

INTERIM STATEMENT
OF CASH FLOW (form 9 a)
"31" DECEMBER 2023

AMIO BANK 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>	21,194,612	22,185,183
Interest receipts	49,527,711	53,593,342
Interest payments	-48,778,077	-40,072,791
Commission receipts	3,512,398	4,424,913
Commission payments	-394,642	-529,497
Gain/ (loss) from financial assets measured at fair value through profit/loss	0	0
Gain/ (loss) from foreign exchange dealings	9,293,434	2,747,174
Recovery on assets previously written off	15,196,432	14,251,789
Paid salaries and equivalents	-6,128,103	-7,176,362
Other income received from operating activities and other expenses paid	-1,034,541	-5,053,385
<i>Net cash flow from changes in operating assets and liabilities</i>	-100,871,391	933,951
Decrease/ (increase) in operating assets including on, decrease/ (increase) in loans and advances at amortized value	-37,237,304	-21,599,076
including on those measured at fair value through profit or loss and measured at fair value through other comprehensive financial result	38,384,734	8,239,545
Decrease/ (increase) of lease receivables	-405,128	-388,150
Decrease / (increase) in other operating assets	-1,249,824	-11,480,403
Increase (decrease) in operating liabilities	-103,730,437	26,735,541
Decrease (increase) in other operating liabilities	3,366,568	-573,506
Net cash flows from operating activity before profit tax payment	-79,676,779	23,119,134
Profit tax paid	-1,061,500	0
Net cash flow from operating activities	-80,738,279	23,119,134
2. Cash flow from investment activities	x	x
Decrease (increase) in other financial assets measured at amortized value	-53,276,531	-56,322,713
Decrease (increase) of investments in authorized capital of other companies		
Decrease (increase) of deposits placed at other banks	0	0
Decrease (increase) of capital investments in PP&E and intangible assets	-243,375	-750,750
Acquisition of PP&E and intangible assets	-535,379	-863,994
Disposal of PP&E and intangible assets	111,188	518,624
Net cash flow from other investing activities		
Net cash flow from investing activities	-53,944,097	-57,418,833
3. Cash flow from financing activities	x	x
Dividends paid	0	0
Increase (decrease) in borrowings due to the Central Bank of RA	51,054,172	-16,127,245
Increase (decrease) of borrowings due to banks	-934,283	8,218,150
Increase (decrease) in other borrowings received	953,682	2,755,268
Increase (decrease) in securities issued by the bank	0	-2,005,914
Shareholders' investments in authorized capital	128,002,328	0
Increase (decrease) in amounts payable for financial rent		
Net cash flows from other financial activities		
Net cash flows from financial activities	179,075,899	-7,159,741
Effect of changes in exchange rates on cash and cash equivalents	-3,756,664	772,194
Net increase / (decrease) in cash and cash equivalents	40,636,859	-40,687,246
Cash and cash equivalents at the beginning of the period	54,444,957	95,081,816
Cash and cash equivalents at the end of the period	95,081,816	54,394,570

Chairman of the Executive Board of the Bank

Deputy Chief accountant

Date of approval 12.01.24

Seal

