

**FSM COMMERCIAL BANKING SYSTEM**  
**BALANCE SHEET**  
**December 31, 2022**

	31-Dec-22	%	31-Dec-21	%	Yearly Variance	% Change	30-Sep-22	%	Quarterly Variance	% Change
<b>(US\$ In Thousands)</b>										
<b>ASSETS</b>										
Cash & Due from Local Banks	7,862	2%	7,987	2%	(125)	-1.6%	11,810	3%	(3,948)	-33.4%
Foreign Assets/Due from Banks & Others Abroad	371,294	78%	379,552	80%	(8,258)	-2.2%	359,073	77%	12,221	3.4%
Total Liquid Assets	<b>379,156</b>	80%	<b>387,539</b>	81%	(8,383)	-2.2%	<b>370,883</b>	80%	8,273	2.2%
Loans					-				-	
Commercial	49,455	10%	44,161	9%	5,294	12.0%	47,987	10%	1,468	3.1%
Consumer	36,129	8%	34,939	7%	1,190	3.4%	35,069	8%	1,060	3.0%
Total Loans	<b>85,584</b>	18%	<b>79,100</b>	17%	6,484	8.2%	<b>83,056</b>	18%	2,528	3.0%
Other Assets	10,375	2%	10,133	2%	242	2.4%	10,057	2%	318	3.2%
<b>Total Assets</b>	<b>475,115</b>	100%	<b>476,772</b>	100%	(1,657)	-0.3%	<b>463,996</b>	100%	11,119	2.4%
<b>LIABILITIES &amp; CAPITAL</b>										
Deposits										
Demand	158,022	33%	145,506	31%	12,516	8.6%	152,091	33%	5,931	3.9%
Savings	252,391	53%	257,747	54%	(5,356)	-2.1%	248,414	54%	3,977	1.6%
Time	19,602	4%	21,585	5%	(1,983)	-9.2%	19,463	4%	139	0.7%
Other Time/Other Deposits	5,897	1%	13,029	3%	(7,132)	-54.7%	8,260	2%	(2,363)	-28.6%
Total Deposits	<b>435,912</b>	<b>92%</b>	<b>437,867</b>	92%	(1,955)	-0.4%	<b>428,228</b>	92%	7,684	1.8%
Other Liabilities & Capital 1/	39,203	8%	38,905	8%	298	0.8%	35,768	8%	3,435	9.6%
<b>Total Liabilities &amp; Capital</b>	<b>475,115</b>	100%	<b>476,772</b>	100%	(1,657)	-0.3%	<b>463,996</b>	100%	11,119	2.4%
Memorandum Items:										
Loan/Deposit Ratio (%)	20%		18%				19%			
Consumer Loans (% of total loans)	42%		44%				42%			
Commercial Loans (% of total loans)	58%		56%				58%			

Footnote:

1/ Includes loan loss reserves

Source: FSM Banking Board