

INTERIM STATEMENT
OF CASH FLOW (form 9 a)
"31" MARCH 2021

ARMBUSINESSBANK CJSC YEREVAN, 48 NALBANDYAN STR.

TITLE	Previous period	Reporting period
I. Cash flow from operating activity	x	x
<i>Net cash flow before changes in operating assets and liabilities</i>	1,561,700	1,003,983
Interest receipts	7,373,933	8,906,707
Interest payments	-7,914,804	-9,791,337
Commission receipts	1,847,608	2,895,322
Commission payments	-236,454	-112,543
Gain/ (loss) from financial assets measured at fair value through profit/loss	0	0
Gain/ (loss) from foreign exchange dealings	975,460	453,455
Recovery on assets previously written off	1,647,050	1,515,176
Paid salaries and equivalents	-1,473,656	-1,316,679
Other income received from operating activities and other expenses paid	-657,437	-1,546,118
<i>Net cash flow from changes in operating assets and liabilities</i>	1,569,658	-5,284,519
Decrease/ (increase) in operating assets including on, decrease/ (increase) in loans and advances at amortized value	-16,087,193	16,895,983
including on those measured at fair value through profit or loss and measured at fair value through other comprehensive financial result	715,525	-21,491,444
Decrease/ (increase) of lease receivables		
Decrease/(increase) in other operating assets	844,443	1,615,785
Increase (decrease) in operating liabilities	19,118,021	5,955,674
Decrease (increase) in other operating liabilities	-3,021,138	-8,260,517
Net cash flows from operating activity before profit tax payment	3,131,358	-4,280,536
Profit tax paid	-173,433	-173,957
Net cash flow from operating activities	2,957,925	-4,454,493
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	-147,611	-8,160
Acquisition of PP&E and intangible assets	-385,532	-267,197
Disposal of PP&E and intangible assets	70,194	13,413
Net cash flow from other investing activities		
Net cash flow from investing activities	-462,949	-261,944
3. Cash flow from financing activities	x	x
Dividends paid		0
Increase (decrease) in borrowings due to the Central Bank of RA	-3,748,058	1,989,815
Increase (decrease) of borrowings due to banks	-3,565,827	347,456
Increase (decrease) in other borrowings received	653,527	78,115
Increase (decrease) in securities issued by the bank	3,094,573	0
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	-3,565,785	2,415,386
Effect of changes in exchange rates on cash and cash equivalents	1,174,923	192,628
Net increase/(decrease) in cash and cash equivalents	104,114	-2,108,423
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	109,159,404	85,841,672

Chairman of the Executive Board of the Bank

Chief accountant

Date of approval 15.04.21

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