

INTERIM STATEMENT  
OF CASH FLOW (form 9 a)  
"30" JUNE 2017  
ARMBUSINESSBANK CJSC YEREVAN, 48 NALBANDYAN STR.

TITLE	Previous period	Reporting period
<b>1. Cash flow from operating activity</b>	<b>x</b>	<b>x</b>
<i>Net cash flow before changes in operating assets and liabilities</i>	2,549,055	2,244,319
Interest receipts	11,125,902	13,541,440
Interest payments	-9,800,718	-12,458,275
Commission receipts	1,097,683	1,364,316
Commission payments	-199,952	-154,876
Gain/ (loss) from financial assets held for trading	19	0
Gain/ (loss) from foreign exchange dealings	556,613	657,870
Recovery on assets previously written off	1,280,752	1,150,667
Paid salaries and equivalents	-1,469,109	-1,612,183
Other income received from operating activity and other expenses paid	-42,135	-244,640
<i>Net cash flow from changes in operating assets and liabilities</i>	-4,215,615	17,813,664
Decrease/ (increase) in operating assets		
including on,	-24,737,072	-38,949,728
decrease/ (increase) in loans and advances		
Decrease (increase) in securities held for trading and available for sale	-905,083	633,366
Decrease/ (increase) of lease receivables		
Decrease / (increase) in other operating assets	85,517	-242,797
Increase (decrease) in operating liabilities		
including on	21,192,986	56,431,314
Increase (decrease) in amounts due to customers		
Decrease (increase) in other operating liabilities	148,037	-58,491
<b>Net cash flows from operating activity before profit tax payment</b>	<b>-1,666,560</b>	<b>20,057,983</b>
Profit tax paid	-10,000	0
<b>Net cash flow from operating activity</b>	<b>-1,676,560</b>	<b>20,057,983</b>
<b>2. Cash flow from investing activities</b>	<b>x</b>	<b>x</b>
Decrease (increase) in investments held to maturity		
Decrease (increase) of investments in authorized capital of other companies		
Decrease (increase) of capital investments in PP&E and intangible assets	-246,191	-169,443
Acquisition of PP&E and intangible assets	-179,748	-421,716
Disposal of PP&E and intangible assets	691	15,341
Net cash flow from other investing activities		
<b>Net cash flow from investing activities</b>	<b>-425,248</b>	<b>-575,818</b>
<b>3. Cash flow from financing activities</b>	<b>x</b>	<b>x</b>
Dividends paid		
Increase (decrease) in borrowings due to the Central Bank of RA	4,033,112	-927,013
Increase (decrease) of borrowings from banks	-1,714,315	-6,425,621
Increase (decrease) in other borrowings received	-1,520,545	-19,949
Increase (decrease) in securities issued by the bank		586,841
Shareholders' investments in authorized capital		
Increase (decrease) of lease payables		
Net cash flows from other financial activities		
<b>Net cash flows from financing activities</b>	<b>798,252</b>	<b>-6,785,742</b>
Effect of changes in exchange rates on cash and cash equivalents	279,494	-336,331
<b>Net increase / (decrease) in cash and cash equivalents</b>	<b>-1,024,062</b>	<b>12,360,092</b>
Cash and cash equivalents at the beginning of the period	40,510,724	63,435,155
Cash and cash equivalents at the end of the period	<b>39,486,662</b>	<b>75,795,247</b>

Chairman of the Executive Board of the Bank

Arsen Mikayelyan

Chief accountant

Narine Sargsyan

Date of approval 14.07.17

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