

FSM COMMERCIAL BANKING SYSTEM
BALANCE SHEET
March 31, 2025

	31-Mar-25	%	31-Mar-24	%	Yearly Variance	% Change	31-Dec-24	%	Quarterly Variance	% Change
(US\$ In Thousands)										
ASSETS										
Cash & Due from Local Banks	6,411	1%	7,915	2%	(1,504)	-19.0%	4,958	1%	1,453	29.3%
Foreign Assets/Due from Banks & Others Abroad	398,366	80%	348,552	77%	49,814	14.3%	406,874	80%	(8,508)	-2.1%
Total Liquid Assets	404,777	81%	356,467	79%	48,310	13.6%	411,832	81%	(7,055)	-1.7%
Loans					-				-	
Commercial	43,173	9%	48,465	11%	(5,292)	-10.9%	44,070	9%	(897)	-2.0%
Consumer	37,997	8%	35,174	8%	2,823	8.0%	38,631	8%	(634)	-1.6%
Total Loans	81,170	16%	83,639	19%	(2,469)	-3.0%	82,701	16%	(1,531)	-1.9%
Other Assets	12,098	2%	11,517	3%	581	5.0%	11,872	2%	226	1.9%
Total Assets	498,045	100%	451,623	100%	46,422	10.3%	506,405	100%	(8,360)	-1.7%
LIABILITIES & CAPITAL										
Deposits										
Demand	173,392	35%	157,699	35%	15,693	10.0%	180,503	36%	(7,111)	-3.9%
Savings	239,311	48%	207,164	46%	32,147	15.5%	232,411	46%	6,900	3.0%
Time	39,780	8%	25,954	6%	13,826	53.3%	39,999	8%	(219)	-0.5%
Other Time/Other Deposits	-	0%	18,706	4%	(18,706)	-100.0%	420	0%	(420)	-100.0%
Total Deposits	452,483	91%	409,523	91%	42,960	10.5%	453,333	90%	(850)	-0.2%
Other Liabilities & Capital 1/	45,562	9%	42,100	9%	3,462	8.2%	53,072	10%	(7,510)	-14.2%
Total Liabilities & Capital	498,045	100%	451,623	100%	46,422	10.3%	506,405	100%	(8,360)	-1.7%
Memorandum Items:										
Loan/Deposit Ratio (%)	17.94%		20.42%				18.24%			
Consumer Loans (% of total loans)	46.81%		42.05%				46.71%			
Commercial Loans (% of total loans)	53.19%		57.95%				53.29%			

Footnote:

1/ Includes loan loss reserves

Source: FSM Banking Board