

INTERIM STATEMENT
OF CASH FLOW (form 9 a)
"30" JUNE 2023
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>	10,515,788	17,549,628
Interest receipts	24,616,975	24,338,046
Interest payments	-24,250,713	-23,880,618
Commission receipts	1,523,056	2,103,196
Commission payments	-219,335	-208,163
Gain/ (loss) from financial assets measured at fair value through profit/loss	0	0
Gain/ (loss) from foreign exchange dealings	6,888,380	1,325,315
Recovery on assets previously written off	6,310,533	20,474,829
Paid salaries and equivalents	-2,838,922	-3,566,629
Other income received from operating activities and other expenses paid	-1,514,186	-3,036,348
<i>Net cash flow from changes in operating assets and liabilities</i>	-159,851,310	-41,628,551
Decrease/ (increase) in operating assets including on. decrease/ (increase) in loans and advances at amortized value	-30,282,347	-38,340,886
including on those measured at fair value through profit or loss and measured at fair value through other comprehensive financial result	-4,408,976	-24,028,509
Decrease/ (increase) of lease receivables	-149,300	-128,214
Decrease / (increase) in other operating assets	181,573	-5,833,042
Increase (decrease) in operating liabilities	-127,123,112	26,860,436
Decrease (increase) in other operating liabilities	1,930,852	-158,336
Net cash flows from operating activity before profit tax payment	-149,335,522	-24,078,923
Profit tax paid	-686,358	0
Net cash flow from operating activities	-150,021,880	-24,078,923
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	-112,597	-306,428
Acquisition of PP&E and intangible assets	-280,937	-621,306
Disposal of PP&E and intangible assets	91,876	329,108
Net cash flow from other investing activities		
Net cash flow from investing activities	-301,658	-598,626
3. Cash flow from financing activities	x	x
Dividends paid	0	0
Increase (decrease) in borrowings due to the Central Bank of RA	47,519,253	-2,639,468
Increase (decrease) of borrowings due to banks	-840,471	4,104,282
Increase (decrease) in other borrowings received	500,990	1,322,613
Increase (decrease) in securities issued by the bank	0	0
Shareholders' investments in authorized capital	128,002,328	0
Increase (decrease) in amounts payable for financial rent		
Net cash flows from other financial activities		
Net cash flows from financial activities	175,182,100	2,787,427
Effect of changes in exchange rates on cash and cash equivalents	-942,779	-1,724,394
Net increase / (decrease) in cash and cash equivalents	23,915,783	-23,614,516
Cash and cash equivalents at the beginning of the period	54,444,957	95,081,816
Cash and cash equivalents at the end of the period	78,360,740	71,467,300

Chairman of the Executive Board of the

Gevorg Tarumyan

Deputy Chief accountant

Kristine Selimyan

Date of approval 14.07.23

