

INTERIM STATEMENT  
OF CASH FLOW (form 9 a)  
"30" JUNE 2020

ARMBUSINESSBANK CJSC YEREVAN, 48 NALBANDYAN STR.

TITLE	Previous period	Reporting period
<b>1. Cash flow from operating activity</b>	<b>x</b>	<b>x</b>
<i>Net cash flow before changes in operating assets and liabilities</i>	<b>262,503</b>	<b>3,316,534</b>
Interest receipts	15,641,017	16,290,245
Interest payments	-15,372,654	-16,766,513
Commission receipts	2,651,951	3,611,255
Commission payments	-411,650	-435,604
Gain/ (loss) from financial assets measured at fair value through profit/loss	0	0
Gain/ (loss) from foreign exchange dealings	1,292,017	2,168,268
Recovery on assets previously written off	1,259,025	2,324,894
Paid salaries and equivalents	-2,433,057	-2,812,812
Other income received from operating activities and other expenses paid	-2,364,146	-1,063,199
<i>Net cash flow from changes in operating assets and liabilities</i>	<b>-13,505,731</b>	<b>-10,001,197</b>
Decrease/ (increase) in operating assets		
including on, decrease/ (increase) in loans and advances at amortized value	-74,460,541	-35,015,594
including on those measured at fair value through profit or loss and measured at fair value through other comprehensive financial result	5,266,679	-22,382,380
Decrease/ (increase) of lease receivables		
Decrease /(increase) in other operating assets	-7,370,544	52,730
Increase (decrease) in operating liabilities	57,893,297	48,352,322
Decrease (increase) in other operating liabilities	5,165,378	-1,008,275
<b>Net cash flows from operating activity before profit tax payment</b>	<b>-13,243,228</b>	<b>-6,684,663</b>
Profit tax paid	-111,970	-349,487
<b>Net cash flow from operating activities</b>	<b>-13,355,198</b>	<b>-7,034,150</b>
<b>2. Cash flow from investment activities</b>	<b>x</b>	<b>x</b>
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	-45,868	-239,086
Acquisition of PP&E and intangible assets	-288,739	-616,314
Disposal of PP&E and intangible assets	255,509	71,966
Net cash flow from other investing activities		
<b>Net cash flow from investing activities</b>	<b>-79,098</b>	<b>-783,434</b>
<b>3. Cash flow from financing activities</b>	<b>x</b>	<b>x</b>
Dividends paid		
Increase (decrease) in borrowings due to the Central Bank of RA	8,968,463	25,035,322
Increase (decrease) of borrowings due to banks	-806,718	-2,437,286
Increase (decrease) in other borrowings received	114,208	889,219
Increase (decrease) in securities issued by the bank	-592,083	2,914,939
Shareholders' investments in authorized capital		0
Increase (decrease) in amounts payable for financial rent		
Net cash flows from other financial activities		
<b>Net cash flows from financial activities</b>	<b>7,683,870</b>	<b>26,402,194</b>
Effect of changes in exchange rates on cash and cash equivalents	1,144,952	385,631
<b>Net increase /(decrease) in cash and cash equivalents</b>	<b>-4,605,474</b>	<b>18,970,241</b>
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	<b>122,897,538</b>	<b>128,025,531</b>

Chairman of the Executive Board of the Bank

Artavazd Sargsyan

Chief accountant

Narine Sargsyan

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