

Aggregated data of the banking system of San Marino for the last four quarters ⁽¹⁾

(Figures in thousand of Euros)

Table 1 - Quarterly trends of main assets

	30-Sep-15	31-Dec-15	31-Mar-16	30-Jun-16
Loans to customers and leasing ⁽²⁾	3.816.817	3.725.611	3.555.442	3.507.247
<i>of which: bad loans (gross amount)</i>	750.604	772.182	626.179	618.386
Bonds and other debt securities ⁽³⁾	1.138.844	995.274	952.046	916.506
Equity investments, shares and other equities	330.793	315.746	336.662	359.898

Table 2 - Deposits

	30-Sep-15	31-Dec-15	31-Mar-16	30-Jun-16
Customers' deposits and financial instruments issued	5.007.280	4.801.889	4.713.589	4.688.678
<i>of which: customers' deposits on demand</i>	2.244.404	2.080.004	2.010.922	1.994.094
<i>of which: certificates of deposit issued</i>	2.011.965	1.995.352	1.964.099	1.942.332
<i>of which: bonds issued</i>	549.992	533.417	551.562	531.614
Assets under administration and assets under management (net of amounts included in financial instruments issued)	1.998.322	1.951.167	1.889.273	1.848.992
<i>of which: assets under administration</i>	1.741.942	1.722.794	1.657.333	1.619.348
<i>of which: assets under management</i>	228.775	207.957	213.815	211.146
Customers' deposits and financial instruments issued and Assets under administration and assets under management (net of amounts included in financial instruments issued)	7.005.601	6.753.055	6.602.862	6.537.670

Table 3 - Qualitative ratios

	30-Sep-15	31-Dec-15	31-Mar-16	30-Jun-16
Loans to customers and leasing / Customers' deposits and financial instruments issued	76,2%	77,6%	75,4%	74,8%
Bad loans / Loans to customers and leasing ⁽⁴⁾	19,7%	20,7%	17,6%	17,6%

Table 4 - Quarterly trend of interbank deposits and loans

	30-Sep-15	31-Dec-15	31-Mar-16	30-Jun-16
Due to banks:	46.215	64.446	62.821	53.628
on demand	16.742	35.030	33.285	29.216
with agreed maturity or redeemable at notice	29.474	29.416	29.536	24.413
Loans to banks:	486.060	464.462	407.986	432.360
on demand	258.573	295.318	244.255	236.943
other loans	227.487	169.144	163.731	195.417

Table 5 - Net capital and total assets

	30-Sep-15	31-Dec-15	31-Mar-16	30-Jun-16
Net Capital ⁽⁵⁾	413.138	441.829	434.674	437.450
Total Assets	5.796.748	5.655.736	5.534.023	5.523.599
Net Capital / Total Assets	7,1%	7,8%	7,9%	7,9%

Source: CBSM - Quarterly supervisory reports (Banks' monthly situation of account)

Notes:

⁽¹⁾ Data referred to previous quarters may be subject to amendments due to subsequent reporting adjustments.

⁽²⁾ Loans are gross of adjustments made, typically, in the Balance Sheet reports.

⁽³⁾ Net of repurchased bond issued by the reporting banks.

⁽⁴⁾ As of December 31, 2015 the same ratio (calculated on balance sheet data) was at 20.8%, whereas net of adjustments was 10.4%.

⁽⁵⁾ The Net Capital includes the Fund for general banking risks.