

Interim Financial Statements
Statement of Cash Flows

«30» September 2020

ACBA-BANK OJSC

Address: 82-84 Aram Street, Yerevan, Armenia

Name	Notes	30/09/19	30/09/20
Cash flows from operating activities		x	x
Net cash flows before changes in operating assets and liabilities		15,218,533	14,437,342
Interest receipts		27,203,316	32,352,203
Interest payments		(11,603,449)	(13,649,366)
Fee and commission receipts		3,542,946	3,461,935
Fee and commission payments		(1,469,642)	(1,339,151)
Net receipts/(payments) from financial assets at fair value through profit or loss		48,096	7,974
Net receipts/(payments) from foreign exchange		1,128,002	1,434,533
Recovery of assets previously written-off		6,582,538	1,911,805
Salary paid and other related payments		(8,594,133)	(8,409,428)
Other income and expenses from operating activities		(1,619,141)	(1,333,163)
Cash flows from changes in operating assets and liabilities		(23,409,558)	(321,710)
Decrease/(increase) of operating assets, including:		(57,175,032)	(29,276,586)
Decrease/(increase) of loans and advances		(55,782,066)	(22,668,490)
Decrease/(increase) of securities		4,047,670	(3,697,048)
Decrease/(increase) of finance lease receivables		(3,973,086)	(2,399,044)
Decrease/(increase) of other operating assets		(1,467,550)	(512,004)
Increase/(decrease) of operating liabilities, including:		33,765,474	28,954,876
Increase/(decrease) of current accounts and deposits from customers		33,189,050	29,091,054
Increase/(decrease) of other operating liabilities		576,424	(136,178)
Net cash flows from operating activities before income tax paid		(8,191,025)	14,115,632
Income tax paid		(2,529,590)	(1,438,427)
Net cash flows from operating activities		(10,720,615)	12,677,205
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		(318,079)	(859,365)
Purchase of property, plant and equipment and intangible assets		(1,888,836)	(1,067,980)
Disposal of property, plant and equipment and intangible assets		85,096	6,060
Net cash flows from other investing activities			
Net cash flows from investing activities		(2,121,819)	(1,921,285)
3. Cash flows from financing activities		x	x
Dividends paid		(2,700,000)	(1,700,000)
Increase/(decrease) of borrowings received from the Central Bank of Armenia		(772,192)	5,469,276
Increase/(decrease) of borrowings received from banks		(949,647)	(528,493)
Increase/(decrease) of other borrowings received		13,442,613	10,362,695
Increase/(decrease) of securities issued by the Bank		1,300,000	(3,147,585)
Investments of shareholders in share capital			
Increase/(decrease) of finance lease payables			(512,552)
Net cash flows from other financing activities			
Net cash flows from financing activities		10,320,774	9,943,341
Effect of changes in exchange rates on cash and cash equivalents		531,042	1,431,534
Net increase/(decrease) of cash and cash equivalents		(1,990,618)	22,130,795
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	70,314,345	78,046,046

General Executive Director



H. Andreasyan
A. Hakobyan

H. Andreasyan

Chief Accountant

A. Hakobyan

