



TWENTY SEVENTH ANNUAL REPORT

OF THE

DIRECTOR OF BANKING

FOR CALENDAR YEAR

ENDING DECEMBER 31, 2014

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 2014 Annual Report of the Director of Banking as required by 4 CMC Division 6 Section 6116.

This report contains 2014 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,

A handwritten signature in blue ink, appearing to read "Mark O. Rabauliman".

MARK O. RABAULIMAN
Secretary of Commerce /
Director of Banking

2014 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
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

Vice President &
Island Manager
Telephone
Location
Email: hobbs.lowson@boh.com

Mr. Hobbs Lowson

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

Insurance
Commencement
Auditor

Mr. Jon Bargfrede
235-6260
Garapan, Chalan Kanoa
San Jose(Tinian), Songsong(Rota)

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

Insurance
Commencement
Auditor

Ms. Maria Lourdes Johnson
235-7701/4 235-7903/5
Gualo Rai

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

Insurance
Commencement
Auditor

Mr. Juan SN. Lizama
235-3090 234-6559
Gualo Rai, Oleai

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
2014	6	632.9	50	164.8	13

CONSOLIDATED FIGURES OF RETAIL BANKS FROM 2003 TO 2014 (IN MILLIONS)												
	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
DEPOSITS												
Demand	157.8	177.6	178.3	143.0	156.8	135.6	144.4	174.1	171.2	198.1	227.5	259.1
Regular Savings	217.1	224.9	175.4	159.8	143.2	117.9	151.8	157.1	179.7	201.3	227.4	253.7
Time Certificates of Deposit	178.8	157.2	169.7	215.1	231.1	197.1	149.2	123.2	110.8	112.9	128.4	120.1
TOTAL	553.7	559.7	523.4	517.9	531.1	450.6	445.4	454.4	461.7	512.3	583.3	632.9
LOANS												
Consumer	67.2	82.7	81.6	74.1	65.3	56.1	50	44	45	52	64	81
Commercial	45.7	75.3	65.0	60.8	54.0	39.5	36.5	40	36	38	41	41
Real Estate	99.1	45.8	47.3	45.9	42.3	45.6	41.2	33	55	52	46	42
Non-Local												
Government Agencies	0.0	0.0	0.0	0.0	0.0							
TOTAL	212.0	203.8	193.9	180.8	161.6	141.2	127.7	117.0	136.0	142.0	151.0	164.0
Loan to Deposit Ratio	38.3%	36.4%	37.0%	34.9%	30.4%	31.3%	28.7%	25.7%	29.5%	27.7%	25.9%	25.9%
Interest paid on all deposit accounts	4.2	3.0	5.0	8.2	10.6	6.0	3.7	2.2	1.8	1.9	1.4	1.2
Interest received from loans	15.1	13.6	14.4	14.5	13.6	10.5	7.2	7.9	7.2	10.9	9.3	9.3

**CONSOLIDATED STATEMENTS OF FINANCIAL CONDITION OF ALL BANKS
COMPARISON FROM 2003 - 2014
(IN THOUSANDS)**

ASSETS	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
Cash & cash items in process of collection	8,932	8,108	11,099	11,303	10,102	8,696	9,242	7,680	9,054	10,253	9,564	11,332
Securities:												
a) U.S. Treasury	6,234	5,606	4,960	3,626	2,495	955	1,019	1,392	1,385	955	804	853
b) U.S. Government Agencies												
c) Other	1,239	448	492	291	490	1,448	1,132		4,706	6,337	6,900	12,082
Balances with other banks	7,468	8,948	6,232	4,716	6,774	4,994	6,204	5,992	1,021	1,121	1,509	1939
Loans												
a) Government												
b) Commercial	99,049	75,281	64,972	60,801	53,972	45,643	41,186	40,037	36,142	38,034	41,231	41,402
c) Consumer	67,197	82,699	81,540	74,075	65,616	56,286	50,253	48,399	50,814	52,650	64,029	80,577
d) Real Estate	45,743	45,781	47,328	45,922	42,334	39,547	36,476	32,974	55,087	52,101	46,644	42,885
e) Other					(313)	(227)	(216)	(4,384)	(4,823)			
Premises and Equipment	5,310	4,815	4,417	4,949	4,690	4,425	4,163	3,742	3,575	3,437	3,199	3,084
Due from banks: Head Office or Branch	334,850	349,320	314,646	319,769	354,190	299,044	305,726	323,826	340,320	359,876	421,488	450,082
Other												
Other Real Estate Owned	296	248	299	127	219	175	179	162	112	192	385	986
Provision for losses/unearned income	(5,744)	(4,728)	(3,560)	(3,197)	(2,684)	(2,585)	(2,617)	(2,651)	(2,351)	(7,168)	(7,072)	(6,566)
Other Assets	6,206	5,707	5,625	5,320	3,787	4,352	3,713	3,504	(24,536)	2,533	2,459	2,450
Total Assets	576,780	582,233	538,050	527,702	541,672	462,753	456,460	460,673	470,506	520,321	591,140	641,106
Interest received from borrowers	15,110	13,565	14,446	14,516	13,640	10,593	7208	7,898	7,261	10,929	9,369	9335
LIABILITIES AND CAPITAL												
Deposits:												
a) Demand deposits--Gov't. & Agencies	15,201	21,861	15,386	18,092	26,660	19,534	20,093	25,030	32,165	37,032	39,132	45,914
b) Other	142,560	155,704	162,893	125,013	130,048	115,993	124,291	149,040	139,074	161,043	188,414	212,935
c) Regular savings--Gov't. & Agencies	20,632	34,353	35,196	45,199	32,844	13,460	13,616	16,399	18,996	21,427	26,251	28,265
d) Other	196,493	190,581	140,181	114,584	110,405	104,398	138,232	140,774	160,791	179,921	201,128	225,440
e) TCD--Gov't. & Agencies	54,665	34,868	39,375	34,709	37,392	49,508	35,390	25,003	20,237	30,554	31,950	41,326
f) Other	124,111	122,337	130,302	180,429	193,709	147,676	113,766	98,245	90,618	82,315	96,417	78,869
Cashier's checks, BEC & PMO		427	334	104	140	32	31	53	16	27	32	222
Due to other banks: Head Office or Branch	18,573	13,918	5,154			2,817	1,756	1,970				17
Other												
Liabilities on acceptances executed											158	
Accrued interest payable & other liabilities	2,413	1,371	2,623	3,290	3,687	2,464	2,108	(2,781)	1,490	942	485	799
CAPITAL												
Capital stock	4,535	5,935	5,886	5,886	5,886	5,889	5,889	5,802	5,802	5,802	5,802	5,820
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	5,273	5,223	5,272	4,846	4,867	4,885	4,913	4,921	4,937	4,944	4,898	4,934
Undivided profits	(5,120)	(1,789)	(1,996)	(1,894)	(1,410)	(1,347)	(1,069)	(1,227)	(1,064)	(1,130)	(971)	(879)
Total capital	2,132	6,813	6,606	6,282	6,787	6,871	7,177	6,940	7,119	7,060	7,173	7,319
Total Liabilities and Capital	576,780	582,233	538,050	527,702	541,672	462,753	456,460	460,673	470,506	520,321	591,140	641,106
Convertible subordinated debts												
Interest paid to depositors	4,187	3,023	4,680	8,156	10,624	6,075	3,732	2,238	1,862	1,971	1,429	1,233

2014 QUARTERLY REPORTS OF BANKS				
(IN THOUSANDS)				
	1ST QTR	2ND QTR	3RD QTR	4TH QTR
Deposits				
Demand--Gov't & Agencies	41,048	41,440	43,896	45,914
Demand--Private	176,631	188,524	193,127	213,157
Total demand	217,679	229,964	237,023	259,071
Savings--Gov't & Agencies	27,605	29,708	27,849	28,265
Savings--Private	203,308	200,592	208,549	225,440
Total savings	230,913	230,300	236,398	253,705
TCD--Gov't & Agencies	40,009	37,848	41,585	41,326
TCD--Private	95,576	80,935	83,627	78,869
Total TCDs	135,585	118,783	125,212	120,195
Total Deposits	584,177	579,047	598,633	632,971
Loans				
Government		-	-	
Consumer	67,655	71,338	74,902	80,577
Real Estate	45,641	44,419	43,781	42,885
Commercial	38,258	40,056	39,977	41,402
Total Loans	151,554	155,813	158,660	164,864
Loan to deposit ratio	25.9%	26.9%	26.5%	26.0%
Interest income	2,658	4,829	7,109	9,335
Interest expense	371	710	979	1,233
TOTAL ASSETS	592,557	587,441	607,085	641,106

CONSOLIDATED REPORTS OF CONDITION STATE BANK BRANCHES DOING BUSINESS IN THE CNMI IN THOUSANDS											
ASSETS	2014	2013	2012	2011	2010	2009	2008	2007	2006		
Cash and due from banks	6,714	6,459	8,321	6,618	5,424	6,727	7,107	7,769	9,194		
Loans											
a) Commercial	36,930	36,660	33,445	30,912	34,285	35,206	39,574	43,287	47,778		
b) Consumer	68,658	53,352	42,314	40,506	37,967	40,051	46,087	55,595	65,306		
c) Real Estate	42,871	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	148,459	136,627	127,799	121,660	100,895	111,636	125,100	141,087	158,810		
Premises and equipment	2,828	2,875	3,096	3,184	3,431	3,819	4,135	4,327	4,545		
Other real estate owned	267	228									
Due from Head Office	450,082	421,488	359,876	340,320	323,826	305,726	299,044	354,190	319,769		
Provision for loan losses/Unearned discount	(5,001)	(5,431)	(5,222)	(300)	(323)	(668)	(699)	(610)	(653)		
Other assets	1,417	1,259	1,260	(25,823)	1982	2,109	2,491	2,641	4,241		
Total Assets	604,766	563,505	495,130	445,659	435,235	429,349	437,178	509,404	495,906		
LIABILITIES											
Deposits											
Demand - Gov't. & Agencies	45,914	39,132	37,032	32,165	25,030	20,093	19,534	26,643	18,058		
Demand - Other	197,738	179,768	154,228	132,990	143,595	119,047	111,175	124,254	120,193		
Savings - Gov't. & Agencies	26,976	24,465	19,557	17,130	13,809	10,067	10,137	27,045	35,941		
Savings - Other	219,654	196,787	175,819	156,511	136,304	133,532	99,881	104,368	109,424		
TCD - Gov't. & Agencies	41,326	31,950	30,554	20,237	25,003	35,390	49,508	37,392	34,709		
TCD - Other	72,734	90,956	77,197	85,385	92,802	107,666	142,129	186,729	174,672		
Total Deposits	604,342	563,058	494,387	444,418	436,543	425,795	432,364	506,431	492,997		
Due to other Head Office/other banks	17				1,970	1,756	2,817				
Accrued interest payable & other liabilities	358	368	696	1,164	(3,460)	1,582	1,846	2,759	2,647		
Capital Stock											
Capital Surplus											
Undivided profits	49	79	47	77	182	216	151	214	262		
Total Liabilities & Stockholder's Equity	604,766	563,505	495,130	445,659	435,235	429,349	437,178	509,404	495,906		
Interest received from borrowers	8,662	8,678	10,258	6,544	7,151	6,397	9,762	12,613	13,499		
Interest paid to depositors	1,168	1,364	1,881	1,759	2,109	3,565	5,926	10,448	7,969		

**CONSOLIDATED REPORTS OF CONDITION
LICENSED CNMI CHARTERED BANKS
(IN THOUSANDS)**

ASSETS	2014	2013	2012	2011	2010	2009	2008	2007	2006
Cash and due from banks	4,618	3,105	1,932	2,436	2,256	2,515	1,589	2,333	2,109
Securities:									
U.S. Treasury	853	804	955	1,385	1,392	1,019	955	2,495	3,626
U.S. Government Agencies									
Other	12,082	6,900	6,337	4,706		1,132	1,448	490	291
Balances with other banks	1,939	1,509	1,121	1,021	5,992	6,204	4,994	6,774	4,716
Loans									
a) Commercial	4,472	4,571	4,589	5,230	5,752	5,980	6,069	10,685	13,023
b) Consumer	11,919	10,677	10,336	10,308	10,432	10,202	10,199	10,021	8,769
c) Real Estate	14	29	61	72	84	97	108	129	196
d) Government									
e) Other				(50)	(137)	(216)	(227)	(313)	
Total Loans	16,405	15,277	14,986	15,560	16,131	16,063	16,149	20,522	21,988
Premises and equipment	256	324	341	391	311	344	290	363	404
Other real estate owned	719	157	192	112	162	179	175	219	127
Provision for loan losses/Unearned discount	(1,565)	(1,641)	(1,946)	(2,051)	(2,328)	(1,949)	(1,886)	(2,074)	(2,544)
Other assets	1,033	1,200	1,273	1,287	1,522	1,604	1,861	1,146	1,079
Total Assets	36,340	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	15,197	8,646	6,815	6,084	5,445	5,244	4,818	5,794	4,820
Savings - Gov't. & Agencies	1,289	1,786	1,870	1,866	2,590	3,549	3,323	5,799	9,258
Savings - Other	5,786	4,341	4,102	4,280	4,470	4,700	4,517	6,037	5,160
TCD - Gov't. & Agencies				5,233					
TCD - Other	6,135	5,461	5,118		5,443	6,100	5,547	6,980	5,757
Total Deposits	28,407	20,234	17,905	17,463	17,948	19,593	18,205	24,627	25,029
Cashier's checks, BEC & PMO	222	32	27	16	53	31	32	140	104
Accrued interest payable & other liabilities	441	275	246	326	679	526	618	928	643
Total Liabilities	29,070	20,541	18,178	17,805	18,680	20,150	18,855	25,695	25,776
Stockholders' equity									
Capital Stock	5,820	5,802	5,802	5,802	5,802	5,889	5,889	5,886	5,886
Capital Surplus	4,934	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)	(2,556)
Undivided profits	(928)	(1050)	(1,177)	(1,141)	(1,409)	(1,285)	(1,498)	(1,624)	(2,156)
Total liabilities and stockholders' equity	36,340	27,635	25,191	24,847	25,438	27,111	25,575	32,268	31,796
Interest received from borrowers	673	691	671	717	747	811	831	1,027	1,017
Interest paid to depositors	65	65	90	103	129	167	149	176	187

THE BANK OF SAIPAN, INC.
Statements of Financial Condition
December 31, 2014 and 2013

	<u>2014</u>	<u>2013</u>
ASSETS		
Cash and due from banks	\$ 13,792,550	\$ 8,228,177
Interest-bearing deposits with banks	200,000	500,000
Securities held to maturity	628,526	579,739
Loans receivable, net	10,457,344	9,356,046
Accrued interest receivable	59,782	58,457
Prepaid expenses and other assets	594,454	579,139
Premises and equipment, net	214,967	278,927
Foreclosed real estate	33,501	157,438
	<u>\$ 25,981,124</u>	<u>\$ 19,737,923</u>
LIABILITIES AND STOCKHOLDERS' EQUITY		
Liabilities:		
Demand deposits	11,293,826	6,699,933
Savings deposits	5,922,491	4,913,106
Time deposits	3,579,526	3,047,365
Total deposits	<u>20,795,843</u>	<u>14,660,404</u>
Accrued interest payable	35,236	30,568
Accounts payable and other liabilities	62,785	80,284
Total liabilities	20,893,864	14,771,256
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	(939,346)	(1,059,939)
	<u>7,643,325</u>	<u>7,522,732</u>
Treasury stock, at cost (175,176 shares)	<u>2,556,065</u>	<u>2,556,065</u>
Total stockholders' equity	<u>5,087,260</u>	<u>4,966,667</u>
	<u>\$ 25,981,124</u>	<u>\$ 19,737,923</u>

CITY TRUST BANK, INC.
Statements of Financial Condition
December 31, 2014 and 2013

	2014	2013
<u>ASSETS</u>		
Cash and due from banks	\$ 2,686,958	\$ 1,256,123
Interest bearing deposits with banks	1,959,041	1,509,716
Restricted time certificates of deposit	224,987	224,976
Investment securities	2,287,017	254,648
Receivables:		
Loans, net	2,774,314	4,357,253
Interest	20,173	75,533
Properties and equipment, net	40,461	44,223
Prepaid expenses and other assets	39,281	37,872
Deferred tax asset	168,497	164,500
	<u>\$ 10,200,729</u>	<u>\$ 7,924,844</u>
<u>LIABILITIES AND STOCKHOLDERS' EQUITY</u>		
Liabilities		
Deposits		
Demand	\$ 4,126,018	\$ 1,965,960
Savings	3,707,889	3,627,540
Time certificates		
Total deposits	<u>7,833,907</u>	<u>5,593,500</u>
Accrued interest payable		
Accounts payable and other liabilities	172,973	159,865
Total liabilities	<u>8,006,880</u>	<u>5,753,365</u>
Stockholders' Equity		
Common stock, \$1 par value, 3,500,000 shares authorized	3,500,000	3,500,000
Retained earnings (accumulated deficit)	(1,118,363)	(1,140,733)
Treasury stock, at cost	(187,788)	(187,788)
Total stockholders' equity	<u>2,193,849</u>	<u>2,171,479</u>
	<u>\$ 10,200,729</u>	<u>\$ 7,924,844</u>

**Bank of Guam
CNMI Branch
Statements of Financial Condition
December 31, 2014 and 2013
(in thousands)**

	<u>2014</u>	<u>2013</u>
Assets		
Cash and due from banks	\$ 3,287,628	\$ 2,965
Loans, net of allowance for loan losses	69,848,198	66,252
Accrued interest receivable	152,857	155
Premises and equipment, net	2,608,855	2,614
Other assets	1,099,904	1,046
Due from Headquarters	153,866,320	134,576
Total assets	<u>\$ 230,863,762</u>	<u>\$ 207,608</u>
Liabilities		
Deposits		
Non-interest bearing	60,273,879	51,825
Interest bearing	<u>170,379,677</u>	<u>155,577</u>
Total deposits	230,653,556	207,402
Accrued interest payable	13,037	16
Other liabilities	197,169	190
Commitments and contingencies	-	-
Total liabilities	<u>\$ 230,863,762</u>	<u>\$ 207,608</u>

Bank of Guam
Consolidated Statements of Financial Condition
December 31, 2014 and 2013
(in thousands)

	<u>2014</u>	<u>2013</u>
Assets		
Cash and due from banks	\$ 21,862	\$ 27,142
Interest-bearing deposits in other banks	79,446	64,841
Federal funds sold, net	5,000	5,000
Investment securities	337,904	273,919
Loans	982,274	875,173
Less: allowance for loan losses	<u>14,881</u>	<u>14,290</u>
Net loans	967,393	860,883
Accrued interest receivable	3,764	4,013
Premises and equipment	18,586	18,249
Other assets	<u>31,784</u>	<u>28,961</u>
Total assets	<u>\$ 1,465,739</u>	<u>\$ 1,283,008</u>
Liabilities and Shareholders' Equity		
Deposits		
Non-interest bearing	\$ 391,108	\$ 321,408
Interest bearing	<u>964,406</u>	<u>862,037</u>
Total deposits	1,355,514	1,183,445
Accrued interest payable	134	164
Federal funds purchased		
FHLB advances		
Long-term borrowings		
Other liabilities	<u>7,908</u>	<u>5,544</u>
Total liabilities	1,363,556	1,189,153
Shareholders' Equity		
Capital stock \$.2083 par value; authorized 48,000 shares authorized; 8,961 and 8,834 shares issued and 8,929 and 8,802 shares outstanding at 12/31/14 and 12/31/13, respectively	1,867	1,840
Additional paid-in capital	16,656	15,435
Retained earnings	87,154	81,570
Accumulated other comprehensive income	<u>(3,204)</u>	<u>(4,700)</u>
	102,473	94,145
Common stock in treasury, at cost (32 shares)	<u>(290)</u>	<u>(290)</u>
Total Shareholders' Equity	102,183	93,855
Total Liabilities and Shareholders' Equity	<u>\$ 1,465,739</u>	<u>\$ 1,283,008</u>

**Bank of Hawaii
Saipan Branch
Statements of Financial Condition
December 31, 2014 and 2013
(in thousands)**

	<u>2014</u>	<u>2013</u>
Assets		
Loans receivable:		
Commercial	\$ 326	\$ 458
Real Estate	1,657	2,201
Consumer	23,124	18,362
Unearned income		
Allowance for loan losses	<u>(765)</u>	<u>(577)</u>
Net loans receivable	24,342	20,444
Cash and non-interest bearing deposits	1,475	2,035
Accrued interest receivable	116	103
Other assets	241	209
Premises and equipment, net	165	214
Due from head office	<u>113,997</u>	<u>102,980</u>
Total assets	<u><u>\$ 140,336</u></u>	<u><u>\$ 125,985</u></u>
Liabilities		
Deposits		
Demand - non-interest bearing	60,060	49,665
Demand - interest bearing	22,731	21,427
Savings	49,164	49,428
Time	<u>8,341</u>	<u>5,426</u>
Total deposits	140,296	125,946
Accrued interest payable	7	7
Other liabilities	<u>33</u>	<u>32</u>
Total liabilities	<u><u>\$ 140,336</u></u>	<u><u>\$ 125,985</u></u>

Bank of Hawaii Corporation and Subsidiaries
Consolidated Statements of Financial Condition
December 31, 2014 and 2013
(in thousands)

	2014	2013
Assets		
Interest-Bearing Deposits	\$ 2,873	\$ 3,617
Investment Securities	6,755,869	6,988,216
Funds Sold	360,577	271,414
Loans Held for Sale	5,136	6,435
Loans	6,897,589	6,095,387
Allowance for Loan and Lease Losses	(108,688)	(115,454)
Net Loans	6,788,901	5,979,933
TOTAL EARNING ASSETS	13,913,356	13,249,615
Cash and Non-Interest Bearing Deposits	172,126	188,715
Premises and Equipment	109,854	108,636
Customers' Acceptance Liability		
Accrued Interest Receivable	44,654	43,930
Foreclosed Real Estate	2,311	3,205
Mortgage Servicing Rights	24,695	28,123
Goodwill and Other Intangibles	31,517	31,517
Bank-Owned Life Insurance	262,807	
Other Assets	225,888	430,539
TOTAL ASSETS	14,787,208	14,084,280
Liabilities and Shareholders' Equity		
Deposits	12,633,089	11,914,656
Securities Sold Under Agreements to Repurchase	688,601	770,049
Funds Purchased	8,459	9,982
Short-Term Borrowings		
Bank's Acceptances Outstanding		
Retirement Expense Payable	55,477	34,965
Accrued Interest Payable	5,148	4,871
Taxes Payable	27,777	34,907
Other Liabilities	139,659	128,168
Long-Term Debt	173,912	174,706
TOTAL LIABILITIES	\$ 13,732,122	\$ 13,072,304
Shareholders' Equity		
Common Stock	574	572
Capital Surplus	531,932	522,505
Accumulated Other Comprehensive Income	(26,686)	(31,823)
Retained Earnings	1,234,801	1,151,754
Deferred Stock Grants		
Treasury Stock	(685,535)	(631,032)
TOTAL SHAREHOLDERS' EQUITY	1,055,086	1,011,976
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	\$ 14,787,208	\$ 14,084,280

First Hawaiian Bank, Saipan Branch
Statements of Financial Condition
December 31, 2014 and 2013

	<u>2014</u>	<u>2013</u>
Assets		
Cash and Due from Banks	\$ 1,749	\$ 1,300
Loans:		
Consumer	31,007	23,682
Commercial	9,877	9,081
Real Estate	<u>5,057</u>	<u>5,062</u>
	45,941	37,825
Less allowance for credit losses	<u>764</u>	<u>657</u>
Net loans	<u>45,177</u>	<u>37,168</u>
 Due from Head Office	 179,542	 184,114
Premises and Equipment, net	214	255
Accrued Interest Receivable	140	122
Other Assets	<u>67</u>	<u>5</u>
 Total Assets	 <u><u>\$ 226,889</u></u>	 <u><u>\$ 222,964</u></u>
Liabilities		
Deposits:		
Interest Bearing	142,468	142,158
Noninterest Bearing	<u>84,259</u>	<u>80,617</u>
Total Deposits	226,727	222,775
 Accrued Interest Payable	 113	 144
Other Liabilities	49	45
Commitments	<u>-</u>	<u>-</u>
Total Liabilities	<u><u>\$ 226,889</u></u>	<u><u>\$ 222,964</u></u>

First Hawaiian Bank
Consolidated Balance Sheets
December 31, 2014 and 2013
(in thousands)

	2014	2013
Assets		
Cash and due from banks	\$ 335,496	\$ 310,941
Interest-bearing deposits in other banks	915,957	1,488,466
Federal funds sold and securities purchased under agreements to resell		
Investment securities	4,971,611	3,911,343
Loans and leases	10,029,934	9,532,077
Less allowance for credit losses	<u>(134,799)</u>	<u>(133,239)</u>
Net loans and leases	9,895,135	9,398,838
Net Intangible assets	1,020,683	1,008,770
Other Assets	<u>980,036</u>	<u>985,924</u>
Total assets	<u><u>\$ 18,118,918</u></u>	<u><u>\$ 17,104,282</u></u>
Liabilities and Stockholders' Equity		
Deposits		
Domestic		
Interest-bearing	13,717,854	12,690,701
Noninterest-bearing	1,007,525	887,645
Foreign	<u>-</u>	<u>-</u>
Total deposits	14,725,379	13,578,346
Federal funds purchased & securities sold under agreements to repurchase		
Short-term borrowings	386,151	593,207
Acceptance outstanding		
Other Liabilities	347,072	296,053
Long-term debt	<u>54</u>	<u>60</u>
Total liabilities	15,458,656	14,467,666
Stockholders' equity		
Total stockholders' equity	<u>2,660,262</u>	<u>2,636,616</u>
Total liabilities and stockholders' equity	<u><u>\$ 18,118,918</u></u>	<u><u>\$ 17,104,282</u></u>

BANK PACIFIC, LTD.
SAIPAN BRANCH
Statements of Financial Condition
June 30, 2014 and 2013

	2014	2013
<u>ASSETS</u>		
Cash and due from banks	\$ 97,042	\$ 164,263
Loans receivable, net	6,171,937	6,821,865
Accrued interest receivable	46,116	47,065
Premises and equipment		7,446
Foreclosed real estate, net	4,530	234,000
Other assets	40,500	2,545
Due from other branches	506,401	3,200,270
	<u>\$ 6,866,526</u>	<u>\$ 10,477,454</u>
<u>LIABILITIES AND EQUITY</u>		
Deposits	\$ 6,739,985	\$ 10,351,342
Accrued expenses and other liabilities	10,682	
Due to other branches		
Total liabilities	6,750,667	10,351,342
Home office equity	115,859	126,112
	<u>\$ 6,866,526</u>	<u>\$ 10,477,454</u>

BANK PACIFIC, LTD.
Consolidated Statements of Financial Condition
June 30, 2014 and 2013

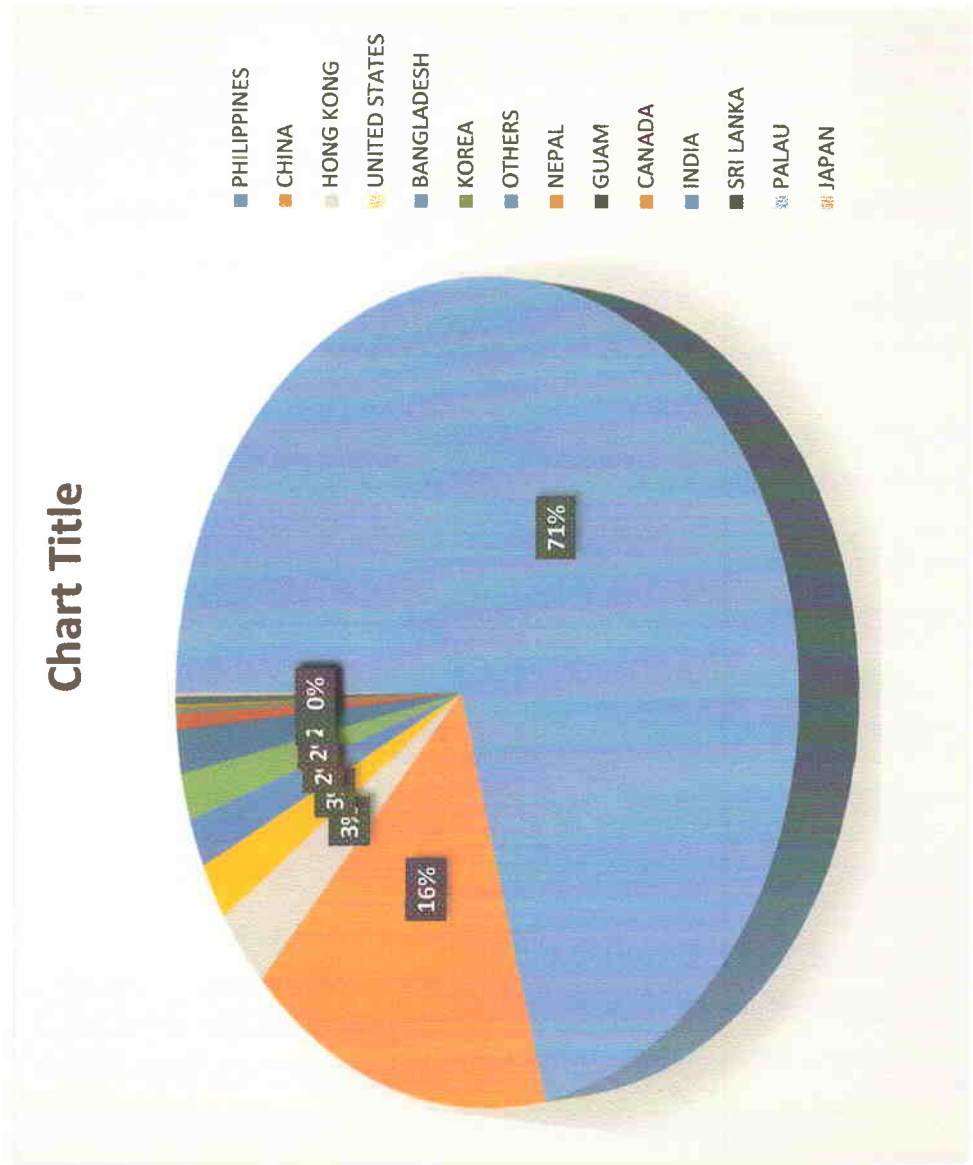
	<u>2014</u>	<u>2013</u>
<u>ASSETS</u>		
Cash and due from banks	\$ 14,414,890	\$ 15,035,562
Investment securities	3,394,796	3,507,792
Loans receivable, net	101,255,728	97,540,012
Accrued interest receivable	476,156	544,036
Premises and equipment	6,200,085	3,679,673
Real estate held for investment	473,032	565,394
Foreclosed real estate, net	193,183	386,684
Other assets	1,292,452	1,241,066
Prepaid Guam income taxes		72,112
Guam income taxes		
	<u>\$ 127,700,322</u>	<u>\$ 122,572,331</u>
<u>LIABILITIES AND EQUITY</u>		
Deposits:	\$ 109,491,812	\$ 105,246,596
Borrowed funds		
Guam income taxes payable	144,423	
Guam income taxes - deferred	76,510	28,442
Accrued expenses and other liabilities	2,861,026	2,437,861
Total liabilities	<u>112,573,771</u>	<u>107,712,899</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	14,317,510	14,050,391
	<u>15,482,753</u>	<u>15,215,634</u>
Less treasury stock; 45,866 shares, at cost	356,202	356,202
Net stockholders' equity	<u>15,126,551</u>	<u>14,859,432</u>
	<u>\$ 127,700,322</u>	<u>\$ 122,572,331</u>

DEPARTMENT OF COMMERCE 2014 QUARTERLY REMITTANCE REPORTS					
COMPANY	1ST QTR	2ND QTR	3RD QTR	4TH QTR	TOTAL
APEX Remittance	447,688	434,407	427,578	476,951	1,786,624
LBC Mabuhay (Saipan), Inc.	4,063,009	4,159,338	4,194,222	4,515,761	16,932,331
PTI Pacifica Inc. dba PTI		no activity			-
RJCL Corporation dba PNB Forex	1,735,329	2,124,456	1,715,487	2,610,318	8,185,590
Rustan's Foreign Exchange	1,247,672	1,337,230	1,259,135	1,394,309	5,238,346
Western Union	7,004,159	7,071,651	7,313,560	7,105,150	28,494,520
Xiong Wai Company, Inc.	813,302	540,555	579,606	169,574	2,103,036
Yun's Corporation	253,429	281,258	247,655	464,389	1,246,731
Total	15,564,588	15,948,895	15,737,244	16,736,452	63,987,178

2014 Remittances

Country

PHILIPPINES	\$ 45,206,507	70.65%
CHINA	\$ 10,384,343	16.23%
HONG KONG	\$ 2,135,906	3.34%
UNITED STATES	\$ 1,516,244	2.37%
BANGLADESH	\$ 1,318,347	2.06%
KOREA	\$ 1,251,462	1.96%
OTHERS	\$ 1,184,574	1.85%
NEPAL	\$ 437,148	0.68%
GUAM	\$ 128,328	0.20%
CANADA	\$ 125,382	0.20%
INDIA	\$ 107,158	0.17%
SRI LANKA	\$ 86,026	0.13%
PALAU	\$ 64,997	0.10%
JAPAN	\$ 40,755	0.06%
	\$ 63,987,178	100.0%



2014 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

2014 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	107,894	75,943	47,606	70,473	301,916
Asia Pacific Hotel, Inc. dba Saipan Grand Hotel	16,079	7,014	13,744	20,795	57,632
Century Tours Inc.	no activity	no activity	no activity	no activity	
CNMI Currency Exchange, Inc.	74,143	51,144	32,839	42,206	200,331
DFS Saipan, Ltd.	150,767	116,112	67,224	53,113	387,216
Hong Kong Ent. (O/S) Inv. Ltd. dba Tinian Dynasty & Casino	309,981	269,515	114,343	109,662	803,500
Interpacific Resorts (SPN) dba Pacific Islands Club	15,049	15,550	11,704	10,411	52,713
Ken Aqua Hotel & Resort, Inc.	17,761	22,498	26,781	16,500	83,540
Kwun Kee Company	10,559	10,849	11,096	11,149	43,652
Saipan Hotel Corporation dba Hafadai Beach Hotel	34,159	32,895	18,235	14,313	99,603
Saipan Laulau Development, Inc. dba Laulau Golf	4,696	2,938	1,140	4,040	12,815
Saipan Portopia Hotel Corporation dba Hyatt Regency Saipan	79,129	107,636	39,036	48,495	274,296
Strategic Gaming Solutions, Inc.			no activity	no activity	
Suwaso Corporation dba Coral Ocean Point Resort Club	132	no activity	no activity	no activity	132
Top Development Inc.	no activity	no activity	no activity	no activity	-
TRS Saipan, Inc. dba Prada	3,053	3,811	2,534	3,729	13,128
World Corp. dba Spn World Resort	6,749	2,375	3,180	3,584	15,887
Yu's Ent., Inc. Ltd	60,171	32,791	22,240	33,197	148,399
TOTAL	890,321	751,071	411,701	441,668	2,494,760

2014 REPORT OF FOREIGN CURRENCY TRANSACTIONS U.S. DOLLAR EQUIVALENT					
CURRENCY	1ST QTR	2ND QTR	3RD QTR	4TH QTR	TOTAL
Hong Kong Dollar	43,264	28,724	671	15,119	
Korean Won	14,984	8,870	12,086	12,012	
RMB	72,325	61,161	21,616	36,734	
Euro	1,485	3,125			
AUD	10,136	42		104	
	\$ 130,574	\$ 98,754	\$ 34,373	\$ 63,866	\$ -

2014 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. **Strategic Gaming Solutions, Inc.**
P.O. Box 501280
Saipan, MP 96950
Telephone 235-4263/64
Location Susupe
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 234-59000
Location Susupe
19. **Yu's Enterprises Inc. Ltd.**
PMB 84 P.O. Box 10003
Saipan, MP 96950
Telephone 233-1390
Location Garapan

2014 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

2014
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
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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

2014 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. G.E.M. Corporation

Db a Villaroyal Pawnshop

P.O. Box 504974

Saipan, MP 96950

President

Telephone

Location

Ruel R. Villacrusis

235-8778/8634

DanDan/Koblerville

- 5. 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 |
- 6. J and E.T. Incorporated**
Db a YTT Jewelry Pawnshop
P.O. Box 503666
Saipan, MP 96950
- | | |
|-----------|----------|
| President | |
| Telephone | 233-2377 |
| Location | Garapan |
- 7. Platinum Inc.**
Db a GEC Speed Cash Pawnshop
PMB 326 Box 10000
Saipan, MP 96950
- | | |
|-----------|--------------------|
| President | Jesus D. Calma Jr. |
| Telephone | 234-7296 |
| Location | San Jose/Garapan |
- 8. SVC Investment Corporation**
Db a Stephen REM Pawnshop
P.O. Box 506088
Saipan, MP 96950
- | | |
|-----------|----------------------|
| President | Rosemarie B. Frelish |
| Telephone | 234-7736 |
| Location | Chalan Kanoa |

- 9. Titanium Corporation**
Db a CGD Easy Cash Pawnshop
PMB 640 Box 10000
Saipan, MP 96950

President
Telephone
Location

Carolynn D. Calma
233-2275
Garapan/Chalan Kanoa/San Jose

- 10. Wandervilla Corporation**
Db a Villaroyal Pawnshop & Jewelelectronic
P.O. Box 504974
Saipan, MP 96950

President
Telephone
Location

Ruel R. Villacrusis
235-8778/8634
Chalan Kanoa/Rota

- 11. WVC Inc.**
Db a WVC Pawnshop
P.O. Box 503880
Saipan, MP 96950

President
Telephone
Location

Wilfredo G. Ching
233-6047
Garapan