

**FSM COMMERCIAL BANKING SYSTEM**  
**BALANCE SHEET**  
**June 30, 2021**

	30-Jun-21	%	30-Jun-20	%	Yearly Variance	% Change	Preceding Qtr. 31-Mar-21	%	Quarterly Variance	% Change
<b>(US\$ In Thousands)</b>										
<b>ASSETS</b>										
Cash & Due from Local Banks	10,095	2%	7,932	2%	2,163	27%	7,592	2%	2,503	33%
Foreign Assets/Due from Banks & Others Abroad	378,354	80%	313,863	76%	64,491	21%	359,424	79%	18,930	5%
Total Liquid Assets	<b>388,449</b>	82%	<b>321,795</b>	78%	66,654	21%	<b>367,016</b>	81%	21,433	6%
Loans										
Commercial	46,979	10%	42,831	10%	4,148	10%	43,868	10%	3,111	7%
Consumer	27,153	6%	36,332	9%	(9,179)	-25%	30,864	7%	(3,711)	-12%
Total Loans	<b>74,132</b>	16%	<b>79,163</b>	19%	(5,031)	-6.36%	<b>74,732</b>	17%	(600)	-0.80%
Other Assets	10,197	2%	10,443	3%	(246)	-2%	10,379	2%	(182)	-2%
<b>Total Assets</b>	<b>472,778</b>	100%	<b>411,401</b>	100%	61,377	15%	<b>452,127</b>	100%	20,651	5%
<b>LIABILITIES &amp; CAPITAL</b>										
Deposits										
Demand	161,541	34%	137,059	33%	24,482	18%	163,661	36%	(2,120)	-1%
Savings	239,034	51%	213,316	52%	25,718	12%	219,805	49%	19,229	9%
Time	19,655	4%	16,469	4%	3,186	19%	19,796	4%	(141)	-1%
Other Time/Other Deposits	13,065	3%	6,321	2%	6,744	107%	10,522	2%	2,543	24%
Total Deposits	<b>433,295</b>	<b>92%</b>	<b>373,165</b>	91%	60,130	16%	<b>413,784</b>	92%	19,511	5%
Other Liabilities & Capital 1/	39,483	8%	38,236	9%	1,247	3%	38,343	8%	1,140	3%
<b>Total Liabilities &amp; Capital</b>	<b>472,778</b>	100%	<b>411,401</b>	100%	61,377	15%	<b>452,127</b>	100%	20,651	5%
Memorandum Items:										
Loan/Deposit Ratio (%)	17%		21%				18%			
Consumer Loans (% of total loans)	37%		46%				41%			
Commercial Loans (% of total loans)	63%		54%				59%			

Footnote:

1/ Includes loan loss reserves

Source: FSM Banking Board