

INTERIM CASH FLOW STATEMENT

(form 9 a)

31-Mar-13

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>	3,740,097	98,683
Interest receipts	3,951,509	3,784,170
Interest payments	-2,836,445	-3,502,768
Commission receipts	269,782	310,152
Commission payments	-79,689	-98,418
Gain/ (loss) from financial assets held for trading	2,391,695	112,175
Gain/ (loss) from foreign exchange dealings	146,363	147,238
Recovery on assets previously written off	197,541	139,039
Paid salaries and equivalents	-423,155	-547,514
Other income received from operating activity and other expenses paid	122,496	-245,391
<i>Net cash flow from changes in operating assets and liabilities</i>	-6,906,993	6,585,453
Decrease/ (increase) in operating assets		
including on,		
decrease/ (increase) in loans and advances	-3,203,662	-1,269,454
Decrease (increase) in securities held for trading and available for sale	-1,270,267	-10,247
Decrease/ (increase) of lease receivables		
Decrease /(increase) in other operating assets	9,908,480	-220,921
Increase (decrease) in operating liabilities		
including on		
Increase (decrease) in amounts due to customers	-12,298,449	7,205,568
Decrease (increase) in other operating liabilities	-43,095	880,507
Net cash flows from operating activity before profit tax payment	-3,166,896	6,684,136
Profit tax paid	-181,848	0
Net cash flow from operating activity	-3,348,744	6,684,136
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	192,815	-29,540
Acquisition of PP&E and intangible assets	-193,050	-4,018
Disposal of PP&E and intangible assets	27,219	
Net cash flow from other investing activities		
Net cash flow from investing activities	26,984	-33,558
3. Cash flow from financing activities	x	x
Dividends paid		
Increase (decrease) in borrowings due to the Central Bank of RA	-5,191,519	-505,151
Increase (decrease) of borrowings from banks	1,265,504	-4,651,691
Increase (decrease) in other borrowings received	-246,538	-47,639
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	-4,172,553	-5,204,481
Effect of changes in exchange rates on cash and cash equivalents	-374,990	-288,877
Net increase /(decrease) in cash and cash equivalents	-7,869,303	1,157,220
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	16,195,272	15,427,642

Chairman of Executive Board

Chief accountant

Approval date 12.04.13

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