

INTERIM STATEMENT
OF CASH FLOW (form 9 a)
"31" MARCH 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>	885,845	1,561,700
Interest receipts	8,191,752	7,373,933
Interest payments	-7,366,435	-7,914,804
Commission receipts	1,285,219	1,847,608
Commission payments	-196,519	-236,454
Gain/ (loss) from financial assets measured at fair value through profit/loss	0	0
Gain/ (loss) from foreign exchange dealings	670,118	975,460
Recovery on assets previously written off	474,991	1,647,050
Paid salaries and equivalents	-1,354,194	-1,473,656
Other income received from operating activities and other expenses paid	-819,087	-657,437
<i>Net cash flow from changes in operating assets and liabilities</i>	13,596,669	1,569,658
Decrease/ (increase) in operating assets		
including on, decrease/ (increase) in loans and advances at amortized value	-36,197,346	-16,087,193
including on those measured at fair value through profit or loss and measured at fair value through other comprehensive financial result	1,025,342	715,525
Decrease/ (increase) of lease receivables		
Decrease / (increase) in other operating assets	-697,782	844,443
Increase (decrease) in operating liabilities	50,018,248	19,118,021
Decrease (increase) in other operating liabilities	-551,793	-3,021,138
Net cash flows from operating activity before profit tax payment	14,482,514	3,131,358
Profit tax paid	-111,970	-173,433
Net cash flow from operating activities	14,370,544	2,957,925
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	-21,002	-147,611
Acquisition of PP&E and intangible assets	-134,516	-385,532
Disposal of PP&E and intangible assets	255,509	70,194
Net cash flow from other investing activities		
Net cash flow from investing activities	99,991	-462,949
3. Cash flow from financing activities	x	x
Dividends paid		
Increase (decrease) in borrowings due to the Central Bank of RA	6,687,598	-3,748,058
Increase (decrease) of borrowings due to banks	-832,457	-3,565,827
Increase (decrease) in other borrowings received	-45,952	653,527
Increase (decrease) in securities issued by the bank	-585,170	3,094,573
Shareholders' investments in authorized capital		0
Increase (decrease) in amounts payable for financial rent		
Net cash flows from other financial activities		
Net cash flows from financial activities	5,224,019	-3,565,785
Effect of changes in exchange rates on cash and cash equivalents	635,656	1,174,923
Net increase / (decrease) in cash and cash equivalents	20,330,210	104,114
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	147,833,222	109,159,404

Chairman of the Executive Board of the Bank

Artavazd Sargsyan

Chief accountant

Narine Sargsyan

Date of approval: 15.04.20

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