

FSM COMMERCIAL BANKING SYSTEM
BALANCE SHEET
June 30, 2023

	30-Jun-23	%	30-Jun-22	%	Yearly Variance	% Change	31-Mar-23	%	Quarterly Variance	% Change
(US\$ In Thousands)										
ASSETS										
Cash & Due from Local Banks	8,430	2%	11,506	2%	(3,076)	-26.7%	6,052	1%	2,378	39.3%
Foreign Assets/Due from Banks & Others Abroad	384,349	79%	366,722	77%	17,627	4.8%	373,706	79%	10,643	2.8%
Total Liquid Assets	392,779	80%	378,228	80%	14,551	3.8%	379,758	80%	13,021	3.4%
Loans					-				-	
Commercial	49,811	10%	48,937	10%	874	1.8%	47,920	10%	1,891	3.9%
Consumer	35,381	7%	36,011	8%	(630)	-1.7%	35,756	8%	(375)	-1.0%
Total Loans	85,192	17%	84,948	18%	244	0.3%	83,676	18%	1,516	1.8%
Other Assets	10,452	2%	10,069	2%	383	3.8%	10,356	2%	96	0.9%
Total Assets	488,423	100%	473,245	100%	15,178	3.2%	473,790	100%	14,633	3.1%
LIABILITIES & CAPITAL										
Deposits										
Demand	164,403	34%	147,034	31%	17,369	11.8%	165,714	35%	(1,311)	-0.8%
Savings	258,261	53%	258,092	55%	169	0.1%	244,244	52%	14,017	5.7%
Time	18,908	4%	19,753	4%	(845)	-4.3%	19,663	4%	(755)	-3.8%
Other Time/Other Deposits	5,754	1%	13,228	3%	(7,474)	-56.5%	5,697	1%	57	1.0%
Total Deposits	447,326	92%	438,107	93%	9,219	2.1%	435,318	92%	12,008	2.8%
Other Liabilities & Capital 1/	41,097	8%	35,138	7%	5,959	17.0%	38,472	8%	2,625	6.8%
Total Liabilities & Capital	488,423	100%	473,245	100%	15,178	3.2%	473,790	100%	14,633	3.1%
Memorandum Items:										
Loan/Deposit Ratio (%)	19%		19%				19%			
Consumer Loans (% of total loans)	42%		42%				43%			
Commercial Loans (% of total loans)	58%		58%				57%			

Footnote:

1/ Includes loan loss reserves

Source: FSM Banking Board