

CASH FLOW STATEMENT

June 30, 2026

«ARMSWISSBANK» CJSC, 10 V. Sargsyan str., Yerevan. 0010, Republic of Armenia
(name and address of the bank)

(thousand drams)

Subject	Notes	30.06.26	30.06.25
1. Net cash flow from operating activities		x	x
<i>Net cash flow before changes in operating assets and liabilities</i>		6,598,983	3,744,691
Interest received		21,539,976	21,901,058
Interest paid		(12,774,988)	(13,748,640)
Commissions received		763,976	725,089
Commissions paid		(310,121)	(232,987)
Profit (loss) from financial assets measured at fairvalue through other comprehensive income		128,437	107,259
Profit (loss) from forex trade		1,203,664	761,734
Recovery of written-off assets		905,482	1,176,832
Payroll and other payments		(1,846,031)	(1,597,686)
Other income and expenses from operating activities		(3,011,411)	(5,347,968)
Cash flow from changes in operating assets and liabilities		55,763,902	74,884
Decrease (increase) in operating assets		21,896,935	2,067,488
including,			
decrease (increase) in loans		4,264,631	(5,440,988)
decrease (increase) in financial assets measured at fair value through other comprehensive income		18,936,468	11,826,421
decrease (increase) in financial leasing		(589,926)	(3,847,393)
decrease (increase) in other operating assets		(714,238)	(470,553)
Decrease (increase) in operating liabilities		33,866,968	(1,992,604)
including,			
increase (decrease) in liabilities to customers		29,076,327	(4,650,977)
decrease (increase) in other operating liabilities		4,790,641	2,658,373
Net cash flow from operating activities before taxation		62,362,886	3,819,575
Profit tax paid		(1,450,890)	(2,000,912)
Net cash flow from operating activities		60,911,996	1,818,663
2. Cash flows from investment activities		x	x
Purchase of fixed assets and intangible assets		(785,603)	(155,927)
Sale of fixed assets and intangible assets		9,003	348
Net cash flow from investment activities		(776,600)	(155,579)
3. Cash flow from financial activities		x	x
Dividends paid		(1,100,000)	
Increase (decrease) in borrowings from CBA		(40,305,132)	2,687,996
Increase(decrease) in borrowings from banks		(1,067,659)	(2,851,730)
Increase(decrease) in other borrowings		1,901,032	8,800,916
Increase(decrease) in securities issued by the bank		9,867,322	(6,964,038)
Shareholders investments in statutory capital			
Net cash flow from financial activities		(30,704,437)	1,673,143
Influence of foreign currency exchange rate on cash and cash equivalent		(1,714,588)	967,741
Net increase(decrease) of cash and cash equivalent		27,716,370	4,303,968
Cash and cash equivalent at the beginning of the period		32,319,283	27,451,143
Cash and cash equivalent at the end of the period		60,035,653	31,755,111

Report approval date 15.07.2026

Management Board Chairman
(Executive Director)

G. Machanyan

CFO - Chief Accountant

S. Baghdasaryan