

**FSM COMMERCIAL BANKING SYSTEM**  
**BALANCE SHEET**  
September 30, 2022

	30-Sep-22	%	30-Sep-21	%	Yearly Variance	% Change	30-Jun-22	%	Quarterly Variance	% Change
<b>(US\$ In Thousands)</b>										
<b>ASSETS</b>										
Cash & Due from Local Banks	11,810	3%	8,736	2%	3,074	35.2%	11,506	2%	304	2.6%
Foreign Assets/Due from Banks & Others Abroad	359,073	77%	377,476	80%	(18,403)	-4.9%	366,722	77%	(7,649)	-2.1%
Total Liquid Assets	<b>370,883</b>	80%	<b>386,212</b>	81%	(15,329)	-4.0%	<b>378,228</b>	80%	(7,345)	-1.9%
Loans					-				-	
Commercial	47,987	10%	44,557	9%	3,430	7.7%	48,944	10%	(957)	-2.0%
Consumer	35,069	8%	33,257	7%	1,812	5.4%	36,004	8%	(935)	-2.6%
Total Loans	<b>83,056</b>	18%	<b>77,814</b>	16%	5,242	6.7%	<b>84,948</b>	18%	(1,892)	-2.2%
Other Assets	10,057	2%	10,050	2%	7	0.1%	10,069	2%	(12)	-0.1%
<b>Total Assets</b>	<b>463,996</b>	100%	<b>474,076</b>	100%	(10,080)	-2.1%	<b>473,245</b>	100%	(9,249)	-2.0%
<b>LIABILITIES &amp; CAPITAL</b>										
Deposits										
Demand	152,091	33%	163,641	35%	(11,550)	-7.1%	147,034	31%	5,057	3.4%
Savings	248,414	54%	236,975	50%	11,439	4.8%	258,092	55%	(9,678)	-3.7%
Time	19,463	4%	21,696	5%	(2,233)	-10.3%	19,753	4%	(290)	-1.5%
Other Time/Other Deposits	8,260	2%	13,206	3%	(4,946)	-37.5%	13,228	3%	(4,968)	-37.6%
Total Deposits	<b>428,228</b>	<b>92%</b>	<b>435,518</b>	92%	(7,290)	-1.7%	<b>438,107</b>	93%	(9,879)	-2.3%
Other Liabilities & Capital 1/	35,768	8%	38,558	8%	(2,790)	-7.2%	35,138	7%	630	1.8%
<b>Total Liabilities &amp; Capital</b>	<b>463,996</b>	100%	<b>474,076</b>	100%	(10,080)	-2.1%	<b>473,245</b>	100%	(9,249)	-2.0%
Memorandum Items:										
Loan/Deposit Ratio (%)	19%		18%				19%			
Consumer Loans (% of total loans)	42%		43%				42%			
Commercial Loans (% of total loans)	58%		57%				58%			

Footnote:

1/ Includes loan loss reserves

Source: FSM Banking Board