

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

01/07/2022-30/09/2022

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 )	46,754,169	30,000,000	Compliant
N1(1) Minimum ratio of core capital to risk-weighted assets	20.67%	9.0%	Compliant
N1(2) Minimum ratio of total capital to risk-weighted assets	20.76%	12.0%	Compliant
N2(1) Minimum ratio of high-liquid assets to total assets	36.56%	15.0%	Compliant
N2(2) Minimum ratio of high-liquid assets to demand liabilities	78.05%	60.0%	Compliant
N2(3) Minimum ratio of High-liquid assets to Net cash outflows (all currencies)	427.75%	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)	174.32%	80.0%	Compliant
N2(3) (FX) Minimum ratio of High-liquid assets to Net cash outflows (each significant currencies included in the second group)	x	80.0%	Compliant
N2(4) Minimum ratio of Available amount of stable funding to Required amount of stable funding (all currencies)	155.15%	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)	156.91%	80.0%	Compliant
N2(4) (FX) Minimum ratio of Available amount of stable funding to Required amount of stable funding (each significant currencies included in the second group)	x	80.0%	Compliant
N3(1) Maximum risk of one borrower	16.35%	20.0%	Compliant
N3(2) Maximum risk on major borrowers	237.96%	500.0%	Compliant
N4(1) Maximum risk of one borrower related to the Bank	3.44%	5.0%	Compliant
N4(2) Maximum risk of all borrowers related to the Bank	9.07%	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		For AMD 4%, for foreign currencies 18%, from which 10% in AMD and 8% in foreign currencies	
in USD	X		Compliant
in EUR			
Maximum ratio of total foreign currency position to total capital	0.90%	10.0%	Compliant
Maximum ratio of each foreign currency position to total capital			
in USD	0.00%	7.0%	Compliant
in EUR	0.74%	7.0%	Compliant
in RUB	0.00%	7.0%	Compliant
other	X	X	Compliant

S. Sargsyan  
Chief Accountant/Deputy CFO



I. Seylanyan  
Chief Executive Officer



Interim Financial Statements  
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HSBC Bank Armenia CJSC  
Address: 66 Teryan Street, Yerevan 0009, Republic of Armenia

01/04/2022-30/06/2022

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 )	44,968,899	30,000,000	Compliant
N1(1) Minimum ratio of core capital to risk-weighted assets	19.83%	9.0%	Compliant
N1(2) Minimum ratio of total capital to risk-weighted assets	19.90%	12.0%	Compliant
N2(1) Minimum ratio of high-liquid assets to total assets	34.43%	15.0%	Compliant
N2(2) Minimum ratio of high-liquid assets to demand liabilities	73.54%	60.0%	Compliant
N2(3) Minimum ratio of High-liquid assets to Net cash outflows (all currencies)	432.57%	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)	222.94%	80.0%	Compliant
N2(3) (FX) Minimum ratio of High-liquid assets to Net cash outflows (each significant currencies included in the second group)	x	80.0%	Compliant
N2(4) Minimum ratio of Available amount of stable funding to Required amount of stable funding (all currencies)	159.47%	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)	158.51%	80.0%	Compliant
N2(4) (FX) Minimum ratio of Available amount of stable funding to Required amount of stable funding (each significant currencies included in the second group)	x	80.0%	Compliant
N3(1) Maximum risk of one borrower	14.11%	20.0%	Compliant
N3(2) Maximum risk on major borrowers	229.59%	500.0%	Compliant
N4(1) Maximum risk of one borrower related to the Bank	3.59%	5.0%	Compliant
N4(2) Maximum risk of all borrowers related to the Bank	12.93%	20.0%	Compliant
NS(1) Deviation from the maximum amount of the loan-to-value ratio	0.00%	10.0%	Compliant
NS(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		For AMD 4%, for foreign currencies 18%, from which 10% in AMD and 8% in foreign currencies	
in USD	X		Compliant
in EUR			
Maximum ratio of total foreign currency position to total capital	1.44%	10.0%	Compliant
Maximum ratio of each foreign currency position to total capital			
in USD	0.00%	7.0%	Compliant
in EUR	1.20%	7.0%	Compliant
in RUB	0.00%	7.0%	Compliant
other	X	X	Compliant

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**HSBC Bank Armenia CJSC**

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

01/01/2022-31/03/2022

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 )	41,770,817	30,000,000	Compliant
N1(1) Minimum ratio of core capital to risk-weighted assets	17.40%	9.0%	Compliant
N1(2) Minimum ratio of total capital to risk-weighted assets	17.57%	12.0%	Compliant
N2(1) Minimum ratio of high-liquid assets to total assets	38.59%	15.0%	Compliant
N2(2) Minimum ratio of high-liquid assets to demand liabilities	81.14%	60.0%	Compliant
N2(3) Minimum ratio of High-liquid assets to Net cash outflows (all currencies)	391.59%	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)	137.56%	80.0%	Compliant
N2(3) (FX) Minimum ratio of High-liquid assets to Net cash outflows (each significant currencies included in the second group)	x	80.0%	Compliant
N2(4) Minimum ratio of Available amount of stable funding to Required amount of stable funding (all currencies)	164.51%	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)	156.90%	80.0%	Compliant
N2(4) (FX) Minimum ratio of Available amount of stable funding to Required amount of stable funding (each significant currencies included in the second group)	x	80.0%	Compliant
N3(1) Maximum risk of one borrower	17.83%	20.0%	Compliant
N3(2) Maximum risk on major borrowers	296.30%	500.0%	Compliant
N4(1) Maximum risk of one borrower related to the Bank	2.45%	5.0%	Compliant
N4(2) Maximum risk of all borrowers related to the Bank	8.12%	20.0%	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 10% in AMD and 8% in foreign currencies	Compliant
Maximum ratio of total foreign currency position to total capital	1.98%	10.0%	Compliant
Maximum ratio of each foreign currency position to total capital			
in USD	0.00%	7.0%	Compliant
in EUR	1.37%	7.0%	Compliant
in RUB	0.01%	7.0%	Compliant
other	X	X	Compliant

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HSBC Bank Armenia CJSC

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

01/10/2021-31/12/2021

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 )	37,438,078	30,000,000	Compliant
N1(1) Minimum ratio of core capital to risk-weighted assets	16.22%	9.0%	Compliant
N1(2) Minimum ratio of total capital to risk-weighted assets	16.42%	12.0%	Compliant
N2(1) Minimum ratio of high-liquid assets to total assets	35.99%	15.0%	Compliant
N2(2) Minimum ratio of high-liquid assets to demand liabilities	78.93%	60.0%	Compliant
N2(3) Minimum ratio of High-liquid assets to Net cash outflows (all currencies)	350.24%	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)	303.21%	80.0%	Compliant
N2(3) (FX) Minimum ratio of High-liquid assets to Net cash outflows (each significant currencies included in the second group)	x	80.0%	Compliant
N2(4) Minimum ratio of Available amount of stable funding to Required amount of stable funding (all currencies)	157.82%	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)	154.88%	80.0%	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	80.0%	Compliant
N3(1) Maximum risk of one borrower	17.34%	20.0%	Compliant
N3(2) Maximum risk on major borrowers	319.46%	500.0%	Compliant
N4(1) Maximum risk of one borrower related to the Bank	2.51%	5.0%	Compliant
N4(2) Maximum risk of all borrowers related to the Bank	9.78%	20.0%	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 10% in AMD and 8% in foreign currencies	Compliant
Maximum ratio of total foreign currency position to total capital	0.39%	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	0.02%	7.0%	Compliant
other	X	X	Compliant

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01/07/2021-30/09/2021

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 )	36,581,421	30,000,000	Compliant
N1(1) Minimum ratio of core capital to risk-weighted assets	16.30%	9.0%	Compliant
N1(2) Minimum ratio of total capital to risk-weighted assets	16.49%	12.0%	Compliant
N2(1) Minimum ratio of high-liquid assets to total assets	35.10%	15.0%	Compliant
N2(2) Minimum ratio of high-liquid assets to demand liabilities	79.69%	60.0%	Compliant
N2(3) Minimum ratio of High-liquid assets to Net cash outflows (all currencies)	306.91%	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)	198.40%	80.0%	Compliant
N2(3) (FX) Minimum ratio of High-liquid assets to Net cash outflows (each significant currencies included in the second group)	x	80.0%	Compliant
N2(4) Minimum ratio of Available amount of stable funding to Required amount of stable funding (all currencies)	147.09%	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)	144.74%	80.0%	Compliant
N2(4) (FX) Minimum ratio of Available amount of stable funding to Required amount of stable funding (each significant currencies included in the second group)	x	80.0%	Compliant
N3(1) Maximum risk of one borrower	18.12%	20.0%	Compliant
N3(2) Maximum risk on major borrowers	304.53%	500.0%	Compliant
N4(1) Maximum risk of one borrower related to the Bank	2.24%	5.0%	Compliant
N4(2) Maximum risk of all borrowers related to the Bank	9.45%	20.0%	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 10% in AMD and 8% in foreign currencies	Compliant
Maximum ratio of total foreign currency position to total capital	0.35%	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

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