

INTERIM CASH FLOW STATEMENT
(form 9 a)**30 JUNE 2013****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>	6,922,542	115,613
Interest receipts	7,567,098	7,122,661
Interest payments	-5,504,610	-6,684,375
Commission receipts	582,151	664,158
Commission payments	-174,567	-207,131
Gain/ (loss) from financial assets held for trading	4,189,358	-226,462
Gain/ (loss) from foreign exchange dealings	304,307	344,501
Recovery on assets previously written off	312,759	307,670
Paid salaries and equivalents	-887,236	-1,137,898
Other income received from operating activity and other expenses paid	533,282	-67,511
<i>Net cash flow from changes in operating assets and liabilities</i>	-22,833,014	-11,642,693
Decrease/ (increase) in operating assets		
including on,	-20,582,787	821,662
decrease/ (increase) in loans and advances		
Decrease (increase) in securities held for trading and available for sale	289,231	738,865
Decrease/ (increase) of lease receivables		
Decrease /(increase) in other operating assets	-4,171,592	8,988,123
Increase (decrease) in operating liabilities		
including on	-3,090,749	-22,540,975
Increase (decrease) in amounts due to customers		
Decrease (increase) in other operating liabilities	4,722,883	349,632
Net cash flows from operating activity before profit tax payment	-15,910,472	-11,527,080
Profit tax paid	-444,391	0
Net cash flow from operating activity	-16,354,863	-11,527,080
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	894,564	-74,501
Acquisition of PP&E and intangible assets	-1,115,953	-178,711
Disposal of PP&E and intangible assets	30,197	45,549
Net cash flow from other investing activities		
Net cash flow from investing activities	-191,192	-207,663
3. Cash flow from financing activities	x	x
Dividends paid		
Increase (decrease) in borrowings due to the Central Bank of RA	635,745	982,721
Increase (decrease) of borrowings from banks	6,024,686	5,128,266
Increase (decrease) in other borrowings received	531,015	-722,014
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	7,191,446	5,388,973
Effect of changes in exchange rates on cash and cash equivalents	-1,600,776	-157,855
Net increase /(decrease) in cash and cash equivalents	-10,955,385	-6,503,625
Cash and cash equivalents at the beginning of the period	24,064,575	14,270,422
Cash and cash equivalents at the end of the period	13,109,190	7,766,797

Chairman of Executive Board

Acting Chief accountant

Approval date 13.07.13

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