

FSM COMMERCIAL BANKING SYSTEM
BALANCE SHEET
June 30, 2022

| | 30-Jun-22 | % | 30-Jun-21 | % | Yearly Variance | % Change | 31-Mar-22 | % | Quarterly Variance | % Change |
|-----------------------------------------------|----------------|------------|----------------|------|--------------------|-------------|----------------|------|-----------------------|-------------|
| (US\$ In Thousands) | | | | | | | | | | |
| ASSETS | | | | | | | | | | |
| Cash & Due from Local Banks | 11,506 | 2% | 10,095 | 2% | 1,411 | 14.0% | 9,604 | 2% | 1,902 | 19.8% |
| Foreign Assets/Due from Banks & Others Abroad | 366,722 | 77% | 378,354 | 80% | (11,632) | -3.1% | 372,721 | 78% | (5,999) | -1.6% |
| Total Liquid Assets | 378,228 | 80% | 388,449 | 82% | (10,221) | -2.6% | 382,325 | 81% | (4,097) | -1.1% |
| Loans | | | | | - | | | | - | |
| Commercial | 48,944 | 10% | 43,827 | 9% | 5,117 | 11.7% | 46,530 | 10% | 2,414 | 5.2% |
| Consumer | 36,004 | 8% | 30,305 | 6% | 5,699 | 18.8% | 35,759 | 8% | 245 | 0.7% |
| Total Loans | 84,948 | 18% | 74,132 | 16% | 10,816 | 14.6% | 82,289 | 17% | 2,659 | 3.2% |
| Other Assets | 10,069 | 2% | 10,197 | 2% | (128) | -1.3% | 10,220 | 2% | (151) | -1.5% |
| Total Assets | 473,245 | 100% | 472,778 | 100% | 467 | 0.1% | 474,834 | 100% | (1,589) | -0.3% |
| LIABILITIES & CAPITAL | | | | | | | | | | |
| Deposits | | | | | | | | | | |
| Demand | 147,034 | 31% | 161,541 | 34% | (14,507) | -9.0% | 140,082 | 30% | 6,952 | 5.0% |
| Savings | 258,092 | 55% | 239,034 | 51% | 19,058 | 8.0% | 263,427 | 55% | (5,335) | -2.0% |
| Time | 19,753 | 4% | 19,655 | 4% | 98 | 0.5% | 22,060 | 5% | (2,307) | -10.5% |
| Other Time/Other Deposits | 13,228 | 3% | 13,065 | 3% | 163 | 1.2% | 13,156 | 3% | 72 | 0.5% |
| Total Deposits | 438,107 | 93% | 433,295 | 92% | 4,812 | 1.1% | 438,725 | 92% | (618) | -0.1% |
| Other Liabilities & Capital 1/ | 35,138 | 7% | 39,483 | 8% | (4,345) | -11.0% | 36,109 | 8% | (971) | -2.7% |
| Total Liabilities & Capital | 473,245 | 100% | 472,778 | 100% | 467 | 0.1% | 474,834 | 100% | (1,589) | -0.3% |
| Memorandum Items: | | | | | | | | | | |
| Loan/Deposit Ratio (%) | 19% | | 17% | | | | 19% | | | |
| Consumer Loans (% of total loans) | 42% | | 41% | | | | 43% | | | |
| Commercial Loans (% of total loans) | 58% | | 59% | | | | 57% | | | |

Footnote:

1/ Includes loan loss reserves

Source: FSM Banking Board