FSM COMMERCIAL BANKING SYSTEM
BALANCE SHEET
June 30, 2026

(US$ In Thousands)	30-Jun-26	%	30-Jun-25	%	Yearly Variance	% Change	31-Mar-26	%	Quarterly Variance	% Change
ASSETS										
Cash & Due from Local Banks	11,661	2%	7,789	1%	3,872	49.7%	7,840	1%	3,821	48.7%
Foreign Assets/Due from Banks & Others Abroad	452,394	81%	437,479	81%	14,915	3.4%	435,442	81%	16,952	3.9%
Total Liquid Assets	**464,055**	83%	**445,268**	82%	18,787	4.2%	**443,282**	82%	20,773	4.7%
Loans					-				-	
Commercial	43,940	8%	43,495	8%	445	1.0%	45,013	8%	(1,073)	-2.4%
Consumer	38,485	7%	39,098	7%	(613)	-1.6%	39,615	7%	(1,130)	-2.9%
Total Loans	**82,425**	15%	**82,593**	15%	(168)	-0.2%	**84,628**	16%	(2,203)	-2.6%
Other Assets	12,131	2%	12,329	2%	(198)	-1.6%	12,399	2%	(268)	-2.2%
Total Assets	**558,611**	100%	**540,190**	100%	18,421	3.4%	**540,309**	100%	18,302	3.4%
LIABILITIES & CAPITAL										
Deposits										
Demand	180,316	32%	186,518	35%	(6,202)	-3.3%	182,210	34%	(1,894)	-1.0%
Savings	283,749	51%	260,734	48%	23,015	8.8%	264,025	49%	19,724	7.5%
Time	46,378	8%	41,677	8%	4,701	11.3%	45,174	8%	1,204	2.7%
Other Time/Other Deposits	-	0%	-	0%	-	#DIV/0!	-	0%	-	#DIV/0!
Total Deposits	**510,443**	**91%**	**488,929**	91%	21,514	4.4%	**491,409**	91%	19,034	3.9%
Other Liabilities & Capital 1/	48,168	9%	51,261	9%	(3,093)	-6.0%	48,900	9%	(732)	-1.5%
Total Liabilities & Capital	**558,611**	100%	**540,190**	100%	18,421	3.4%	**540,309**	100%	18,302	3.4%
Memorandum Items:										
Loan/Deposit Ratio (%)	16.15%		16.89%				17.22%			
Consumer Loans (% of total loans)	46.69%		47.34%				46.81%			
Commercial Loans (% of total loans)	53.31%		52.66%				53.19%			

Footnote:

1/ Includes loan loss reserves

Source: FSM Banking Board