

FSM COMMERCIAL BANKING SYSTEM
BALANCE SHEET
March 31, 2022

	31-Mar-22	%	31-Mar-21	%	Yearly Variance	% Change	31-Dec-21	%	Quarterly Variance	% Change
(US\$ In Thousands)										
ASSETS										
Cash & Due from Local Banks	9,604	2%	7,592	2%	2,012	26.5%	7,987	2%	1,617	20.2%
Foreign Assets/Due from Banks & Others Abroad	372,721	78%	359,424	79%	13,297	3.7%	379,552	80%	(6,831)	-1.8%
Total Liquid Assets	382,325	81%	367,016	81%	15,309	4.2%	387,539	81%	(5,214)	-1.3%
Loans					-				-	
Commercial	46,530	10%	43,868	10%	2,662	6.1%	44,161	9%	2,369	5.4%
Consumer	35,759	8%	30,864	7%	4,895	15.9%	34,939	7%	820	2.3%
Total Loans	82,289	17%	74,732	17%	7,557	10.1%	79,100	17%	3,189	4.0%
Other Assets	10,220	2%	10,379	2%	(159)	-1.5%	10,133	2%	87	0.9%
Total Assets	474,834	100%	452,127	100%	22,707	5.0%	476,772	100%	(1,938)	-0.4%
LIABILITIES & CAPITAL										
Deposits										
Demand	140,082	30%	163,661	36%	(23,579)	-14.4%	145,506	31%	(5,424)	-3.7%
Savings	263,427	55%	219,805	49%	43,622	19.8%	257,747	54%	5,680	2.2%
Time	22,060	5%	19,796	4%	2,264	11.4%	21,585	5%	475	2.2%
Other Time/Other Deposits	13,156	3%	10,522	2%	2,634	25.0%	13,029	3%	127	1.0%
Total Deposits	438,725	92%	413,784	92%	24,941	6.0%	437,867	92%	858	0.2%
Other Liabilities & Capital 1/	36,109	8%	38,343	8%	(2,234)	-5.8%	38,905	8%	(2,796)	-7.2%
Total Liabilities & Capital	474,834	100%	452,127	100%	22,707	5.0%	476,772	100%	(1,938)	-0.4%
Memorandum Items:										
Loan/Deposit Ratio (%)	19%		18%				18%			
Consumer Loans (% of total loans)	43%		41%				44%			
Commercial Loans (% of total loans)	57%		59%				56%			

Footnote:

1/ Includes loan loss reserves

Source: FSM Banking Board