

INTERIM STATEMENT
OF CASH FLOW (form 9 a)
"31" DECEMBER 2021
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>	854,853	6,548,520
Interest receipts	31,538,295	44,509,530
Interest payments	-38,834,430	-44,067,358
Commission receipts	7,251,559	5,720,641
Commission payments	-853,070	-397,149
Gain/ (loss) from financial assets measured at fair value through profit/loss	0	0
Gain/ (loss) from foreign exchange dealings	4,707,057	2,710,614
Recovery on assets previously written off	4,790,372	6,155,565
Paid salaries and equivalents	-5,668,666	-5,561,341
Other income received from operating activities and other expenses paid	-2,076,264	-2,521,982
<i>Net cash flow from changes in operating assets and liabilities</i>	-82,873,194	-89,526,991
Decrease/ (increase) in operating assets		
including on, decrease/ (increase) in loans and advances at amortized value	-73,021,799	24,702,442
including on those measured at fair value through profit or loss and measured at fair value through other comprehensive financial result	-58,501,711	-86,765,445
Decrease/ (increase) of lease receivables		
Decrease/(increase) in other operating assets	-2,070,776	745,417
Increase (decrease) in operating liabilities	48,619,289	-20,623,563
Decrease (increase) in other operating liabilities	2,101,803	-7,585,842
Net cash flows from operating activity before profit tax payment	-82,018,341	-82,978,471
Profit tax paid	-697,925	-642,045
Net cash flow from operating activities	-82,716,266	-83,620,516
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	-367,900	-176,384
Acquisition of PP&E and intangible assets	-834,224	-436,412
Disposal of PP&E and intangible assets	116,601	181,675
Net cash flow from other investing activities		
Net cash flow from investing activities	-1,085,523	-431,121
3. Cash flow from financing activities	x	x
Dividends paid	2,189,240	0
Increase (decrease) in borrowings due to the Central Bank of RA	62,735,742	41,664,667
Increase (decrease) of borrowings due to banks	-2,638,277	387,689
Increase (decrease) in other borrowings received	1,916,361	2,234,586
Increase (decrease) in securities issued by the bank	-7,834,360	8,534,238
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	58,448,484	52,821,180
Effect of changes in exchange rates on cash and cash equivalents	4,248,110	-2,274,681
Net increase/(decrease) in cash and cash equivalents	-21,105,195	-33,505,138
Cash and cash equivalents at the beginning of the period	109,055,290	87,950,095
Cash and cash equivalents at the end of the period	87,950,095	54,444,957

Chairman of the Executive Board of the Bank

Artavazd Sargsyan

Chief accountant

Narine Sargsyan

Date of approval: 14.01.22

