

CASH FLOW STATEMENT

September 30, 2024

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

(name and address of the bank)

(thousand drams)

Subject	Notes	30.09.24	30.09.23
1. Net cash flow from operating activities		x	x
Net cash flow before changes in operating assets and liabilities		11,664,425	5,935,460
Interest received		31,916,155	28,843,330
Interest paid		(20,706,920)	(20,961,100)
Commissions received		834,616	557,838
Commissions paid		(260,668)	(157,306)
Profit (loss) from financial assets measured at fairvalue through other comprehensive income		105,387	67,435
Profit (loss) from forex trade		1,224,809	707,093
Recovery of written-off assets		1,357,255	612,221
Payroll and other payments		(1,641,567)	(1,622,035)
Other income and expenses from operating activities		(1,164,641)	(2,112,015)
Cash flow from changes in operating assets and liabilities		(30,027,843)	(8,004,300)
Decrease (increase) in operating assets		(13,358,098)	(29,559,860)
including,			
decrease (increase) in loans		(19,336,994)	(29,191,281)
decrease (increase) in financial assets measured at fair value through other comprehensive income		8,046,077	(3,176,410)
decrease (increase) in financial leasing		(2,380,805)	(2,140,087)
decrease (increase) in other operating assets		313,624	4,947,918
Decrease (increase) in operating liabilities		(16,669,745)	21,555,560
including,			
increase (decrease) in liabilities to customers		(20,515,383)	15,460,768
decrease (increase) in other operating liabilities		3,845,638	6,094,792
Net cash flow from operating activities before taxation		(18,363,418)	(2,068,840)
Profit tax paid		(988,736)	(1,082,022)
Net cash flow from operating activities		(19,352,154)	(3,150,862)
2. Cash flows from investment activities		x	x
Purchase of fixed assets and intangible assets		(1,012,630)	104,133
Sale of fixed assets and intangible assets		717	31,095
Net cash flow from investment activities		(1,011,913)	135,228
3. Cash flow from financial activities		x	x
Dividends paid			
Increase (decrease) in borrowings from CBA		7,893,143	5,166,518
Increase(decrease) in borrowings from banks		(4,176,806)	2,986,850
Increase(decrease) in other borrowings		2,346,705	(6,571,428)
Increase(decrease) in securities issued by the bank		13,947,694	900,572
Shareholders investments in statutory capital			
Net cash flow from financial activities		20,010,736	2,482,513
Influence of foreign currency exchange rate on cash and cash equivalent		(925,027)	(388,819)
Net increase(decrease) of cash and cash equivalent		(1,278,357)	(921,941)
Cash and cash equivalent at the beginning of the period		23,784,598	28,823,459
Cash and cash equivalent at the end of the period		22,506,241	27,901,518

Report approval date 15.10.2024

Management Board Chairman
(Executive Director)

G. Machanyan

Chief Accountant

S. Baghdasaryan