

Interim Financial Statements
Statement of Cash Flows

«31» March 2021

ACBA-BANK OJSC
Address: 82-84 Aram Street, Yerevan, Armenia

Name	Notes	31/03/20	31/03/21
Cash flows from operating activities		x	x
Net cash flows before changes in operating assets and liabilities		2,744,533	4,084,917
Interest receipts		9,397,201	10,089,457
Interest payments		(4,628,026)	(4,470,525)
Fee and commission receipts		1,107,924	1,690,226
Fee and commission payments		(495,805)	(544,136)
Net receipts/(payments) from financial assets at fair value through profit or loss		-	41,581
Net receipts/(payments) from foreign exchange		393,189	433,048
Recovery of assets previously written-off		821,979	1,063,605
Salary paid and other related payments		(3,674,321)	(3,490,938)
Other income and expenses from operating activities		(177,608)	(727,401)
Cash flows from changes in operating assets and liabilities		(589,063)	15,224,489
Decrease/(increase) of operating assets, including:		480,878	14,933,628
Decrease/(increase) of loans and advances		2,861,657	26,942,516
Decrease/(increase) of securities		(3,509,412)	(12,113,173)
Decrease/(increase) of finance lease receivables		(492,849)	117,125
Decrease/(increase) of other operating assets		1,621,482	(12,840)
Increase/(decrease) of operating liabilities, including:		(1,069,941)	290,861
Increase/(decrease) of current accounts and deposits from customers		(547,978)	35,898
Increase/(decrease) of other operating liabilities		(521,963)	254,963
Net cash flows from operating activities before income tax paid		2,155,470	19,309,406
Income tax paid		(498,498)	(394,012)
Net cash flows from operating activities		1,656,972	18,915,394
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		(8,249)	(16,054)
Purchase of property, plant and equipment and intangible assets		(16,986)	(237,253)
Disposal of property, plant and equipment and intangible assets		-	5,930
Net cash flows from other investing activities			
Net cash flows from investing activities		(25,235)	(247,377)
3. Cash flows from financing activities		x	x
Dividends paid		0	
Increase/(decrease) of borrowings received from the Central Bank of Armenia		43,358	(1,628,038)
Increase/(decrease) of borrowings received from banks		(1,867,173)	(2,546,579)
Increase/(decrease) of other borrowings received		4,691,715	(2,336,840)
Increase/(decrease) of securities issued by the Bank		(2,528,067)	(1,300,000)
Investments of shareholders in share capital		-	-
Increase/(decrease) of finance lease payables		(116,068)	(178,572)
Net cash flows from other financing activities			
Net cash flows from financing activities		223,765	(7,990,029)
Effect of changes in exchange rates on cash and cash equivalents		1,283,817	(132,941)
Net increase/(decrease) of cash and cash equivalents		3,139,319	10,545,047
Cash and cash equivalents at the beginning of the period	13_2	55,915,251	66,467,964
Cash and cash equivalents at the end of the period	13_2	59,054,570	77,013,011

General Executive Director



H. Andreasyan
A. Hakobyan

H. Andreasyan

Chief Accountant

A. Hakobyan

