

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

	Dec-15	Mar-16	Jun-16	Sep-16
Loans to customers and leasing ⁽²⁾	3.725.611	3.555.442	3.507.247	3.471.135
<i>of which: bad loans (gross amount)</i>	772.182	626.179	618.386	626.769
Bonds and other debt securities ⁽³⁾	995.274	952.046	916.506	927.638
Equity investments, shares and other equities	315.746	336.662	359.898	352.747

Table 2 - Deposits

	Dec-15	Mar-16	Jun-16	Sep-16
Customers' deposits and financial instruments issued	4.801.889	4.713.589	4.688.678	4.648.874
<i>of which: customers' deposits on demand</i>	2.080.004	2.010.922	1.994.094	1.992.008
<i>of which: certificates of deposit issued</i>	1.995.352	1.964.099	1.942.332	1.896.390
<i>of which: bonds issued</i>	533.417	551.562	531.614	526.618
Assets under administration and assets under management (net of amounts included in financial instruments issued)	1.951.167	1.889.273	1.848.992	1.846.871
<i>of which: assets under administration</i>	1.722.794	1.657.333	1.619.348	1.631.246
<i>of which: assets under management</i>	207.957	213.815	211.146	197.614
Customers' deposits and financial instruments issued and Assets under administration and assets under management (net of amounts included in financial instruments issued)	6.753.055	6.602.862	6.537.670	6.495.745

Table 3 - Qualitative ratios

	Dec-15	Mar-16	Jun-16	Sep-16
Loans to customers and leasing / Customers' deposits and financial instruments issued	77,6%	75,4%	74,8%	74,7%
Bad loans / Loans to customers and leasing ⁽⁴⁾	20,7%	17,6%	17,6%	18,1%

Table 4 - Quarterly trend of interbank deposits and loans

	Dec-15	Mar-16	Jun-16	Sep-16
Due to banks:	64.446	62.821	53.628	58.659
on demand	35.030	33.285	29.216	41.651
with agreed maturity or redeemable at notice	29.416	29.536	24.413	17.008
Loans to banks:	464.462	407.986	432.360	451.436
on demand	295.318	244.255	236.943	242.015
other loans	169.144	163.731	195.417	209.421

Table 5 - Net capital and total assets

	Dec-15	Mar-16	Jun-16	Sep-16
Net Capital ⁽⁵⁾	441.829	434.674	437.450	420.500
Total Assets	5.655.736	5.534.023	5.523.599	5.444.698
Net Capital / Total Assets	7,8%	7,9%	7,9%	7,7%

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.