

INTERIM STATEMENT  
OF CASH FLOW (form 9 a)  
"30"SEPTEMBER 2021  
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>4,239,450</b>	<b>3,771,989</b>
Interest receipts	23,940,389	30,501,919
Interest payments	-26,217,688	-32,933,799
Commission receipts	5,849,507	4,837,053
Commission payments	-665,749	-313,407
Gain/ (loss) from financial assets measured at fair value through profit/loss	0	0
Gain/ (loss) from foreign exchange dealings	3,410,477	1,932,461
Recovery on assets previously written off	3,844,554	4,249,791
Paid salaries and equivalents	-4,308,992	-3,912,968
Other income received from operating activities and other expenses paid	-1,613,048	-589,061
<i>Net cash flow from changes in operating assets and liabilities</i>	<b>-27,795,889</b>	<b>-66,886,381</b>
Decrease/ (increase) in operating assets including on, decrease/ (increase) in loans and advances at amortized value	-68,086,276	24,504,337
including on those measured at fair value through profit or loss and measured at fair value through other comprehensive financial result	-21,634,860	-72,358,549
Decrease/ (increase) of lease receivables		
Decrease / (increase) in other operating assets	-2,077,976	2,118,168
Increase (decrease) in operating liabilities	62,929,739	-13,332,829
Decrease (increase) in other operating liabilities	1,073,484	-7,817,508
<b>Net cash flows from operating activity before profit tax payment</b>	<b>-23,556,439</b>	<b>-63,114,392</b>
Profit tax paid	-523,968	-500,622
<b>Net cash flow from operating activities</b>	<b>-24,080,407</b>	<b>-63,615,014</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	-339,325	-108,832
Acquisition of PP&E and intangible assets	-744,523	-403,554
Disposal of PP&E and intangible assets	90,733	122,248
Net cash flow from other investing activities		
<b>Net cash flow from investing activities</b>	<b>-993,115</b>	<b>-390,138</b>
<b>3. Cash flow from financing activities</b>	<b>x</b>	<b>x</b>
Dividends paid		0
Increase (decrease) in borrowings due to the Central Bank of RA	24,560,659	40,629,127
Increase (decrease) of borrowings due to banks	-1,129,341	-67,916
Increase (decrease) in other borrowings received	1,736,631	1,942,428
Increase (decrease) in securities issued by the bank	201,159	8,534,238
Shareholders' investments in authorized capital	2,079,778	
Increase (decrease) in amounts payable for financial rent		
Net cash flows from other financial activities		
<b>Net cash flows from financial activities</b>	<b>27,448,886</b>	<b>51,037,877</b>
Effect of changes in exchange rates on cash and cash equivalents	1,086,912	-1,806,432
<b>Net increase / (decrease) in cash and cash equivalents</b>	<b>3,462,276</b>	<b>-14,773,707</b>
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	<b>112,517,566</b>	<b>73,176,388</b>

Chairman of the Executive Board of the Bank

Aravazd Sargsyan

Chief accountant

Marine Sargsyan

Date of approval 15.10.21

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