

INTERIM STATEMENT  
OF CASH FLOW (form 9 a)  
"30"SEPTEMBER 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>	<b>15,157,920</b>	<b>28,450,637</b>
Interest receipts	39,465,627	37,845,557
Interest payments	-37,327,354	-31,867,324
Commission receipts	2,500,602	3,113,688
Commission payments	-304,258	-345,764
Gain/ (loss) from financial assets measured at fair value through profit/loss	0	0
Gain/ (loss) from foreign exchange dealings	8,095,518	1,964,152
Recovery on assets previously written off	9,242,816	27,774,744
Paid salaries and equivalents	-4,275,225	-5,378,100
Other income received from operating activities and other expenses paid	-2,239,806	-4,656,316
<i>Net cash flow from changes in operating assets and liabilities</i>	<b>-172,431,914</b>	<b>-50,251,548</b>
Decrease/ (increase) in operating assets including on, decrease/ (increase) in loans and advances at amortized value	-37,800,782	-28,125,130
including on those measured at fair value through profit or loss and measured at fair value through other comprehensive financial result	-8,299,225	-40,989,933
Decrease/ (increase) of lease receivables	-357,498	-326,607
Decrease / (increase) in other operating assets	-566,476	-9,081,258
Increase (decrease) in operating liabilities	-127,780,113	28,406,639
Decrease (increase) in other operating liabilities	2,372,180	-135,259
<b>Net cash flows from operating activity before profit tax payment</b>	<b>-157,273,994</b>	<b>-21,800,911</b>
Profit tax paid	-873,929	0
<b>Net cash flow from operating activities</b>	<b>-158,147,923</b>	<b>-21,800,911</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	-151,539	-430,531
Acquisition of PP&E and intangible assets	-394,278	-691,868
Disposal of PP&E and intangible assets	-94,115	439,829
Net cash flow from other investing activities		
<b>Net cash flow from investing activities</b>	<b>-639,932</b>	<b>-682,570</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	55,867,783	-21,347,083
Increase (decrease) of borrowings due to banks	-718,012	8,232,744
Increase (decrease) in other borrowings received	763,179	1,701,034
Increase (decrease) in securities issued by the bank	0	-2,005,914
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>183,915,278</b>	<b>-13,419,219</b>
Effect of changes in exchange rates on cash and cash equivalents	-62,061	1,850,837
<b>Net increase / (decrease) in cash and cash equivalents</b>	<b>25,065,362</b>	<b>-34,051,863</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>79,510,319</b>	<b>61,029,953</b>

Chairman of the Executive Board of the Bank

Gevorg Tarumyan

Deputy Chief accountant

Kristine Selimyan

Date of approval 13.10.23

