

FSM COMMERCIAL BANKING SYSTEM
BALANCE SHEET
December 31, 2021

	31-Dec-21	%	31-Dec-20	%	Yearly Variance	% Change	Preceding Qtr. 30-Sep-21	%	Quarterly Variance	% Change
(US\$ In Thousands)										
ASSETS										
Cash & Due from Local Banks	7,987	2%	6,939	2%	1,048	15.1%	8,736	2%	(749)	-8.6%
Foreign Assets/Due from Banks & Others Abroad	379,552	80%	340,133	78%	39,419	11.6%	377,476	80%	2,076	0.5%
Total Liquid Assets	387,539	81%	347,072	80%	40,467	11.7%	386,212	81%	1,327	0.3%
Loans					-				-	
Commercial	44,161	9%	42,271	10%	1,890	4.5%	44,557	9%	(396)	-0.9%
Consumer	34,939	7%	35,878	8%	(939)	-2.6%	33,257	7%	1,682	5.1%
Total Loans	79,100	17%	78,149	18%	951	1.2%	77,814	16%	1,286	1.7%
Other Assets	10,133	2%	10,291	2%	(158)	-1.5%	10,050	2%	83	0.8%
Total Assets	476,772	100%	435,512	100%	41,260	9.5%	474,076	100%	2,696	0.6%
LIABILITIES & CAPITAL										
Deposits										
Demand	145,506	31%	152,412	35%	(6,906)	-4.5%	163,641	35%	(18,135)	-11.1%
Savings	257,747	54%	214,847	49%	42,900	20.0%	236,975	50%	20,772	8.8%
Time	21,585	5%	19,439	4%	2,146	11.0%	21,696	5%	(111)	-0.5%
Other Time/Other Deposits	13,029	3%	9,079	2%	3,950	43.5%	13,206	3%	(177)	-1.3%
Total Deposits	437,867	92%	395,777	91%	42,090	10.6%	435,518	92%	2,349	0.5%
Other Liabilities & Capital 1/	38,905	8%	39,735	9%	(830)	-2.1%	38,558	8%	347	0.9%
Total Liabilities & Capital	476,772	100%	435,512	100%	41,260	9.5%	474,076	100%	2,696	0.6%
Memorandum Items:										
Loan/Deposit Ratio (%)	18%		20%				18%			
Consumer Loans (% of total loans)	44%		46%				43%			
Commercial Loans (% of total loans)	56%		54%				57%			

Footnote:

1/ Includes loan loss reserves

Source: FSM Banking Board