

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-Jun-15	30-Sep-15	31-Dec-15	31-Mar-16
Loans to customers and leasing ⁽²⁾	3.876.559	3.816.817	3.725.611	3.555.442
<i>of which: bad loans (gross amount)</i>	732.291	750.604	772.182	626.179
Bonds and other debt securities ⁽³⁾	1.169.227	1.138.844	995.274	952.046
Equity investments, shares and other equities	371.938	330.793	315.746	336.662

Table 2 - Deposits

	30-Jun-15	30-Sep-15	31-Dec-15	31-Mar-16
Customers' deposits and financial instruments issued	5.098.171	5.007.280	4.801.889	4.713.589
<i>of which: customers' deposits on demand</i>	2.244.917	2.244.404	2.080.004	2.010.922
<i>of which: certificates of deposit issued</i>	2.044.692	2.011.965	1.995.352	1.964.099
<i>of which: bonds issued</i>	583.888	549.992	533.417	551.562
Assets under administration and assets under management (net of amounts included in financial instruments issued)	2.082.932	1.998.322	1.951.167	1.889.273
<i>of which: assets under administration</i>	1.817.086	1.741.942	1.722.794	1.657.333
<i>of which: assets under management</i>	242.029	228.775	207.957	213.815
Customers' deposits and financial instruments issued and Assets under administration and assets under management (net of amounts included in financial instruments issued)	7.181.103	7.005.601	6.753.055	6.602.862

Table 3 - Qualitative ratios

	30-Jun-15	30-Sep-15	31-Dec-15	31-Mar-16
Loans to customers and leasing / Customers' deposits and financial instruments issued	76,0%	76,2%	77,6%	75,4%
Bad loans / Loans to customers and leasing ⁽⁴⁾	18,9%	19,7%	20,7%	17,6%

Table 4 - Quarterly trend of interbank deposits and loans

	30-Jun-15	30-Sep-15	31-Dec-15	31-Mar-16
Due to banks:	45.872	46.215	64.446	62.821
on demand	16.517	16.742	35.030	33.285
with agreed maturity or redeemable at notice	29.355	29.474	29.416	29.536
Loans to banks:	472.661	486.060	464.462	407.986
on demand	260.232	258.573	295.318	244.255
other loans	212.429	227.487	169.144	163.731

Table 5 - Net capital and total assets

	30-Jun-15	30-Sep-15	31-Dec-15	31-Mar-16
Net Capital ⁽⁵⁾	436.670	413.138	441.829	434.674
Total Assets	5.932.738	5.796.748	5.655.736	5.534.023
Net Capital / Total Assets	7,4%	7,1%	7,8%	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.