

### TWENTY SECOND ANNUAL REPORT

#### **OF THE**

### **DIRECTOR OF BANKING**

### FOR CALENDAR YEAR

**ENDING DECEMBER 31, 2009** 

Prepared by the Banking and Insurance Staff
Economic Development Division
DEPARTMENT OF COMMERCE

#### TABLE OF CONTENTS

| Description  | Page   |
|--|--|
| Cover Letter   | 2  |
| Directory of Financial Institutions:  Retail Banks   | 3-4  |
| Deposit and Loan Trends  | 5  |
| Consolidated Figure of Retail Banks, (2000 to 2009)  | 6  |
| Consolidated Statements of Financial Condition, (2000 to 2009)   | 7  |
| Quarterly Report of Retail Banks   | 8  |
| Consolidated Report of Condition of State Bank Branches licensed in the CNMI   | 9  |
| Consolidated Statement of Condition, CNMI Chartered Banks licensed in the CNMI   | 10   |
| Statement of Financial Condition of each Bank:  Bank of Saipan.  City Trust Bank.  Bank of Guam.  Bank of Hawaii.  First Hawaiian Bank.  BankPacific, Ltd. | 11<br>12<br>13-14<br>15-16<br>17-18<br>19-20 |
| Foreign Currency Exchange: Total Funds remitted in 2009  | 21   |
| Directory of Remittance Companies  | 22-23  |
| Total Foreign Currency Exchange 2009   | 24   |
| Directory of Currency Transaction Companies  | 25-27  |
| Directory of Finance Companies.  | 28-29  |
| Directory of Investment Agents & Broker Dealer of Securities   | 30-31  |
| Directory of Pawnbroker Companies  | 32-36  |

## The Honorable Benigno R. Fitial and The Honorable Members of the Legislature

I am pleased to present the 2009 Annual Report of the Director of Banking as required by 4 CMC Division 6 Section 6116.

This report contains 2009 balance sheets of all licensed banks, quarterly reports of banks, remittance companies and currency exchange dealers, and a directory of all of the Banking Section's licensees.

As we have mentioned in prior reports, the CNMI's Banking Code needs to be updated since it has remained relatively unchanged since 1992. We continue to appeal to the Legislature for their support in helping the department draft a comprehensive banking bill. To ensure a truly comprehensive legislation is drafted, we recommend acquiring the services of a financial regulation expert. The continuing decline in resources has made it ever more difficult to accomplish this task. We are hopeful that we will soon be able to source the funds required to fulfill this very important task.

Likewise, we aim to see the enactment of laws that allow for stricter licensing and regulation of money transmitters and currency exchangers to ensure consistency and compliance with the Bank Secrecy Act.

As a final note, in order to properly carry out the duties and responsibilities of the office as mandated by statute, the Department continues to request for the necessary funding to hire and retain qualified examiners. The Office of the Director of Banking has yet to have adequate staffing to fully carry out the mandates of the banking code.

Sincerely,

SIXTO K. IGISOMAR

Acting Secretary of Commerce /
Acting Director of Banking

#### 2009 DIRECTORY OF FINANCIAL INSTITUTIONS

#### **BANKS**

1. Bank of Guam

Saipan Branch P.O. Box 500678 Saipan, MP 96950

VP/CNMI Regional Manager

Telephone

Location

Ms. Marcie Tomokane

236-2700

San Jose, Garapan, Afetnas

Songsong (Rota), San Jose (Tinian)

Insurance FDIC Commencement 1980

Auditor Deloitte Touche Tohmatsu

2. Bank of Hawaii

Saipan Branch P.O. Box 500566 Saipan, MP 96950

Vice President/District Manager

Telephone

Location

Mr. Jon Sheather

322-4200

Garapan, Chalan Kanoa

Insurance FDIC Commencement 1968

Auditor Ernst & Young

3. Bank Pacific, Ltd.

Saipan Branch P.O. Box 503201 Saipan, MP 96950

Branch Manager Mr. Fred F. Camacho

Telephone 233-4752 Location Garapan

Insurance FDIC Commencement 1990

Auditor Deloitte Touche Tohmatsu

#### 4. Bank of Saipan

P.O. Box 500690 Saipan, MP 96950

President/CEO

Telephone

Location

Mr. Jon Bargfrede

235-6260

Garapan, Chalan Kanoa

San Jose (Tinian), Songsong (Rota)

Insurance

Commencement

Auditor

Uninsured

1981

Grant Thornton LLP

#### 5. City Trust Bank

P.O. Box 501867 Saipan, MP 96950

AVP/Acting Manager

Telephone Location Ms. Maria Lourdes Johnson 235-7701/4 235-7903/5

Gualo Rai, Afetnas

Insurance

Commencement

Auditor

Uninsured

1981

Lourdes S. Tiongson, CPA

#### 6. First Hawaiian Bank

Saipan Branch P.O. Box 500625 Saipan, MP 96950

VP/ Saipan Area Manager

Telephone Location Juan SN. Lizama 235-3090/234-6559 Gualo Rai, Oleai

Insurance

Commencement

Auditor

FDIC 1996

Price Waterhouse Coopers

#### DEPOSIT AND LOAN TRENDS OF LICENSED CNMI FINANCIAL INSTITUTIONS SINCE 1985 (IN MILLIONS)

|             | Number of        |                 | Increase/       | Ì            | Increase/     |
|-------------|------------------|-----------------|-----------------|--------------|---------------|
|             | Banks in         | Amount of       | (Decrease) in   | Amount of    | (Decrease) in |
| <u>Year</u> | <b>Operation</b> | <u>Deposits</u> | <u>Deposits</u> | <u>Loans</u> | Loans         |
| 1985        | 7                | 112.5           |                 | 59.9         |               |
| 1986        | 7                | 124.3           | 12              | 65.1         | 5             |
| 1987        | 7                | 161.4           | 37              | 78.2         | 13            |
| 1988        | 7                | 223.1           | 62              | 88.0         | 10            |
| 1989        | 7                | 326.8           | 104             | 106.6        | 19            |
| 1990        | 7                | 473.0           | 146             | 121.5        | 15            |
| 1991        | 7                | 480.4           | 7               | 147.7        | 26            |
| 1992        | 7                | 429.5           | (51)            | 160.6        | 13            |
| 1993        | 7                | 386.1           | (43)            | 186.7        | 26            |
| 1994        | 7                | 411.2           | 25              | 200.2        | 14            |
| 1995        | 7                | 425.2           | 14              | 216.3        | 16            |
| 1996        | 8                | 463.0           | 38              | 280.2        | 64            |
| 1997        | 9                | 481.0           | 18              | 279.9        | (0)           |
| 1998        | 9                | 522.8           | 42              | 304.7        | 25            |
| 1999        | 8                | 570.4           | 48              | 288.4        | (16)          |
| 2000        | 8                | 595.7           | 25              | 325.0        | 37            |
| 2001        | 7                | 599.8           | 4               | 276.2        | (49)          |
| 2002        | 6                | 549.3           | (51)            | 253.1        | (23)          |
| 2003        | 6                | 553.7           | 4               | 212.0        | (41)          |
| 2004        | 6                | 559.7           | 6               | 203.8        | (8)           |
| 2005        | 6                | 523.7           | (36)            | 193.8        | (10)          |
| 2006        | 6                | 518.1           | (6)             | 180.8        | (13)          |
| 2007        | 6                | 531.2           | 13              | 161.6        | (19)          |
| 2008        | 6                | 450.6           | (81)            | 141.2        | (20)          |
| 2009        | 6                | 445.4           | (5)             | 127.7        | (14)          |

|                                       |       | CONSC | OLIDATED FI<br>FROM | CONSOLIDATED FIGURES OF RETAIL BANKS FROM 2000 TO 2009 (IN MILLIONS) | RETAIL BAN | Soos -                                | 2006        | 2002      | SOOR - | 2009   |
|---------------------------------------|-------|-------|---------------------|--|------------|---------------------------------------|-------------|-----------|--------|--------|
| סבוס מודים                            | 2000  | 2001  | 2002                | 2003   | 2004       | 2005                                  | 2006        | 2007      | 2008   | 2009   |
| Demand                                | 144.0 | 146.6 | 133.2               | 157.8  | 177.6      | 178.3                                 | 143.0       | 156.8     | 135.6  | 144.4  |
| Regular Savings                       | 176.2 | 195.6 | 223.4               | 217.1  | 224.9      | 175.4                                 | 159.8       | 143.2     | 117.9  | 151.8  |
| Time Certificates of Deposit          | 275.5 | 257.7 | 192.4               | 178.8  | 157.2      | 169.7                                 | 215.1       | 231.1     | 197.1  | 149.2  |
| TOTAL                                 | 595.7 | 599.8 | 549.0               | 553.7  | 559.7      | 523.4                                 | 517.9       | 531.1     | 450.6  | 445.4  |
|                                       |       | 医原 交換 |                     | 200  | 作がある       | <b>東京の大学の教</b>                        | To the same | THE WORLD |        | W. 100 |
| LOANS                                 |       |       | all the second      |  |            | · · · · · · · · · · · · · · · · · · · |             | ST. ST.   |        |        |
| Consumer                              | 70.8  | 75.8  | 60.9                | 67.2   | 82.7       | 81.6                                  | 74.1        | 65.3      | 56.1   | 50     |
| Commercial                            | 209.6 | 119.4 | 126.4               | 45.7   | 75.3       | 65.0                                  | 60.8        | 54.0      | 39.5   | 36.5   |
| Real Estate                           | 41.9  | 46.6  | 65.8                | 99.1   | 45.8       | 47.3                                  | 45.9        | 42.3      | 45.6   | 41.2   |
| Non-Local                             |       |       |                     |  |            |                                       |             |           |        |        |
| Government Agencies                   | 2.8   | 2.9   | 0.0                 | 0.0  | 0.0        | 0.0                                   | 0.0         | 0.0       |        |        |
| TOTAL                                 | 325.0 | 244.6 | 253.1               | 212.0  | 203.8      | 193.9                                 | 180.8       | 161.6     | 141.2  | 127.7  |
|                                       |       |       |                     |  |            |                                       |             |           |        |        |
| Loan to Deposit Ratio                 | 54.6% | 40.8% | 46.1%               | 38.3%  | 36.4%      | 37.0%                                 | 34.9%       | 30.4%     | 31.3%  | 28.7%  |
|                                       |       |       |                     |  |            |                                       |             |           |        |        |
| Interest paid on all deposit accounts | 18.6  | 13.9  | 6.6                 | 4.2  | 3.0        | 5.0                                   | 8.2         | 10.6      | 6.0    | 3.7    |
| Interest received from loans          | 25.7  | 21.2  | 16.8                | 15.1   | 13.6       | 14.4                                  | 14.5        | 13.6      | 10.5   | 7.2    |

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

| Comment   Control   Cont   | 3732     | 6,075       | 10,624  | 8,156   | 4,680               | 3,023     | 4,187              | 6,600      | 13,874              | 18,579      | Interest paid to depositors                  |
|--|----------|-------------|---------|---------|---------------------|-----------|--------------------|------------|---------------------|-------------|--|
| Schement Approcess of collection 17,946 12,077 2003 2004 2005 2005 2005 2006 2008 2008 2009 2001 2008 2009 2009 2009 2009 2009 2009 2009   | 100,100  | 402,700     | 270,170 | 327,702 | 300,000             | 302,233   | 3/0,/00            | 007,732    | 020,043             | 400,020     | Convertible subordinated debts               |
| Convenient   Con   | 456 460  | 0,071       | 5/1 670 | 507 703 | 6,606               | 5,813     | 2,132              | 4,546      | 650 645             | V69 U69     | Total Liabilities and Capital                |
| Shiftens in process of collection 17,946 2000 8,510 1,939 8,522 8,520 8, | 7 177    | 6 071       | 6 797   | (1,094) | (1,990)             | (1,789)   | (5,120)            | (1,1/8)    | 1,430               | 2,734       | Tidivided profits                            |
| CONSOLIDATED STATEMENTS OF PHANCACUA CONDITION OF ALL BANKS   CONTINUES   CO   | 1990     | 1,000       | 4,007   | 4,040   | 2/2/5               | 222,0     | 5,273              | 067.6      | 1,10/               | 0,373       | Capital surplus                              |
| CONSOLIDATED STATEBLINTS OF FINALIDANCIAL CONDITION OF ALL BANKS   COMPANSON PROMIZED C   | 4013     | 7887        | 1500/   | 1000/   | 5,550               | 5,000     | 5 070              | (000,2)    | 7 107               | 0.570       | Control curplus                              |
| CONSOLIDATED STATEMENTS OF FINANCIAL CONDITION OF ALL BANKS   COMPANSION PROVIDED STATEMENTS OF FINANCIAL CONDITION OF ALL BANKS   COMPANSION PROVIDED STATEMENTS OF FINANCIAL CONDITION OF ALL BANKS   COMPANSION PROVIDED STATEMENTS OF FINANCIAL CONDITION OF ALL BANKS   COMPANSION PROVIDED STATEMENTS OF FINANCIAL CONDITION OF ALL BANKS   COMPANSION PROVIDED STATEMENTS OF STATEM   | (9.556)  | 19 5561     | 13 5581 | (9 558) | 10 5561             | (5 556)   | (5 556)            | (5 556)    | 12 0441             | 11:00       | Treasury Stock                               |
| CONSOLIDATED STATEMENTS OF FINANCIAL CONDITION OF ALL BANKS   COMPANSON PROM 2000 - 2009   COMPANSON PROM 2009 - 2009 - 2009   COMPANSON PROM 2009 - 2009 - 2009   COMPANSON PROM 2009 - 20   | 5889     | 5,889       | 5.886   | 5,886   | 5.886               | 5.935     | 4.535              | 2.530      | 2.488               | 2.488       | Capital stock                                |
| CONSOLIDATED STATEMENTS OF FINANCIAL CONDITION OF ALL BANKS   CONTITON OF ALL BANKS   CONTINO   |          |             |         |         |                     |           |                    |            |                     | 35          | CAPITAL                                      |
| CONSOLIDATED STATEMENTS OF FINANCIAL CONDITION OF ALL BANKS   CONDITI   | 2108     | 2,464       | 3,687   | 3,290   | 2,623               | 1,371     | 2,413              | 5,336      | 5,000               | 5,213       | Accrued interest payable & other liabilities |
| CONSOLIDATED STATEMENTS OF FINANCIAL CONDITION OF ALL BANKS   COMMANS   CO   |          |             |         |         |                     |           |                    |            |                     | 8. <b>•</b> | Liabilities on acceptances executed          |
| CONSOLIDATED STATEMENTS OF FINANCIAL CONDITION OF ALL BANKS   CONFERENCE   CONFER   |          |             |         |         |                     |           |                    |            | *                   |             | Other  |
| CONSOLIDATED STATEMENTS OF FINANCIAL CONDITION OF ALL BANKS   CONSOLIDATED STATEMENT PROMISED OF CONTROL CONDITION OF ALL BANKS   CONSOLIDATED STATEMENT   CONSOLIDATED STA   | 1756     | 2,817       |         |         | 5,154               | 13,918    | 18,573             | 48,532     | 8,040               | 8,016       | Due to other banks: Head Office or Branch    |
| CONSOLIDATED STATEMENTS OF FINANCIAL CONDITION OF ALL BANKS   CONSOLIDATED STATEMENTS OF PINANCIAL CONDITION OF ALL BANKS   CONSOLIDATED STATEMENTS OF CONSOLIDATED STAT   | 31       | 32          | 140     | 104     | 334                 | 427       |                    |            |                     |             | Cashier's checks, BEC & PMO                  |
| CONSOLIDATED STATEMENTS OF FINANCIAL CONDITION OF ALL BANKS   COMPANISON FROM 2000 - 2009   COMPANISON FROM 2000 - 2009    | 113766   | 147,676     | 193,709 | 180,429 | 130,302             | 122,337   | 124,111            | 131,853    | 198,395             | 218,272     | f) Other                                     |
| CONSOLIDATED STATEMENTS OF FINANCIAL CONDITION OF ALL BANKS   COMPARISON PROM 2000 - 2009   COMPARISON PROM 2009   COMPARISON PROM 2000 - 2009   COMPARISO   | 35390    | 49,508      | 37,392  | 34,709  | 39,375              | 34,868    | 54,665             | 60,500     | 59,268              | 57,237      | e) TCDGov't. & Agencies                      |
| CONSOLIDATED STATEMENTS OF FINANCIAL CONDITION OF ALL BANKS   COMPARISON FROM 2000 - 2009   COMPARISON FROM 2001 - 2005   COMPARISON FROM 2001   COMPARISON FROM 2001 - 2003   COMPARISON FROM 2001   COMPARISON FROM 200   | 138232   | 104,398     | 110,405 | 114,584 | 140,181             | 190,581   | 196,493            | 200,335    | 177,033             | 142,909     | d) Other                                     |
| CONSOLIDATED STATEMENTS OF FINANCIAL CONDITION OF ALL BANKS   COMPANISON FROM 2000 - 2001   COMPANISON FROM 2000 - 2005   2005   2006   2007   2008   2008   2007   2008   2008   2009   | 13616    | 13,460      | 32,844  | 45,199  | 35,196              | 34,353    | 20,632             | 23,428     | 18,529              | 33,292      | c) Regular savingsGov't. & Agencies          |
| CONSOLIDATED STATEMENTS OF FINANCIAL CONDITION OF ALL BANKS (NI FINANCIAL CONDITION   | 124291   | 115,993     | 130,048 | 125,013 | 162,893             | 155,704   | 142,560            | 117,332    | 133,069             | 125,634     | b) Other                                     |
| CONSOLIDATED STATEMENTS OF FINANCIAL CONDITION OF ALL BANKS   COMPATISON PRIOR 2000-2009   CONSOLIDATED STATEMENTS OF FINANCIAL CONDITION OF ALL BANKS   COMPATISON PRIOR 2000-2009   CONSOLIDATED STATEMENTS OF FINANCIAL CONDITION OF ALL BANKS   CONSOLIDATED STATEMENTS OF FINANCIAL CONDITION OF ALL BANKS   CONSOLIDATED STATEMENTS OF FINANCIAL CONDITION OF ALL BANKS   CONSOLIDATED STATEMENT   C   | 20093    | 19,534      | 26,660  | 18,092  | 15,386              | 21,861    | 15,201             | 15,870     | 13,528              | 18,316      | a) Demand depositsGov't. & Agencies          |
| CONSOLIDATED STATEMENTS OF FINANCIAL CONDITION OF ALL BANKS   COMPANISON FROM 2000 - 2009   2001   2002   2003   2004   2005   2006   2007   2008   2008   2007   2008     | 1000 200 | THE RESERVE |         |         |                     | Section 1 |                    |            |                     |             | Deposits:                                    |
| CONSOLIDATED STATEMENTS OF FINANCIAL CONDITION OF ALL BANKS   COMPARISON FROM 2000-2009   COMPARISON FROM 2000-2009   COMPARISON FROM 2000-2009   COMPARISON FROM 2000-2005   COMPARISON FROM 2000-2   | 100      |             |         |         | THE PERSON NAMED IN |           | THE REAL PROPERTY. | 世界の水田田     | THE PERSON NAMED IN |             | LIABILITIES AND CAPITAL                      |
| CONSOLIDATED STATEMENTS OF FINANCIAL CONDITION OF ALL BANKS   COMPARISON FROM 2000 - 2009   2001   2002   2003   2004   2005   2006   2007   2008   2008   2007   2008     | 7208     | 10,593      | 13,640  | 14,516  | 14,446              | 13,565    | 15,110             | 16,755     | 21,222              | 25,652      | Interest received from borrowers             |
| CONSOLIDATED STATEMENTS OF FINANCIAL CONDITION OF ALL BANKS   COMPARISON FROM 2000 - 2009   COMPARISON FROM 2009   COMPARISON FROM 2000 - 2009   COMPARISO   | 456,460  | 462,753     | 541,672 | 527,702 | 538,050             | 582,233   | 576,780            | 607,732    | 620,843             | 672,459     | Total Assets                                 |
| CONSOLIDATED STATEMENTS OF FINANCIAL CONDITION OF ALL BANKS   COMPARISON FROM 2000 - 2009   COMPARISON FROM 2000   COMPARISON FROM 2000 - 2009   COMPARISON FROM 2000 - 2009   COMPARISON FROM 2000 - 2009   COMPARISON FROM 2000   COMPA   | 3713     | 4,352       | 3,787   | 5,320   | 5,625               | 5,707     | 6,206              | 9,904      | 6,087               | 7,640       | Other Assets                                 |
| CONSOLIDATED STATEMENTS OF FINANCIAL CONDITION OF ALL BANKS   COMPARISON FROM 2000 - 2009  | -2617    | (2,585)     | (2,684) | (3,197) | (3,560)             | (4,728)   | (5,744)            | (7,800)    | (4,238)             | (4,761)     | Provision for losses/unearned income         |
| CONSOLIDATED STATEMENTS OF FINANCIAL CONDITION OF ALL BANKS   COMPARISON FROM 2000 - 2009   (IN THOUSANDS)   | 179      | 175         | 219     | 127     | 299                 | 248       | 296                | 544        | 320                 | 410         | Other Real Estate Owned                      |
| CONSOLIDATED STATEMENTS OF FINANCIAL CONDITION OF ALL BANKS   COMPARISON FROM 2000 - 2009  |          |             |         |         |                     |           |                    |            |                     |             | Other  |
| CONSOLIDATED STATEMENTS OF FINANCIAL CONDITION OF ALL BANKS   COMPARISON FROM 2000 - 2009   (IN THOUSANDS)   TOMPARISON FROM 2000 - 2009   2007   2008   2007   2007   2007   2008   2007   2   | 305726   | 299,044     | 354,190 | 319,769 | 314,646             | 349,320   | 334,850            | 324,820    | 331,054             | 299,603     | Due from banks: Head Office or Branch        |
| CONSOLIDATED STATEMENTS OF FINANCIAL CONDITION OF ALL BANKS  | 4163     | 4,425       | 4,690   | 4,949   | 4,417               | 4,815     | 5,310              | 5,895      | 7,369               | 8,037       | Premises and Equipment                       |
| CONSOLIDATED STATEMENTS OF FINANCIAL CONDITION OF ALL BANKS   COMPARISON FROM 2000 - 2009   CO   | -216     | (227)       | (313)   |         |                     |           |                    |            | 100                 |             | e) Other                                     |
| CONSOLIDATED STATEMENTS OF FINANCIAL CONDITION OF ALL BANKS   COMPARISON FROM 2000 - 2009   COMPARISON FROM 2000 - 2008   COMPARISON FROM 2000 - 2008   COMPARISON FROM 2005   COMPARISON FROM 2005   COMPARISON FROM 2005   COMPARISON   COMPARISON FROM 2005   COMP   | 36476    | 39,547      | 42,334  | 45,922  | 47,328              | 45,781    | 45,743             | 65,848     | 46,591              | 41,903      |  |
| CONSOLIDATED STATEMENTS OF FINANCIAL CONDITION OF ALL BANKS   COMPARISON FROM 2000 - 2009   (IN THOUSANDS)   2006   2007   2008   2007   2007   2008   2007   2008   2007   2008   2007   2008   2007   2008   2007   200   | 50253    | 56,286      | 65,616  | 74,075  | 81,540              | 82,699    | 67,197             | 60,864     | 75,815              | 70,790      | c) Consumer                                  |
| ASSETS OF FINANCIAL CONDITION OF ALL BANKS    COMPARISON FROM 2000 - 2009  | 41186    | 45,643      | 53,972  | 60,801  | 64,972              | 75,281    | 99,049             | 126,391    | 119,355             | 209,570     | b) Commercial                                |
| CONSOLIDATED STATEMENTS OF FINANCIAL CONDITION OF ALL BANKS   COMPARISON FROM 2000 - 2009   CO   |          |             |         |         |                     |           |                    |            | 2,883               | 2,769       | a) Government                                |
| CONSOLIDATED STATEMENTS OF FINANCIAL CONDITION OF ALL BANKS           COMPARISON FROM 2000 - 2009           COMPARISON FROM 2000 - 2009           COMPARISON FROM 2000 - 2009           ASSETS         2000         2001         2002         2003         2004         2005         2006         2007         2008         8,696           sh litems in process of collection         17,946         12,075         8,552         8,932         8,108         11,099         11,303         10,102         8,696           Treasury         5,240         8,510         1,989         6,234         5,606         4,960         3,626         2,495         955           Government Agencies         2,270         106         1,239         448         492         291         490         1,448           with other banks         11,197         14,916         10,619         7,468         8,948         6,232         4,716         6,774         4,994   |          |             |         |         |                     |           |                    |            |                     | 2           | Loans  |
| CONSOLIDATED STATEMENTS OF FINANCIAL CONDITION OF ALL BANKS  COMPARISON FROM 2000 - 2009  (IN THOUSANDS)  ASSETS  ASSETS  2000  2001  2001  2002  2003  2004  2005  2006  2007  2008  8,552  8,932  8,108  11,099  11,303  10,102  8,696  8,696  7reasury  5,240  3,626  3,6 | 6,204    | 4,994       | 6,774   | 4,716   | 6,232               | 8,948     | 7,468              | 10,619     | 14,916              | 11,197      | Balances with other banks                    |
| CONSOLIDATED STATEMENTS OF FINANCIAL CONDITION OF ALL BANKS  COMPARISON FROM 2000 - 2009  (IN THOUSANDS)  ASSETS  ASSETS  2000  2001  2002  2003  2004  2005  2006  2007  2008  8,552  8,932  8,108  11,099  11,303  10,102  8,696  7reasury  5,240  8,510  1,989  6,234  5,606  4,960  3,626  2,495  955  Government Agencies   | 1,132    | 1,448       | 490     | 291     | 492                 | 448       | 1,239              | 106        | 106                 | 2,270       | c) Other                                     |
| CONSOLIDATED STATEMENTS OF FINANCIAL CONDITION OF ALL BANKS  COMPARISON FROM 2000 - 2009  (IN THOUSANDS)  ASSETS  ASSETS  2000  2001  2002  2003  2004  2005  2006  2007  2008  8,932  8,108  11,099  11,303  10,102  8,696  8,935  Treasury  5,240  8,510  1,989  6,234  5,606  4,960  3,626  2,495  955  |          |             |         |         |                     |           |                    |            |                     | •           | b) U.S. Government Agencies                  |
| CONSOLIDATED STATEMENTS OF FINANCIAL CONDITION OF ALL BANKS  COMPARISON FROM 2000 - 2009  (IN THOUSANDS)  ASSETS  2000 2001 2002 2003 2004 2005 2006 2007 2008 sh items in process of collection 17,946 12,075 8,552 8,932 8,108 11,099 11,303 10,102 8,696  | 1,019    | 955         | 2,495   | 3,626   | 4,960               | 5,606     | 6,234              | 1,989      | 8,510               | 5,240       | a) U.S. Treasury                             |
| CONSOLIDATED STATEMENTS OF FINANCIAL CONDITION OF ALL BANKS  COMPARISON FROM 2000 - 2009  (IN THOUSANDS)  2000   2001   2002   2003   2004   2005   2006   2007   2008    17,946   12,075   8,552   8,932   8,108   11,099   11,303   10,102   8,696   |          |             |         |         |                     |           |                    |            |                     |             | Securities:                                  |
| CONSOLIDATED STATEMENTS OF FINANCIAL CONDITION OF ALL BANKS  COMPARISON FROM 2000 - 2009  (IN THOUSANDS)  2000   2001   2002   2003   2004   2005   2006   2007   2008   | 9,242    | 8,696       | 10,102  | 11,303  | 11,099              | 8,108     | 8,932              | 8,552      | 12,075              | 17,946      | Cash & cash items in process of collection   |
| CONSOLIDATED STATEMENTS OF FINANCIAL CONDITION OF ALL BANKS  COMPARISON FROM 2000 - 2009  (IN THOUSANDS)   | 2009     | 2008        | 2007    | 2006    | 2005                | 2004      | 2003               |            | 2001                | 2000        | ASSETS                                       |
| CONSOLIDATED STATEMENTS OF FINANCIAL CONDITION OF ALL BANKS  |          |             |         |         |                     | 0-2009    | THOUSANDS)         | (IN        |                     |             |  |
| CONSOLIDATED STATEMENTS OF FINANCIAL CONDITION OF ALL BANKS  |          |             |         |         | 2000                | 2000      | ON EBOM 200        | COMPANIE   |                     |             |  |
|  |          |             |         |         | DAIL BANKS          | CONDITION | OE EINIVIOINI      | STATEMENTS | NOOI IDATED         | 3           |  |

| 2009                    | QUARTERLY RE      |                 | NKS         |                   |
|-------------------------|-------------------|-----------------|-------------|-------------------|
|                         | 1ST QTR           | 2ND QTR         | 3RD QTR     | 4TH QTR           |
| Deposits                | The second second |                 | THE WAR     | Mar de la company |
| DemandGov't & Agencies  | 21,897            | 19,888          | 16,293      | 20,124            |
| DemandPrivate           | 113,087           | 111,904         | 114,348     | 124,291           |
| Total demand            | 134,984           | 131,792         | 130,641     | 144,415           |
| SavingsGov't & Agencies | 10,970            | 12,519          | 14,343      | 13,616            |
| SavingsPrivate          | 118,129           | 126,882         | 133,889     | 138,232           |
| Total savings           | 129,099           | 139,401         | 148,232     | 151,848           |
|                         |                   | <b>建筑水料 你看到</b> | <b>经验证证</b> |                   |
| TCDGov't & Agencies     | 52,843            | 68,209          | 55,730      | 35,390            |
| TCDPrivate              | 133,307           | 128,339         | 126,517     | 113,766           |
| Total TCDs              | 186,150           | 196,548         | 182,247     | 149,156           |
| Total Deposits          | 450,233           | 467,741         | 461,120     | 445,419           |
| Loans                   |                   |                 |             |                   |
| Government              |                   | <b>%=</b> :     | -           |                   |
| Consumer                | 53,770            | 51,934          | 50,292      | 50,037            |
| Real Estate             | 38,584            | 37,987          | 36,694      | 36,476            |
| Commercial              | 44,064            | 44,116          | 42,077      | 41,186            |
| Total Loans             | 136,418           | 134,037         | 129,063     | 127,699           |
| Loan to deposit ratio   | 30.3%             | 28.7%           | 28.0%       | 28.7%             |
| Interest income         | 2,740             | 4,261           | 6,618       | 7,208             |
| Interest expense        | 1,285             | 1,938           | 3,064       | 3,732             |
| TOTAL ASSETS            | 462,678           | 480,407         | 473,004     | 456,460           |

| CONSO  | CONSOLIDATED REPORTS OF CONDITION  | RTS OF COND | NOIT        |         |         |
|--|--|-------------|-------------|---------|---------|
| STATE BANK B                                 | STATE BANK BRANCHES DOING BUSINESS IN THE CNMI   | ANDS        | IN THE CNMI |         |         |
| ASSETS                                       | 2009   | 2008        | 2007        | 2006    | 2005    |
| Cash and due from banks                      | 6,727  | 7,107       | 7,769       | 9,194   | 9,059   |
| Loans  |  |             | 100         |         | 8       |
| a) Commercial                                | 35,206   | 39,574      | 43,287      | 47,778  | 47,430  |
| b) Consumer                                  | 40,051   | 46,087      | 55,595      | 65,306  | 73,168  |
| c) Real Estate                               | 36,379   | 39,439      | 42,205      | 45,726  | 46,661  |
| d) Government                                |  |             |             |         |         |
| e) Other                                     |  |             |             |         |         |
| Total Loans                                  | 111,636  | 125,100     | 141,087     | 158,810 | 167,259 |
| Premises and equipment                       | 3,819  | 4,135       | 4,327       | 4,545   | 4,164   |
| Due from Head Office                         | 305,726  | 299,044     | 354,190     | 319,769 | 314,646 |
| Provision for loan losses/Unearned discount  | (668)  | (699)       | (610)       | (653)   | (480)   |
| Other assets                                 | 2,109  | 2,491       | 2,641       | 4,241   | 4,557   |
| Total Assets                                 | 429,349  | 437,178     | 509,404     | 495,906 | 499,205 |
| LIABILITIES                                  | The state of the s |             | W.0.        |         |         |
| Deposits                                     |  |             |             |         |         |
| Demand - Gov't. & Agencies                   | 20,093   | 19,534      | 26,643      | 18,058  | 15,361  |
| Demand - Other                               | 119,047  | 111,175     | 124,254     | 120,193 | 157,793 |
| Savings - Gov't. & Agencies                  | 10,067   | 10,137      | 27,045      | 35,941  | 22,903  |
| Savings - Other                              | 133,532  |             | 104,368     | 109,424 | 133,897 |
| TCD - Gov't. & Agencies                      | 35,390   | 49,508      | 37,392      | 34,709  | 39,375  |
| TCD - Other                                  | 107,666  |             | 186,729     | 174,672 | 124,912 |
| Total Deposits                               | 425,795  | 432,364     | 506,431     | 492,997 | 494,241 |
| Due to other Head Office/other banks         | 1,756  | 2,817       |             |         | 2,542   |
| Accrued interest payable & other liabilities | 1,582  | 1,846       | 2,759       | 2,647   | 2,046   |
| Capital Stock                                |  |             |             |         |         |
| Capital Surplus                              |  |             |             |         |         |
| Undivided profits                            | 216  | 151         | 214         | 262     | 376     |
| Total Liabilities & Stockholder's Equity     | 429,349  | 437,178     | 509,404     | 495,906 | 499,205 |
| Interest received from borrowers             | 6,397  | 9,762       | 12,613      | 13,499  | 12,802  |
| Interest paid to depositors                  | 3,565  | 5,926       | 10,448      | 7,969   | 4,515   |

| CONSOLIDATED REPORTS OF CONDITION           LICENSED CNMI CHARTERED BANKS           ASSETIS         2009         2008         2007         2006         2005           Iforn Danks         2,031         2,109         2008         2,049         3,626         4,716         6,620         4,994         6,774         4,716         6,621         4,994         6,774         4,716         6,621         4,716         6,629         1,132         1,148         4,994         6,774         4,716         6,621         4,716         6,623         1,122         1,448         4,994         6,774         4,716         6,621         1,122         1,148         4,994         6,774         4,716         6,623         1,122         1,148         4,994         6,774         4,716         6,623         1,148         2,023         2,219         8,763         1,75         2,211         2,221         2,233         2,102         2,211         8,769         1,223         1,148         2,233         2,102         2,219         1,223         1,223         1,148         2,233         1,223         1,223         1,223         1,223         1,223         1,223         1,233         1,224         3,244         3,243         3,2   | 165  | 187                                      | 176     | 149                     | 167           | Interest paid to depositors                  |
|--|--|--|---------|-------------------------|---------------|--|
| CONSOLIDATED REPORTS OF CONDITION   CONSOLIDATED RANKS   CONSOLIDATED RANKS   CONSOLIDATE REPORMIC CHARTERED BANKS   CONSOLIDATE REPORMIC CHARTERED BANKS   CONSOLIDATE REPORMIC CHARTERED BANKS   CONSOLIDATE REPORMIC CHARTERED BANKS   CONSOLIDATE CHARTER CHAR   | 1,234  | 1,017                                    | 1,027   | 831                     | 811           | Interest received from borrowers             |
| CONSOLIDATED REPORTS OF CONDITION   CONSOLIDATED RANKS   CONSOLIDATED RANKS   CONSOLIDATE REPORTS OF CONDITION   | 35,626                                       | 31,796                                   | 32,268  | 25,575                  | 27,111        | Total liabilities and stockholders' equity   |
| CONSOLIDATED REPORTS OF CONDITION   CONSOLIDATED RANKS   CMM   CMARTERED BANKS   CMARTER BAN   | では ない はい | 新 10 10 10 10 10 10 10 10 10 10 10 10 10 |         |                         |               |  |
| LICENSEID REPORTS OF CONDITION           LICENSEID CAMI CHARTEREE BANKS           (IN THOUSANUS)         2007         2006         2007           ASSETS         2009         2008         2007         2006         200           ry         1,019         955         2,495         3,626           ment Agencies         1,132         1,448         490         291           cital         5,980         6,069         10,085         13,023           ether         10,202         10,139         10,021         8,769           ether         12,202         10,139         10,021         8,769           ether         12,202         10,139         10,021         8,769           ether         16,063         16,149         20,522         21,988         122           equipment         19,444         290         20,522         21,988         127           ate wined         1,1949         1,1861         1,146         1,079         1,127           covit, & Agencies         5,244         4,818         5,794         4,820         3,768           biter         3,248         3,228         3,769         3,769         3,769  | (2,476)                                      | (2,156)                                  | (1,624) | (1,498)                 | (1,285)       | Undivided profits                            |
| CONSOLIDATED REPORTS OF CONDITION           LICENSE DRIVICHARTERED BANKS (IN) HARTERED BANKS (IN) HARTERED BANKS (IN) HORAL (IN) HARTERED BANKS (IN) HART  | (2,556)                                      | (2,556)                                  | (2,556) | (2,556)                 | (2,556)       | Treasury stock                               |
| CONSOLIDATES PEPORTS OF CONDITION           LICENSEID CAMI CHARTEREED BANKS           (IN THOUSANUS)         2007         2006         2007           ASSETS         2009         2008         2007         2006         200           rifnm banks         2,515         1,589         2,333         2,109         200           rifnm banks         2,515         1,589         2,385         2,495         3,626           ment Agencies         1,132         1,448         490         281           cial         5,980         6,069         10,685         13,023           cial         6,204         4,994         6,774         4,716           cial         6,204         4,994         6,674         4,716           cial         1,248         4,994         1,291         1,993         1,021         8,788           cial         1,248         (1,949)         (1,886)         (2,074)         (2,544)   | 4,772  | 4,846                                    | 4,867   | 4,885                   | 4,913         | Capital Surplus                              |
| CONSOLIDATED REPORTS OF CONDITION<br>LICENSED CAMIC CHARTERED BANKS<br>(IN THOUSANUS)         2008         2007         2006         200           ASSETS         2009         2008         2007         2006         200           banks         2,515         1,589         2,333         2,109         200           banks         2,515         1,589         2,333         2,109         200           Agencies         1,132         1,448         490         291           Agencies         1,132         1,448         490         291           banks         6,204         4,994         6,774         4,716           banks         10,202         10,199         10,685         13,023           10,202         10,199         10,021         8,769         13,023           10,202         10,199         10,021         8,769         19,023           10,202         10,199         10,021         8,769         19,023           11,146         1,227         (313)         12,988         12,988           12,147         2,988         1,179         175         219         127           1,604         1,949         (1,861)         1,146         1,079  | 5,886  | 5,886                                    | 5,886   | 5,889                   | 5,889         | Capital Stock                                |
| CONSOLIDATED REPORTS OF CONDITION LICENSED CNMI CHARTERED BANKS (IN THOUSANDS)  2009 2008 2009 2008 2,515 1,589 2007 2,095 2,495 2,495 3,626 1,132 1,448 4,90 2,495 6,204 4,994 6,774 4,716 6,204 4,994 6,774 4,716 6,204 4,994 6,774 4,716 6,204 4,994 6,774 4,716 6,204 4,994 6,774 4,716 10,202 10,199 10,021 8,769 11,022 10,199 10,021 8,769 11,146 12,90 363 16,149 20,522 21,988 344 290 363 16,149 20,522 21,988 344 1,861 1,146 1,079 27,111 25,575 32,268 31,796 3,544 4,818 5,794 4,820 4,700 4,517 6,980 5,767   |  |  |         | ははなったとはなる               |               | Stockholders' equity                         |
| CONSOLIDATED REPORTS OF CONDITION<br>(IN THOUSANDS)         2008 IN CONTION CONTINUE   | 30,000                                       | 25,776                                   | 25,695  | 18,855                  | 20,150        | Total Liabilities                            |
| CONSOLIDATED REPORTS OF CONDITION           LICENSED CIMMI CHARTERED BANKS         2007         2006         200           2009         2008         2007         2006         200           2009         2008         2,333         2,109         200           2,515         1,589         2,333         2,109         200           1,019         955         2,495         3,626         3,626           1,132         1,448         490         291         4,716           6,204         4,994         6,774         4,716         4,716           5,980         6,069         10,685         13,023         1,622           10,202         10,199         10,021         8,769         1,623           16,063         16,149         20,522         21,988         1,3023           16,063         16,149         20,522         21,988         1,444           179,99         17,5         219         1,64         1,079         1,64         1,079         1,64         1,079         1,64         1,079         1,64         1,079         1,77         2,14         4,84         3,796         3,796         3,796         3,796         3,796   | 577  | 643                                      | 928     | 618                     | 526           | Accrued interest payable & other liabilities |
| CONSOLIDATED REPORTS OF CONDITION LICENSED CIMMI CHARTERED BANKS (IN THOUSANDS)  2009 2008 2008 2,515 1,589 2,333 2,109 1,019 955 2,495 3,626 3,626 1,132 1,448 4,994 6,774 4,716 4,994 6,774 4,716 4,994 10,685 11,022 10,199 10,685 13,023 10,102 97 10,085 10,021 10,023 11,023 11,023 11,023 11,023 11,023 11,023 11,023 11,024 11,049 11,861 11,146 11,079 11,861 11,146 11,079 11,861 11,146 11,079 11,861 11,146 11,079 11,079 11,861 11,146 11,079 11,085 11,020 11,020 11,085 11,020 11,085 11,020 11,085 11,020 11,020 11,085 11,020 11,020 11,085 11,020 11,020 11,085 11,020 11,020 11,085 11,020 11,020 11,085 11,020 11,020 11,085 11,020 11,020 11,085 11,020 11,020 11,020 11,020 11,020 11,020 11,020 11,020 11,020 11,020 11,020 11,020  | 334  | 104                                      | 140     | 32                      | 31            | Cashier's checks, BEC & PMO                  |
| CONSOLIDATED REPORTS OF CONDITION           LICENSED CNMI CHARTEREB BANKS           ASSETS         2009         2008         2007         2006         2009           ites:         1,019         955         2,495         3,626         2009           Government Agencies         1,132         1,448         490         291         291           For swith other banks         6,204         4,994         6,774         4,716         291           Covernment         10,202         10,199         10,685         13,023         13,023           Consumer         10,202         10,199         10,021         8,769         13,023           Sonsument         10,202         10,199         10,021         8,769         196           Seal Estate         16,063         16,149         20,522         21,986         10,021         8,769           Sonsument         (2216)         (227)         (313)         19 <td< td=""><td>29,089</td><td>25,029</td><td>24,627</td><td>18,205</td><td>19,593</td><td>Total Deposits</td></td<>   | 29,089                                       | 25,029                                   | 24,627  | 18,205                  | 19,593        | Total Deposits                               |
| CONSOLIDATED REPORTS OF CONDITION   LICENSED CRIMI CHARTERED BANKS   2009   2008   2007   2006   2008   1,589   2,333   2,109   2,10   | 5,390  | 5,757                                    | 6,980   | 5,547                   | 6,100         | TCD - Other                                  |
| CONSOLIDATED REPORTS OF CONDITION   LICENSED CINMI CHARTEREB BANKS   2009   2008   2007   2006   2008   2007   2006   2009   2008   2,333   2,109      |  |  |         |                         |               | TCD - Gov't. & Agencies                      |
| CONSOLIDATED REPORTS OF CONDITION   LICENSED CNMI CHARTERED BANKS   (IN THOUSANDS)   2008   2007   2006   2008   2009   2008   2,333   2,109   2008   2,333   2,109   2008   2,333   2,109   2008   2,333   2,109   2008   2,333   2,109   2008   2,333   2,109   2008   2,333   2,109   2008   2,333   2,109   2008   2,333   2,109   2008   2,333   2,109   2008   2,333   2,109   2008   2,333   2,109   2008   2,333   2,109   2008   2,333   2,109   2,495   2,495   3,626   2009   2008   2,495   2,49   | 6,284  | 5,160                                    | 6,037   | 4,517                   | 4,700         | Savings - Other                              |
| CONSOLIDATED REPORTS OF CONDITION LICENSEID CHMI CHARTERED BANKS   | 12,293                                       | 9,258                                    | 5,799   | 3,323                   | 3,549         | Savings - Gov't. & Agencies                  |
| CONSOLIDATED REPORTS OF CONDITION   LICENSED CANNII CHARTERED BANKS   (IN THOUSANDS)   (I   | 5,097  | 4,820                                    | 5,794   | 4,818                   | 5,244         | Demand - Other                               |
| CONSOLIDATED REPORTS OF CONDITION   LICENSED CMM  CHARTERED BANKS   (IN THOUSANDS)   2008   2007   2006   2009   2009   2007   2006   2007   2006   2007   2006   2007   2006   2007   2006   2007   2006   2007   2006   2007   2006   2007   2006   2007   2008   2007   2008   2007   2008   2007   2008   2009     | 25   | 34                                       | 17      |                         |               | Demand - Gov't. & Agencies                   |
| CONSOLIDATED REPORTS OF CONDITION<br>LICENSED CMMI CHARTERED BANKS           LICENSED CMMI CHARTERED BANKS           (IN THOUSANDS)         2007         2006         200           ASSETS         2009         2008         2,333         2,109         200           Ites:         1,019         955         2,495         3,626         200           Government Agencies         1,132         1,448         490         291         291           commercial         1,132         1,448         490         291         4,716           commercial         5,980         6,069         10,685         13,023           consumer         10,202         10,199         10,685         13,023           bovernment         297         108         129         196           bovernment         201         (216)         (227)         (313)         21,988           bovernment         201         202         363         404         404         404           ses and equipment         16,063         16,149         20,522         21,988         404           ses and equipment         1,079         175         219         127           constraint         1   |  | 京の地の世の日の日の                               |         |                         |               | Deposits                                     |
| CONSOLIDATED REPORTS OF CONDITION<br>LICENSED CAMI CHARTERED BANKS<br>(IN THOUSANDS)         CONSOLIDATED REPORTS OF CONDITION<br>(IN THOUSANDS)         CONSOLIDATERED BANKS         CONSOLIDATERED BANKS         CONSOLIDATE PROPORTS OF CONDITION         CONSOLIDATE PROPORTS OF CANDON   |  | · · · · · · · · · · · · · · · · · · ·    |         |                         |               | LIABILITIES                                  |
| CONSOLIDATED REPORTS OF CONDITION LICENSED CNMI CHARTERED BANKS (IN THOUSANDS)         CONSOLIDATED PARTERED BANKS           (IN THOUSANDS)         2006         2007         200         291         200         291         200         291         200         291         200         291         10,685         13,023         30,626         20,721         4,716         20,723         21,988         21,988         21,988         21,988         21,988         21,9  | 35,626                                       | 31,796                                   | 32,268  | 25,575                  | 27,111        | Total Assets                                 |
| CONSOLIDATED REPORTS OF CONDITION<br>LICENSED CNMI CHARTERED BANKS           (IN THOUSANDS)           (IN THOUSANDS)           ASSETS         2009         2008         2007         2006         201           and due from banks         2,515         1,589         2,333         2,109         200           Treasury         1,019         955         2,495         3,626  | 1,054  | 1,079                                    | 1,146   | 1,861                   | 1,604         | Other assets                                 |
| CONSOLIDATED REPORTS OF CONDITION<br>LICENSED CNMI CHARTERED BANKS<br>(IN THOUSANDS)         CONSOLIDATED REPORTS OF CONDITION<br>(IN THOUSANDS)         CHARTERED BANKS           (IN THOUSANDS)         2006         2006         2006         2006         2006         2006         2006         2006         2006         2006         2008         2008         2009         2008         2009         2008         2019         2019         2019         2019         2019         2019         2019         2019         2019         2019         2019         2019         2019         2019         2019         2019   | (3,080)                                      | (2,544)                                  | (2,074) | (1,886)                 | (1,949)       | Provision for loan losses/Unearned discount  |
| CONSOLIDATED REPORTS OF CONDITION LICENSED CNMI CHARTERED BANKS (IN THOUSANDS)         CONSETS (IN THOUSANDS)           ASSETS         2009         2008         2007         2006         200           and due from banks         2,515         1,589         2,333         2,109         200           tites:         1,019         955         2,495         3,626         200           Treasury         1,132         1,448         490         291         291           Government Agencies         1,132         1,448         490         291         4,716         291           Government Agencies         6,204         4,994         6,774         4,716         291           bos with other banks         5,980         6,069         10,685         13,023         3           bonsumer         10,202         10,199         10,021         8,769         3,699         3,699         3,699         3,699         3,769         3,769         3,769         3,769         3,769         3,769         3,769         3,769         3,769         3,769         3,769         3,769         3,769         3,769         3,769         3,769         3,769         3,769         3,769   | 299  | 127                                      | 219     | 175                     | 179           | Other real estate owned                      |
| CONSOLIDATED REPORTS OF CONDITION<br>LICENSED CNMI CHARTERED BANKS<br>(IN THOUSANDS)         2008         2007         2006         200           IN THOUSANDS)         2008         2007         2006         200           ASSETS         2009         2008         2,333         2,109         200           and due from banks         1,019         955         2,495         3,626   | 253  | 404                                      | 363     | 290                     | 344           | Premises and equipment                       |
| CONSOLIDATED REPORTS OF CONDITION<br>LICENSED CNMI CHARTERED BANKS<br>(IN THOUSANDS)         2000         2008         2007         2006         200           ASSETS         2009         2008         2,333         2,109         200           and due from banks         1,019         955         2,495         3,626         36           Treasury         1,132         1,448         490         291         291           Government Agencies         1,132         1,448         490         291         4,716           Ses with other banks         6,204         4,994         6,774         4,716         4,716           Sonsumer         5,980         6,069         10,685         13,023         3.769           Sovernment Agencies         10,202         10,199         10,021         8,769         3.769           Sommercial         5,980         6,069         10,685         13,023         3.769           Sovernment Agencies         10,202         10,199         10,021         8,769         3.769           Sovernment Agencies         2,980         3,980         3,980         3,980         3,980         3,980         3,980         3,980         3,980         3,980         3,980         3,980  | 23,376                                       | 21,988                                   | 20,522  | 16,149                  | 16,063        | Total Loans                                  |
| CONSOLIDATED REPORTS OF CONDITION<br>LICENSED CNMI CHARTERED BANKS           (IN THOUSANDS)         2009         2008         2007         2006         200           and due from banks         2,515         1,589         2,333         2,109         200           Treasury         1,019         955         2,495         3,626         3,626           Government Agencies         1,132         1,448         490         291         4,716           'consumer         6,204         4,994         6,774         4,716         4,716           'consumer         5,980         6,069         10,685         13,023         0.00           'consumer         97         10,85         13,023         0.00           'consumer         97         108         129         196           Sovernment         97         108         129         196   |  |  | (313)   | (227)                   | (216)         | e) Other                                     |
| CONSOLIDATED REPORTS OF CONDITION           LICENSED CNMI CHARTERED BANKS           (IN THOUSANDS)         2007         2006         200           and due from banks         2,515         1,589         2,333         2,109         200           Treasury         1,019         955         2,495         3,626   |  |  |         |                         |               | d) Government                                |
| CONSOLIDATED REPORTS OF CONDITION<br>LICENSED CNMI CHARTERED BANKS           (IN THOUSANDS)           ASSETS         2009         2008         2007         2006         200           and due from banks         2,515         1,589         2,333         2,109         100           Treasury         1,019         955         2,495         3,626         3,626           Government Agencies         1,132         1,448         490         291           r         1,132         1,448         490         291           2ss with other banks         5,980         6,069         10,685         13,023            2onsumer         10,202         10,199         10,021         8,769   | 224  | 196                                      | 129     | 108                     | 97            |  |
| CONSOLIDATED REPORTS OF CONDITION           LICENSED CNMI CHARTERED BANKS           (IN THOUSANDS)           ASSETS         2009         2008         2007         2006         200           and due from banks         2,515         1,589         2,333         2,109         200           ties:         1,019         955         2,495         3,626         3           Treasury         1,132         1,448         490         291         4,716           Government Agencies         1,132         1,448         490         291         4,716           'ess with other banks         6,204         4,994         6,774         4,716         4,716           'ommercial         5,980         6,069         10,685         13,023   | 7,884  | 8,769                                    | 10,021  | 10,199                  | 10,202        | b) Consumer                                  |
| CONSOLIDATED REPORTS OF CONDITION           LICENSED CNMI CHARTERED BANKS           (IN THOUSANDS)           ASSETS         2009         2008         2007         2006         200           and due from banks         2,515         1,589         2,333         2,109         200           ties:         1,019         955         2,495         3,626         3           Treasury         1,132         1,448         490         291           Government Agencies         1,132         1,448         490         291           res with other banks         6,204         4,994         6,774         4,716   | 15,268                                       | 13,023                                   | 10,685  | 6,069                   | 5,980         | a) Commercial                                |
| CONSOLIDATED REPORTS OF CONDITION LICENSED CNMI CHARTERED BANKS (IN THOUSANDS)  S 2009 2008 2007 2006 200  S 2,515 1,589 2,333 2,109  T,019 955 2,495 3,626 es 1,132 1,448 490 291  G,204 4,994 6,774 4,716  |  |  |         | WIND TO SERVICE         |               | Loans  |
| CONSOLIDATED REPORTS OF CONDITION LICENSED CNMI CHARTERED BANKS (IN THOUSANDS)  ASSETS  2009  2008  2007  2006  2007  2008  2008  2008  2009  2008  2009  2008  2009  2008  2009  2008  2009  2008  2009  2008  20 | 6,232  | 4,716                                    | 6,774   | 4,994                   | 6,204         | Balances with other banks                    |
| CONSOLIDATED REPORTS OF CONDITION LICENSED CNMI CHARTERED BANKS (IN THOUSANDS)  ASSETS  2009  2008  2007  2006  200  2007  2006  200  200  | 492  | 291                                      | 490     | 1,448                   | 1,132         | Other  |
| CONSOLIDATED REPORTS OF CONDITION  LICENSED CNMI CHARTERED BANKS  (IN THOUSANDS)  ASSETS  2009  2008  2007  2006  200  200  200  200  200  2   |  |  |         |                         |               | U.S. Government Agencies                     |
| CONSOLIDATED REPORTS OF CONDITION  LICENSED CNMI CHARTERED BANKS  (IN THOUSANDS)  ASSETS  2009  2008  2007  2006  2009   | 4,960  | 3,626                                    | 2,495   | 955                     | 1,019         | U.S. Treasury                                |
| CONSOLIDATED REPORTS OF CONDITION  LICENSED CNMI CHARTERED BANKS  (IN THOUSANDS)  1 2009 2008 2007 2006 2006 2,515 1,589 2,333 2,109   | A NINE SELL                                  |  |         |                         |               | Securities:                                  |
| CONSOLIDATED REPORTS OF CONDITION LICENSED CNMI CHARTERED BANKS (IN THOUSANDS) 2009 2008 2007 2006   | 2,040  | 2,109                                    | 2,333   |                         | 2,515         | Cash and due from banks                      |
| CONSOLIDATED REPORTS OF CONDITION LICENSED CNMI CHARTERED BANKS (IN THOUSANDS)   | 2005   | 2006                                     | 2007    | 2008                    | 2009          | ASSETS                                       |
| CONSOLIDATED REPORTS OF CONDITION  |  |  | VKS     | HARTERED BAI<br>USANDS) | CENSED CNMI C | L  |
|  |  |  | NOITIC  | ORTS OF COND            | SOLIDATED REF | CON  |

Note: Based on 4th Quarter Reports submitted to the Director of Banking.

#### THE BANK OF SAIPAN, INC. Statements of Financial Condition December 31, 2009 and 2008

| *   |     | 2009        |    | 2008        |
|---|-----|-------------|----|-------------|
| ASSETS  |     | -           | -  |             |
| Cash and due from banks                           | \$  | 6,372,210   | \$ | 4,260,538   |
| Interest-bearing deposits with banks              |     | 992,793     |    | 1,725,358   |
| Securities held to maturity                       |     | 796,590     |    | 730,753     |
| Loans receivable, net                             |     | 9,134,381   |    | 9,235,764   |
| Accrued interest receivable                       |     | 59,152      |    | 108,735     |
| Income tax refund receivable                      |     |             |    | <b>32</b> 2 |
| Prepaid expenses and other assets                 |     | 847,527     |    | 933,491     |
| Suspense receivable                               |     |             |    | •           |
| Premises and equipment, net                       |     | 316,766     |    | 250,898     |
| Foreclosed real estate, net of allowances of      |     |             |    |             |
| \$193,335 in 2003, \$248510 in 2002               |     | 178,832     | -  | 175,269     |
|   | \$  | 18,698,251  | \$ | 17,420,806  |
| LIABILITIES AND STOCKHOLDERS' EQUITY              |     |             |    |             |
| Liabilities:                                      |     |             |    |             |
| Deposits  |     |             |    |             |
| Noninterest-bearing                               |     | 7,173,101   |    | 6,221,378   |
| Interest-bearing                                  |     | 6,801,763   |    | 6,405,149   |
| Total deposits                                    |     | 13,974,864  |    | 12,626,527  |
| Accrued interest payable                          |     | 54,209      |    | 32,492      |
| Accounts payable and other liabilities            |     | 225,059     |    | 221,869     |
| Suspense transfer                                 |     |             | -  |             |
| Total liabilities                                 |     | 14,254,132  |    | 12,880,888  |
| Stockholders' equity:                             |     |             |    |             |
| Common stock, \$1 par value, 500,000 shares       |     |             |    |             |
| authorized, 324,324 shares issued and outstanding |     | 2,507,589   |    | 2,507,589   |
| Additional paid-in capital                        |     | 6,075,082   |    | 6,075,082   |
| Retained earnings (deficit)                       |     | (1,582,487) |    | (1,486,688) |
|   |     | 7,000,184   |    | 7,095,983   |
| Less cost of 202,781 and 175,676 shares of        |     |             |    |             |
| treasury stock                                    | 10- | 2,556,065   |    | 2,556,065   |
| Total stockholders' equity                        |     | 4,444,119   | X  | 4,539,918   |
| Commitments and contingency                       | \$  | 18,698,251  | \$ | 17,420,806  |

Note: Based on audited financial figures.

#### CITY TRUST BANK, INC. Statements of Financial Condition December 31, 2009 and 2008

|   |    | 2009                   |    | 2008                   |
|---|----|------------------------|----|------------------------|
| ASSETS Cash and due from banks Interest bearing deposits with banks Restricted time certificates of deposit | \$ | 1,472,052<br>1,182,816 | \$ | 751,984<br>1,568,474   |
| Investment securities Receivables:  |    | 224,899                |    | 224,049                |
| Loans, net  |    | 4,690,246              |    | 5,016,892              |
| Interest  |    | 13,467                 |    | 17,252                 |
| Properties and equipment, net   |    | 26,835                 |    | 39,138                 |
| Prepaid expenses and other assets   |    | 291,331                |    | 287,058                |
| Deferred tax asset  |    | 217,000                |    | 224,000                |
|   | \$ | 8,118,646              | \$ | 8,128,847              |
| LIABILITIES AND STOCKHOLDERS' EQUITY Liabilities Deposits   | Φ. | 1 000 700              | •  | 1 000 100              |
| Demand  | \$ | 1,236,738              | \$ | 1,082,489              |
| Savings<br>Time certificates  |    | 1,449,363              |    | 1,435,060              |
| Total deposits  | *  | 2,960,792<br>5,646,893 | -  | 3,094,061<br>5,611,610 |
|   |    |                        |    |                        |
| Accrued interest payable  |    | 111,906                |    | 76,191                 |
| Accounts payable and other liabilities  |    | 133,643                |    | 222,676                |
| Total liabilities   |    | 5,892,442              |    | 5,910,477              |
| Stockholders' Equity  |    |                        |    |                        |
| Common stock, \$1 par value, 3,500,000 shares authorized  |    | 3,380,684              |    | 3,380,684              |
| Retained earnings (accumulated deficit)   |    | (1,154,480)            |    | (1,162,314)            |
| Total stockholders' equity  | -  | 2,226,204              |    | 2,218,370              |
|   | \$ | 8,118,646              | \$ | 8,128,847              |

#### Bank of Guam CNMI Branch Statements of Financial Condition December 31, 2009 and 2008 (in thousands)

|   | 2  | 2009    |                | 2008    |
|---|----|---------|----------------|---------|
| Assets                                  |    |         | 3 <del> </del> |         |
| Cash and due from banks                 | \$ | 4,447   | \$             | 4,743   |
| Loans, net of allowance for loan losses |    | 47,735  |                | 52,294  |
| Accrued interest receivable             |    | 158     |                | 205     |
| Premises and equipment, net             |    | 3,290   |                | 3,517   |
| Other assets                            |    | 1,648   |                | 1,809   |
| Due from Headquarters                   | ·  | 87,352  |                | 83,574  |
| Total assets                            | \$ | 144,630 | \$             | 146,142 |
| Liabilities                             |    |         |                |         |
| Deposits                                |    |         |                |         |
| Non-interest bearing                    |    | 35,064  |                | 35,604  |
| Interest bearing                        |    | 108,952 |                | 110,195 |
| Total deposits                          | 10 | 144,016 |                | 145,799 |
| Accrued interest payable                |    | 89      |                | 240     |
| Other liabilities                       |    | 525     |                | 103     |
| Commitments and contingencies           |    | _       |                | -       |
| Total liabilities                       | \$ | 144,630 | \$             | 146,142 |

#### Bank of Guam Consolidated Statements of Financial Condition December 31, 2009 and 2008 (in thousands)

|   | <br>2009      | <br>2008      |
|---|---------------|---------------|
| Assets  |               |               |
| Cash and due from banks   | \$<br>25,748  | \$<br>28,070  |
| Interest-bearing deposits in other banks                              | 26,738        | 10,175        |
| Federal funds sold, net   |               | 55,000        |
| Investment securities   | 278,891       | 211,537       |
| Loans   | 560,473       | 526,321       |
| Less: allowance for loan losses                                       | <br>10,176    | 11,153        |
| Net loans   | 550,297       | 515,168       |
| Accrued interest receivable   | 5,457         | 4,133         |
| Premises and equipment  | 20,639        | 22,571        |
| Other assets  | <br>32,802    | <br>11,623    |
| Total assets  | \$<br>940,572 | \$<br>858,277 |
| Liabilities and Shareholders' Equity                                  |               |               |
| Deposits  |               |               |
| Non-interest bearing  | \$<br>213,292 | \$<br>205,333 |
| Interest bearing  | 598,602       | 534,330       |
| Total deposits  | 811,894       | 739,663       |
| Accrued interest payable  | 418           | 972           |
| Federal funds purchased   | 10,000        |               |
| FHLB advances   | 35,000        | 35,000        |
| Long-term borrowings  |               |               |
| Other liabilities   | 2,365         | <br>1,628     |
| Total liabilities   | 859,677       | 777,263       |
| Shareholders' Equity  |               |               |
| Capital stock \$.2083 par value; authorized 48,000,000 shares; issued |               |               |
| 9,919,087 shares in 2001, 9,902,569 shares in 2000, respectively;     | 1,820         | 1,813         |
| Additional paid-in capital  | 13,357        | 13,097        |
| Retained earnings   | 67,789        | 66,616        |
| Accumulated other comprehensive income                                | <br>(1,781)   | <br>(222)     |
|   | 81,185        | 81,304        |
| Common stock in treasury, at cost (32 shares)                         | <br>(290)     | <br>(290)     |
| Total Shareholders' Equity  | 80,895        | 81,014        |
| Total Liabilities and Shareholders' Equity                            | \$<br>940,572 | \$<br>858,277 |

#### Bank of Hawaii Saipan Branch Statements of Financial Condition December 31, 2009 and 2008 (in thousands)

|  | 2009       | 2008       |
|--|------------|------------|
| Assets                                 |            |            |
| Loans receivable:                      |            |            |
| Commercial                             | \$ 1,564   | \$ 2,382   |
| Real Estate                            | 6,003      | 6,881      |
| Consumer                               | 9,828      | 14,047     |
| Unearned income                        |            |            |
| Allowance for loan losses              | (686)      | (474)      |
| Net loans receivable                   | 16,709     | 22,836     |
| Cash and non-interest bearing deposits | 1,012      | 998        |
| Accrued interest receivable            | 100        | 143        |
| Other assets                           | 105        | 204        |
| Premises and equipment, net            | 457        | 542        |
| Due from head office                   | 95,577     | 101,288    |
| Total assets                           | \$ 113,960 | \$ 126,011 |
| Liabilities                            |            |            |
| Deposits                               | 1 1.       |            |
| Demand - non-interest bearing          | 26,500     | 24,201     |
| Demand - interest bearing              | 16,244     | 19,391     |
| Savings                                | 46,496     | 37,503     |
| Time                                   | 24,508     | 44,512     |
| Total deposits                         | 113,748    | 125,607    |
| Accrued interest payable               | 179        | 303        |
| Other liabilities                      | 33         | 101        |
| Total liabilities                      | \$ 113,960 | \$ 126,011 |

#### Bank of Hawaii Corporation and Subsidiaries Consolidated Statements of Financial Condition December 31, 2009 and 2008 (in thousands)

|  |    | 2009             | -               | 2008           |
|--|----|------------------|-----------------|----------------|
| Assets Interest-Bearing Deposits               | \$ | 8,755            | \$              | 5,094          |
| Investment Securities                          | Ψ  | 5,511,852        | Ψ               | 2,850,374      |
| Funds Sold                                     |    | 291,546          |                 | 405,789        |
| Loans Held for Sale                            |    | 16,544           |                 | 21,540         |
| Loans  |    | 5,759,785        |                 | 6,530,233      |
| Allowance for Loan and Lease Losses            |    | (143,658)        |                 | (123,498)      |
| Net Loans                                      |    | 5,616,127        |                 | 6,406,735      |
| TOTAL EARNING ASSETS                           |    | 11,444,824       |                 | 9,689,532      |
| Cash and Non-Interest Bearing Deposits         |    | 254,766          |                 | 385,599        |
| Premises and Equipment                         |    | 110,976          |                 | 116,120        |
| Customers' Acceptance Liability                |    | 1,386            |                 | 1,309          |
| Accrued Interest Receivable                    |    | 45,334           |                 | 39,905         |
| Foreclosed Real Estate                         |    | 3,132            |                 | 428            |
| Mortgage Servicing Rights                      |    | 25,970           |                 | 21,057         |
| Goodwill and Other Intangibles                 |    | 31,517           |                 | 34,959         |
| Other Assets                                   |    | 496,922          | _               | 474,567        |
| TOTAL ASSETS                                   |    | 12,414,827       |                 | 10,763,476     |
| Liabilities and Shareholders' Equity           |    |                  |                 |                |
| Deposits                                       |    | 9,409,676        | 30              | 8,292,098      |
| Securities Sold Under Agreements to Repurchase |    | 1,618,717        |                 | 1,028,835      |
| Funds Purchased                                |    | 8,888            |                 | 15,734         |
| Short-Term Borrowings                          |    | 6,900            |                 | 4,900          |
| Bank's Acceptances Outstanding                 |    | 1,386            |                 | 1,308          |
| Retirement Expense Payable                     |    | 37,435           |                 | 54,776         |
| Accrued Interest Payable                       |    | 7,026            |                 | 13,837         |
| Taxes Payable                                  |    | 229,140          |                 | 229,699        |
| Other Liabilities                              |    | 109,369          |                 | 128,299        |
| Long-Term Debt                                 |    | 90,317           | - <del>- </del> | 203,285        |
| TOTAL LIABILITIES                              | \$ | 11,518,854       | \$              | 9,972,771      |
| Snarenoiders' Equity                           |    | 500              |                 | 500            |
| Common Stock                                   |    | 569              |                 | 568<br>492,515 |
| Capital Surplus                                |    | 494,318          |                 | (28,888)       |
| Accumulated Other Comprehensive Income         |    | 6,925<br>843,521 |                 | 787,924        |
| Retained Earnings Deferred Stock Grants        |    | 043,321          |                 | 707,024        |
| Treasury Stock                                 |    | (449,360)        |                 | (461,415)      |
| TOTAL SHAREHOLDERS' EQUITY                     |    | 895,973          |                 | 790,704        |
| TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY     | \$ | 12,414,827       | \$              | 10,763,475     |

#### First Hawaiian Bank, Saipan Branch Statements of Financial Condition December 31, 2009 and 2008

|                                   |               | 2009    |    | 2008    |
|-----------------------------------|---------------|---------|----|---------|
| Assets                            |               |         |    |         |
| Cash and Due from Banks<br>Loans: | \$            | 1,148   | \$ | 1,331   |
| Consumer                          |               | 19,782  |    | 21,765  |
| Commercial                        |               | 6,213   |    | 7,407   |
| Real Estate                       |               | 7,183   |    | 6,020   |
|                                   |               | 33,178  |    | 35,192  |
| Less allowance for credit losses  |               | 647     |    | 668     |
| Net loans                         |               | 32,531  |    | 34,524  |
| Due from Head Office              |               | 127,227 |    | 118,012 |
| Premises and Equipment, net       |               | 403     |    | 489     |
| Accrued Interest Receivable       |               | 132     |    | 183     |
| Other Assets                      | -             | 188     | -  | 237     |
| Total Assets                      | \$            | 161,629 | \$ | 154,776 |
| Liabilities                       |               |         |    |         |
| Deposits:                         |               |         |    |         |
| Interest Bearing                  |               | 108,833 |    | 111,439 |
| Noninterest Bearing               |               | 52,106  | -  | 42,798  |
| Total Deposits                    |               | 160,939 |    | 154,237 |
| Accrued Interest Payable          |               | 210     |    | 300     |
| Other Liabilities                 |               | 480     |    | 239     |
| Commitments                       | : <del></del> | -       |    | •       |
| Total Liabilities                 | \$            | 161,629 | \$ | 154,776 |

# BancWest Corporation (formerly known as First Hawaiian, Inc.) Consolidated Balance Sheets December 31, 2009 and 2008 (in thousands)

|  | 2  | 2009       |    | 2008       |
|--|----|------------|----|------------|
| Assets   |    |            |    |            |
| Cash and due from banks  | \$ | 234,426    | \$ | 225,985    |
| Interest-bearing deposits in other banks                                 |    | 665,984    |    | 448,948    |
| Federal funds sold and securities purchased under agreements to resell   |    |            |    |            |
| Investment securities  |    | 3,114,615  |    | 2,601,061  |
| Loans and leases   |    | 7,965,309  |    | 7,901,916  |
| Less allowance for credit losses   |    | (105,196)  |    | (104,048)  |
| Net loans and leases   |    | 7,860,113  |    | 7,797,868  |
| Net Intangible assets  |    | 1,362,102  |    | 1,325,149  |
| Other Assets   |    | 468,054    | _  | 442,836    |
| Total assets   | \$ | 13,705,294 | \$ | 12,841,847 |
| Liabilities and Stockholders' Equity                                     |    |            |    |            |
| Deposits   |    |            |    |            |
| Domestic   |    |            |    |            |
| Interest-bearing   |    | 9,586,690  |    | 8,796,310  |
| Noninterest-bearing  |    | 652,838    |    | 592,931    |
| Foreign  |    | 72         |    | 20         |
| Total deposits   | 7  | 10,239,528 |    | 9,389,241  |
| Federal funds purchased & securities sold under agreements to repurchase |    |            |    |            |
| Short-term borrowings  |    | 573,387    |    | 582,930    |
| Acceptance outstanding   |    |            |    |            |
| Other Liabilities  |    | 259,827    |    | 325,079    |
| Long-term debt   |    | 70,950     |    | 90,955     |
| Total liabilities  |    | 11,143,692 |    | 10,388,205 |
| Stockholders' equity   |    |            |    |            |
| Total stockholders' equity   |    | 2,561,602  |    | 2,453,642  |
| Total liabilities and stockholders' equity                               | \$ | 13,705,294 | \$ | 12,841,847 |
| · · · · · · · · · · · · · · · · · · ·                                    |    |            | _  | ,,         |

Note: Based on Annual Report

# BANK PACIFIC, LTD. SAIPAN BRANCH Statements of Financial Condition June 30, 2009 and 2008

|  | 2009         | 2008          |
|--|--------------|---------------|
| <u>ASSETS</u>                          | <del>-</del> |               |
| Cash and due from banks                | \$ 134,328   | \$ 97,815     |
| Loans receivable, net                  | 9,016,608    | 9,272,255     |
| Accrued interest receivable            | 60,572       | 98,204        |
| Premises and equipment                 | 126,877      | 129,886       |
| Other assets                           |              | 0.040.045     |
| Due from other branches                | 97,303       | 2,246,815     |
|  | \$ 9,435,688 | \$ 11,844,975 |
| LIABILITIES AND EQUITY                 |              |               |
| Deposits                               | \$ 5,765,734 | \$ 11,356,543 |
| Accrued expenses and other liabilities | 41,115       | 59,281        |
| Due to other branches                  | 3,193,476    |               |
| Total liabilities                      | 9,000,325    | 11,415,824    |
| Home office equity                     | 435,363      | 429,151       |
|  | \$ 9,435,688 | \$ 11,844,975 |

## BANK PACIFIC, LTD. Consolidated Statements of Financial Condition June 30, 2009 and 2008

|  | 2009         | 2008                                    |
|--|--------------|---|
| <u>ASSETS</u>                                    |              |   |
| Cash and due from banks                          | \$ 6,210,096 | 5 \$ 5,936,350                          |
| Investment securities                            | 1,741,76     |   |
| Loans receivable, net                            | 79,505,61    | 4 79,943,714                            |
| Accrued interest receivable                      | 439,11       | 5 424,107                               |
| Premises and equipment                           | 704,98       | 3 941,951                               |
| Foreclosed real estate                           | 2,887,58     | 7 2,341,873                             |
| Other assets                                     | 1,041,23     | 931,014                                 |
| Guam income taxes                                | 88,16        | 7 40,287                                |
|  | \$ 92,618,56 | \$ 92,417,858                           |
| LIABILITIES AND EQUITY                           |              |   |
| Deposits:  | \$ 78,267,51 | 6 \$ 78,603,000                         |
| Borrowed funds                                   | +            | , ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,, |
| Guam income taxes                                | 132,30       | 52,443                                  |
| Accrued expenses and other liabilities           | 2,118,36     |   |
| Total liabilities                                | 80,518,18    | 5 80,719,051                            |
| Stockholders' equity:                            |              |   |
| Guarantee stock, \$1 par value, 1,000,000 shares |              |   |
| authorized; 639,989 shares issued                | 639.98       | 9 639,989                               |
| Additional paid-in capital                       | 525,25       | ,                                       |
| Retained earnings                                | 11,291,33    | <del>-</del>                            |
| •  | 12,456,58    |   |
| Less treasury stock; 45,866 shares, at cost      | 356,20       | 2 356,202                               |
| Net stockholders' equity                         | 12,100,37    | 9 11,698,807                            |
|  | \$ 92,618,56 | \$ 92,417,858                           |

| COMPANY         1ST QTR         2ND QTR           Ablog, Violeta dba Money Express         179,118         174, 1891, 1 | 044<br>044<br>0044              |            | 240 000    |            | 14.00      |
|---|---------------------------------|------------|------------|------------|------------|
| Money Express 179,118 912,044   | 179,118<br>912,044<br>2,785,836 |            | SHD CIR    | 4TH OTH    | ICIAL      |
| 912,044   | 912,044<br>2,785,836<br>0       | 174,360    | 161,786    | 173,810    | 689,074    |
|   | 2,785,836                       | 891,082    | 793,365    | 827,979    | 3,424,470  |
|   | 0                               | 2,952,439  | 3,074,630  | 3,412,813  | 12,225,718 |
| PTI Pacifica Inc. dba PTI   |                                 | 0          | 0          | 0          | *          |
| NB Forex 1,256,720 1,   | 1,256,720                       | 1,363,307  | 1,379,215  | 1,263,745  | 5,262,987  |
| 1,222,177   | 1,222,177                       | 1,346,858  | 1,244,711  | 1,496,293  | 5,310,039  |
| 63,563  | 63,563                          | 45,975     | 59,032     | 61,910     | 230,480    |
| Trade Micronesia Co., Inc.  | 2,050                           | 006        | 0          | 0          | 2,950      |
| 111,680   | 111,680                         | 12,477     | 24,746     | 122,749    | 271,652    |
| 8,688,305   | 8,688,305                       | 8,727,238  | 8,522,669  | 8,543,661  | 34,481,873 |
| Xiong Wai Company, Inc. 827,513 686   | 827,513                         | 686,180    | 687,230    | 727,067    | 2,927,990  |
| Total 16,049,006  | 16,049,006                      | 16,200,816 | 15,947,384 | 16,630,027 | 64,827,233 |

#### 2009 DIRECTORY OF REMITTANCE COMPANIES

1. Ablog, Violeta C. dba Money Express

P.O. Box 501447 Saipan, MP 96950

Telephone 233-6677/6243 Location Gualo Rai

2. Asia Pacific Express Remittance

PMB A16 P.O. Box 10001

Saipan, MP 96950

Telephone Location

235-5006/8 Chalan Kanoa

3. LBC Mabuhay (Saipan), Inc.

P.O. Box 501910 Saipan, MP 96950

Telephone Location

234-9013

Susupe

4. PTI Pacifica Inc. dba PTI

P.O. Box 500306 Saipan, MP 96950

Telephone Location 682-4784

Chalan Laulau

5. RJCL Corporation dba RNV Forex

P.O. Box 504974 Saipan, MP 96950

Telephone Location 235-8778/234-8774

Garapan

#### 6. Thailand Food Store

P.O. Box 5017 CHRB

Saipan, MP 96950

Telephone Location 235-6653/8603 San Antonio

## 7. Trade Micronesia Co., Inc. dba TMC/DBP Remittance

P.O. Box 500724 Saipan, MP 96950

Telephone 234-7327/235-4721

Location San Jose

#### 8. Universal Group Development

P.O. Box 5845 CHRB Saipan, MP 96950

Telephone 234-3078 Location Chalan Laulau

#### 9. Willie O. Valencia dba Rustan's Foreign Exchange

PMB 729 P.O. Box 10001

Saipan, MP 96950

Telephone 235-5103 Location Chalan Kanoa

#### 10. Western Union

P.O. Box 501217 Saipan, MP 96950

Telephone 234-7888 Location Garapan

#### 11. Xiong Wai Company, Inc.

P.O. Box 503078 Saipan, MP 96950

Telephone 233-2388 Location Garapan

| JAPANESE YEN PURCHASED AND SOLD U.S. DOLLAR EQUIVALENT     | JECHASED A<br>R EQUIVALE | ND SOLD     |           |           |           |
|--|--------------------------|-------------|-----------|-----------|-----------|
| COMPANY  | 1ST QTR                  | 2ND QTR     | 3RD QTR   | 4TH QTR   | TOTAL     |
| Asia Pacific Hotel, Inc. dba Fiesta Resort & Spa Saipan    | 121,578                  | 110,685     | 000'66    | 81,975    | 413,238   |
| Asia Pacific Hotel, Inc. dba Saipan Grand Hotel            | 67,920                   | 51,707      | 60,322    | 23,296    | 203,245   |
| CNMI Currency Exchange, Inc.                               | 224,218                  | 62,185      | 123,863   | 129,662   | 539,928   |
| DFS Saipan, Ltd.   | 550,729                  | 267,143     | 276,221   | 191,224   | 1,285,317 |
| Hanom Invest. Spn Inc. dba Treasure Island Game Club       |                          | no activity | tivity    |           |           |
| Hong Kong Ent. (O/S) Inv. Ltd. dba Tinian Dynasty & Casino | 313,946                  | 206,856     | 241,194   | 252,403   | 1,014,399 |
| Interpacific Resorts (SPN) dba Pacific Islands Club        | 13,979                   | 3,156       | 6,242     | 4,495     | 27,872    |
| Ken Aqua Hotel & Resort, Inc.                              | 38,686                   | 37,202      | 14,091    | 17,932    | 107,911   |
| Kwun Kee Company   | 3,855                    | 3,916       | 4,033     | 4,102     | 15,906    |
| Micronesia Resort, Inc. dba Palms Resort Saipan            | 31,220                   | 6,062       | 19,066    | 7,197     | 63,545    |
| Minori Saipan Corporation                                  |                          | no activity | tivity    |           | ı         |
| Saipan Hotel Corporation dba Hafadai Beach Hotel           | 189,301                  | 69,680      | 60,600    | 70,093    | 389,674   |
| Saipan LauLau Development, Inc. dba Laulau Golf            | 7,452                    | 5,112       | 936       | 1,196     | 14,696    |
| Saipan Portopia Hotel Corporation dba Hyatt Regency Saipan | 180,464                  | 90,820      | 70,120    | 65,514    | 406,918   |
| SNM Corp. dba ER*EST Rota Resort & Country Club            | no ac                    | no activity | 1,272     | 938       | 2,210     |
| Suwaso Corporation dba Coral Ocean Point Resort Club       | 39,155                   | 11,492      | 9,171     | 3,665     | 63,483    |
| TRS Saipan, Inc. dba Prada                                 | 25,603                   | 13,117      | 12,346    | 16,099    | 67,165    |
| World Corp. dba Spn World Resort                           | 13,795                   | 15,072      | 11,886    | 6,573     | 47,326    |
| Yu's Ent., Inc. Ltd  | 233,635                  | 230,551     | 143,243   | 144,016   | 751,445   |
| TOTAL  | 2,055,536                | 1,184,756   | 1,153,606 | 1,020,380 | 5,414,278 |

## 2009 DIRECTORY OF FOREIGN EXCHANGE COMPANIES (BUYING AND SELLING ONLY)

#### 1. Asia Pacific Hotel dba Fiesta Resort & Spa

P.O. Box 501029 Saipan, MP 96950

Telephone 234-6412 Location Garapan

#### 2. Asia Pacific Hotel dba Saipan Grand Hotel

P.O. Box 500369 Saipan, MP 96950

Telephone 234-6601 Location Susupe

#### 3. CNMI Currency Exchange, Inc.

P.O. Box 500486 Saipan, MP 96950

Telephone 234-3318

Location Saipan International Airport

#### 4. DFS Limited

P.O. Box 500528 Saipan, MP 96950

Telephone 234-6615 Location Garapan

#### 5. Hongkong Entertainment (Overseas) Invest. Ltd.

#### dba Tinian Dynasty Hotel & Casino

P.O. Box 468 Tinian MP 96952

Telephone 328-2233

Location San Jose (Tinian)

#### 6. Inter Pacific Resort (Spn) Corporation dba Pacific Islands Club

P.O. Box 502370 Saipan, MP 96950

Telephone 234-7976 Location San Antonio

#### 7. Ken Aqua Hotel & Resort, Inc.

P.O. Box 500009 Saipan, MP 96950

Telephone 322-1234 Location Achugao

#### 8. Kwun Kee Company of Saipan, Inc. dba Saipan Exchange

PMB 308 Box 10000 Saipan, MP 96950

Telephone 234-1587/287-9833

Location Garapan

#### 9. Linemap Hotel & Nature Resort Inc. dba The Rota Hotel

P.O. Box 878 Rota, MP 96951

Telephone 532-2000/1 Location Rota

#### 10. Marianas Resort Inc. dba Palms Resort Saipan

P.O. Box 5152 CHRB Saipan, MP 96950

Telephone 322-3311 Location San Roque

#### 11. Saipan Hotel Corporation dba Hafadai Beach Hotel

P.O. Box 500338 Saipan, MP 96950

Telephone 234-6495 Location Garapan

#### 12. Saipan Laulau Dev., Inc. dba Laulau Golf Shop

PMB 1020 PPP P.O. Box 10000

Saipan, MP 96950

Telephone 236-8888 Location Kagman

#### 13. Saipan Portopia Hotel Corp. dba Hyatt Regency Hotel

P.O. Box 5087 CHRB

Saipan, MP 96950

Telephone 234-1234 Location Garapan

#### 14. SNM Corporation dba ER\*EST Rota Resort & Country Club

P.O. Box 98

Rota, MP 96951

Telephone

532-1155

Location Rota

#### 15. Suwaso Corporation dba Coral Ocean Point

P.O. Box 501160

Saipan, MP 96950

Telephone

234-7000

Location

As Gonno

#### 16. TRS

P.O. Box 500528

Saipan, MP 96950

Telephone

236-2548

Location

DFS Galleria Garapan

#### 17. World Corporation dba Saipan World Resort

P.O. Box 500066

Saipan, MP 96950

Telephone

234-5900

Location

Susupe

#### 18. Yu's Enterprises Inc. Ltd.

PMB 84 P.O. Box 10003

Saipan, MP 96950

Telephone

233-1390/287-1391

Location

Garapan

#### 2009 DIRECTORY OF FINANCE COMPANIES

#### 1. Bridge Capital LLC

PMB 29 Box 10001 Saipan, MP 96950

Chief Financial Officer

Telephone

Location

Ronnie Kimbrough

323-0061

Garapan

#### 2. Century Finance Company, Ltd.

PMB 913 Box 10000 Saipan, MP 96950

President

Telephone Location David M. Sablan

236-2162 Garapan

3. The Financial & Insurance Service Group, Inc.

P.O. Box 502152 Saipan, MP 96950

President

Telephone

Location

Edward W. Camacho

234-5076

Beach Road, Garapan

4. Friendly Finance Company, Inc.

P.O. Box 500486 Saipan, MP 96950

President

T TOSTGOTT

Location

Telephone

Peter Michael Tenorio

234-6676

Beach Road, San Jose

5. Isla Financial Service, Inc.

P.O. Box 503219 Saipan, MP 96950

Manager

Telephone Location Anne D. Castro

235-5278

Susupe

#### 6. Marianas Realty Finance Corporation

P.O. Box 500576 Saipan, MP 96950

President

Darlene P. Macaranas

Telephone Location

234-6445 Susupe

#### 7. Pahiram, Incorporated

P.O. Box 501292 Saipan, MP 96950

President Telephone Ramon V. DLGuerrero 234-3533/235-4710

Location

Fina Sisu

#### 8. Personal Finance Center

P.O. Box 501657 Saipan, MP 96950

Resident Agent Telephone

Edward W. Camacho

234-5706

Location

Beach Road, Garapan

#### 9. Wells Fargo Financial Saipan, Inc.

P.O. Box 504550 Saipan, MP 96950

Manager Telephone James Matsumoto

235-6030

Location

San Jose

## 2009 DIRECTORY INVESTMENT ADVISERS & BROKER DEALER OF SECURITIES

- Bishop Street Management Corporation 999 Bishop Street Suite 2806 Honolulu, Hawaii 96813
- Citigroup Global Markets, Inc.
   402 E. Marine Drive
   Agana, Guam 96910
- N. Oscar Miyashita
   Suite 209 Oleai Business Center
   Saipan, MP 96950
- David J. Burger
   P.O. Box 504053
   Saipan, MP 96950
- Cecilia Malimba
   400 Route 8 Mongmong
   Agana, Guam 96910
- 6. Anthony Sholing
  400 Route 8 Mongmong
  Agana, Guam 96910
- 7. David M. Beaver
  Merrill Lynch Pierce Fenner & Smith
  FHB Building, 400 Route 8, Suite 403
  Maite, Guam 96910
- 8. Daniel Rosenberger
  Merrill Lynch Pierce Fenner & Smith
  FHB Building, 400 Route 8, Suite 403
  Maite, Guam 96910
- 9. Melissa V. Sablan
  Merrill Lynch Pierce Fenner & Smith
  FHB Building, 400 Route 8, Suite 403
  Maite, Guam 96910

- Judy S.Y. Chong Ng
   Merrill Lynch Pierce Fenner & Smith
   FHB Building, 400 Route 8, Suite 403
   Maite, Guam 96910
- 11. Aaron A. Sanchez
  Merrill Lynch Pierce Fenner & Smith
  FHB Building, 400 Route 8, Suite 403
  Maite, Guam 96910
- 12. Robert J. Stoll
  Merrill Lynch Pierce Fenner & Smith
  FHB Building, 400 Route 8, Suite 403
  Maite, Guam 96910

#### BROKER DEALER OF SECURITIES

- Bancwest Investment Services, Inc.
   13505 California Street
   Omaha, NE 68154
- Merrill Lynch, Pierce, Fenner & Smith Inc.
   4 World Financial Center
   New York, NY 10281
- Citigroup Global Markets, Inc. 120 Father Duenas Av. Capitol Plaza, Suite 104 Hagatna, Guam 96910

#### 2009 DIRECTORY OF PAWNBROKERS

#### 1. Adpia Communication Inc.

**Dba Pink House** 

Mailex 919 Box 10005 Saipan, MP 96950

President Telephone Location

Sook Yoo 235-4499/4040

Chalan Kanoa/Gualo Rai

#### 2. Alexander Inc.

**Dba Fast Cash Pawnshop** 

P.O. Box 503079 Saipan, MP 96950

President Telephone Location Roy E. Alexander 235-5116

235-5116 San Jose

#### 3. BG Corporation

P.O. Box 502402 Saipan, MP 96950

President Telephone Location Augustin Flores

235-0312 As Lito

## 4. Calma Corporation Dba GMTB Pawnshop

PMB 320 Box 10000 Saipan, MP 96950

President Telephone Location Jesus G. Calma Jr.

234-2275 San Vicente

## 5. Enhance Pacific Corporation Dba VMC Pawnshop

P.O. Box 503880 Saipan, MP 96950

President Telephone Location Wilfredo G. Ching 233-6047/235-6046 Chalan Kanoa

## 6. G.E.M. Corporation Dba Villaroyal Pawnshop

P.O. Box 504974 Saipan, MP 96950

President Telephone Location Ruel R. Villacrusis 235-8778/8634 DanDan

## 7. Golden Eagle Corporation Dba G.E.C. Pawnshop

PMB 326 Box 10000 Saipan, MP 96950

President Telephone Location Jesus G. Calma Jr. 234-2275 Chalan Kanoa

## 8. Homesmart Corporation Dba Villaroyal Pawnshop & Jewerly

P.O. Box 504974 Saipan, MP 96950

President Telephone Location Ruel R. Villacrusis 235-8778/8634 Garapan

## 9. Jona-Fel Corporation Dba Pacific Gold Cash Pawnshop

PMB 489 Box 10001 Saipan, MP 96950

President

Telephone

Location

Ofelia S. Indiongco

256-6858

Kagman/Chalan Laulau

## 10. Pearl Corporation Dba A Plus Pawnshop

P.O. Box 502925 Saipan, MP 96950

President

Telephone Location Jong Myung Kim

234-1010 DanDan

#### 11. Platinum Inc.

**Dba GEC Speed Cash Pawnshop** 

PMB 326 Box 10000 Saipan, MP 96950

President

Telephone Location Jesus G. Calma Jr.

234-7296 San Jose

#### 12. Platinum Inc.

**Dba GEC Speed Cash Pawnshop** 

PMB 326 Box 10000 Saipan, MP 96950

President

Telephone Location Jesus G. Calma Jr.

234-7296

San Jose (Tinian)

#### 13. Platinum Inc.

#### **Dba GEC Quick Cash Pawnshop**

PMB 326 Box 10000 Saipan, MP 96950

President

Jesus G. Calma Jr.

Telephone Location 234-7296 Garapan

14. SVC Investment Corp.

**Dba Stephen REM Pawnshop** 

P.O. Box 506088 Saipan, MP 96950

President

Rosemarie B. Frelish

Telephone Location

234-7736

Chalan Kanoa

15. Titanium Corporation

**Dba CGD Speed Cash Pawnshop I** 

PMB 640 Box 10000 Saipan, MP 96950

President

Carolyn D. Calma

Telephone Location

233-2277

Garapan

16. Titanium Corporation

**Dba CGD Easy Cash Pawnshop II** 

PMB 640 Box 10000 Saipan, MP 96950

President

Carolyn D. Calma

Telephone Location 233-2275 Garapan

#### 17. Titanium Corporation

#### **Dba CGD Easy Cash Pawnshop III**

PMB 640 Box 10000 Saipan, MP 96950

President

Carolyn D. Calma

Telephone Location 233-2275

San Jose

#### 18. Wandervilla Corporation

#### Dba Villaroyal Pawnshop & Jewelectronic

P.O. Box 504974 Saipan, MP 96950

President

Ruel R. Villacrusis

Telephone

235-8778/8634

Location

Chalan Kanoa

#### 19. Wandervilla Corporation

#### **Dba Villaroyal Pawnshop & Jewelectronic**

P.O. Box 504974 Saipan, MP 96950

President

Ruel R. Villacrusis

Telephone

235-8778/8634

Location

Rota

#### 20. WVC Inc.

#### **Dba WVC Pawnshop**

P.O. Box 503880 Saipan, MP 96950

President

Wilfredo G. Ching

Telephone

233-6047

Location

Garapan