

INTERIM STATEMENT
 OF CASH FLOW (form 9 a)
 "31" MARCH 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>	1,003,983	2,337,970
Interest receipts	8,906,707	9,547,504
Interest payments	-9,791,337	-12,303,428
Commission receipts	2,895,322	681,669
Commission payments	-112,543	-130,898
Gain/ (loss) from financial assets measured at fair value through profit/loss	0	0
Gain/ (loss) from foreign exchange dealings	453,455	4,862,609
Recovery on assets previously written off	1,515,176	1,590,023
Paid salaries and equivalents	-1,316,679	-1,378,824
Other income received from operating activities and other expenses paid	-1,546,118	-530,685
<i>Net cash flow from changes in operating assets and liabilities</i>	-5,284,519	-144,109,640
Decrease/ (increase) in operating assets		
including on, decrease/ (increase) in loans and advances at amortized value	16,895,983	-6,670,536
including on those measured at fair value through profit or loss and measured at fair value through other comprehensive financial result	-21,491,444	-4,638,811
Decrease/ (increase) of lease receivables		-73,193
Decrease/(increase) in other operating assets	1,615,785	-240,561
Increase (decrease) in operating liabilities	5,955,674	-131,699,677
Decrease (increase) in other operating liabilities	-8,260,517	-786,862
Net cash flows from operating activity before profit tax payment	-4,280,536	-141,771,670
Profit tax paid	-173,957	-498,787
Net cash flow from operating activities	-4,454,493	-142,270,457
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	-8,160	-22,065
Acquisition of PP&E and intangible assets	-267,197	-17,877
Disposal of PP&E and intangible assets	13,413	20,973
Net cash flow from other investing activities		
Net cash flow from investing activities	-261,944	-18,969
3. Cash flow from financing activities	x	x
Dividends paid	0	0
Increase (decrease) in borrowings due to the Central Bank of RA	1,989,815	20,338,105
Increase (decrease) of borrowings due to banks	347,456	-857,732
Increase (decrease) in other borrowings received	78,115	144,877
Increase (decrease) in securities issued by the bank	0	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	2,415,386	147,627,578
Effect of changes in exchange rates on cash and cash equivalents	192,628	2,507,827
Net increase/(decrease) in cash and cash equivalents	-2,108,423	7,845,979
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	85,841,672	62,290,936

Chairman of the Executive Board of the Bank

Artavazd Sargsyan

Chief accountant

Davit Yedigaryan

Date of approval 15.04.22

Seal

