

Interim Financial Statements
Compliance with the mandatory ratios set by the Central Bank of the RA

HSBC Bank Armenia CJSC

Address: 66 Teryan Street, Yerevan 0009, Republic of Armenia

01/07/2018-30/09/2018

NORMS	Actual value calculated for Bank	Compulsory value set by the Central Bank of Armenia	Any non compliance during reporting quarter
1	2	3	4
Minimum required paid-in capital (AMD '000)	18,434,350	50,000	Compliant
Minimum required total (own) capital (AMD '000)	33,549,332	30,000,000	Compliant
N1 Minimum ratio of total capital to risk-weighted assets	19.50%	12.0%	Compliant
N2(1) Minimum ratio of high-liquid assets to total assets	33.50%	15.0%	Compliant
N2(2) Minimum ratio of high-liquid assets to demand liabilities	76.83%	60.0%	Compliant
N3(1) Maximum risk of one borrower	19.01%	20.0%	Compliant
N3(2) Maximum risk on major borrowers	258.55%	500.0%	Compliant
N4(1) Maximum risk of one borrower related to the Bank	4.84%	5.0%	Compliant
N4(2) Maximum risk of all borrowers related to the Bank	17.30%	20.0%	Compliant
Minimum obligatory reserves at the Central Bank of RA, in AMD	X	For AMD` 2%, for foreign currencies` 18%, obligatory reserves are in AMD	Compliant
Maximum ratio of total foreign currency position to total capital	0.13%	10.0%	Compliant
Maximum ratio of each foreign currency position to total capital			
in USD	0.00%	7.0%	Compliant
in EUR	0.00%	7.0%	Compliant
in RUB	0.03%	7.0%	Compliant
other	X	X	Compliant

A. Drambyan
Acting Chief Executive Officer



S.Sargsyan
Acting Chief Financial Officer

15 October 2018

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HSBC Bank Armenia CJSC

Address: 66 Teryan Street, Yerevan 0009, Republic of Armenia

01/04/2018-30/06/2018

NORMS	Actual value calculated for Bank	Compulsory value set by the Central Bank of Armenia	Any non compliance during reporting quarter
1	2	3	4
Minimum required paid-in capital (AMD '000)	18,434,350	50,000	Compliant
Minimum required total (own) capital (AMD '000)	33,352,173	30,000,000	Compliant
N1 Minimum ratio of total capital to risk-weighted assets	19.76%	12.0%	Compliant
N2(1) Minimum ratio of high-liquid assets to total assets	36.33%	15.0%	Compliant
N2(2) Minimum ratio of high-liquid assets to demand liabilities	88.71%	60.0%	Compliant
N3(1) Maximum risk of one borrower	19.59%	20.0%	Compliant
N3(2) Maximum risk on major borrowers	237.28%	500.0%	Compliant
N4(1) Maximum risk of one borrower related to the Bank	4.31%	5.0%	Compliant
N4(2) Maximum risk of all borrowers related to the Bank	17.75%	20.0%	Compliant
Minimum obligatory reserves at the Central Bank of RA, in AMD	X	For AMD` 2%, for foreign currencies` 18%, obligatory reserves are in AMD	Compliant
Maximum ratio of total foreign currency position to total capital	0.08%	10.0%	Compliant
Maximum ratio of each foreign currency position to total capital			
in USD	0.00%	7.0%	Compliant
in EUR	0.00%	7.0%	Compliant
in RUB	0.01%	7.0%	Compliant
other	X	X	Compliant

S. Sargsyan
Acting Chief Financial Officer



A. Pinajian
Acting Chief Executive Officer



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HSBC Bank Armenia CJSC

Address: 66 Teryan Street, Yerevan 0009, Republic of Armenia

01/01/18-31/03/2018

NORMS	Actual value calculated for Bank	Compulsory value set by the Central Bank of Armenia	Any non compliance during reporting quarter
1	2	3	4
Minimum required paid-in capital (AMD '000)	18,434,350	50,000	Compliant
Minimum required total (own) capital (AMD '000)	33,083,418	30,000,000	Compliant
N1 Minimum ratio of total capital to risk-weighted assets	20.74%	12.0%	Compliant
N2(1) Minimum ratio of high-liquid assets to total assets	37.53%	15.0%	Compliant
N2(2) Minimum ratio of high-liquid assets to demand liabilities	95.48%	60.0%	Compliant
N3(1) Maximum risk of one borrower	18.79%	20.0%	Compliant
N3(2) Maximum risk on major borrowers	213.34%	500.0%	Compliant
N4(1) Maximum risk of one borrower related to the Bank	4.05%	5.0%	Compliant
N4(2) Maximum risk of all borrowers related to the Bank	10.43%	20.0%	Compliant
Minimum obligatory reserves at the Central Bank of RA, in AMD	X	For AMD` 2%, for foreign currencies` 18%, obligatory reserves are in AMD	Compliant
Maximum ratio of total foreign currency position to total capital	1.10%	10.0%	Compliant
Maximum ratio of each foreign currency position to total capital			
in USD	1.03%	7.0%	Compliant
in EUR	0.00%	7.0%	Compliant
in RUB	0.01%	7.0%	Compliant
other	X	X	Compliant

A. Drambyan
Chief Financial Officer



A. Pinajyan
Acting Chief Executive Officer



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HSBC Bank Armenia CJSC

Address: 66 Teryan Street, Yerevan 0009, Republic of Armenia

01/10/17-31/12/2017

NORMS	Actual value calculated for Bank	Compulsory value set by the Central Bank of Armenia	Any non compliance during reporting quarter
1	2	3	4
Minimum required paid-in capital (AMD '000)	18,434,350	50,000	Compliant
Minimum required total (own) capital (AMD '000)	32,686,933	30,000,000	Compliant
N1 Minimum ratio of total capital to risk-weighted assets	18.26%	12.0%	Compliant
N2(1) Minimum ratio of high-liquid assets to total assets	41.08%	15.0%	Compliant
N2(2) Minimum ratio of high-liquid assets to demand liabilities	107.01%	60.0%	Compliant
N3(1) Maximum risk of one borrower	19.04%	20.0%	Compliant
N3(2) Maximum risk on major borrowers	234.40%	500.0%	Compliant
N4(1) Maximum risk of one borrower related to the Bank	4.37%	5.0%	Compliant
N4(2) Maximum risk of all borrowers related to the Bank	9.71%	20.0%	Compliant
Minimum obligatory reserves at the Central Bank of RA, in AMD	X	For AMD` 2%, for foreign currencies` 18%, obligatory reserves are in AMD	Compliant
Maximum ratio of total foreign currency position to total capital	0.33%	10.0%	Compliant
Maximum ratio of each foreign currency position to total capital			
in USD	0.00%	7.0%	Compliant
in EUR	0.00%	7.0%	Compliant
in RUB	0.01%	7.0%	Compliant
other	X	X	Compliant

S. Sargsyan
Acting Chief Financial Officer



A. Drambyan
Acting Chief Executive Officer



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01/07/17-30/09/2017

NORMS	Actual value calculated for Bank	Compulsory value set by the Central Bank of Armenia	Any non compliance during reporting quarter
1	2	3	4
Minimum required paid-in capital (AMD '000)	18,434,350	50,000	Compliant
Minimum required total (own) capital (AMD '000)	33,824,230	30,000,000	Compliant
N1 Minimum ratio of total capital to risk-weighted assets	18.52%	12.0%	Compliant
N2(1) Minimum ratio of high-liquid assets to total assets	40.03%	15.0%	Compliant
N2(2) Minimum ratio of high-liquid assets to demand liabilities	114.54%	60.0%	Compliant
N3(1) Maximum risk of one borrower	17.05%	20.0%	Compliant
N3(2) Maximum risk on major borrowers	214.61%	500.0%	Compliant
N4(1) Maximum risk of one borrower related to the Bank	4.07%	5.0%	Compliant
N4(2) Maximum risk of all borrowers related to the Bank	8.97%	20.0%	Compliant
Minimum obligatory reserves at the Central Bank of RA, in AMD	X	For AMD` 2%, for foreign currencies` 18%, obligatory reserves are in AMD	Compliant
Maximum ratio of total foreign currency position to total capital	0.14%	10.0%	Compliant
Maximum ratio of each foreign currency position to total capital			
in USD	0.00%	7.0%	Compliant
in EUR	0.00%	7.0%	Compliant
in RUB	0.00%	7.0%	Compliant
other	X	X	Compliant

A. Drambyan
Chief Financial Officer



P. Edgar
Chief Executive Officer

15 October 2017