



Who We Are

FSMADB

FSM DEVELOPMENT BANK

The Federated States of Micronesia Development Bank (FSMADB) is a component unit of the National Government of the Federated States of Micronesia (FSM). It was established in 1979 by the First Congress of the Federated States of Micronesia. The bank started lending in 1982. In 1994, the enabling law that created the bank was amended to reorganize the structure of the bank to reflect that of a normal corporation.

Contact Us

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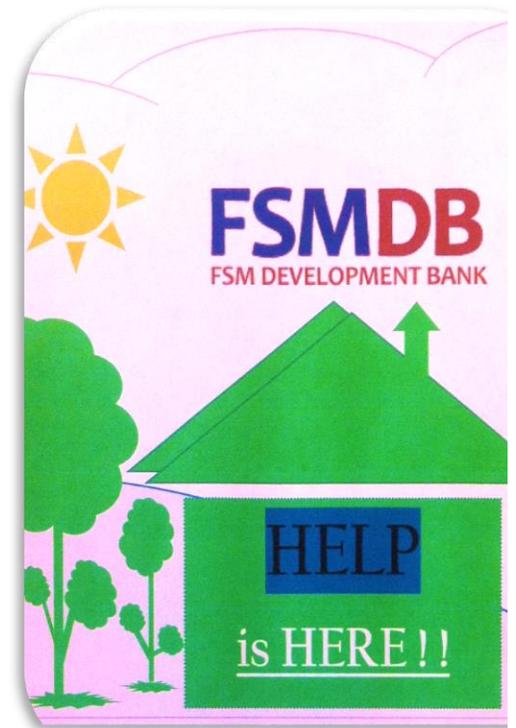
FEDERATED STATES OF MICRONESIA DEVELOPMENT BANK

Nantuelek Street, Kolonia,
Pohnpei Federated States of
Micronesia, 96941



Thank you for taking the first step toward making FSM Development Bank (FSMADB) your choice to help you build your new dream home. The FSMADB's HELP program is to actively promote the growth of energy efficient houses in the FSM. The program will start in Pohnpei and eventually be introduced to the other three states of the FSM.

Available in all four states are housing loan, business loan, and consumer or personal loans. Let us know of your need, FSMADB can help!



HOME ENERGY LOAN PROGRAM (HELP)

- ✓ BETTER COMFORT
- ✓ BETTER SAVINGS
- ✓ BETTER VALUE

FOR YOUR NEW OR EXISTING
HOME

Brought to you by

FSMADB

FSM DEVELOPMENT BANK

HELP OR HOME ENERGY LOAN PROGRAM

FSMDB now offers a new Housing Loan program known as HELP.

The program aims to help FSM consumers construct new homes, or renovate or improve existing homes with emphasis to energy efficiency, costs savings and home comfort. The overall objectives of the program include:

1. Contribute to FSM's economic growth.
2. Promote energy efficiency in the household sector.
3. Encourage new construction, and reduce demand for electricity.
4. Improve housing conditions in FSM by improving new house designs and renovating existing structures while reducing household costs and increasing comfort.

LOANS TO NEW HOUSES AND EXISTING HOUSE RENOVATIONS THAT INCLUDE:

FREE ENERGY EFFICIENCY HOME DESIGN

For new homes that include energy efficiency measures.

UP TO \$6,000 PER HOUSE IN SUBSIDIES

For new and renovated homes that install energy efficiency measures.

COOLER HOME TO LIVE IN

Less heat and better ventilation

LOWER ELECTRIC BILLS

Less need for cooling and better appliances

MORE VALUABLE HOUSES

Comfort and lower electric bills raise value of house

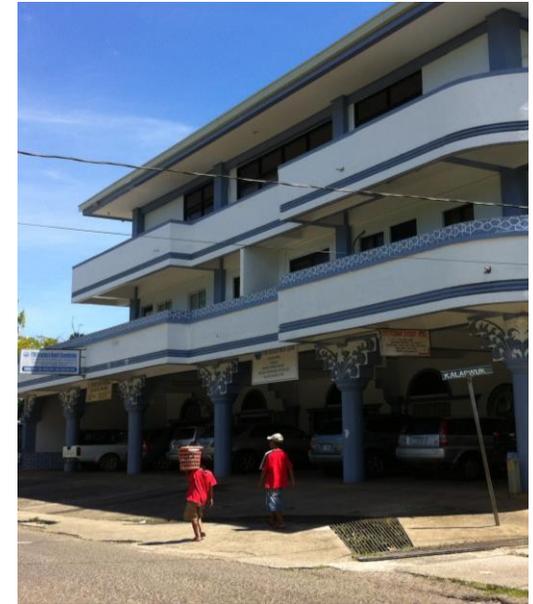
WHAT ARE ENERGY EFFICIENCY MEASURES?

Less heat in roof and in house
Better ventilation
High Efficiency Appliance

LOAN TERMS AND HOW TO APPLY

9% interests rate, up to 20 years loan term,
3 month holiday, and applicable subsidy.
Visit FSMDB to apply.

FSMDB
FSM DEVELOPMENT BANK



FSMDB Headquarters in Kolonia, Pohnpei FM ©2015.

“We make the best investment decisions to achieve the national vision of a vibrant private-sector led economy throughout the Federated States of Micronesia.”