

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

01/04/2020-30/06/2020

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)	34,534,954	30,000,000	Compliant
N1(1) Minimum ratio of core capital to risk-weighted assets	16.96%	9.0%	Compliant
N1(2) Minimum ratio of total capital to risk-weighted assets	17.23%	12.0%	Compliant
N2(1) Minimum ratio of high-liquid assets to total assets	31.42%	15.0%	Compliant
N2(2) Minimum ratio of high-liquid assets to demand liabilities	69.70%	60.0%	Compliant
N3(1) Maximum risk of one borrower	17.86%	20.0%	Compliant
N3(2) Maximum risk on major borrowers	314.41%	500.0%	Compliant
N4(1) Maximum risk of one borrower related to the Bank	1.40%	5.0%	Compliant
N4(2) Maximum risk of all borrowers related to the Bank	7.22%	20.0%	Compliant
Minimum obligatory reserves at the Central Bank of RA, in AMD in USD in EUR	X	For AMD` 2%, 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	3.61%	10.0%	Compliant
Maximum ratio of each foreign currency position to total capital			
in USD	3.24%	7.0%	Compliant
in EUR	0.00%	7.0%	Compliant
in RUB	0.00%	7.0%	Compliant
other	X	X	Compliant

R. Melkonyan
Chief Financial Officer



I. Scylanyan
Chief Executive Officer



15 July 2020

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

01/01/2020-31/03/2020

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)	33,724,540	30,000,000	Compliant
N1 Minimum ratio of total capital to risk-weighted assets	16.80%	12.0%	Compliant
N2(1) Minimum ratio of high-liquid assets to total assets	33.00%	15.0%	Compliant
N2(2) Minimum ratio of high-liquid assets to demand liabilities	70.76%	60.0%	Compliant
N3(1) Maximum risk of one borrower	19.08%	20.0%	Compliant
N3(2) Maximum risk on major borrowers	331.63%	500.0%	Compliant
N4(1) Maximum risk of one borrower related to the Bank	2.07%	5.0%	Compliant
N4(2) Maximum risk of all borrowers related to the Bank	9.52%	20.0%	Compliant
Minimum obligatory reserves at the Central Bank of RA, in AMD in USD in EUR	X	For AMD` 2%, 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	0.29%	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

R. Melkonyan
Chief Financial Officer



I. Seylanyan
Chief Executive Officer

15 April 2020

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

01/10/2019-31/12/2019

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)	34,058,553	30,000,000	Compliant
N1 Minimum ratio of total capital to risk-weighted assets	17.46%	12.0%	Compliant
N2(1) Minimum ratio of high-liquid assets to total assets	32.22%	15.0%	Compliant
N2(2) Minimum ratio of high-liquid assets to demand liabilities	71.58%	60.0%	Compliant
N3(1) Maximum risk of one borrower	19.29%	20.0%	Compliant
N3(2) Maximum risk on major borrowers	311.48%	500.0%	Compliant
N4(1) Maximum risk of one borrower related to the Bank	1.46%	5.0%	Compliant
N4(2) Maximum risk of all borrowers related to the Bank	8.20%	20.0%	Compliant
Minimum obligatory reserves at the Central Bank of RA, in AMD in USD in EUR	X	For AMD` 2%, 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	4.45%	10.0%	Compliant
Maximum ratio of each foreign currency position to total capital			
in USD	4.19%	7.0%	Compliant
in EUR	0.00%	7.0%	Compliant
in RUB	0.02%	7.0%	Compliant
other	X	X	Compliant

R. Melkonyan
Chief Financial Officer



P. Edgar
Chief Executive Officer

15 January 2020

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

01/07/2019-30/09/2019

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)	33,120,969	30,000,000	Compliant
N1 Minimum ratio of total capital to risk-weighted assets	17.54%	12.0%	Compliant
N2(1) Minimum ratio of high-liquid assets to total assets	32.09%	15.0%	Compliant
N2(2) Minimum ratio of high-liquid assets to demand liabilities	71.14%	60.0%	Compliant
N3(1) Maximum risk of one borrower	19.08%	20.0%	Compliant
N3(2) Maximum risk on major borrowers	285.30%	500.0%	Compliant
N4(1) Maximum risk of one borrower related to the Bank	2.54%	5.0%	Compliant
N4(2) Maximum risk of all borrowers related to the Bank	10.00%	20.0%	Compliant
Minimum obligatory reserves at the Central Bank of RA, in AMD in USD in EUR	X	For AMD` 2%, for foreign currencies` 18%, from which 14% in AMD and 4% in foreign currencies	Compliant
Maximum ratio of total foreign currency position to total capital	0.25%	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

R. Melkonyan
Chief Financial Officer



P. Edgar
Chief Executive Officer

15 October 2019

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

01/04/2019-30/06/2019

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)	33,076,084	30,000,000	Compliant
N1 Minimum ratio of total capital to risk-weighted assets	18.72%	12.0%	Compliant
N2(1) Minimum ratio of high-liquid assets to total assets	32.46%	15.0%	Compliant
N2(2) Minimum ratio of high-liquid assets to demand liabilities	71.88%	60.0%	Compliant
N3(1) Maximum risk of one borrower	19.03%	20.0%	Compliant
N3(2) Maximum risk on major borrowers	303.72%	500.0%	Compliant
N4(1) Maximum risk of one borrower related to the Bank	3.48%	5.0%	Compliant
N4(2) Maximum risk of all borrowers related to the Bank	10.74%	20.0%	Compliant
Minimum obligatory reserves at the Central Bank of RA, in AMD in USD in EUR	X	For AMD` 2%, for foreign currencies` 18%, from which 16% in AMD and 2% in foreign currencies	Compliant
Maximum ratio of total foreign currency position to total capital	3.26%	10.0%	Compliant
Maximum ratio of each foreign currency position to total capital			
in USD	2.93%	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. Pinajyan
Acting Chief Executive Officer

