

INTERIM STATEMENT
OF CASH FLOW (form 9 a)
"31" MARCH 2018
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>	2,635,119	2,064,802
Interest receipts	8,005,924	8,816,902
Interest payments	-6,081,683	-7,917,573
Commission receipts	626,290	974,725
Commission payments	-76,695	-137,367
Gain/ (loss) from financial assets measured at fair value through profit/loss	0	0
Gain/ (loss) from foreign exchange dealings	332,471	400,535
Recovery on assets previously written off	587,738	965,652
Paid salaries and equivalents	-800,982	-892,241
Other income received from operating activities and other expenses paid	42,056	-145,831
<i>Net cash flow from changes in operating assets and liabilities</i>	-3,786,558	28,376,241
Decrease/ (increase) in operating assets		
including on, decrease/ (increase) in loans and advances at amortized value	-30,852,208	-17,734,613
including on those measured at fair value through profit or loss and measured at fair value through other comprehensive financial result	-439,749	2,593,265
Decrease/ (increase) of lease receivables		
Decrease /(increase) in other operating assets	556,456	-892,710
Increase (decrease) in operating liabilities	27,724,383	38,541,385
Decrease (increase) in other operating liabilities	-775,440	5,868,914
Net cash flows from operating activity before profit tax payment	-1,151,439	30,441,043
Profit tax paid	0	-301,766
Net cash flow from operating activities	-1,151,439	30,139,277
2. Cash flow from investment activities	x	x
Decrease (increase) in other financial assets measured at amortized value		
Decrease (increase) of investments in authorized capital of other companies		
Decrease (increase) of deposits placed at other banks		45,000,000
Decrease (increase) of capital investments in PP&E and intangible assets	-39,350	-32,589
Acquisition of PP&E and intangible assets	-28,873	-3,414,148
Disposal of PP&E and intangible assets	588	1,638
Net cash flow from other investing activities		
Net cash flow from investing activities	-67,635	41,554,901
3. Cash flow from financing activities	x	x
Dividends paid		
Increase (decrease) in borrowings due to the Central Bank of RA	-8,706,805	-18,114,339
Increase (decrease) of borrowings due to banks	-3,432,164	9,319,512
Increase (decrease) in other borrowings received	-65,448	-432,309
Increase (decrease) in securities issued by the bank	586,211	2,430,773
Shareholders' investments in authorized capital		
Increase (decrease) in amounts payable for financial rent		
Net cash flows from other financial activities		
Net cash flows from financial activities	-11,618,206	-6,796,363
Effect of changes in exchange rates on cash and cash equivalents	-483,103	-43,182
Net increase /(decrease) in cash and cash equivalents	-13,320,383	64,854,633
Cash and cash equivalents at the beginning of the period	63,435,155	65,674,706
Cash and cash equivalents at the end of the period	50,114,772	130,529,339

Chairman of the Executive Board of the Bank

Arsen Mikayelyan

Chief accountant

Narine Sargsyan

Date of approval 13.04.18

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