



TWENTY SIXTH ANNUAL REPORT

OF THE

DIRECTOR OF BANKING

FOR CALENDAR YEAR

ENDING DECEMBER 31, 2013

**Prepared by the Banking Staff
DEPARTMENT OF COMMERCE**

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The Honorable Eloy S. Inos
and
The Honorable Members of the Legislature

I am pleased to present the 2013 Annual Report of the Director of Banking as required by 4 CMC Division 6 Section 6116.

This report contains 2013 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.

During the year, the Department of Commerce together with the Legislature worked towards a workable legislation, addressing the concerns of the banking industry on the Dormant, Inactive and Unclaimed Funds. This piece of legislation repeals Public Law 17-69, and will be re-enacting as "The Escheat Act of 2013."

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,



MARK O. RABAULIMAN
Acting Secretary of Commerce /
Acting Director of Banking

2013 DIRECTORY OF FINANCIAL INSTITUTIONS

BANK

1. Bank of Guam

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

VP/CNMI Regional Manager
Telephone
Location

Email: marci.tomokane@bankofguam.com

Ms. Marcie Tomokane
236-2700
San Jose, Garapan, Afetnas
Songsong(Rota), San Jose(Tinian)

Insurance
Commencement
Auditor

FDIC
1980
Squar Milner LLP

2. Bank of Hawaii

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

Senior Vice President &
Deputy Division Manager
Telephone
Location
Email: john.sheather@boh.com

Mr. John Sheather
322-4200
Garapan, Chalan Kanoa

Insurance
Commencement
Auditor

FDIC
1968
Ernst & Young

3. Bank Pacific, Ltd.

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

VP/Senior CNMI Officer
Telephone
Location
Email: fredc@bankpacific.com

Mr. Fred F. Camacho
233-4752
Garapan

Insurance
Commencement
Auditor

FDIC
1990
Deloitte Touche Tohmatsu

4. Bank of Saipan

P.O. Box 500690
Saipan, MP 96950

President/CEO
Telephone
Location

Email: jon.bargfrede@bankofsaipan.com

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
Email: mljsaipan@gmail.com

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
Email: jlizama@fhb.com

Mr. 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)**

<u>Year</u>	<u>Number of Banks in Operation</u>	<u>Amount of Deposits</u>	<u>Increase/ (Decrease) in Deposits</u>	<u>Amount of Loans</u>	<u>Increase/ (Decrease) in Loans</u>
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)
2010	6	454.5	9	117.0	(11)
2011	6	461.8	7	137.2	20
2012	6	512.3	50	142.7	6
2013	6	583.3	71	151.9	9

CONSOLIDATED FIGURES OF RETAIL BANKS FROM 2002 TO 2013 (IN MILLIONS)													
	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	
DEPOSITS													
Demand	133.2	157.8	177.6	178.3	143.0	156.8	135.6	144.4	174.1	171.2	198.1	227.5	
Regular Savings	223.4	217.1	224.9	175.4	159.8	143.2	117.9	151.8	157.1	179.7	201.3	227.4	
Time Certificates of Deposit	192.4	178.8	157.2	169.7	215.1	231.1	197.1	149.2	123.2	110.8	112.9	128.4	
TOTAL	549.0	553.7	559.7	523.4	517.9	531.1	450.6	445.4	454.4	461.7	512.3	583.3	
LOANS													
Consumer	60.9	67.2	82.7	81.6	74.1	65.3	56.1	50	44	45	52	64	
Commercial	126.4	45.7	75.3	65.0	60.8	54.0	39.5	36.5	40	36	38	41	
Real Estate	65.8	99.1	45.8	47.3	45.9	42.3	45.6	41.2	33	55	52	46	
Non-Local													
Government Agencies	0.0	0.0	0.0	0.0	0.0	0.0							
TOTAL	253.1	212.0	203.8	193.9	180.8	161.6	141.2	127.7	117.0	136.0	142.0	151.0	
Loan to Deposit Ratio	46.1%	38.3%	36.4%	37.0%	34.9%	30.4%	31.3%	28.7%	25.7%	29.5%	27.7%	25.9%	
Interest paid on all deposit accounts	6.6	4.2	3.0	5.0	8.2	10.6	6.0	3.7	2.2	1.8	1.9	1.4	
Interest received from loans	16.8	15.1	13.6	14.4	14.5	13.6	10.5	7.2	7.9	7.2	10.9	9.3	

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

CONSOLIDATED STATEMENTS OF FINANCIAL CONDITION OF ALL BANKS
COMPARISON FROM 2002 - 2013
(IN THOUSANDS)

ASSETS	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
Cash & cash items in process of collection	8,552	8,932	8,108	11,099	11,303	10,102	8,696	9,242	7,680	9,054	10,253	9,564
Securities:												
a) U.S. Treasury	1,989	6,234	5,606	4,960	3,626	2,495	955	1,019	1,392	1,385	955	804
b) U.S. Government Agencies												
c) Other	106	1,239	448	492	291	490	1,448	1,132		4,706	6,337	6,900
Balances with other banks	10,619	7,468	8,948	6,232	4,716	6,774	4,994	6,204	5,992	1,021	1,121	1,509
Loans												
a) Government												
b) Commercial	126,391	99,049	75,281	64,972	60,801	53,972	45,643	41,186	40,037	36,142	38,034	41,231
c) Consumer	60,864	67,197	82,699	81,540	74,075	65,616	56,286	50,253	48,399	50,814	52,650	64,029
d) Real Estate	65,848	45,743	45,781	47,328	45,922	42,334	39,547	36,476	32,974	55,087	52,101	46,644
e) Other						(313)	(227)	(216)	(4,384)	(4,823)		
Premises and Equipment	5,895	5,310	4,815	4,417	4,949	4,690	4,425	4,163	3,742	3,575	3,437	3,199
Due from banks: Head Office or Branch	324,820	334,850	349,320	314,646	319,769	354,190	299,044	305,726	323,826	340,320	359,876	421,488
Other												
Other Real Estate Owned	544	296	248	299	127	219	175	179	162	112	192	385
Provision for losses/unearned income	(7,800)	(5,744)	(4,728)	(3,560)	(3,197)	(2,684)	(2,585)	(2,617)	(2,651)	(2,351)	(7,168)	(7,072)
Other Assets	9,904	6,206	5,707	5,625	5,320	3,787	4,352	3,713	3,504	(24,536)	2,533	2,459
Total Assets	607,732	576,780	582,233	538,050	527,702	541,672	462,753	456,460	460,673	470,506	520,321	591,140
Interest received from borrowers	16,755	15,110	13,565	14,446	14,516	13,640	10,593	7,208	7,898	7,261	10,929	9,369
LIABILITIES AND CAPITAL												
Deposits:												
a) Demand deposits--Gov't. & Agencies	15,870	15,201	21,861	15,386	18,092	26,660	19,534	20,093	25,030	32,165	37,032	39,132
b) Other	117,332	142,560	155,704	162,893	125,013	130,048	115,993	124,291	149,040	139,074	161,043	188,414
c) Regular savings--Gov't. & Agencies	23,428	20,632	34,353	35,196	45,199	32,844	13,460	13,616	16,399	18,996	21,427	26,251
d) Other	200,335	196,493	190,581	140,181	114,584	110,405	104,398	138,232	140,774	160,791	179,921	201,128
e) TCD--Gov't. & Agencies	60,500	54,665	34,868	39,375	34,709	37,392	49,508	35,990	25,003	20,237	30,554	31,950
f) Other	131,853	124,111	122,337	130,302	180,429	193,709	147,676	113,766	98,245	90,618	82,315	96,417
Cashier's checks, BEC & PMO			427	334	104	140	32	31	53	16	27	32
Due to other banks: Head Office or Branch	48,532	18,573	13,918	5,154			2,817	1,756	1,970			
Other												
Liabilities on acceptances executed												
Accrued interest payable & other liabilities	5,336	2,413	1,371	2,623	3,290	3,687	2,464	2,108	(2,781)	1,490	942	158
CAPITAL												
Capital stock	2,530	4,535	5,935	5,886	5,886	5,886	5,889	5,889	5,802	5,802	5,802	5,802
Treasury Stock	(2,556)	(2,556)	(2,556)	(2,556)	(2,556)	(2,556)	(2,556)	(2,556)	(2,556)	(2,556)	(2,556)	(2,556)
Capital surplus	5,750	5,273	5,223	5,272	4,846	4,867	4,885	4,913	4,921	4,937	4,944	4,898
Undivided profits	(1,178)	(5,120)	(1,789)	(1,996)	(1,894)	(1,410)	(1,347)	(1,069)	(1,227)	(1,064)	(1,130)	(971)
Total capital	4,546	2,132	6,813	6,606	6,282	6,787	6,871	7,177	6,940	7,119	7,060	7,173
Total Liabilities and Capital	607,732	576,780	582,233	538,050	527,702	541,672	462,753	456,460	460,673	470,506	520,321	591,140
Convertible subordinated debts												
Interest paid to depositors	6,600	4,187	3,023	4,680	8,156	10,624	6,075	3,732	2,238	1,862	1,971	1,429

NOTE: BASED ON 4TH QUARTER REPORTS SUBMITTED TO THE DIRECTOR OF BANKING.

2013 QUARTERLY REPORTS OF BANKS (IN THOUSANDS)				
	1ST QTR	2ND QTR	3RD QTR	4TH QTR
Deposits				
Demand--Gov't & Agencies	41,136	42,024	37,766	39,132
Demand--Private	166,258	168,110	173,045	188,446
Total demand	207,394	210,134	210,811	227,578
Savings--Gov't & Agencies	22,962	24,250	24,461	26,251
Savings--Private	183,444	190,335	199,999	201,128
Total savings	206,406	214,585	224,460	227,379
TCD--Gov't & Agencies	34,968	33,834	61,410	31,950
TCD--Private	81,065	93,313	93,397	96,417
Total TCDs	116,033	127,147	154,807	128,367
Total Deposits	529,833	551,866	590,078	583,324
Loans				
Government		-	-	
Consumer	54,292	57,631	60,442	64,029
Real Estate	50,487	49,316	47,863	46,644
Commercial	36,982	36,439	35,745	41,231
Total Loans	141,761	143,386	144,050	151,904
Loan to deposit ratio	26.8%	26.0%	24.4%	26.0%
Interest income	2,610	4,759	6,996	9,369
Interest expense	391	718	1,063	1,429
TOTAL ASSETS	537,781	559,912	598,209	591,140

CONSOLIDATED REPORTS OF CONDITION STATE BANK BRANCHES DOING BUSINESS IN THE CNMI IN THOUSANDS								
ASSETS	2013	2012	2011	2010	2009	2008	2007	2006
Cash and due from banks	6,459	8,321	6,618	5,424	6,727	7,107	7,769	9,194
Loans								
a) Commercial	36,660	33,445	30,912	34,285	35,206	39,574	43,287	47,778
b) Consumer	53,352	42,314	40,506	37,967	40,051	46,087	55,595	65,306
c) Real Estate	46,615	52,040	55,015	32,890	36,379	39,439	42,205	45,726
d) Government								
e) Other			(4,773)	(4,247)				
Total Loans	136,627	127,799	121,660	100,895	111,636	125,100	141,087	158,810
Premises and equipment	2,875	3,096	3,184	3,431	3,819	4,135	4,327	4,545
Other real estate owned	228							
Due from Head Office	421,488	359,876	340,320	323,826	305,726	299,044	354,190	319,769
Provision for loan losses/Unearned discount	(5,431)	(5,222)	(300)	(323)	(668)	(699)	(610)	(653)
Other assets	1,259	1,260	(25,823)	1982	2,109	2,491	2,641	4,241
Total Assets	563,505	495,130	445,659	435,235	429,349	437,178	509,404	495,906
LIABILITIES								
Deposits								
Demand - Gov't. & Agencies	39,132	37,032	32,165	25,030	20,093	19,534	26,643	18,058
Demand - Other	179,768	154,228	132,990	143,595	119,047	111,175	124,254	120,193
Savings - Gov't. & Agencies	24,465	19,557	17,130	13,809	10,067	10,137	27,045	35,941
Savings - Other	196,787	175,819	156,511	136,304	133,532	99,881	104,368	109,424
TCD - Gov't. & Agencies	31,950	30,554	20,237	25,003	35,390	49,508	37,392	34,709
TCD - Other	90,956	77,197	85,385	92,802	107,666	142,129	186,729	174,672
Total Deposits	563,058	494,387	444,418	436,543	425,795	432,364	506,431	492,997
Due to other Head Office/other banks				1,970	1,756	2,817		
Accrued interest payable & other liabilities	368	696	1,164	(3,460)	1,582	1,846	2,759	2,647
Capital Stock								
Capital Surplus								
Undivided profits	79	47	77	182	216	151	214	262
Total Liabilities & Stockholder's Equity	563,505	495,130	445,659	435,235	429,349	437,178	509,404	495,906
Interest received from borrowers	8,678	10,258	6,544	7,151	6,397	9,762	12,613	13,499
Interest paid to depositors	1,364	1,881	1,759	2,109	3,565	5,926	10,448	7,969

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

CONSOLIDATED REPORTS OF CONDITION LICENSED CNMI CHARTERED BANKS (IN THOUSANDS)										
ASSETS	2013	2012	2011	2010	2009	2008	2007	2006		
Cash and due from banks	3,105	1,932	2,436	2,256	2,515	1,589	2,333	2,109		
Securities:										
U.S. Treasury	804	955	1,385	1,392	1,019	955	2,495	3,626		
U.S. Government Agencies										
Other	6,900	6,337	4,706		1,132	1,448	490	291		
Balances with other banks	1,509	1,121	1,021	5,992	6,204	4,994	6,774	4,716		
Loans										
a) Commercial	4,571	4,589	5,230	5,752	5,980	6,069	10,685	13,023		
b) Consumer	10,677	10,336	10,308	10,432	10,202	10,199	10,021	8,769		
c) Real Estate	29	61	72	84	97	108	129	196		
d) Government										
e) Other			(50)	(137)	(216)	(227)	(313)			
Total Loans	15,277	14,986	15,560	16,131	16,063	16,149	20,522	21,988		
Premises and equipment	324	341	391	311	344	290	363	404		
Other real estate owned	157	192	112	162	179	175	219	127		
Provision for loan losses/Unearned discount	(1,641)	(1,946)	(2,051)	(2,328)	(1,949)	(1,886)	(2,074)	(2,544)		
Other assets	1,200	1,273	1,287	1,522	1,604	1,861	1,146	1,079		
Total Assets	27,635	25,191	24,847	25,438	27,111	25,575	32,268	31,796		
LIABILITIES										
Deposits										
Demand - Gov't. & Agencies							17	34		
Demand - Other	8,646	6,815	6,084	5,445	5,244	4,818	5,794	4,820		
Savings - Gov't. & Agencies	1,786	1,870	1,866	2,590	3,549	3,323	5,799	9,258		
Savings - Other	4,341	4,102	4,280	4,470	4,700	4,517	6,037	5,160		
TCD - Gov't. & Agencies			5,233							
TCD - Other	5,461	5,118		5,443	6,100	5,547	6,980	5,757		
Total Deposits	20,234	17,905	17,463	17,948	19,593	18,205	24,627	25,029		
Cashier's checks, BEC & PMO	32	27	16	53	31	32	140	104		
Accrued interest payable & other liabilities	275	246	326	679	526	618	928	643		
Total Liabilities	20,541	18,178	17,805	18,680	20,150	18,855	25,695	25,776		
Stockholders' equity										
Capital Stock	5,802	5,802	5,802	5,802	5,889	5,889	5,886	5,886		
Capital Surplus	4,898	4,944	4,937	4,921	4,913	4,885	4,867	4,846		
Treasury stock	(2,556)	(2,556)	(2,556)	(2,556)	(2,556)	(2,556)	(2,556)	(2,556)		
Undivided profits	(1050)	(1,177)	(1,141)	(1,409)	(1,285)	(1,498)	(1,624)	(2,156)		
Total liabilities and stockholders' equity	27,635	25,191	24,847	25,438	27,111	25,575	32,268	31,796		
Interest received from borrowers	691	671	717	747	811	831	1,027	1,017		
Interest paid to depositors	65	90	103	129	167	149	176	187		

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

THE BANK OF SAIPAN, INC.
Statements of Financial Condition
December 31, 2013 and 2012

	2013	2012
ASSETS		
Cash and due from banks	\$ 8,228,177	\$ 7,021,183
Interest-bearing deposits with banks	500,000	362,010
Securities held to maturity	579,739	732,262
Loans receivable, net	9,356,046	8,733,424
Accrued interest receivable	58,457	57,353
Prepaid expenses and other assets	579,139	676,201
Premises and equipment, net	278,927	294,122
Foreclosed real estate	157,438	191,937
	<u>\$ 19,737,923</u>	<u>\$ 18,068,492</u>
LIABILITIES AND STOCKHOLDERS' EQUITY		
Liabilities:		
Demand deposits	6,699,933	5,599,092
Savings deposits	4,913,106	4,879,972
Time deposits	3,047,365	2,531,713
Total deposits	<u>14,660,404</u>	<u>13,010,777</u>
Accrued interest payable	30,568	50,866
Accounts payable and other liabilities	<u>80,284</u>	<u>107,542</u>
Total liabilities	14,771,256	13,169,185
Stockholders' equity:		
Common stock, \$1 par value, 3,500,000 shares authorized, 2,507,589 shares issued and outstanding	2,507,589	2,507,589
Additional paid-in capital	6,075,082	6,075,082
Deficit	<u>(1,059,939)</u>	<u>(1,127,299)</u>
	7,522,732	7,455,372
Treasury stock, at cost (175,176 shares)	<u>2,556,065</u>	<u>2,556,065</u>
Total stockholders' equity	4,966,667	4,899,307
	<u>\$ 19,737,923</u>	<u>\$ 18,068,492</u>

Note: Based on audited financial figures.

CITY TRUST BANK, INC.
Statements of Financial Condition
December 31, 2013 and 2012

	2013	2012
<u>ASSETS</u>		
Cash and due from banks	\$ 1,256,123	\$ 886,434
Interest bearing deposits with banks	1,509,716	1,120,099
Restricted time certificates of deposit	224,976	
Investment securities	254,648	224,948
Receivables:		
Loans, net	4,357,253	4,371,861
Interest	75,533	24,928
Properties and equipment, net	44,223	46,437
Prepaid expenses and other assets	37,872	303,531
Deferred tax asset	164,500	163,000
	<u>\$ 7,924,844</u>	<u>\$ 7,141,238</u>
<u>LIABILITIES AND STOCKHOLDERS' EQUITY</u>		
Liabilities		
Deposits		
Demand	\$ 1,965,960	\$ 1,238,058
Savings	3,627,540	1,097,467
Time certificates		2,586,286
Total deposits	<u>5,593,500</u>	<u>4,921,811</u>
Accrued interest payable		23,152
Accounts payable and other liabilities	159,865	79,063
Total liabilities	<u>5,753,365</u>	<u>5,024,026</u>
Stockholders' Equity		
Common stock, \$1 par value, 3,500,000 shares authorized	3,500,000	3,294,426
Retained earnings (accumulated deficit)	(1,140,733)	(1,177,214)
Treasury stock, at cost	(187,788)	
Total stockholders' equity	<u>2,171,479</u>	<u>2,117,212</u>
	<u>\$ 7,924,844</u>	<u>\$ 7,141,238</u>

Note: Based on audited figures.

**Bank of Guam
CNMI Branch
Statements of Financial Condition
December 31, 2013 and 2012
(in thousands)**

	<u>2013</u>	<u>2012</u>
Assets		
Cash and due from banks	\$ 2,965	\$ 4,071
Loans, net of allowance for loan losses	66,252	65,703
Accrued interest receivable	155	169
Premises and equipment, net	2,614	2,682
Other assets	1,046	1,226
Due from Headquarters	134,576	106,478
Total assets	<u><u>\$ 207,608</u></u>	<u><u>\$ 180,329</u></u>
Liabilities		
Deposits		
Non-interest bearing	51,825	50,649
Interest bearing	155,577	129,571
Total deposits	207,402	180,220
Accrued interest payable	16	22
Other liabilities	190	87
Commitments and contingencies	-	-
Total liabilities	<u><u>\$ 207,608</u></u>	<u><u>\$ 180,329</u></u>

Note: Based on audited figures.

Bank of Guam
Consolidated Statements of Financial Condition
December 31, 2013 and 2012
(in thousands)

	2013	2012
Assets		
Cash and due from banks	\$ 27,142	\$ 36,575
Interest-bearing deposits in other banks	64,841	32,764
Federal funds sold, net	5,000	5,000
Investment securities	273,919	333,806
Loans	875,173	762,945
Less: allowance for loan losses	14,290	14,113
Net loans	860,883	748,832
Accrued interest receivable	4,013	3,599
Premises and equipment	18,249	17,712
Other assets	28,961	33,093
Total assets	<u>\$ 1,283,008</u>	<u>\$ 1,211,381</u>
Liabilities and Shareholders' Equity		
Deposits		
Non-interest bearing	\$ 321,408	\$ 279,322
Interest bearing	862,037	823,218
Total deposits	1,183,445	1,102,540
Accrued interest payable	164	161
Federal funds purchased		
FHLB advances		10,145
Long-term borrowings		
Other liabilities	5,544	4,111
Total liabilities	1,189,153	1,116,957
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;	1,840	1,844
Additional paid-in capital	15,435	15,304
Retained earnings	81,570	76,092
Accumulated other comprehensive income	(4,700)	1,474
	94,145	94,714
Common stock in treasury, at cost (32 shares)	(290)	(290)
Total Shareholders' Equity	93,855	94,424
Total Liabilities and Shareholders' Equity	<u>\$ 1,283,008</u>	<u>\$ 1,211,381</u>

Note: Based on audited figures.

Bank of Hawaii
Saipan Branch
Statements of Financial Condition
December 31, 2013 and 2012
(in thousands)

	<u>2013</u>	<u>2012</u>
Assets		
Loans receivable:		
Commercial	\$ 458	\$ 518
Real Estate	2,201	2,592
Consumer	18,362	13,660
Unearned income		
Allowance for loan losses	<u>(577)</u>	<u>(438)</u>
Net loans receivable	20,444	16,332
Cash and non-interest bearing deposits	2,035	2,308
Accrued interest receivable	103	99
Other assets	209	130
Premises and equipment, net	214	269
Due from head office	<u>102,980</u>	<u>98,916</u>
Total assets	<u>\$ 125,985</u>	<u>\$ 118,054</u>
Liabilities		
Deposits		
Demand - non-interest bearing	49,665	40,942
Demand - interest bearing	21,427	17,765
Savings	49,428	52,837
Time	<u>5,426</u>	<u>6,469</u>
Total deposits	125,946	118,013
Accrued interest payable	7	9
Other liabilities	<u>32</u>	<u>32</u>
Total liabilities	<u>\$ 125,985</u>	<u>\$ 118,054</u>

Note: Based on audited figures.

Bank of Hawaii Corporation and Subsidiaries
Consolidated Statements of Financial Condition
December 31, 2013 and 2012
(in thousands)

	2013	2012
Assets		
Interest-Bearing Deposits	\$ 3,617	\$ 3,393
Investment Securities	6,988,216	6,962,622
Funds Sold	271,414	185,682
Loans Held for Sale	6,435	21,374
Loans	6,095,387	5,854,521
Allowance for Loan and Lease Losses	(115,454)	(128,857)
Net Loans	<u>5,979,933</u>	<u>5,725,664</u>
TOTAL EARNING ASSETS	<u>13,249,615</u>	<u>12,898,735</u>
Cash and Non-Interest Bearing Deposits	188,715	163,786
Premises and Equipment	108,636	105,005
Customers' Acceptance Liability		173
Accrued Interest Receivable	43,930	43,077
Foreclosed Real Estate	3,205	3,887
Mortgage Servicing Rights	28,123	25,240
Goodwill and Other Intangibles	31,517	31,517
Other Assets	430,539	456,952
TOTAL ASSETS	<u><u>14,084,280</u></u>	<u><u>13,728,372</u></u>
Liabilities and Shareholders' Equity		
Deposits	11,914,656	11,529,482
Securities Sold Under Agreements to Repurchase	770,049	758,947
Funds Purchased	9,982	11,296
Short-Term Borrowings		173
Bank's Acceptances Outstanding	34,965	47,658
Retirement Expense Payable	4,871	4,776
Accrued Interest Payable	34,907	88,014
Taxes Payable	128,168	138,306
Other Liabilities	174,706	128,055
Long-Term Debt	<u>13,072,304</u>	<u>12,706,707</u>
TOTAL LIABILITIES	<u>\$ 13,072,304</u>	<u>\$ 12,706,707</u>
Shareholders' Equity		
Common Stock	572	571
Capital Surplus	522,505	515,619
Accumulated Other Comprehensive Income	(31,823)	29,208
Retained Earnings	1,151,754	1,084,477
Deferred Stock Grants	(631,032)	(608,210)
Treasury Stock	<u>1,011,976</u>	<u>1,021,665</u>
TOTAL SHAREHOLDERS' EQUITY	<u>1,011,976</u>	<u>1,021,665</u>
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	<u><u>\$ 14,084,280</u></u>	<u><u>\$ 13,728,372</u></u>

First Hawaiian Bank, Saipan Branch
Statements of Financial Condition
December 31, 2013 and 2012

	<u>2013</u>	<u>2012</u>
Assets		
Cash and Due from Banks	\$ 1,300	\$ 1,771
Loans:		
Consumer	23,682	18,365
Commercial	9,081	8,577
Real Estate	<u>5,062</u>	<u>5,427</u>
	37,825	32,369
Less allowance for credit losses	<u>657</u>	<u>681</u>
Net loans	<u>37,168</u>	<u>31,688</u>
 Due from Head Office	 184,114	 153,662
Premises and Equipment, net	255	282
Accrued Interest Receivable	122	107
Other Assets	<u>5</u>	<u>3</u>
 Total Assets	 <u><u>\$ 222,964</u></u>	 <u><u>\$ 187,513</u></u>
Liabilities		
Deposits:		
Interest Bearing	142,158	119,041
Noninterest Bearing	<u>80,617</u>	<u>68,286</u>
Total Deposits	222,775	187,327
 Accrued Interest Payable	 144	 148
Other Liabilities	45	38
Commitments	<u>-</u>	<u>-</u>
Total Liabilities	<u><u>\$ 222,964</u></u>	<u><u>\$ 187,513</u></u>

Note: Based on audited figures.

BancWest Corporation (formerly known as First Hawaiian, Inc.)
Consolidated Balance Sheets
December 31, 2013 and 2012
(in thousands)

	2013	2012
Assets		
Cash and due from banks	\$ 310,941	\$ 340,271
Interest-bearing deposits in other banks	1,488,466	1,607,879
Federal funds sold and securities purchased under agreements to resell		
Investment securities	3,911,343	3,939,097
Loans and leases	9,532,077	9,022,063
Less allowance for credit losses	(133,239)	(130,279)
Net loans and leases	9,398,838	8,891,784
Net Intangible assets	1,008,770	1,007,962
Other Assets	985,924	849,945
Total assets	<u>\$ 17,104,282</u>	<u>\$ 16,636,938</u>
Liabilities and Stockholders' Equity		
Deposits		
Domestic		
Interest-bearing	12,690,701	12,056,152
Noninterest-bearing	887,645	834,779
Foreign	-	-
Total deposits	13,578,346	12,890,931
Federal funds purchased & securities sold under agreements to repurchase		
Short-term borrowings	593,207	734,303
Acceptance outstanding		
Other Liabilities	296,053	356,327
Long-term debt	60	10,936
Total liabilities	14,467,666	13,992,497
Stockholders' equity		
Total stockholders' equity	2,636,616	2,644,441
Total liabilities and stockholders' equity	<u>\$ 17,104,282</u>	<u>\$ 16,636,938</u>

Note: Based on Annual Report

BANK PACIFIC, LTD.
SAIPAN BRANCH
Statements of Financial Condition
June 30, 2013 and 2012

	<u>2013</u>	<u>2012</u>
<u>ASSETS</u>		
Cash and due from banks	\$ 164,263	\$ 147,795
Loans receivable, net	6,821,865	8,225,272
Accrued interest receivable	47,065	38,040
Premises and equipment	7,446	133,108
Foreclosed real estate, net	234,000	
Other assets	2,545	
Due from other branches	<u>3,200,270</u>	
	<u><u>\$ 10,477,454</u></u>	<u><u>\$ 8,544,215</u></u>
<u>LIABILITIES AND EQUITY</u>		
Deposits	\$ 10,351,342	\$ 8,238,690
Accrued expenses and other liabilities		9,709
Due to other branches		<u>111,572</u>
Total liabilities	10,351,342	8,359,971
Home office equity	<u>126,112</u>	<u>184,244</u>
	<u><u>\$ 10,477,454</u></u>	<u><u>\$ 8,544,215</u></u>

Note: Based on audited figures.

BANK PACIFIC, LTD.
Consolidated Statements of Financial Condition
June 30, 2013 and 2012

	<u>2013</u>	<u>2012</u>
<u>ASSETS</u>		
Cash and due from banks	\$ 15,035,562	\$ 8,410,158
Investment securities	3,507,792	3,590,215
Loans receivable, net	97,540,012	97,453,213
Accrued interest receivable	544,036	505,161
Premises and equipment	3,679,673	2,157,096
Real estate held for investment	565,394	1,122,208
Foreclosed real estate, net	386,684	
Other assets	1,241,066	1,612,639
Prepaid Guam income taxes	72,112	
Guam income taxes		135,543
	<u>\$ 122,572,331</u>	<u>\$ 114,986,233</u>
<u>LIABILITIES AND EQUITY</u>		
Deposits:	\$ 105,246,596	\$ 98,450,796
Borrowed funds		
Guam income taxes payable		155,734
Guam income taxes - deferred	28,442	
Accrued expenses and other liabilities	2,437,861	2,244,162
Total liabilities	<u>107,712,899</u>	<u>100,850,692</u>
Stockholders' equity:		
Guarantee stock, \$1 par value, 1,000,000 shares authorized; 639,989 shares issued	639,989	639,989
Additional paid-in capital	525,254	525,254
Retained earnings	14,050,391	13,326,500
	<u>15,215,634</u>	<u>14,491,743</u>
Less treasury stock; 45,866 shares, at cost	356,202	356,202
Net stockholders' equity	<u>14,859,432</u>	<u>14,135,541</u>
	<u>\$ 122,572,331</u>	<u>\$ 114,986,233</u>

Note: Based on audited figures.

DEPARTMENT OF COMMERCE 2013 QUARTERLY REMITTANCE REPORTS					
COMPANY	1ST QTR	2ND QTR	3RD QTR	4TH QTR	TOTAL
APEX Remittance	413,508	443,349	490,942	538,299	1,886,098
LBC Mabuhay (Saipan), Inc.	3,816,865	4,158,422	4,193,002	4,581,687	16,749,976
PTI Pacifica Inc. dba PTI		no activity			-
RJCL Corporation dba PNB Forex	1,393,604	1,577,667	2,044,226	1,818,772	6,834,269
Rustan's Foreign Exchange	1,306,606	1,236,428	1,200,007	1,348,318	5,091,359
Western Union	7,019,418	6,569,528	7,359,860	7,746,409	28,695,215
Xiong Wai Company, Inc.	1,162,088	1,017,877	914,495	882,455	3,976,915
Yun's Corporation	228,636	239,483	217,710	313,496	999,325
Total	15,340,725	15,242,754	16,420,242	17,229,436	64,233,156

2013 DIRECTORY OF REMITTANCE COMPANIES

1. **Asia Pacific Express Remittance**
PMB A16 P.O. Box 10001
Saipan, MP 96950
Telephone 235-5006/8
Location Chalan Kanoa
2. **LBC Mabuhay (Saipan), Inc.**
P.O. Box 501910
Saipan, MP 96950
Telephone 234-9013
Location Susupe
3. **PTI Pacifica Inc. dba PTI**
P.O. Box 500306
Saipan, MP 96950
Telephone 682-4784
Location Chalan Laulau
4. **RJCL Corporation dba RNV Forex**
P.O. Box 504974
Saipan, MP 96950
Telephone 235-8778/234-8774
Location Garapan
5. **Willie O. Valencia dba Rustan's Foreign Exchange**
P.O. Box 501720
Saipan, MP 96950
Telephone 235-5103
Location Chalan Kanoa
6. **Western Union**
P.O. Box 501217
Saipan, MP 96950
Telephone 234-7888
Location Garapan
7. **Xiong Wai Company, Inc.**
P.O. Box 503078
Saipan, MP 96950
Telephone 233-2388
Location Garapan

8. **Yun's Corporation dba San Jose Foreign Exchange & Remittance**
P.O. Box 502651
Saipan, MP 96950
Telephone 235-8220
Location San Jose

2013 REPORT OF FOREIGN CURRENCY EXCHANGE TRANSACTIONS JAPANESE YEN PURCHASED AND SOLD U.S. DOLLAR EQUIVALENT						
COMPANY	1ST QTR	2ND QTR	3RD QTR	4TH QTR	TOTAL	
Asia Pacific Hotel, Inc. dba Fiesta Resort & Spa Saipan	136,987	89,178	72,360	83,095	381,620	
Asia Pacific Hotel, Inc. dba Saipan Grand Hotel	57,592	25,621	16,168	7,835	107,215	
Century Tours Inc.						
CNMI Currency Exchange, Inc.	180,419	100,468	82,164	84,725	447,776	
DFS Saipan, Ltd.	240,416	136,918	105,557	121,606	604,497	
Hong Kong Ent. (O/S) Inv. Ltd. dba Tinian Dynasty & Casino	661,458	335,286	(138,704)	222,053	1,080,093	
Interpacific Resorts (SPN) dba Pacific Islands Club	14,490	11,109	9,924	5,772	41,295	
Ken Aqua Hotel & Resort, Inc.	40,016	20,346	37,548	28,807	126,717	
Kwun Kee Company	7,944	7,341	8,696	8,926	32,907	
Saipan Hotel Corporation dba Hafadai Beach Hotel	66,887	29,426	15,790	21,675	133,777	
Saipan Laulau Development, Inc. dba Laulau Golf	5,681	5,417	436	1,511	13,046	
Saipan Portopia Hotel Corporation dba Hyatt Regency Saipan	136,538	84,177	57,031	71,838	349,584	
SNM Corp. dba ER*EST Rota Resort & Country Club	566	no activity	477	no activity	1,043	
Suwaso Corporation dba Coral Ocean Point Resort Club	560	no activity	no activity	185	745	
Top Development Inc.	26,917	no activity	no activity	no activity	26,917	
TRS Saipan, Inc. dba Prada	4,678	9,693	7,888	5,022	27,281	
World Corp. dba Spn World Resort	7,276	6,161	5,470	4,567	23,473	
Yu's Ent., Inc. Ltd	193,999	157,670	90,393	126,945	569,007	
TOTAL	1,782,423	1,018,813	371,197	794,561	3,966,994	

**2013 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 Kanoa Resort**
P.O. Box 500369
Saipan, MP 96950
Telephone 234-6601
Location Susupe

3. **Century Tours, Inc.**
PPP 1028 Box 1000
Saipan, MP 96950
Telephone 235-3712
Location Garapan/Susupe

4. **CNMI Currency Exchange, Inc.**
P.O. Box 500486
Saipan, MP 96950
Telephone 234-3318
Location Saipan International Airport

5. **DFS Limited**
P.O. Box 500528
Saipan, MP 96950
Telephone 234-6615
Location Garapan

6. **HongKong Entertainment (Overseas) Invest. Ltd.
Db a Tinian Dynasty Hotel & Casino**
P.O. Box 468
Tinian, MP 96952
Telephone 328-2233
Location San Jose (Tinian)

7. **Inter Pacific Resort (Spn) Corporation dba Pacific Islands Club**
P.O. Box 502370
Saipan, MP 96950
Telephone 234-7973
Location San Antonio

8. **Ken Aqua Hotel & Resort, Inc.**
P.O. Box 500009
Saipan, MP 96950
Telephone 322-1234
Location Achugao
9. **Kwun Kee Company of Saipan, Inc. dba Saipan Exchange**
PMB 308 Box 10000
Saipan, MP 96950
Telephone 234-1587/287-9833
Location Garapan
10. **Skrill USA, Inc.**
61 Broadway, Suite 1603
New York, NY 10006
Telephone (212) 968-7252
Location New York
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 938
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. **Top Development, Inc.**
PMB 39 Box 10001
Saipan, MP 96950
Telephone 235-6072/75
Location Gualo Rai
17. **TRS**
P.O. Box 500528
Saipan, MP 96950
Telephone 236-2548
Location DFS Galleria Garapan
18. **World Corporation dba Saipan World Resort**
P.O. Box 500066
Saipan, MP. 96950
Telephone 234-5900
Location Susupe
19. **Yu's Enterprises Inc. Ltd.**
PMB 84 P.O. Box 10003
Saipan, MP 96950
Telephone 233-1390
Location Garapan

2013 DIRECTORY OF FINANCE COMPANIES

- 1. Bridge Capital LLC**
PMB 29 Box 10001
Saipan, MP 96950

Chief Financial Officer	Ronnie Kimbrough
Telephone	323-0061
Location	Garapan
- 2. Car Financial Services Saipan, Inc.**
PMB 576 PPP Box 10000
Saipan, MP 96950

Manager	James Matsumoto
Telephone	235-6032
Location	Chalan Mosignor Guerrero Road
- 3. Century Finance Company, Ltd.**
PMB 913 Box 10000
Saipan, MP 96950

President	David M. Sablan
Telephone	234-0609
Location	Garapan
- 4. The Financial & Insurance Service Group, Inc.**
P.O. Box 501657
Saipan, MP 96950

President	Edward W. Camacho
Telephone	234-5076
Location	Beach Road, Garapan
- 5. Friendly Finance Company, Inc.**
P.O. Box 500486
Saipan, MP 96950

President	Peter Michael Tenorio
Telephone	234-6676
Location	Gualo Rai

- 6. Independence Bank**
1370 South County Trail
East Greenwich, RI 02818
- Manager Michael C. Sammartino
Telephone (401)398-1141
Location Rhode Island
- 7. Isla Financial Service, Inc.**
P.O. Box 503219
Saipan, MP 96950
- Manager Anne D. Castro
Telephone 235-5278
Location Susupe
- 8. Marianas Realty Finance Corporation**
P.O. Box 500576
Saipan, MP 96950
- President Darlene P. Macaranas
Telephone 234-6445
Location Susupe
- 9. Pahiram, Incorporated**
P.O. Box 501292
Saipan, MP 96950
- President Ramon V. DLGuerrero
Telephone 234-2138
Location Fina Sisu
- 10. Personal Finance Center**
P.O. Box 501657
Saipan, MP 96950
- Chairman of the Board Edward G. Camacho
Telephone 234-5706
Location Beach Road, Garapan

11. Preferred Credit Inc.
3051 2nd Street S, Ste. 200
St. Cloud, MN 56301

Vice President
Telephone
Location

Greg Windfeldt
(320)202-7000
Minnesota

12. Residential Credit Solutions, Inc.
4282 N. Freeway
Fort Worth, TX 76137

President
Telephone
Location

Dennis Stowe
(817)321-6057
Texas

2013
INVESTMENT ADVISERS & AGENTS OF SECURITIES

1. Money Concepts Capitol Corp. dba Money Concepts Advisory Service
11440 North Jog Road
Palm Beach Gardens, FL. 33418
2. Morgan Stanley Smith Barney LLC (formerly Citigroup Global)
120 Father Duenas Ave.
Capitol Plaza, Suite 104
Hagatna, Guam 96910
3. Wilshire Associates Incorporated
1299 Ocean Avenue, Suite 700
Santa Monica, CA 90401
4. N. Oscar Miyashita
Ste. 100 Ernst & Young Building
Tamuning, Guam 96913
5. Alexandra RLG. Taitano
111 Chalan Santo Papa
Hagatna, Guam 96910
6. Ann Marie Roth
111 Chalan Santo Papa
Hagatna, Guam 96910
7. David M. Beaver
Merrill Lynch Pierce Fenner & Smith
FHB Building, 400 Route 8, Suite 403
Maite, Guam 96910
8. Melissa V. Sablan
Merrill Lynch Pierce Fenner & Smith
FHB Building 400 Route 8, Suite 403
Maite, Guam 96910

9. Judy S.Y. Chong Ng
Merrill Lynch Pierce Fenner & Smith
FHB Building 400 Route 8, Suite 403
Maite, Guam 96910
10. Aaron A. Sanchez
Merrill Lynch Pierce Fenner & Smith
FHB Building 400 Route 8, Suite 403
Maite, Guam 96910
11. Robert J. Stoll
Merrill Lynch Pierce Fenner & Smith
FHB Building 400 Route 8, Suite 403
Maite, Guam 96910
12. Jessica L. Stout
Merrill Lynch Pierce Fenner & Smith
FHB Building 400 Route 8, Suite 403
Maite, Guam 96910
13. Alexander RLG Taitano
111 Chalan Santo Papa
Hagatna, Guam 96910
14. Ann Marie Roth
111 Chalan Santo Papa
Hagatna, Guam 96910
15. Cecilia Malimba
400 Route 8 Mongmong
Agana, Guam 96910
16. Anthony Sholing
400 Route 8 Mongmong
Agana, Guam 96910
17. Daniel Rosenberger
645 S. Marine Corps Drive
Tamuning, Guam 96913

BROKER DEALER OF SECURITIES

1. **Bancwest Investment Services, Inc.**
13505 California Street
Omaha, NE 68145
2. **Merrill Lynch, Pierce, Fenner & Smith Inc.**
4 World Financial Center
New York, NY 10281
3. **Morgan Stanley Smith Barney LLC (formerly Citigroup Global)**
120 Father Duenas Av.
Capitol Plaza, Suite 104
Hagatna, Guam 96910
4. **Money Concepts Capitol Corp.**
11440 North Jog Road
Palm Beach Gardens, FL. 33418

2012 DIRECTORY OF PAWNBROKERS

1. Adpia Communication Inc.

Db a Pink House

Mailex 919 Box 10005

Saipan, MP 96950

President

Telephone

Location

Sook Yoo

235-4499/4040

Chalan Kanoa/Gualo Rai

2. Alexander Inc.

Db a Fast Cash Pawnshop

P.O. Box 503079

Saipan, MP 96950

President

Telephone

Location

Roy E. Alexander

235-5116

San Jose

3. Calma Corporation

Db a GMTB Pawnshop

PMB 320 Box 10000

Saipan, MP 96950

President

Telephone

Location

Jesus G. Calma Jr.

234-2275

San Vicente

4. Enhance Pacific Corporation

Db a VMC Pawnshop

P.O. Box 503880

Saipan, MP 96950

President

Telephone

Wilfredo G. Ching

233-6047/235-6046

5. **G.E.M. Corporation**
 Db a Villaroyal Pawnshop
 P.O. Box 504974
 Saipan, MP 96950
- | | |
|-----------|---------------------|
| President | Ruel R. Villacrusis |
| Telephone | 235-8778/8634 |
| Location | DanDan/Koblerville |
6. **Golden Eagle Corporation**
 Db a G.E.C Pawnshop
 PMB 326 Box 10000
 Saipan, MP 96950
- | | |
|-----------|--------------------|
| President | Jesus G. Calma Jr. |
| Telephone | 234-2275 |
| Location | Chalan Kanoa |
7. **Homesmart Corporation**
 Db a Villaroyal Pawnshop & Jewelry
 P.O. Box 504974
 Saipan, MP 96950
- | | |
|-----------|---------------------|
| President | Ruel R. Villacrusis |
| Telephone | 235-8778/8634 |
| Location | Garapan/San Jose |
8. **Jona-Fel Corporation**
 Db a Pacific Gold Cash Pawnshop
 PMB 489 Box 10001
 Saipan, MP 96950
- | | |
|-----------|----------------------|
| President | Ofelia S. Indiongco |
| Telephone | 256-6858 |
| Location | Kagman/Chalan Laulau |

9. **Platinum Inc.**
 DbA GEC Speed Cash Pawnshop
 PMB 326 Box 10000
 Saipan, MP 96950

 President Jesus G. Calma Jr.
 Telephone 234-7296
 Location San Jose

10. **Platinum Inc.**
 DbA GEC Quick Cash Pawnshop
 PMB 326 Box 10000
 Saipan, MP 96950

 President Jesus G. Calma Jr.
 Telephone 234-7296
 Location Garapan

11. **SVC Investment Corp.**
 DbA Stephen REM Pawnshop
 P.O. Box 506088
 Saipan, MP 96950

 President Rosemarie B. Frelish
 Telephone 234-7736
 Location Chalan Kanoa

12. **Titanium Corporation**
 DbA CGD Easy Cash Pawnshop
 PMB 640 Box 10000
 Saipan, MP 96950

 President Carolyn D. Calma
 Telephone 233-2275
 Location Garapan/Chalan Kanoa

- 13. Titanium Corporation**
Db a CGD Easy Cash Pawnshop
PMB 640 Box 10000
Saipan, MP 96950
- | | |
|-----------|------------------|
| President | Carolyn D. Calma |
| Telephone | 235-2008 |
| Location | San Jose |
- 14. Wandervilla Corporation**
Db a Villaroyal Pawnshop & Jewelelectronic
P.O. Box 504974
Saipan, MP 96950
- | | |
|-----------|---------------------|
| President | Ruel R. Villacrusis |
| Telephone | 235-8778/8634 |
| Location | Chalan Kanoa |
- 15. Wandervilla Corporation**
Db a Villaroyal Pawnshop & Jewelelectronic
P.O. Box 504974
Saipan, MP 96950
- | | |
|-----------|---------------------|
| President | Ruel R. Villacrusis |
| Telephone | 235-8778/8634 |
| Location | Rota |
- 16. WVC Inc.**
Db a WVC Pawnshop
P.O. Box 503880
Saipan, MP 96950
- | | |
|-----------|-------------------|
| President | Wilfredo G. Ching |
| Telephone | 233-6047 |
| Location | Garapan |