

INTERIM STATEMENT
OF CASH FLOW (form 9 a)
"30" JUNE 2021

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>	3,316,534	4,099,429
Interest receipts	16,290,245	21,300,442
Interest payments	-16,766,513	-21,320,071
Commission receipts	3,611,255	3,900,308
Commission payments	-435,604	-231,570
Gain/ (loss) from financial assets measured at fair value through profit/loss	0	0
Gain/ (loss) from foreign exchange dealings	2,168,268	1,125,925
Recovery on assets previously written off	2,324,894	2,415,325
Paid salaries and equivalents	-2,812,812	-2,617,266
Other income received from operating activities and other expenses paid	-1,063,199	-473,664
<i>Net cash flow from changes in operating assets and liabilities</i>	-10,001,197	-57,857,891
Decrease/ (increase) in operating assets including on, decrease/ (increase) in loans and advances at amortized value	-35,015,594	26,271,108
including on those measured at fair value through profit or loss and measured at fair value through other comprehensive financial result	-22,382,380	-64,729,706
Decrease/ (increase) of lease receivables		
Decrease / (increase) in other operating assets	52,730	1,648,080
Increase (decrease) in operating liabilities	48,352,322	-13,887,952
Decrease (increase) in other operating liabilities	-1,008,275	-7,159,421
Net cash flows from operating activity before profit tax payment	-6,684,663	-53,758,462
Profit tax paid	-349,487	-359,199
Net cash flow from operating activities	-7,034,150	-54,117,661
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	-239,086	-99,864
Acquisition of PP&E and intangible assets	-616,314	-368,949
Disposal of PP&E and intangible assets	71,966	56,722
Net cash flow from other investing activities		
Net cash flow from investing activities	-783,434	-412,091
3. Cash flow from financing activities	x	x
Dividends paid		0
Increase (decrease) in borrowings due to the Central Bank of RA	25,035,322	35,104,018
Increase (decrease) of borrowings due to banks	-2,437,286	763,346
Increase (decrease) in other borrowings received	889,219	2,256,365
Increase (decrease) in securities issued by the bank	2,914,939	8,569,218
Shareholders' investments in authorized capital	0	
Increase (decrease) in amounts payable for financial rent		
Net cash flows from other financial activities		
Net cash flows from financial activities	26,402,194	46,692,947
Effect of changes in exchange rates on cash and cash equivalents	385,631	1,156,812
Net increase / (decrease) in cash and cash equivalents	18,970,241	-6,679,993
Cash and cash equivalents at the beginning of the period	109,055,290	87,950,095
Cash and cash equivalents at the end of the period	128,025,531	81,270,102

Chairman of the Executive Board of the Bank

Aravaz Sargsyan

Chief accountant

Narine Sargsyan

Date of approval 15.07.21

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