

INTERIM STATEMENT
OF CASH FLOW (form 9 a)
"30" SEPTEMBER 2020
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>	3,241,344	4,239,450
Interest receipts	23,570,424	23,940,389
Interest payments	-22,948,780	-26,217,688
Commission receipts	4,355,947	5,849,507
Commission payments	-634,023	-665,749
Gain/ (loss) from financial assets measured at fair value through profit/loss	0	0
Gain/ (loss) from foreign exchange dealings	2,293,507	3,410,477
Recovery on assets previously written off	2,390,966	3,844,554
Paid salaries and equivalents	-3,682,508	-4,308,992
Other income received from operating activities and other expenses paid	-2,104,189	-1,613,048
<i>Net cash flow from changes in operating assets and liabilities</i>	10,543,861	-27,795,889
Decrease/ (increase) in operating assets including on, decrease/ (increase) in loans and advances at amortized value	-112,805,480	-68,086,276
including on those measured at fair value through profit or loss and measured at fair value through other comprehensive financial result	6,871,532	-21,634,860
Decrease/ (increase) of lease receivables		
Decrease/(increase) in other operating assets	1,563,843	-2,077,976
Increase (decrease) in operating liabilities	112,656,852	62,929,739
Decrease (increase) in other operating liabilities	2,257,114	1,073,484
Net cash flows from operating activity before profit tax payment	13,785,205	-23,556,439
Profit tax paid	-960,071	-523,968
Net cash flow from operating activities	12,825,134	-24,080,407
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	-120,360	-339,325
Acquisition of PP&E and intangible assets	-391,660	-744,523
Disposal of PP&E and intangible assets	255,509	90,733
Net cash flow from other investing activities		
Net cash flow from investing activities	-256,511	-993,115
3. Cash flow from financing activities	x	x
Dividends paid		
Increase (decrease) in borrowings due to the Central Bank of RA	6,650,815	24,560,659
Increase (decrease) of borrowings due to banks	3,106,968	-1,129,341
Increase (decrease) in other borrowings received	485,367	1,736,631
Increase (decrease) in securities issued by the bank	-586,954	201,159
Shareholders' investments in authorized capital		2,079,778
Increase (decrease) in amounts payable for financial rent		
Net cash flows from other financial activities		
Net cash flows from financial activities	9,656,196	27,448,886
Effect of changes in exchange rates on cash and cash equivalents	2,722,282	1,086,912
Net increase/(decrease) in cash and cash equivalents	24,947,101	3,462,276
Cash and cash equivalents at the beginning of the period	127,503,012	109,055,290
Cash and cash equivalents at the end of the period	152,450,113	112,517,566

Chairman of the Executive Board of the Bank

Artavazd Sargsyan

Chief accountant

Narine Sargsyan

Date of approval 15.10.20

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