

INTERIM STATEMENT
OF CASH FLOW (form 9 a)
"31" DECEMBER 2019
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>	4,514,846	18,283,800
Interest receipts	33,492,572	41,196,590
Interest payments	-32,281,260	-31,173,931
Commission receipts	4,751,577	6,712,715
Commission payments	-631,516	-816,495
Gain/ (loss) from financial assets measured at fair value through profit/loss	0	0
Gain/ (loss) from foreign exchange dealings	2,050,735	3,526,369
Recovery on assets previously written off	3,099,976	7,132,167
Paid salaries and equivalents	-3,893,195	-5,462,437
Other income received from operating activities and other expenses paid	-2,074,043	-2,831,178
<i>Net cash flow from changes in operating assets and liabilities</i>	19,370,153	-57,154,409
Decrease/ (increase) in operating assets		
including on, decrease/ (increase) in loans and advances at amortized value	-56,214,403	-156,090,232
including on those measured at fair value through profit or loss and measured at fair value through other comprehensive financial result	4,715,015	4,312,652
Decrease/ (increase) of lease receivables		
Decrease / (increase) in other operating assets	2,402,732	-955,964
Increase (decrease) in operating liabilities	65,695,045	92,385,622
Decrease (increase) in other operating liabilities	2,771,764	3,193,513
Net cash flows from operating activity before profit tax payment	23,884,999	-38,870,609
Profit tax paid	-939,442	-1,113,012
Net cash flow from operating activities	22,945,557	-39,983,621
2. Cash flow from investment activities	x	x
Decrease (increase) in other financial assets measured at amortized value		
Decrease (increase) of investments in authorized capital of other companies		
Decrease (increase) of deposits placed at other banks	50,000,000	0
Decrease (increase) of capital investments in PP&E and intangible assets	-227,685	-219,817
Acquisition of PP&E and intangible assets	-3,844,160	-628,908
Disposal of PP&E and intangible assets	74,895	255,509
Net cash flow from other investing activities		
Net cash flow from investing activities	46,003,050	-593,216
3. Cash flow from financing activities	x	x
Dividends paid		
Increase (decrease) in borrowings due to the Central Bank of RA	-8,338,880	6,323,642
Increase (decrease) of borrowings due to banks	-1,456,483	4,808,306
Increase (decrease) in other borrowings received	-485,848	423,934
Increase (decrease) in securities issued by the bank	2,458,098	-674,065
Shareholders' investments in authorized capital		8,635,849
Increase (decrease) in amounts payable for financial rent		
Net cash flows from other financial activities		
Net cash flows from financial activities	-7,823,113	19,517,666
Effect of changes in exchange rates on cash and cash equivalents	697,947	2,611,449
Net increase / (decrease) in cash and cash equivalents	61,823,441	-18,447,722
Cash and cash equivalents at the beginning of the period	65,679,571	127,503,012
Cash and cash equivalents at the end of the period	127,503,012	109,055,290

Chairman of the Executive Board of the Bank

Artavazd Sargsyan

Chief accountant

Narine Sargsyan

Date of approval 15.01.20

