

FSM COMMERCIAL BANKING SYSTEM
BALANCE SHEET
September 30, 2025

	30-Sep-25	%	30-Sep-24	%	Yearly Variance	% Change	30-Jun-25	%	Quarterly Variance	% Change
(US\$ In Thousands)										
ASSETS										
Cash & Due from Local Banks	6,169	1%	7,339	1%	(1,170)	-15.9%	7,789	1%	(1,620)	-20.8%
Foreign Assets/Due from Banks & Others Abroad	433,094	81%	391,555	79%	41,539	10.6%	437,479	81%	(4,385)	-1.0%
Total Liquid Assets	439,263	82%	398,894	81%	40,369	10.1%	445,268	82%	(6,005)	-1.3%
Loans					-				-	
Commercial	46,820	9%	47,314	10%	(494)	-1.0%	43,495	8%	3,325	7.6%
Consumer	37,231	7%	35,368	7%	1,863	5.3%	39,098	7%	(1,867)	-4.8%
Total Loans	84,051	16%	82,682	17%	1,369	1.7%	82,593	15%	1,458	1.8%
Other Assets	12,611	2%	11,676	2%	935	8.0%	12,329	2%	282	2.3%
Total Assets	535,925	100%	493,252	100%	42,673	8.7%	540,190	100%	(4,265)	-0.8%
LIABILITIES & CAPITAL										
Deposits										
Demand	193,476	36%	177,070	36%	16,406	9.3%	186,518	35%	6,958	3.7%
Savings	249,198	46%	202,906	41%	46,292	22.8%	260,734	48%	(11,536)	-4.4%
Time	41,003	8%	42,077	9%	(1,074)	-2.6%	41,677	8%	(674)	-1.6%
Other Time/Other Deposits	-	0%	20,674	4%	(20,674)	-100.0%	-	0%	-	#DIV/0!
Total Deposits	483,677	90%	442,727	90%	40,950	9.2%	488,929	91%	(5,252)	-1.1%
Other Liabilities & Capital 1/	52,248	10%	50,525	10%	1,723	3.4%	51,261	9%	987	1.9%
Total Liabilities & Capital	535,925	100%	493,252	100%	42,673	8.7%	540,190	100%	(4,265)	-0.8%
Memorandum Items:										
Loan/Deposit Ratio (%)	17.38%		18.68%				16.89%			
Consumer Loans (% of total loans)	44.30%		42.78%				47.34%			
Commercial Loans (% of total loans)	55.70%		57.22%				52.66%			

Footnote:

1/ Includes loan loss reserves

Source: FSM Banking Board