

INTERIM STATEMENT  
 OF CASH FLOW (form 9 a)  
 "31" MARCH 2023

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>	2,337,970	3,539,524
Interest receipts	9,547,504	8,213,450
Interest payments	-12,303,428	-11,571,309
Commission receipts	681,669	1,064,978
Commission payments	-130,898	-79,786
Gain/ (loss) from financial assets measured at fair value through profit/loss	0	0
Gain/ (loss) from foreign exchange dealings	4,862,609	822,126
Recovery on assets previously written off	1,590,023	9,407,659
Paid salaries and equivalents	-1,378,824	-1,739,627
Other income received from operating activities and other expenses paid	-530,685	-2,577,967
<i>Net cash flow from changes in operating assets and liabilities</i>	-144,109,640	-15,024,759
Decrease/ (increase) in operating assets including on. decrease/ (increase) in loans and advances at amortized value	-6,670,536	-11,906,163
including on those measured at fair value through profit or loss and measured at fair value through other comprehensive financial result	-4,638,811	-20,204,161
Decrease/ (increase) of lease receivables	-73,193	-93,984
Decrease / (increase) in other operating assets	-240,561	-5,907,082
Increase (decrease) in operating liabilities	-131,699,677	24,216,486
Decrease (increase) in other operating liabilities	-786,862	-1,129,855
<b>Net cash flows from operating activity before profit tax payment</b>	<b>-141,771,670</b>	<b>-11,485,235</b>
Profit tax paid	-498,787	0
<b>Net cash flow from operating activities</b>	<b>-142,270,457</b>	<b>-11,485,235</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	-22,065	-133,618
Acquisition of PP&E and intangible assets	-17,877	-553,238
Disposal of PP&E and intangible assets	20,973	80,747
Net cash flow from other investing activities		
<b>Net cash flow from investing activities</b>	<b>-18,969</b>	<b>-606,109</b>
<b>3. Cash flow from financing activities</b>	<b>x</b>	<b>x</b>
Dividends paid	0	0
Increase (decrease) in borrowings due to the Central Bank of RA	20,338,105	4,549,416
Increase (decrease) of borrowings due to banks	-857,732	9,125,714
Increase (decrease) in other borrowings received	144,877	682,434
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		
<b>Net cash flows from financial activities</b>	<b>147,627,578</b>	<b>14,357,564</b>
Effect of changes in exchange rates on cash and cash equivalents	2,507,827	-968,791
<b>Net increase / (decrease) in cash and cash equivalents</b>	<b>7,845,979</b>	<b>1,297,429</b>
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	<b>62,290,936</b>	<b>96,379,245</b>

Chairman of the Executive Board of the Bank

Gevorg Tarumyan

Chief accountant

Narine Margaryan

Date of approval 14.04.23

