

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

	30-Sep-21	%	30-Sep-20	%	Yearly Variance	% Change	Preceding Qtr. 30-Jun-21	%	Quarterly Variance	% Change
<b>(US\$ In Thousands)</b>										
<b>ASSETS</b>										
Cash & Due from Local Banks	8,736	2%	7,077	2%	1,659	23.4%	10,095	2%	(1,359)	-13.5%
Foreign Assets/Due from Banks & Others Abroad	377,476	80%	328,103	78%	49,373	15.0%	378,354	80%	(878)	-0.2%
Total Liquid Assets	<b>386,212</b>	81%	<b>335,180</b>	79%	51,032	15.2%	<b>388,449</b>	82%	(2,237)	-0.6%
Loans					-				-	
Commercial	44,557	9%	42,644	10%	1,913	4.5%	46,979	10%	(2,422)	-5.2%
Consumer	33,257	7%	35,148	8%	(1,891)	-5.4%	27,153	6%	6,104	22.5%
Total Loans	<b>77,814</b>	16%	<b>77,792</b>	18%	22	0.0%	<b>74,132</b>	16%	3,682	5.0%
Other Assets	10,050	2%	10,335	2%	(285)	-2.8%	10,197	2%	(147)	-1.4%
<b>Total Assets</b>	<b>474,076</b>	100%	<b>423,307</b>	100%	50,769	12.0%	<b>472,778</b>	100%	1,298	0.3%
<b>LIABILITIES &amp; CAPITAL</b>										
Deposits										
Demand	163,641	35%	136,588	32%	27,053	19.8%	161,541	34%	2,100	1.3%
Savings	236,975	50%	220,245	52%	16,730	7.6%	239,034	51%	(2,059)	-0.9%
Time	21,696	5%	17,881	4%	3,815	21.3%	19,655	4%	2,041	10.4%
Other Time/Other Deposits	13,206	3%	9,416	2%	3,790	40.3%	13,065	3%	141	1.1%
Total Deposits	<b>435,518</b>	<b>92%</b>	<b>384,130</b>	91%	51,388	13.4%	<b>433,295</b>	92%	2,223	0.5%
Other Liabilities & Capital 1/	38,558	8%	39,177	9%	(619)	-1.6%	39,483	8%	(925)	-2.3%
<b>Total Liabilities &amp; Capital</b>	<b>474,076</b>	100%	<b>423,307</b>	100%	50,769	12.0%	<b>472,778</b>	100%	1,298	0.3%
Memorandum Items:										
Loan/Deposit Ratio (%)	18%		20%				17%			
Consumer Loans (% of total loans)	43%		45%				37%			
Commercial Loans (% of total loans)	57%		55%				63%			

Footnote:

1/ Includes loan loss reserves

Source: FSM Banking Board