

INTERIM STATEMENT
OF CASH FLOW (form 9 a)
"31" DECEMBER 2020
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>	18,283,800	854,853
Interest receipts	41,196,590	31,538,295
Interest payments	-31,173,931	-38,834,430
Commission receipts	6,712,715	7,251,559
Commission payments	-816,495	-853,070
Gain/ (loss) from financial assets measured at fair value through profit/loss	0	0
Gain/ (loss) from foreign exchange dealings	3,526,369	4,707,057
Recovery on assets previously written off	7,132,167	4,790,372
Paid salaries and equivalents	-5,462,437	-5,668,666
Other income received from operating activities and other expenses paid	-2,831,178	-2,076,264
<i>Net cash flow from changes in operating assets and liabilities</i>	-58,277,454	-82,873,194
Decrease/ (increase) in operating assets		
including on, decrease/ (increase) in loans and advances at amortized value	-156,090,232	-73,021,799
including on those measured at fair value through profit or loss and measured at fair value through other comprehensive financial result	4,312,652	-58,501,711
Decrease/ (increase) of lease receivables		
Decrease / (increase) in other operating assets	-955,964	-2,070,776
Increase (decrease) in operating liabilities	91,262,577	48,619,289
Decrease (increase) in other operating liabilities	3,193,513	2,101,803
Net cash flows from operating activity before profit tax payment	-39,993,654	-82,018,341
Profit tax paid	-1,113,012	-697,925
Net cash flow from operating activities	-41,106,666	-82,716,266
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	0	0
Decrease (increase) of capital investments in PP&E and intangible assets	-219,817	-367,900
Acquisition of PP&E and intangible assets	-628,908	-834,224
Disposal of PP&E and intangible assets	255,509	116,601
Net cash flow from other investing activities		
Net cash flow from investing activities	-593,216	-1,085,523
3. Cash flow from financing activities	x	x
Dividends paid	1,123,045	2,189,240
Increase (decrease) in borrowings due to the Central Bank of RA	6,323,642	62,735,742
Increase (decrease) of borrowings due to banks	4,808,306	-2,638,277
Increase (decrease) in other borrowings received	423,934	1,916,361
Increase (decrease) in securities issued by the bank	-674,065	-7,834,360
Shareholders' investments in authorized capital	8,635,849	2,079,778
Increase (decrease) in amounts payable for financial rent		
Net cash flows from other financial activities		
Net cash flows from financial activities	20,640,711	58,448,484
Effect of changes in exchange rates on cash and cash equivalents	2,611,449	4,248,110
Net increase / (decrease) in cash and cash equivalents	-18,447,722	-21,105,195
Cash and cash equivalents at the beginning of the period	127,503,012	109,055,290
Cash and cash equivalents at the end of the period	109,055,290	87,950,095

Chairman of the Executive Board of the Bank

Artavazd Sargsyan

Chief accountant

Narine Sargsyan

Date of approval 18.01.21

