

INTERIM STATEMENT
OF CASH FLOW (form 9 a)
"30"SEPTEMBER 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>	3,771,989	15,157,920
Interest receipts	30,501,919	39,465,627
Interest payments	-32,933,799	-37,327,354
Commission receipts	4,837,053	2,500,602
Commission payments	-313,407	-304,258
Gain/ (loss) from financial assets measured at fair value through profit/loss	0	0
Gain/ (loss) from foreign exchange dealings	1,932,461	8,095,518
Recovery on assets previously written off	4,249,791	9,242,816
Paid salaries and equivalents	-3,912,968	-4,275,225
Other income received from operating activities and other expenses paid	-589,061	-2,239,806
<i>Net cash flow from changes in operating assets and liabilities</i>	-66,886,381	-172,431,914
Decrease/ (increase) in operating assets including on, decrease/ (increase) in loans and advances at amortized value including on those measured at fair value through profit or loss and measured at fair value through other comprehensive financial result	24,504,337	-37,800,782
Decrease/ (increase) of lease receivables		-357,498
Decrease / (increase) in other operating assets	2,118,168	-566,476
Increase (decrease) in operating liabilities	-13,332,829	-127,780,113
Decrease (increase) in other operating liabilities	-7,817,508	2,372,180
Net cash flows from operating activity before profit tax payment	-63,114,392	-157,273,994
Profit tax paid	-500,622	-873,929
Net cash flow from operating activities	-63,615,014	-158,147,923
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	-108,832	-151,539
Acquisition of PP&E and intangible assets	-403,554	-394,278
Disposal of PP&E and intangible assets	122,248	-94,115
Net cash flow from other investing activities		
Net cash flow from investing activities	-390,138	-639,932
3. Cash flow from financing activities	x	x
Dividends paid	0	0
Increase (decrease) in borrowings due to the Central Bank of RA	40,629,127	55,867,783
Increase (decrease) of borrowings due to banks	-67,916	-718,012
Increase (decrease) in other borrowings received	1,942,428	763,179
Increase (decrease) in securities issued by the bank	8,534,238	0
Shareholders' investments in authorized capital		128,002,328
Increase (decrease) in amounts payable for financial rent		
Net cash flows from other financial activities		
Net cash flows from financial activities	51,037,877	183,915,278
Effect of changes in exchange rates on cash and cash equivalents	-1,806,432	-62,061
Net increase / (decrease) in cash and cash equivalents	-14,773,707	25,065,362
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	73,176,388	79,510,319

Chairman of the Executive Board of the Bank

Artavazd Sargsyan

Financial director- chief accountant

Davit Yedigaryan

Date of approval: 15.10.22

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