

INTERIM STATEMENT
OF CASH FLOW (form 9 a)
"30" JUNE 2022
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>	4,099,429	10,515,788
Interest receipts	21,300,442	24,616,975
Interest payments	-21,320,071	-24,250,713
Commission receipts	3,900,308	1,523,056
Commission payments	-231,570	-219,335
Gain/ (loss) from financial assets measured at fair value through profit/loss	0	0
Gain/ (loss) from foreign exchange dealings	1,125,925	6,888,380
Recovery on assets previously written off	2,415,325	6,310,533
Paid salaries and equivalents	-2,617,266	-2,838,922
Other income received from operating activities and other expenses paid	-473,664	-1,514,186
<i>Net cash flow from changes in operating assets and liabilities</i>	-57,857,891	-159,851,310
Decrease/ (increase) in operating assets including on, decrease/ (increase) in loans and advances at amortized value	26,271,108	-30,282,347
including on those measured at fair value through profit or loss and measured at fair value through other comprehensive financial result	-64,729,706	-4,408,976
Decrease/ (increase) of lease receivables		-149,300
Decrease / (increase) in other operating assets	1,648,080	181,573
Increase (decrease) in operating liabilities	-13,887,952	-127,123,112
Decrease (increase) in other operating liabilities	-7,159,421	1,930,852
Net cash flows from operating activity before profit tax payment	-53,758,462	-149,335,522
Profit tax paid	-359,199	-686,358
Net cash flow from operating activities	-54,117,661	-150,021,880
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	-99,864	-112,597
Acquisition of PP&E and intangible assets	-368,949	-280,937
Disposal of PP&E and intangible assets	56,722	91,876
Net cash flow from other investing activities		
Net cash flow from investing activities	-412,091	-301,658
3. Cash flow from financing activities	x	x
Dividends paid	0	0
Increase (decrease) in borrowings due to the Central Bank of RA	35,104,018	47,519,253
Increase (decrease) of borrowings due to banks	763,346	-840,471
Increase (decrease) in other borrowings received	2,256,365	500,990
Increase (decrease) in securities issued by the bank	8,569,218	0
Shareholders' investments in authorized capital	0	128,002,328
Increase (decrease) in amounts payable for financial rent		
Net cash flows from other financial activities		
Net cash flows from financial activities	46,692,947	175,182,100
Effect of changes in exchange rates on cash and cash equivalents	1,156,812	-942,779
Net increase / (decrease) in cash and cash equivalents	-6,679,993	23,915,783
Cash and cash equivalents at the beginning of the period	87,950,095	54,444,957
Cash and cash equivalents at the end of the period	81,270,102	78,360,740

Chairman of the Executive Board of the Bank

Artavazd Sargsyan

Chief accountant

Davit Yedigaryan

Date of approval: 30.06.22

