

INTERIM STATEMENT
OF CASH FLOW (form 9 a)
"30" JUNE 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>	2,244,319	1,446,474
Interest receipts	13,541,440	17,431,470
Interest payments	-12,458,275	-16,556,901
Commission receipts	1,364,316	2,092,079
Commission payments	-154,876	-299,091
Gain/ (loss) from financial assets measured at fair value through profit/loss	0	0
Gain/ (loss) from foreign exchange dealings	657,870	940,286
Recovery on assets previously written off	1,150,667	1,442,406
Paid salaries and equivalents	-1,612,183	-1,794,992
Other income received from operating activities and other expenses paid	-244,640	-1,808,783
<i>Net cash flow from changes in operating assets and liabilities</i>	17,813,664	-26,527,144
Decrease/ (increase) in operating assets including on, decrease/ (increase) in loans and advances at amortized value	-38,949,728	-23,696,994
including on those measured at fair value through profit or loss and measured at fair value through other comprehensive financial result	633,366	4,851,109
Decrease/ (increase) of lease receivables		
Decrease / (increase) in other operating assets	-242,797	780,286
Increase (decrease) in operating liabilities	56,431,314	-9,949,740
Decrease (increase) in other operating liabilities	-58,491	1,488,195
Net cash flows from operating activity before profit tax payment	20,057,983	-25,080,670
Profit tax paid	0	-715,502
Net cash flow from operating activities	20,057,983	-25,796,172
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		50,000,000
Decrease (increase) of capital investments in PP&E and intangible assets	-169,443	-51,555
Acquisition of PP&E and intangible assets	-421,716	-3,533,215
Disposal of PP&E and intangible assets	15,341	17,945
Net cash flow from other investing activities		
Net cash flow from investing activities	-575,818	46,433,175
3. Cash flow from financing activities	x	x
Dividends paid		
Increase (decrease) in borrowings due to the Central Bank of RA	-927,013	-9,826,388
Increase (decrease) of borrowings due to banks	-6,425,621	2,720,504
Increase (decrease) in other borrowings received	-19,949	-566,302
Increase (decrease) in securities issued by the bank	586,841	2,408,172
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	-6,785,742	-5,264,014
Effect of changes in exchange rates on cash and cash equivalents	-336,331	-59,909
Net increase / (decrease) in cash and cash equivalents	12,360,092	15,313,080
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	75,795,247	80,987,786

Chairman of the Executive Board of the Bank

Arsen Mikayelyan

Chief accountant

Narine Sargsyan

Date of approval 13.07.18

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