

INTERIM STATEMENT
OF CASH FLOW (form 9 a)
"30" JUNE 2016
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>	2,792,344	2,549,055
Interest receipts	12,219,660	11,125,902
Interest payments	-9,130,043	-9,800,718
Commission receipts	1,074,604	1,097,683
Commission payments	-210,666	-199,952
Gain/ (loss) from financial assets held for trading	0	19
Gain/ (loss) from foreign exchange dealings	424,544	556,613
Recovery on assets previously written off	210,318	1,280,752
Paid salaries and equivalents	-1,372,624	-1,469,109
Other income received from operating activity and other expenses paid	-423,449	-42,135
<i>Net cash flow from changes in operating assets and liabilities</i>	4,379,221	-4,215,615
Decrease/ (increase) in operating assets including on,	-16,618,162	-24,737,072
decrease/ (increase) in loans and advances		
Decrease (increase) in securities held for trading and available for sale	933,324	-905,083
Decrease/ (increase) of lease receivables		
Decrease / (increase) in other operating assets	-275,987	85,517
Increase (decrease) in operating liabilities including on	20,755,640	21,192,986
Increase (decrease) in amounts due to customers		
Decrease (increase) in other operating liabilities	-415,594	148,037
Net cash flows from operating activity before profit tax payment	7,171,565	-1,666,560
Profit tax paid	-981,139	-10,000
Net cash flow from operating activity	6,190,426	-1,676,560
2. Cash flow from investing activities	x	x
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	-31,159	-246,191
Acquisition of PP&E and intangible assets	-298,003	-179,748
Disposal of PP&E and intangible assets	53,720	691
Net cash flow from other investing activities		
Net cash flow from investing activities	-275,442	-425,248
3. Cash flow from financing activities	x	x
Dividends paid		
Increase (decrease) in borrowings due to the Central Bank of RA	-1,108,870	4,033,112
Increase (decrease) of borrowings from banks	1,808,362	-1,714,315
Increase (decrease) in other borrowings received	-3,701,304	-1,520,545
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	-3,001,812	798,252
Effect of changes in exchange rates on cash and cash equivalents	19,240	279,494
Net increase / (decrease) in cash and cash equivalents	2,932,412	-1,024,062
Cash and cash equivalents at the beginning of the period	31,390,285	40,510,724
Cash and cash equivalents at the end of the period	34,322,697	39,486,662

Chairman of the Executive Board of the Bank

Arsen Mikayelyan

Chief accountant

Narine Sargsyan

Date of approval 14.07.16

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