

**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

01/04/2024-30/06/2024

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 )	59,734,110	30,000,000	Compliant
N1 <sup>1</sup> Minimum ratio of Tier 1 common capital	22.00%	6.20%	Compliant
N1 <sup>2</sup> Minimum ratio of Tier 1 total capital	22.00%	8.30%	Compliant
N1 Minimum ratio of total capital	22.94%	11.00%	Compliant
N2(1) Minimum ratio of high-liquid assets to total assets	30.27%	15.00%	Compliant
N2(2) Minimum ratio of high-liquid assets to demand liabilities	74.65%	60.00%	Compliant
N2(3) Minimum ratio of High-liquid assets to Net cash outflows (all currencies)	316.30%	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)	340.30%	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)	137.20%	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)	142.60%	100.00%	Compliant
N2(4) (FX) <sup>1</sup> 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	15.88%	20.00%	Compliant
N3(2) Maximum risk on major borrowers	201.14%	500.00%	Compliant
N4(1) Maximum risk of one borrower related to the Bank	1.99%	5.00%	Compliant
N4(2) Maximum risk of all borrowers related to the Bank	6.36%	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	1.41%	10.00%	Compliant
Maximum ratio of each foreign currency position to total capital			
in USD	1.40%	7.00%	Compliant
in EUR	0.44%	7.00%	Compliant
in RUB	0.00%	7.00%	Compliant
other	X	7.00%	Compliant

S. Sargsyan  
Chief Accountant/Deputy CFO




I. Seylanyan  
Chief Executive Officer



15 July 2024

**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 <sup>1</sup> Minimum ratio of Tier 1 common capital	20.48%	6.20%	Compliant
N1 <sup>2</sup> 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) <sup>1</sup> 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 <sup>1</sup> Minimum ratio of Tier 1 common capital	20.66%	6.20%	Compliant
N1 <sup>2</sup> 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) <sup>1</sup> 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 <sup>1</sup> Minimum ratio of Tier 1 common capital	20.37%	6.20%	Compliant
N1 <sup>2</sup> 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) <sup>1</sup> 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 <sup>1</sup> Minimum ratio of Tier 1 common capital	19.55%	6.2%	Compliant
N1 <sup>2</sup> 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) <sup>1</sup> 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