

FSM COMMERCIAL BANKING SYSTEM
BALANCE SHEET
September 30, 2023

	30-Sep-23	%	30-Sep-22	%	Yearly Variance	% Change	30-Jun-23	%	Quarterly Variance	% Change
(US\$ In Thousands)										
ASSETS										
Cash & Due from Local Banks	9,456	2%	11,810	3%	(2,354)	-19.9%	8,430	2%	1,026	12.2%
Foreign Assets/Due from Banks & Others Abroad	384,931	79%	359,073	77%	25,858	7.2%	384,349	79%	582	0.2%
Total Liquid Assets	394,387	81%	370,883	80%	23,504	6.3%	392,779	80%	1,608	0.4%
Loans					-				-	
Commercial	47,877	10%	47,987	10%	(110)	-0.2%	49,811	10%	(1,934)	-3.9%
Consumer	35,184	7%	35,069	8%	115	0.3%	35,381	7%	(197)	-0.6%
Total Loans	83,061	17%	83,056	18%	5	0.0%	85,192	17%	(2,131)	-2.5%
Other Assets	10,576	2%	10,057	2%	519	5.2%	10,452	2%	124	1.2%
Total Assets	488,024	100%	463,996	100%	24,028	5.2%	488,423	100%	(399)	-0.1%
LIABILITIES & CAPITAL										
Deposits										
Demand	169,021	35%	152,091	33%	16,930	11.1%	164,403	34%	4,618	2.8%
Savings	254,244	52%	248,414	54%	5,830	2.3%	258,261	53%	(4,017)	-1.6%
Time	18,870	4%	19,463	4%	(593)	-3.0%	18,908	4%	(38)	-0.2%
Other Time/Other Deposits	789	0%	8,260	2%	(7,471)	-90.4%	5,754	1%	(4,965)	-86.3%
Total Deposits	442,924	91%	428,228	92%	14,696	3.4%	447,326	92%	(4,402)	-1.0%
Other Liabilities & Capital 1/	45,100	9%	35,768	8%	9,332	26.1%	41,097	8%	4,003	9.7%
Total Liabilities & Capital	488,024	100%	463,996	100%	24,028	5.2%	488,423	100%	(399)	-0.1%
Memorandum Items:										
Loan/Deposit Ratio (%)	19%		19%				19%			
Consumer Loans (% of total loans)	42%		42%				42%			
Commercial Loans (% of total loans)	58%		58%				58%			

Footnote:

1/ Includes loan loss reserves

Source: FSM Banking Board