

INTERIM STATEMENT
OF CASH FLOW (form 9 a)
"31" MARCH 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>	749,396	-8,843
Interest receipts	3,789,478	4,560,040
Interest payments	-3,545,402	-4,507,261
Commission receipts	429,091	471,952
Commission payments	-93,295	-102,603
Gain/ (loss) from financial assets held for trading	0	0
Gain/ (loss) from foreign exchange dealings	106,932	229,142
Recovery on assets previously written off	880,024	78,488
Paid salaries and equivalents	-584,699	-644,516
Other income received from operating activity and other expenses paid	-232,733	-94,085
<i>Net cash flow from changes in operating assets and liabilities</i>	-7,835,773	10,655,666
Decrease/ (increase) in operating assets		
including on,	-2,598,251	-7,380,659
decrease/ (increase) in loans and advances		
Decrease (increase) in securities held for trading and available for sale	406,318	1,069,677
Decrease/ (increase) of lease receivables		
Decrease / (increase) in other operating assets	986,602	-425,422
Increase (decrease) in operating liabilities		
including on	-7,709,898	16,987,035
Increase (decrease) in amounts due to customers		
Decrease (increase) in other operating liabilities	1,079,456	405,035
Net cash flows from operating activity before profit tax payment	-7,086,377	10,646,823
Profit tax paid	-50,545	-68,586
Net cash flow from operating activity	-7,136,922	10,578,237
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	-9,600	-11,940
Acquisition of PP&E and intangible assets	-82,967	-43,296
Disposal of PP&E and intangible assets	15,375	16,422
Net cash flow from other investing activities		
Net cash flow from investing activities	-77,192	-38,814
3. Cash flow from financing activities	x	x
Dividends paid		
Increase (decrease) in borrowings due to the Central Bank of RA	-7,576,827	-846,418
Increase (decrease) of borrowings from banks	14,583,030	-3,687,537
Increase (decrease) in other borrowings received	-188,251	-1,440,179
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	6,817,952	-5,974,134
Effect of changes in exchange rates on cash and cash equivalents	-486,355	-447,097
Net increase / (decrease) in cash and cash equivalents	-882,517	4,118,192
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	35,701,260	35,508,477

Chairman of the Executive Board of the Bank

Arsen Mikayelyan

Chief accountant

Narine Sargsyan

Date of approval 14.04.15

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