

**CNMI DEPARTMENT OF COMMERCE
CONSOLIDATED FIGURES OF RETAIL BANKS
FROM 1995 TO 2006
(IN MILLIONS)**

	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006
DEPOSITS												
Demand	134.3	136.7	140.8	133.6	153.0	144.0	146.6	133.2	157.8	177.6	178.6	143.1
Regular Savings	150.7	163.2	163.2	192.5	184.5	176.2	195.6	223.4	217.1	224.9	175.4	159.8
Time Certificates of Deposit	140.2	163.1	177.0	196.7	232.9	275.5	257.7	192.4	178.8	157.2	169.7	215.1
TOTAL	425.2	463.0	481.0	522.8	570.4	595.7	599.8	549.0	553.7	559.7	523.7	518.0
LOANS												
Consumer	64.6	71.3	80.0	83.6	74.7	70.8	75.8	60.9	67.2	82.7	81.5	72.1
Commercial	133.3	173.5	166.2	165.3	159.9	209.6	119.4	126.4	45.7	75.3	47.3	60.8
Real Estate	16.5	34.0	32.9	54.7	53.4	41.9	46.6	65.8	99.1	45.8	65.0	45.9
Non-Local												
Government Agencies	1.9	1.4	0.8	1.1	0.4	2.8	2.9	0.0	0.0	0.0	0.0	0.0
TOTAL	216.3	280.2	279.9	304.7	288.4	325.0	244.6	253.1	212.0	203.8	193.8	178.8
Loan to Deposit Ratio	50.9%	60.5%	58.2%	58.3%	50.6%	54.6%	40.8%	46.1%	38.3%	36.4%	37.0%	34.5%
Interest paid on all deposit accounts	12.1	12.7	14.9	14.3	14.4	18.6	13.9	6.6	4.2	3.0	4.7	8.2
Interest received from loans	20.9	22.3	24.8	23.4	23.7	25.7	21.2	16.8	15.1	13.6	14.4	14.5

Note: Based on quarterly reports submitted to the Director of Banking.