

INTERIM STATEMENT
OF CASH FLOW (form 9 a)
"30" SEPTEMBER 2017
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>	4,405,111	4,867,287
Interest receipts	17,843,715	24,653,679
Interest payments	-15,367,975	-20,118,656
Commission receipts	1,751,519	2,281,481
Commission payments	-284,403	-269,546
Gain/ (loss) from financial assets held for trading	-25,533	82,925
Gain/ (loss) from foreign exchange dealings	785,895	997,044
Recovery on assets previously written off	1,871,464	1,799,932
Paid salaries and equivalents	-2,230,181	-2,470,201
Other income received from operating activity and other expenses paid	60,610	-2,089,371
<i>Net cash flow from changes in operating assets and liabilities</i>	22,535,127	21,679,777
Decrease/ (increase) in operating assets		
including on,	-30,308,586	-78,242,294
decrease/ (increase) in loans and advances		
Decrease (increase) in securities held for trading and available for sale	-2,017,463	-2,186,784
Decrease/ (increase) of lease receivables		
Decrease / (increase) in other operating assets	-42,619	1,219,208
Increase (decrease) in operating liabilities		
including on	54,410,240	99,959,920
Increase (decrease) in amounts due to customers		
Decrease (increase) in other operating liabilities	493,555	929,727
Net cash flows from operating activity before profit tax payment	26,940,238	26,547,064
Profit tax paid	-10,000	0
Net cash flow from operating activity	26,930,238	26,547,064
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	-400,562	-287,632
Acquisition of PP&E and intangible assets	-302,768	-568,421
Disposal of PP&E and intangible assets	691	25,041
Net cash flow from other investing activities		
Net cash flow from investing activities	-702,639	-831,012
3. Cash flow from financing activities	x	x
Dividends paid		
Increase (decrease) in borrowings due to the Central Bank of RA	-17,049,301	-15,022,327
Increase (decrease) of borrowings from banks	-8,083,333	10,088,100
Increase (decrease) in other borrowings received	-1,749,159	-218,724
Increase (decrease) in securities issued by the bank		586,841
Shareholders' investments in authorized capital		
Increase (decrease) of lease payables		
Net cash flows from other financial activities		
Net cash flows from financing activities	-26,881,793	-4,566,110
Effect of changes in exchange rates on cash and cash equivalents	435,572	-353,403
Net increase / (decrease) in cash and cash equivalents	-218,622	20,796,539
Cash and cash equivalents at the beginning of the period	40,510,724	63,435,155
Cash and cash equivalents at the end of the period	40,292,102	84,231,694

Chairman of the Executive Board of the Bank

Arsen Mikayelyan

Chief accountant

Narine Sargsyan

Date of approval 14.10.17

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