

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

HSBC Bank Armenia CJSC

Address: 90 Area, 42 Paronyan Street, Yerevan 0015, Republic of Armenia

01/01/2024-31/03/2024

| 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 | 1,000,000 | Compliant |
| Minimum required total (own) capital (AMD '000) | 58,402,332 | 30,000,000 | Compliant |
| N1 ¹ Minimum ratio of Tier 1 common capital | 20.48% | 6.20% | Compliant |
| N1 ² Minimum ratio of Tier 1 total capital | 20.48% | 8.30% | Compliant |
| N1 Minimum ratio of total capital | 21.39% | 11.00% | Compliant |
| N2(1) Minimum ratio of high-liquid assets to total assets | 31.82% | 15.00% | Compliant |
| N2(2) Minimum ratio of high-liquid assets to demand liabilities | 74.69% | 60.00% | Compliant |
| N2(3) Minimum ratio of High-liquid assets to Net cash outflows (all currencies) | 268.90% | 100.00% | Compliant |
| N2(3) (FX) Minimum ratio of High-liquid assets to Net cash outflows (group of significant currencies included in the first group) | 253.80% | 100.00% | Compliant |
| N2(3) (FX) Minimum ratio of High-liquid assets to Net cash outflows (each significant currencies included in the second group) | x | 100.00% | Compliant |
| N2(4) Minimum ratio of Available amount of stable funding to Required amount of stable funding (all currencies) | 139.30% | 100.00% | Compliant |
| N2(4) (FX) Minimum ratio of Available amount of stable funding to Required amount of stable funding (group of significant currencies included in the first group) | 135.90% | 100.00% | Compliant |
| N2(4) (FX) ¹ Minimum ratio of Available amount of stable funding to Required amount of stable funding (each significant currencies included in the second group) | x | 100.00% | Compliant |
| N3(1) Maximum risk of one borrower | 16.35% | 20.00% | Compliant |
| N3(2) Maximum risk on major borrowers | 194.78% | 500.00% | Compliant |
| N4(1) Maximum risk of one borrower related to the Bank | 1.62% | 5.00% | Compliant |
| N4(2) Maximum risk of all borrowers related to the Bank | 6.13% | 20.00% | Compliant |
| N5(1) Deviation from the maximum amount of the loan-to-value ratio | 0.00% | 10.00% | Compliant |
| N5(2) Deviation from the maximum amount of the loan-to-value ratio | 0.00% | 5.00% | Compliant |
| Minimum obligatory reserves at the Central Bank of RA, in AMD in USD in EUR | X | For AMD: 4%, for foreign currencies: 18%, from which 12% in AMD and 6% in foreign currencies | Compliant |
| Maximum ratio of total foreign currency position to total capital | 3.58% | 10.00% | Compliant |
| Maximum ratio of each foreign currency position to total capital | | | |
| in USD | 2.64% | 7.00% | Compliant |
| in EUR | 0.78% | 7.00% | Compliant |
| in RUB | 0.00% | 7.00% | Compliant |
| other | X | 7.00% | Compliant |

M. Amirbekyan
Chief Financial Officer

I. Seylanyan
Chief Executive Officer





15 April 2024

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

01/10/2023-31/12/2023

| 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 | 1,000,000 | Compliant |
| Minimum required total (own) capital (AMD '000) | 60,426,971 | 30,000,000 | Compliant |
| N1 ¹ Minimum ratio of Tier 1 common capital | 20.66% | 6.20% | Compliant |
| N1 ² Minimum ratio of Tier 1 total capital | 20.66% | 8.30% | Compliant |
| N1 Minimum ratio of total capital | 21.58% | 11.00% | Compliant |
| N2(1) Minimum ratio of high-liquid assets to total assets | 31.42% | 15.00% | Compliant |
| N2(2) Minimum ratio of high-liquid assets to demand liabilities | 69.40% | 60.00% | Compliant |
| N2(3) Minimum ratio of High-liquid assets to Net cash outflows (all currencies) | 302.30% | 100.00% | Compliant |
| N2(3) (FX) Minimum ratio of High-liquid assets to Net cash outflows (group of significant currencies included in the first group) | 222.80% | 100.00% | Compliant |
| N2(3) (FX) Minimum ratio of High-liquid assets to Net cash outflows (each significant currencies included in the second group) | x | 100.00% | Compliant |
| N2(4) Minimum ratio of Available amount of stable funding to Required amount of stable funding (all currencies) | 140.10% | 100.00% | Compliant |
| N2(4) (FX) Minimum ratio of Available amount of stable funding to Required amount of stable funding (group of significant currencies included in the first group) | 138.90% | 100.00% | Compliant |
| N2(4) (FX) ¹ Minimum ratio of Available amount of stable funding to Required amount of stable funding (each significant currencies included in the second group) | x | 100.00% | Compliant |
| N3(1) Maximum risk of one borrower | 15.97% | 20.00% | Compliant |
| N3(2) Maximum risk on major borrowers | 224.71% | 500.00% | Compliant |
| N4(1) Maximum risk of one borrower related to the Bank | 1.74% | 5.00% | Compliant |
| N4(2) Maximum risk of all borrowers related to the Bank | 6.40% | 20.00% | Compliant |
| N5(1) Deviation from the maximum amount of the loan-to-value ratio | 0.00% | 10.00% | Compliant |
| N5(2) Deviation from the maximum amount of the loan-to-value ratio | 0.00% | 5.00% | Compliant |
| Minimum obligatory reserves at the Central Bank of RA, in AMD in USD in EUR | X | For AMD: 4%, for foreign currencies: 18%, from which 12% in AMD and 6% in foreign currencies | Compliant |
| Maximum ratio of total foreign currency position to total capital | 1.70% | 10.00% | Compliant |
| Maximum ratio of each foreign currency position to total capital | | | |
| in USD | 0.96% | 7.00% | Compliant |
| in EUR | 0.57% | 7.00% | Compliant |
| in RUB | 0.00% | 7.00% | Compliant |
| other | X | 7.00% | Compliant |

M. Amirbekyan
Chief Financial Officer

I. Seylanyan
Chief Executive Officer





15 January 2024

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

01/07/2023-30/09/2023

| 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 | 1,000,000 | Compliant |
| Minimum required total (own) capital (AMD '000) | 57,490,445 | 30,000,000 | Compliant |
| N1 ¹ Minimum ratio of Tier 1 common capital | 20.37% | 6.20% | Compliant |
| N1 ² Minimum ratio of Tier 1 total capital | 20.37% | 8.30% | Compliant |
| N1 Minimum ratio of total capital | 21.32% | 11.00% | Compliant |
| N2(1) Minimum ratio of high-liquid assets to total assets | 34.03% | 15.00% | Compliant |
| N2(2) Minimum ratio of high-liquid assets to demand liabilities | 78.98% | 60.00% | Compliant |
| N2(3) Minimum ratio of High-liquid assets to Net cash outflows (all currencies) | 278.74% | 100.00% | Compliant |
| N2(3) (FX) Minimum ratio of High-liquid assets to Net cash outflows (group of significant currencies included in the first group) | 237.08% | 100.00% | Compliant |
| N2(3) (FX) Minimum ratio of High-liquid assets to Net cash outflows (each significant currencies included in the second group) | x | 100.00% | Compliant |
| N2(4) Minimum ratio of Available amount of stable funding to Required amount of stable funding (all currencies) | 145.73% | 100.00% | Compliant |
| N2(4) (FX) Minimum ratio of Available amount of stable funding to Required amount of stable funding (group of significant currencies included in the first group) | 146.18% | 100.00% | Compliant |
| N2(4) (FX) ¹ Minimum ratio of Available amount of stable funding to Required amount of stable funding (each significant currencies included in the second group) | x | 100.00% | Compliant |
| N3(1) Maximum risk of one borrower | 16.75% | 20.00% | Compliant |
| N3(2) Maximum risk on major borrowers | 223.30% | 500.00% | Compliant |
| N4(1) Maximum risk of one borrower related to the Bank | 2.43% | 5.00% | Compliant |
| N4(2) Maximum risk of all borrowers related to the Bank | 8.26% | 20.00% | Compliant |
| N5(1) Deviation from the maximum amount of the loan-to-value ratio | 0.00% | 10.00% | Compliant |
| N5(2) Deviation from the maximum amount of the loan-to-value ratio | 0.00% | 5.00% | Compliant |
| Minimum obligatory reserves at the Central Bank of RA, in AMD in USD in EUR | X | For AMD: 4%, for foreign currencies: 18%, from which 12% in AMD and 6% in foreign currencies | Compliant |
| Maximum ratio of total foreign currency position to total capital | 3.38% | 10.00% | Compliant |
| Maximum ratio of each foreign currency position to total capital | | | |
| in USD | 2.59% | 7.00% | Compliant |
| in EUR | 0.62% | 7.00% | Compliant |
| in RUB | 0.00% | 7.00% | Compliant |
| other | X | 7.00% | Compliant |

M. Amirbekyan
Chief Financial Officer

I. Seylanyan
Chief Executive Officer





15 October 2023

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

01/04/2023-30/06/2023

| 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 | 1,000,000 | Compliant |
| Minimum required total (own) capital (AMD '000) | 55,012,476 | 30,000,000 | Compliant |
| N1 ¹ Minimum ratio of Tier 1 common capital | 19.55% | 6.2% | Compliant |
| N1 ² Minimum ratio of Tier 1 total capital | 19.55% | 8.3% | Compliant |
| N1 Minimum ratio of total capital | 20.55% | 11.0% | Compliant |
| N2(1) Minimum ratio of high-liquid assets to total assets | 34.44% | 15.0% | Compliant |
| N2(2) Minimum ratio of high-liquid assets to demand liabilities | 84.34% | 60.0% | Compliant |
| N2(3) Minimum ratio of High-liquid assets to Net cash outflows (all currencies) | 270.56% | 100.0% | Compliant |
| N2(3) (FX) Minimum ratio of High-liquid assets to Net cash outflows (group of significant currencies included in the first group) | 195.62% | 100.0% | Compliant |
| N2(3) (FX) Minimum ratio of High-liquid assets to Net cash outflows (each significant currencies included in the second group) | x | 100.0% | Compliant |
| N2(4) Minimum ratio of Available amount of stable funding to Required amount of stable funding (all currencies) | 145.66% | 100.0% | Compliant |
| N2(4) (FX) Minimum ratio of Available amount of stable funding to Required amount of stable funding (group of significant currencies included in the first group) | 138.54% | 100.0% | Compliant |
| N2(4) (FX) ¹ Minimum ratio of Available amount of stable funding to Required amount of stable funding (each significant currencies included in the second group) | x | 100.0% | Compliant |
| N3(1) Maximum risk of one borrower | 16.85% | 20.0% | Compliant |
| N3(2) Maximum risk on major borrowers | 263.39% | 500.0% | Compliant |
| N4(1) Maximum risk of one borrower related to the Bank | 2.67% | 5.0% | Compliant |
| N4(2) Maximum risk of all borrowers related to the Bank | 8.35% | 20.0% | Compliant |
| N5(1) Deviation from the maximum amount of the loan-to-value ratio | 0.00% | 10.0% | Compliant |
| N5(2) Deviation from the maximum amount of the loan-to-value ratio | 0.00% | 5.0% | Compliant |
| Minimum obligatory reserves at the Central Bank of RA, in AMD in USD in EUR | X | For AMD: 4%, for foreign currencies: 18%, from which 12% in AMD and 6% in foreign currencies | Compliant |
| Maximum ratio of total foreign currency position to total capital | 3.53% | 10.0% | Compliant |
| Maximum ratio of each foreign currency position to total capital in USD | 2.21% | 7.0% | Compliant |
| in EUR | 1.17% | 7.0% | Compliant |
| in RUB | 0.00% | 7.0% | Compliant |
| other | X | X | Compliant |

M. Amirbekyan
Chief Financial Officer




I. Seylanyan
Chief Executive Officer



14 July 2023

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

01/01/2023-31/03/2023

| NORMS | Actual value calculated for Bank | Compulsory value set by the Central Bank of Armenia | Any non compliance during reporting quarter |
|---|--|--|--|
| <i>1</i> | <i>2</i> | <i>3</i> | <i>4</i> |
| Minimum required paid-in capital (AMD '000) | 18,434,350 | 50,000 | Compliant |
| Minimum required total (own) capital (AMD '000) | 53,463,264 | 30,000,000 | Compliant |
| N1(1) Minimum ratio of core capital to risk-weighted assets | 21.09% | 9.0% | Compliant |
| N1(2) Minimum ratio of total capital to risk-weighted assets | 21.24% | 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 | 83.94% | 60.0% | Compliant |
| N2(3) Minimum ratio of High-liquid assets to Net cash outflows (all currencies) | 373.91% | 100.0% | Compliant |
| N2(3) (FX) Minimum ratio of High-liquid assets to Net cash outflows (group of significant currencies included in the first group) | 162.55% | 100.0% | Compliant |
| N2(3) (FX) Minimum ratio of High-liquid assets to Net cash outflows (each significant currencies included in the second group) | x | 100.0% | Compliant |
| N2(4) Minimum ratio of Available amount of stable funding to Required amount of stable funding (all currencies) | 147.74% | 100.0% | Compliant |
| N2(4) (FX) Minimum ratio of Available amount of stable funding to Required amount of stable funding (group of significant currencies included in the first group) | 136.72% | 100.0% | Compliant |
| N2(4) (FX) ¹ Minimum ratio of Available amount of stable funding to Required amount of stable funding (each significant currencies included in the second group) | x | 100.0% | Compliant |
| N3(1) Maximum risk of one borrower | 16.20% | 20.0% | Compliant |
| N3(2) Maximum risk on major borrowers | 266.48% | 500.0% | Compliant |
| N4(1) Maximum risk of one borrower related to the Bank | 3.21% | 5.0% | Compliant |
| N4(2) Maximum risk of all borrowers related to the Bank | 7.37% | 20.0% | Compliant |
| N5(1) Deviation from the maximum amount of the loan-to-value ratio | 0.00% | 10.0% | Compliant |
| N5(2) Deviation from the maximum amount of the loan-to-value ratio | 0.00% | 5.0% | Compliant |
| Minimum obligatory reserves at the Central Bank of RA, in AMD in USD in EUR | X | For AMD` 4%, for foreign currencies` 18%, from which 12% in AMD and 6% in foreign currencies | Compliant |
| Maximum ratio of total foreign currency position to total capital | 5.21% | 10.0% | Compliant |
| Maximum ratio of each foreign currency position to total capital | | | |
| in USD | 3.32% | 7.0% | Compliant |
| in EUR | 1.70% | 7.0% | Compliant |
| in RUB | 0.00% | 7.0% | Compliant |
| other | X | X | Compliant |

M. Amirbekyan
 Chief Financial Officer



I. Seylanyan
 Chief Executive Officer