

INTERIM CASH FLOW STATEMENT
(form 9 a)

30 SEPTEMBER 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>	8,083,226	618,284
Interest receipts	11,338,380	10,712,805
Interest payments	-8,375,418	-9,581,752
Commission receipts	923,368	1,060,317
Commission payments	-274,553	-312,018
Gain/ (loss) from financial assets held for trading	5,182,012	64,796
Gain/ (loss) from foreign exchange dealings	468,571	515,999
Recovery on assets previously written off	418,368	631,259
Paid salaries and equivalents	-1,361,600	-1,735,384
Other income received from operating activity and other expenses paid	-235,902	-737,738
<i>Net cash flow from changes in operating assets and liabilities</i>	-10,035,976	-9,205,206
Decrease/ (increase) in operating assets including on,		
decrease/ (increase) in loans and advances	-26,267,152	-2,635,548
Decrease (increase) in securities held for trading and available for sale	-1,812,014	597,099
Decrease/ (increase) of lease receivables		
Decrease / (increase) in other operating assets	-4,156,723	1,066,656
Increase (decrease) in operating liabilities including on		
Increase (decrease) in amounts due to customers	16,646,978	-9,488,629
Decrease (increase) in other operating liabilities	5,552,935	1,255,216
Net cash flows from operating activity before profit tax payment	-1,952,750	-8,586,922
Profit tax paid	-529,212	0
Net cash flow from operating activity	-2,481,962	-8,586,922
2. Cash flow from investing activities	x	x
Decrease (increase) in investments held to maturity		33,282
Decrease (increase) of investments in authorized capital of other companies		
Decrease (increase) of capital investments in PP&E and intangible assets	902,471	-83,906
Acquisition of PP&E and intangible assets	-1,797,785	-273,910
Disposal of PP&E and intangible assets	30,430	61,014
Net cash flow from other investing activities		
Net cash flow from investing activities	-864,884	-263,520
3. Cash flow from financing activities	x	x
Dividends paid		
Increase (decrease) in borrowings due to the Central Bank of RA	1,913,918	986,131
Increase (decrease) of borrowings from banks	10,494,752	7,220,696
Increase (decrease) in other borrowings received	309,622	-827,612
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	12,718,292	7,379,215
Effect of changes in exchange rates on cash and cash equivalents	-1,058,426	-166,925
Net increase / (decrease) in cash and cash equivalents	8,313,020	-1,638,152
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	32,377,595	12,632,270

Acting Chairman of Executive Board

Arsen Mikaelyan

Chief accountant

Ruzan Khachatryan

Approval date 14.10.13

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