

FSM COMMERCIAL BANKING SYSTEM
BALANCE SHEET
June 30, 2025

| | 30-Jun-25 | % | 30-Jun-24 | % | Yearly Variance | % Change | 31-Mar-25 | % | Quarterly Variance | % Change |
|---|----------------|------------|----------------|------|--------------------|-------------|----------------|------|-----------------------|-------------|
| (US\$ In Thousands) | | | | | | | | | | |
| ASSETS | | | | | | | | | | |
| Cash & Due from Local Banks | 7,789 | 1% | 8,701 | 2% | (912) | -10.5% | 6,411 | 1% | 1,378 | 21.5% |
| Foreign Assets/Due from Banks & Others Abroad | 437,479 | 81% | 368,999 | 78% | 68,480 | 18.6% | 398,366 | 80% | 39,113 | 9.8% |
| Total Liquid Assets | 445,268 | 82% | 377,700 | 80% | 67,568 | 17.9% | 404,777 | 81% | 40,491 | 10.0% |
| Loans | | | | | - | | | | - | |
| Commercial | 43,495 | 8% | 46,967 | 10% | (3,472) | -7.4% | 43,173 | 9% | 322 | 0.7% |
| Consumer | 39,098 | 7% | 36,248 | 8% | 2,850 | 7.9% | 37,997 | 8% | 1,101 | 2.9% |
| Total Loans | 82,593 | 15% | 83,215 | 18% | (622) | -0.7% | 81,170 | 16% | 1,423 | 1.8% |
| Other Assets | 12,329 | 2% | 11,730 | 2% | 599 | 5.1% | 12,098 | 2% | 231 | 1.9% |
| Total Assets | 540,190 | 100% | 472,645 | 100% | 67,545 | 14.3% | 498,045 | 100% | 42,145 | 8.5% |
| LIABILITIES & CAPITAL | | | | | | | | | | |
| Deposits | | | | | | | | | | |
| Demand | 186,518 | 35% | 154,634 | 33% | 31,884 | 20.6% | 173,392 | 35% | 13,126 | 7.6% |
| Savings | 260,734 | 48% | 216,321 | 46% | 44,413 | 20.5% | 239,311 | 48% | 21,423 | 9.0% |
| Time | 41,677 | 8% | 36,950 | 8% | 4,727 | 12.8% | 39,780 | 8% | 1,897 | 4.8% |
| Other Time/Other Deposits | - | 0% | 20,248 | 4% | (20,248) | -100.0% | - | 0% | - | #DIV/0! |
| Total Deposits | 488,929 | 91% | 428,153 | 91% | 60,776 | 14.2% | 452,483 | 91% | 36,446 | 8.1% |
| Other Liabilities & Capital 1/ | 51,261 | 9% | 44,492 | 9% | 6,769 | 15.2% | 45,562 | 9% | 5,699 | 12.5% |
| Total Liabilities & Capital | 540,190 | 100% | 472,645 | 100% | 67,545 | 14.3% | 498,045 | 100% | 42,145 | 8.5% |
| Memorandum Items: | | | | | | | | | | |
| Loan/Deposit Ratio (%) | 16.89% | | 19.44% | | | | 17.94% | | | |
| Consumer Loans (% of total loans) | 47.34% | | 43.56% | | | | 46.81% | | | |
| Commercial Loans (% of total loans) | 52.66% | | 56.44% | | | | 53.19% | | | |

Footnote:

1/ Includes loan loss reserves

Source: FSM Banking Board