



ABB

Subappendix 9
 Approved
 by Board of Central bank of the Republic of Armenia
 decision N 127-N of June 8, 2010

Appendix 9

INTERIM CASH FLOW STATEMENT
 (form 9 a)

31 DECEMBER 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>	8,625,485	4,368
Interest receipts	16,241,022	14,513,629
Interest payments	-12,112,303	-12,890,116
Commission receipts	1,336,850	1,529,285
Commission payments	-383,606	-418,615
Gain/ (loss) from financial assets held for trading	5,206,441	-261,500
Gain/ (loss) from foreign exchange dealings	661,150	699,941
Recovery on assets previously written off	1,523,775	839,978
Paid salaries and equivalents	-1,909,917	-2,431,542
Other income received from operating activity and other expenses paid	-1,937,927	-1,576,692
<i>Net cash flow from changes in operating assets and liabilities</i>	-23,827,900	19,694,256
Decrease/ (increase) in operating assets		
including on,	-31,822,212	-2,907,409
decrease/ (increase) in loans and advances		
Decrease (increase) in securities held for trading and available for sale	-2,271,411	-750,305
Decrease/ (increase) of lease receivables		
Decrease / (increase) in other operating assets	5,585,721	2,440,959
Increase (decrease) in operating liabilities		
including on	4,257,423	20,094,867
Increase (decrease) in amounts due to customers		
Decrease (increase) in other operating liabilities	422,579	816,144
Net cash flows from operating activity before profit tax payment	-15,202,415	19,698,624
Profit tax paid	-602,030	-93,773
Net cash flow from operating activity	-15,804,445	19,604,851
2. Cash flow from investing activities	x	x
Decrease (increase) in investments held to maturity	16,641	33,282
Decrease (increase) of investments in authorized capital of other companies		
Decrease (increase) of capital investments in PP&E and intangible assets	894,564	-91,930
Acquisition of PP&E and intangible assets	-2,269,317	-487,413
Disposal of PP&E and intangible assets	30,590	133,901
Net cash flow from other investing activities		
Net cash flow from investing activities	-1,327,522	-412,160
3. Cash flow from financing activities	x	x
Dividends paid		
Increase (decrease) in borrowings due to the Central Bank of RA	5,239,370	5,838,331
Increase (decrease) of borrowings from banks	3,360,531	-1,332,062
Increase (decrease) in other borrowings received	-359,210	-1,099,658
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	8,240,691	3,406,611
Effect of changes in exchange rates on cash and cash equivalents	-902,877	-285,947
Net increase / (decrease) in cash and cash equivalents	-9,794,153	22,313,355
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	14,270,422	36,583,777

Chairman of the Executive Board

Arsen Mikaelyan

Acting Chief Accountant

Anahit Mirzoyan

Approval date: 14.01.14

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