

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

	Mar-16	Jun-16	Sep-16	Dec-16
Loans to customers and leasing ⁽²⁾	3.555.442	3.507.247	3.471.135	3.310.352
<i>of which: bad loans (gross amount)</i>	626.179	618.386	626.769	595.012
Bonds and other debt securities ⁽³⁾	952.046	916.506	927.638	917.593
Equity investments, shares and other equities		359.898	352.747	282.599
	336.662			

Table 2 - Deposits

	Mar-16	Jun-16	Sep-16	Dec-16
Customers' deposits and financial instruments issued	4.713.589	4.688.678	4.648.874	4.534.782
<i>of which: customers' deposits on demand</i>	2.010.922	1.994.094	1.992.008	1.942.082
<i>of which: certificates of deposit issued</i>	1.964.099	1.942.332	1.896.390	1.891.389
<i>of which: bonds issued</i>	551.562	531.614	526.618	479.935
Assets under administration and assets under management (net of amounts included in financial instruments issued)	1.889.273	1.848.992	1.846.871	1.833.176
<i>of which: assets under administration</i>	1.657.333	1.619.348	1.631.246	1.618.614
<i>of which: assets under management</i>	213.815	211.146	197.614	204.067
Customers' deposits and financial instruments issued and Assets under administration and assets under management (net of amounts included in financial instruments issued)	6.602.862	6.537.670	6.495.745	6.367.958

Table 3 - Qualitative ratios

	Mar-16	Jun-16	Sep-16	Dec-16
Loans to customers and leasing / Customers' deposits and financial instruments issued	75,4%	74,8%	74,7%	73,0%
Bad loans / Loans to customers and leasing ⁽⁴⁾	17,6%	17,6%	18,1%	18,0%

Table 4 - Quarterly trend of interbank deposits and loans

	Mar-16	Jun-16	Sep-16	Dec-16
Due to banks:	62.821	53.628	58.659	47.562
on demand	33.285	29.216	41.651	44.688
with agreed maturity or redeemable at notice	29.536	24.413	17.008	2.874
Loans to banks:	407.986	432.360	451.436	448.404
on demand	244.255	236.943	242.015	303.328
other loans	163.731	195.417	209.421	145.076

Table 5 - Net capital and total assets

	Mar-16	Jun-16	Sep-16	Dec-16
Net Capital ⁽⁵⁾	434.674	437.450	420.500	398.867
Total Assets	5.534.023	5.523.599	5.444.698	5.306.369
Net Capital / Total Assets	7,9%	7,9%	7,7%	7,5%

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.