

**FSM COMMERCIAL BANKING SYSTEM**  
**BALANCE SHEET**  
**September 30, 2024**

	30-Sep-24	%	30-Sep-23	%	Yearly Variance	% Change	30-Jun-24	%	Quarterly Variance	% Change
<b>(US\$ In Thousands)</b>										
<b>ASSETS</b>										
Cash & Due from Local Banks	7,339	1%	9,456	2%	(2,117)	-22.4%	8,701	2%	(1,362)	-15.7%
Foreign Assets/Due from Banks & Others Abroad	391,555	79%	384,931	79%	6,624	1.7%	368,999	78%	22,556	6.1%
Total Liquid Assets	<b>398,894</b>	81%	<b>394,387</b>	81%	4,507	1.1%	<b>377,700</b>	80%	21,194	5.6%
Loans					-				-	
Commercial	47,314	10%	47,877	10%	(563)	-1.2%	46,967	10%	347	0.7%
Consumer	35,368	7%	35,184	7%	184	0.5%	36,248	8%	(880)	-2.4%
Total Loans	<b>82,682</b>	17%	<b>83,061</b>	17%	(379)	-0.5%	<b>83,215</b>	18%	(533)	-0.6%
Other Assets	11,676	2%	10,576	2%	1,100	10.4%	11,730	2%	(54)	-0.5%
<b>Total Assets</b>	<b>493,252</b>	100%	<b>488,024</b>	100%	5,228	1.1%	<b>472,645</b>	100%	20,607	4.4%
<b>LIABILITIES &amp; CAPITAL</b>										
Deposits										
Demand	177,070	36%	169,021	35%	8,049	4.8%	154,634	33%	22,436	14.5%
Savings	202,906	41%	254,244	52%	(51,338)	-20.2%	216,321	46%	(13,415)	-6.2%
Time	42,077	9%	18,870	4%	23,207	123.0%	36,950	8%	5,127	13.9%
Other Time/Other Deposits	20,674	4%	789	0%	19,885	2520.3%	20,248	4%	426	2.1%
Total Deposits	<b>442,727</b>	<b>90%</b>	<b>442,924</b>	91%	(197)	0.0%	<b>428,153</b>	91%	14,574	3.4%
Other Liabilities & Capital 1/	50,525	10%	45,100	9%	5,425	12.0%	44,492	9%	6,033	13.6%
<b>Total Liabilities &amp; Capital</b>	<b>493,252</b>	100%	<b>488,024</b>	100%	5,228	1.1%	<b>472,645</b>	100%	20,607	4.4%
Memorandum Items:										
Loan/Deposit Ratio (%)	19%		19%				19%			
Consumer Loans (% of total loans)	43%		42%				44%			
Commercial Loans (% of total loans)	57%		58%				56%			

Footnote:

1/ Includes loan loss reserves

Source: FSM Banking Board