

INTERIM STATEMENT OF CASH FLOW (form 9 a)

"30" SEPTEMBER 2014

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>	618,284	-181,843
Interest receipts	10,712,805	11,756,807
Interest payments	-9,581,752	-10,833,584
Commission receipts	1,060,317	1,296,948
Commission payments	-312,018	-305,661
Gain/ (loss) from financial assets held for trading	64,796	3,059
Gain/ (loss) from foreign exchange dealings	515,999	533,996
Recovery on assets previously written off	631,259	538,346
Paid salaries and equivalents	-1,735,384	-1,838,566
Other income received from operating activity and other expenses paid	-737,738	-1,333,188
<i>Net cash flow from changes in operating assets and liabilities</i>	-9,205,206	-15,155,679
Decrease/ (increase) in operating assets		
including on,	-2,635,548	-21,947,483
decrease/ (increase) in loans and advances		
Decrease (increase) in securities held for trading and available for sale	597,099	2,747,300
Decrease/ (increase) of lease receivables		
Decrease / (increase) in other operating assets	1,066,656	-2,242,437
Increase (decrease) in operating liabilities		
including on	-9,488,629	5,153,778
Increase (decrease) in amounts due to customers		
Decrease (increase) in other operating liabilities	1,255,216	1,133,163
Net cash flows from operating activity before profit tax payment	-8,586,922	-15,337,522
Profit tax paid	0	-50,545
Net cash flow from operating activity	-8,586,922	-15,388,067
2. Cash flow from investing activities	x	x
Decrease (increase) in investments held to maturity	33,282	
Decrease (increase) of investments in authorized capital of other companies		
Decrease (increase) of capital investments in PP&E and intangible assets	-83,906	-101,495
Acquisition of PP&E and intangible assets	-273,910	-652,387
Disposal of PP&E and intangible assets	61,014	18,884
Net cash flow from other investing activities		
Net cash flow from investing activities	-263,520	-734,998
3. Cash flow from financing activities	x	x
Dividends paid		
Increase (decrease) in borrowings due to the Central Bank of RA	986,131	-15,391,977
Increase (decrease) of borrowings from banks	7,220,696	35,472,090
Increase (decrease) in other borrowings received	-827,612	-2,956,062
Increase (decrease) in securities issued by the bank		
Shareholders' investments in authorized capital		
Increase (decrease) of lease payables		
Net cash flows from other financial activities		
Net cash flows from financing activities	7,379,215	17,124,051
Effect of changes in exchange rates on cash and cash equivalents	-166,925	3,634
Net increase / (decrease) in cash and cash equivalents	-1,638,152	1,004,620
Cash and cash equivalents at the beginning of the period	14,270,422	36,583,777
Cash and cash equivalents at the end of the period	12,632,270	37,588,397

Chairman of the Executive Board of the Bank

Arsen Mikayelyan

Chief accountant

Narine Sargsyan

Date of approval 14.10.14

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