

CASH FLOW STATEMENT

September 30, 2021

«ARMSWISSBANK» CJSC, 10 V. Sargsyan str., Yerevan. 0010, Republic of Armenia

(name and address of the bank)

(thousand drams)

Subject	Notes	30.09.21	30.09.20
1. Net cash flow from operating activities		x	x
Net cash flow before changes in operating assets and liabilities		9,400,005	9,463,262
Interest received		26,083,200	19,939,574
Interest paid		(16,710,369)	(12,499,105)
Commissions received		338,928	340,406
Commissions paid		(149,710)	(136,940)
Profit (loss) from financial assets measured at fairvalue through other comprehensive income		816,111	4,819,665
Profit (loss) from forex trade		325,021	429,664
Recovery of written-off assets		983,432	577,486
Payroll and other payments		(1,175,610)	(1,291,259)
Other income and expenses from operating activities		(1,110,998)	(2,716,229)
Cash flow from changes in operating assets and liabilities		(18,866,263)	(42,271,531)
Decrease (increase) in operating assets		(27,683,151)	(58,099,044)
including,			
decrease (increase) in loans		6,684,552	(14,555,904)
decrease (increase) in financial assets measured at fair value through other comprehensive income		(27,825,218)	(35,258,607)
decrease (increase) in financial leasing		(115,736)	
decrease (increase) in other operating assets		(6,426,749)	(8,284,533)
Decrease (increase) in operating liabilities		8,816,888	15,827,513
including,			
increase (decrease) in liabilities to customers		6,326,683	10,009,039
decrease (increase) in other operating liabilities		2,490,205	5,818,474
Net cash flow from operating activities before taxation		(9,466,258)	(32,808,269)
Profit tax paid		(651,788)	(2,566,234)
Net cash flow from operating activities		(10,118,046)	(35,374,503)
2. Cash flows from investment activities		x	x
Purchase of fixed assets and intangible assets		(44,207)	(664,332)
Sale of fixed assets and intangible assets		18,104	670
Net cash flow from investment activities		(26,103)	(663,662)
3. Cash flow from financial activities		x	x
Dividends paid			
Increase (decrease) in borrowings from CBA		16,810,004	1,479,817
Increase(decrease) in borrowings from banks		(144,605)	4,391,091
Increase(decrease) in other borrowings		(965,361)	(2,713,316)
Increase(decrease) in securities issued by the bank		(1,466,649)	29,082,007
Shareholders investments in statutory capital			
Net cash flow from financial activities		14,233,389	32,239,599
Influence of foreign currency exchange rate on cash and cash equivalent		(1,623,960)	(93,158)
Net increase(decrease) of cash and cash equivalent		2,465,280	(3,891,724)
Cash and cash equivalent at the beginning of the period		30,202,639	24,818,848
Cash and cash equivalent at the end of the period		32,667,919	20,927,124

Report approval date 14.10.2021

Management Board Chairman
(Executive Director)

G. Machanyan

Chief Accountant

S. Baghdasaryan