

Interim Financial Statements
Statement of Cash Flows

«31» March 2020

ACBA-CREDIT AGRICOLE BANK CJSC
Address: 82-84 Aram Street, Yerevan, Armenia

Name	Notes	31/03/19	31/03/20
Cash flows from operating activities		x	x
Net cash flows before changes in operating assets and liabilities		1,587,966	2,744,533
Interest receipts		7,458,061	9,397,201
Interest payments		(3,356,938)	(4,628,026)
Fee and commission receipts		990,247	1,107,924
Fee and commission payments		(428,099)	(495,805)
Net receipts/(payments) from financial assets at fair value through profit or loss		-	
Net receipts/(payments) from foreign exchange		278,267	393,189
Recovery of assets previously written-off		1,112,857	821,979
Salary paid and other related payments		(3,369,891)	(3,674,321)
Other income and expenses from operating activities		(1,096,537)	(177,608)
Cash flows from changes in operating assets and liabilities		16,164,775	(589,063)
Decrease/(increase) of operating assets, including:		(19,111,141)	480,878
Decrease/(increase) of loans and advances		(17,596,164)	2,861,657
Decrease/(increase) of securities		1,884,552	(3,509,412)
Decrease/(increase) of finance lease receivables		(851,767)	(492,849)
Decrease/(increase) of other operating assets		(2,547,762)	1,621,482
Increase/(decrease) of operating liabilities, including:		35,275,917	(1,069,941)
Increase/(decrease) of current accounts and deposits from customers		33,499,653	(547,978)
Increase/(decrease) of other operating liabilities		1,776,264	(521,963)
Net cash flows from operating activities before income tax paid		17,752,741	2,155,470
Income tax paid		(365,615)	(498,498)
Net cash flows from operating activities		17,387,126	1,656,972
2. Cash flows from investing activities		x	x
Decrease/(increase) of other financial assets			
Decrease/(increase) of investments in share capital of other entities			
Decrease/(increase) of capital investments in property, plant and equipment and intangible assets		(193,442)	(8,249)
Purchase of property, plant and equipment and intangible assets		(518,310)	(16,986)
Disposal of property, plant and equipment and intangible assets		30,568	-
Net cash flows from other investing activities			
Net cash flows from investing activities		(681,184)	(25,235)
3. Cash flows from financing activities		x	x
Dividends paid		0	0
Increase/(decrease) of borrowings received from the Central Bank of Armenia		456,081	43,358
Increase/(decrease) of borrowings received from banks		1,969,916	(1,867,173)
Increase/(decrease) of other borrowings received		4,041,113	4,691,715
Increase/(decrease) of securities issued by the Bank		88,205	(2,528,067)
Investments of shareholders in share capital			
Increase/(decrease) of finance lease payables			(116,068)
Net cash flows from other financing activities			
Net cash flows from financing activities		6,555,315	223,765
Effect of changes in exchange rates on cash and cash equivalents		(439,296)	1,283,817
Net increase/(decrease) of cash and cash equivalents		22,821,961	3,139,319
Cash and cash equivalents at the beginning of the period	13_2	72,304,963	55,915,251
Cash and cash equivalents at the end of the period	13_2	95,126,924	59,054,570

General Executive Director



H. Andriasyan

H. Andriasyan

Chief Accountant

A. Hakobyan

