

INTERIM STATEMENT
OF CASH FLOW (form 9 a)
"30" SEPTEMBER 2015
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>	-181,843	3,178,052
Interest receipts	11,756,807	17,480,124
Interest payments	-10,833,584	-14,410,885
Commission receipts	1,296,948	1,695,467
Commission payments	-305,661	-333,437
Gain/ (loss) from financial assets held for trading	3,059	0
Gain/ (loss) from foreign exchange dealings	533,996	739,851
Recovery on assets previously written off	538,346	382,213
Paid salaries and equivalents	-1,838,566	-2,086,084
Other income received from operating activity and other expenses paid	-1,333,188	-289,197
<i>Net cash flow from changes in operating assets and liabilities</i>	-15,155,679	15,656,576
Decrease/ (increase) in operating assets		
including on,	-21,947,483	-9,483,288
decrease/ (increase) in loans and advances		
Decrease (increase) in securities held for trading and available for sale	2,747,300	1,294,873
Decrease/ (increase) of lease receivables		
Decrease / (increase) in other operating assets	-2,242,437	-573,058
Increase (decrease) in operating liabilities		
including on	5,153,778	23,810,276
Increase (decrease) in amounts due to customers		
Decrease (increase) in other operating liabilities	1,133,163	607,773
Net cash flows from operating activity before profit tax payment	-15,337,522	18,834,628
Profit tax paid	-50,545	-1,166,534
Net cash flow from operating activity	-15,388,067	17,668,094
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	-101,495	-35,144
Acquisition of PP&E and intangible assets	-652,387	-575,096
Disposal of PP&E and intangible assets	18,884	212,335
Net cash flow from other investing activities		
Net cash flow from investing activities	-734,998	-397,905
3. Cash flow from financing activities	x	x
Dividends paid		
Increase (decrease) in borrowings due to the Central Bank of RA	-15,391,977	-3,023,350
Increase (decrease) of borrowings from banks	35,472,090	3,024,041
Increase (decrease) in other borrowings received	-2,956,062	-3,508,314
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	17,124,051	-3,507,623
Effect of changes in exchange rates on cash and cash equivalents	3,634	194,340
Net increase / (decrease) in cash and cash equivalents	1,004,620	13,956,906
Cash and cash equivalents at the beginning of the period	36,583,777	31,390,285
Cash and cash equivalents at the end of the period	37,588,397	45,347,191

Chairman of the Executive Board of the Bank

Arsen Mikayelyan

Chief accountant

Narine Sargsyan

Date of approval 14.10.15

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