

INTERIM STATEMENT
OF CASH FLOW (form 9 a)
"31" DECEMBER 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>	3,209,747	6,790,007
Interest receipts	22,139,093	23,908,237
Interest payments	-19,013,363	-21,098,840
Commission receipts	2,345,097	2,534,279
Commission payments	-453,223	-373,074
Gain/ (loss) from financial assets held for trading	-18,297	-230,580
Gain/ (loss) from foreign exchange dealings	1,063,155	1,143,458
Recovery on assets previously written off	740,246	4,581,512
Paid salaries and equivalents	-3,005,839	-3,225,824
Other income received from operating activity and other expenses paid	-587,122	-449,161
<i>Net cash flow from changes in operating assets and liabilities</i>	10,974,547	16,769,621
Decrease/ (increase) in operating assets		
including on,	-24,274,915	-63,637,869
decrease/ (increase) in loans and advances		
Decrease (increase) in securities held for trading and available for sale	-1,959,508	-2,828,992
Decrease/ (increase) of lease receivables		
Decrease / (increase) in other operating assets	-1,043,952	1,054,480
Increase (decrease) in operating liabilities		
including on	32,211,634	89,066,865
Increase (decrease) in amounts due to customers		
Decrease (increase) in other operating liabilities	6,041,288	-6,884,863
Net cash flows from operating activity before profit tax payment	14,184,294	23,559,628
Profit tax paid	-1,351,928	-289,952
Net cash flow from operating activity	12,832,366	23,269,676
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	-293,482	-610,346
Acquisition of PP&E and intangible assets	-799,861	-1,088,764
Disposal of PP&E and intangible assets	212,335	43,691
Net cash flow from other investing activities		
Net cash flow from investing activities	-881,008	-1,655,419
3. Cash flow from financing activities	x	x
Dividends paid		
Increase (decrease) in borrowings due to the Central Bank of RA	507,353	-5,426,204
Increase (decrease) of borrowings from banks	174,288	4,113,789
Increase (decrease) in other borrowings received	-3,532,183	-1,653,844
Increase (decrease) in securities issued by the bank		
Shareholders' investments in authorized capital		4,005,540
Increase (decrease) of lease payables		
Net cash flows from other financial activities		
Net cash flows from financing activities	-2,850,542	1,039,281
Effect of changes in exchange rates on cash and cash equivalents	19,623	270,893
Net increase / (decrease) in cash and cash equivalents	9,120,439	22,924,431
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	40,510,724	63,435,155

Chairman of the Executive Board of the Bank

Arsen Mikayelyan

Chief accountant

Narine Sargsyan

Date of approval 14.01.17

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