

INTERIM STATEMENT
OF CASH FLOW (form 9 a)
"31" DECEMBER 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>	6,790,007	6,274,927
Interest receipts	23,908,237	31,497,079
Interest payments	-21,098,840	-27,662,709
Commission receipts	2,534,279	3,308,599
Commission payments	-373,074	-390,210
Gain/ (loss) from financial assets held for trading	-230,580	86,363
Gain/ (loss) from foreign exchange dealings	1,143,458	1,450,705
Recovery on assets previously written off	4,581,512	3,140,704
Paid salaries and equivalents	-3,225,824	-3,549,247
Other income received from operating activity and other expenses paid	-449,161	-1,606,357
<i>Net cash flow from changes in operating assets and liabilities</i>	16,769,621	28,391,959
Decrease/ (increase) in operating assets		
including on,	-63,637,869	-110,798,728
decrease/ (increase) in loans and advances		
Decrease (increase) in securities held for trading and available for sale	-2,828,992	-1,852,482
Decrease/ (increase) of lease receivables		
Decrease / (increase) in other operating assets	1,054,480	2,296,219
Increase (decrease) in operating liabilities		
including on	89,066,865	138,668,752
Increase (decrease) in amounts due to customers		
Decrease (increase) in other operating liabilities	-6,884,863	78,198
Net cash flows from operating activity before profit tax payment	23,559,628	34,666,886
Profit tax paid	-289,952	0
Net cash flow from operating activity	23,269,676	34,666,886
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	-610,346	-549,319
Acquisition of PP&E and intangible assets	-1,088,764	-813,900
Disposal of PP&E and intangible assets	43,691	27,891
Net cash flow from other investing activities		
Net cash flow from investing activities	-1,655,419	-1,335,328
3. Cash flow from financing activities	x	x
Dividends paid		
Increase (decrease) in borrowings due to the Central Bank of RA	-5,426,204	17,767,539
Increase (decrease) of borrowings from banks	4,113,789	-6,154,365
Increase (decrease) in other borrowings received	-1,653,844	-393,046
Increase (decrease) in securities issued by the bank		8,888,383
Shareholders' investments in authorized capital	4,005,540	
Increase (decrease) of lease payables		
Net cash flows from other financial activities		
Net cash flows from financing activities	1,039,281	20,108,511
Effect of changes in exchange rates on cash and cash equivalents	270,893	-1,195,653
Net increase / (decrease) in cash and cash equivalents	22,924,431	52,244,416
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	63,435,155	115,679,571

Chairman of the Executive Board of the Bank

Arsen Mikayelyan

Chief accountant

Narine Sargsyan

Date of approval 15.01.18

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