

INTERIM STATEMENT
OF CASH FLOW (form 9 a)
"30" JUNE 2015
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>	1,910,304	2,792,344
Interest receipts	7,799,024	12,219,660
Interest payments	-7,004,754	-9,130,043
Commission receipts	851,406	1,074,604
Commission payments	-201,817	-210,666
Gain/ (loss) from financial assets held for trading	3,059	0
Gain/ (loss) from foreign exchange dealings	285,573	424,544
Recovery on assets previously written off	2,165,967	210,318
Paid salaries and equivalents	-1,224,198	-1,372,624
Other income received from operating activity and other expenses paid	-763,956	-423,449
<i>Net cash flow from changes in operating assets and liabilities</i>	<i>-7,564,294</i>	<i>4,379,221</i>
Decrease/ (increase) in operating assets		
including on,	-15,264,948	-16,618,162
decrease/ (increase) in loans and advances		
Decrease (increase) in securities held for trading and available for sale	998,509	933,324
Decrease/ (increase) of lease receivables		
Decrease / (increase) in other operating assets	1,281,030	-275,987
Increase (decrease) in operating liabilities		
including on	3,899,445	20,755,640
Increase (decrease) in amounts due to customers		
Decrease (increase) in other operating liabilities	1,521,670	-415,594
Net cash flows from operating activity before profit tax payment	-5,653,990	7,171,565
Profit tax paid	-50,545	-981,139
Net cash flow from operating activity	-5,704,535	6,190,426
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	-50,817	-31,159
Acquisition of PP&E and intangible assets	-237,159	-298,003
Disposal of PP&E and intangible assets	17,371	53,720
Net cash flow from other investing activities		
Net cash flow from investing activities	-270,605	-275,442
3. Cash flow from financing activities	x	x
Dividends paid		
Increase (decrease) in borrowings due to the Central Bank of RA	-10,707,987	-1,108,870
Increase (decrease) of borrowings from banks	8,902,298	1,808,362
Increase (decrease) in other borrowings received	-2,103,425	-3,701,304
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	-3,909,114	-3,001,812
Effect of changes in exchange rates on cash and cash equivalents	-284,581	19,240
Net increase / (decrease) in cash and cash equivalents	-10,168,835	2,932,412
Cash and cash equivalents at the beginning of the period	36,583,777	31,390,285
Cash and cash equivalents at the end of the period	26,414,942	34,322,697

Chairman of the Executive Board of the Bank

Arsen Mikayelyan

Chief accountant

Narine Sargsyan

Date of approval 14.07.15

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