at the end of the period	80,987,786	122,897,538

Chairman of the Executive Board of the Bank

Artavazd Sargsyan

Chief accountant

Narine Sargsyan

Date of approval 15.07.2019

