



TWENTY EIGHT ANNUAL REPORT

OF THE

DIRECTOR OF BANKING

FOR CALENDAR YEAR

ENDING DECEMBER 31, 2015

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



The Honorable Ralph DLG Torres
and
The Honorable Members of the Legislature

I am pleased to present the 2015 Annual Report of the Director of Banking as required by 4 CMC Division 6 Section 6116.

This report contains 2015 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. We are hopeful that we will soon be able to identify 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. Public Law 18-69 was approved by late Governor Eloy S. Inos on December 4, 2014, and therefore the banks implemented the program in 2015 as mandated. As of the end of the reporting year, the CNMI treasury received over \$596K in escheated funds.

The report also includes graphs relative to the remittance of funds to various countries. The Philippines has consistently remained on the top of the list of countries, with remittances increasing to more than 70% of total funds being transferred out of the Commonwealth. Although we see a decline trend in funds for the country of China, it is still the second largest receiver of remittances.

Sincerely,

A handwritten signature in blue ink, appearing to read "Mark O. Rabauliman", written over a horizontal line.

MARK O. RABAULIMAN
Secretary of Commerce /
Director of Banking

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2015 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
Square 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. Tionson, 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
2015	6	714.3	81	183.1	18

CONSOLIDATED FIGURES OF RETAIL BANKS FROM 2003 TO 2015 (IN MILLIONS)													
	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
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	334.6
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	270.9
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	108.8
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	714.3
LOANS													
Consumer	67.2	82.7	81.6	74.1	65.3	56.1	50	44	45	52	64	81	104
Commercial	45.7	75.3	65.0	60.8	54.0	39.5	36.5	40	36	38	41	41	41
Real Estate	99.1	45.8	47.3	45.9	42.3	45.6	41.2	33	55	52	46	42	38
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	183.0
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%	25.6%
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	936
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	9.9

CONSOLIDATED STATEMENTS OF FINANCIAL CONDITION OF ALL BANKS COMPARISON FROM 2003 - 2015 (IN THOUSANDS)													
ASSETS	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
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	11,303
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	905
b) U.S. Government Agencies													
c) Other	1,239	448	492	291	490	1,448	1,132		4,706	6,337	6,900	12082	15,870
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	3,747
Loans													
a) Government													
b) Commercial	99,049	75,281	64,972	60,801	53,972	45,643	41186	40,037	36,142	38,034	41,231	41,402	40,795
c) Consumer	67,197	82,699	81,540	74,075	65,616	56,286	50253	48,399	50,814	52,650	64,029	80,577	103,738
d) Real Estate	45,743	45,781	47,328	45,922	42,334	39,547	36476	32,974	55,087	52,101	46,644	42,885	38,581
e) Other					(313)	(227)	(216)	(4,384)	(4,823)				
Premises and Equipment	5,310	4,815	4,417	4,949	4,690	4,425	4163	3,742	3,575	3,437	3,199	3,084	3,782
Due from banks: Head Office or Branch	334,850	349,320	314,646	319,769	354,190	299,044	305726	323,826	340,320	359,876	421,488	450,082	502,776
Other													420
Other Real Estate Owned	296	248	299	127	219	175	179	162	112	192	385	986	1,957
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)	(2,912)
Other Assets	6,206	5,707	5,625	5,320	3,787	4,352	3713	3,504	(24,536)	2,533	2,459	2,450	2,360
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	723,322
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	9,335	9,945
LIABILITIES AND CAPITAL													
Deposits:													
a) Demand deposits--Gov't. & Agencies	15,201	21,861	15,386	18,092	26,660	19,534	20093	25,030	32,165	37,032	39,132	45,914	40,992
b) Other	142,560	155,704	162,893	125,013	130,048	115,993	124291	149,040	139,074	161,043	188,414	212,935	293,618
c) Regular savings--Gov't. & Agencies	20,632	34,353	35,196	45,199	32,844	13,460	13616	16,399	18,996	21,427	26,251	28,265	36,430
d) Other	196,493	190,581	140,181	114,584	110,405	104,398	138232	140,774	160,791	179,921	201,128	225,440	234,506
e) TCD--Gov't. & Agencies	54,665	34,868	39,375	34,709	37,392	49,508	35390	25,003	20,237	30,554	31,950	41,326	32,582
f) Other	124,111	122,337	130,302	180,429	193,709	147,676	113766	98,245	90,618	82,315	96,417	78,869	76,181
Cashier's checks, BEC & PMO		427	334	104	140	32	31	53	16	27	32	222	23
Due to other banks: Head Office or Branch	18,573	13,918	5,154			2,817	1756	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	2108	(2,781)	1,490	942	485	799	1,399
CAPITAL													
Capital stock	4,535	5,935	5,886	5,886	5,886	5,889	5889	5,802	5,802	5,802	5,802	5,820	6,012
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)	(2,556)
Capital surplus	5,273	5,223	5,272	4,846	4,867	4,885	4913	4,921	4,937	4,944	4,898	4,934	4,769
Undivided profits	(5,120)	(1,789)	(1,996)	(1,894)	(1,410)	(1,347)	(1,069)	(1,227)	(1,064)	(1,130)	(971)	(879)	(634)
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	7,591
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	723,322
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	936

2015 QUARTERLY REPORTS OF BANKS (IN THOUSANDS)				
	1ST QTR	2ND QTR	3RD QTR	4TH QTR
Deposits				
Demand--Gov't & Agencies	43,519	41,289	39,383	40,992
Demand--Private	221,339	235,685	249,003	293,641
Total demand	264,858	276,974	288,386	334,633
Savings--Gov't & Agencies	29,740	31,830	33,081	36,430
Savings--Private	239,638	243,245	243,846	234,506
Total savings	269,378	275,075	276,927	270,936
TCD--Gov't & Agencies	45,247	55,242	44,823	32,582
TCD--Private	79,799	80,486	75,701	76,181
Total TCDs	125,046	135,728	120,524	108,763
Total Deposits	659,282	687,777	685,837	714,332
Loans				
Government		-	-	
Consumer	85,323	88,501	93,838	103,738
Real Estate	41,302	40,285	39,478	38,581
Commercial	42,435	39,779	40,351	40,795
Total Loans	169,060	168,565	173,667	183,114
Loan to deposit ratio	25.6%	24.5%	25.3%	25.6%
Interest income	2,716	5,091	7,517	9,945
Interest expense	241	450	671	936
TOTAL ASSETS	667,299	696,518	694,596	723,322

CONSOLIDATED REPORTS OF CONDITION STATE BANK BRANCHES DOING BUSINESS IN THE CNMI IN THOUSANDS												
ASSETS	2015	2014	2013	2012	2011	2010	2009	2008	2007	2006		
Cash and due from banks	5,273	6,714	6,459	8,321	6,618	5,424	6,727	7,107	7,769	9,194		
Loans												
a) Commercial	37,865	36,930	36,660	33,445	30,912	34,285	35,206	39,574	43,287	47,778		
b) Consumer	90,891	68,658	53,352	42,314	40,506	37,967	40,051	46,087	55,595	65,306		
c) Real Estate	38,581	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	167,337	148,459	136,627	127,799	121,660	100,895	111,636	125,100	141,087	158,810		
Premises and equipment	3,243	2,828	2,875	3,096	3,184	3,431	3,819	4,135	4,327	4,545		
Other real estate owned	145	267	228									
Due from Head Office	502,776	450,082	421,488	359,876	340,320	323,826	305,726	299,044	354,190	319,769		
Provision for loan losses/Unearned discount	(2,032)	(5,001)	(5,431)	(5,222)	(300)	(323)	(668)	(699)	(610)	(653)		
Other assets	1,616	1,417	1,259	1,260	(25,823)	1982	2,109	2,491	2,641	4,241		
Total Assets	678,358	604,766	563,505	495,130	445,659	435,235	429,349	437,178	509,404	495,906		
LIABILITIES												
Deposits												
Demand - Gov't. & Agencies	40,992	45,914	39,132	37,032	32,165	25,030	20,093	19,534	26,643	18,058		
Demand - Other	269,362	197,738	179,768	154,228	132,990	143,595	119,047	111,175	124,254	120,193		
Savings - Gov't. & Agencies	35,538	26,976	24,465	19,557	17,130	13,809	10,067	10,137	27,045	35,941		
Savings - Other	229,442	219,654	196,787	175,819	156,511	136,304	133,532	99,881	104,368	109,424		
TCD - Gov't. & Agencies	32,582	41,326	31,950	30,554	20,237	25,003	35,390	49,508	37,392	34,709		
TCD - Other	69,404	72,734	90,956	77,197	85,385	92,802	107,666	142,129	186,729	174,672		
Total Deposits	677,320	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	17				1,970	1,756	2,817				
Accrued interest payable & other liabilities	1,018	358	368	696	1,164	(3,460)	1,582	1,846	2,759	2,647		
Capital Stock												
Capital Surplus												
Undivided profits	20	49	79	47	77	182	216	151	214	262		
Total Liabilities & Stockholder's Equity	678,358	604,766	563,505	495,130	445,659	435,235	429,349	437,178	509,404	495,906		
Interest received from borrowers	9,262	8,662	8,678	10,258	6,544	7,151	6,397	9,762	12,613	13,499		
Interest paid to depositors	810	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	2015	2014	2013	2012	2011	2010	2009	2008	2007	2006
Cash and due from banks	6,030	4,618	3,105	1,932	2,436	2,256	2,515	1,589	2,333	2,109
Securities:										
U.S. Treasury	905	853	804	955	1,385	1,392	1,019	955	2,495	3,626
U.S. Government Agencies										
Other	15,870	12,082	6,900	6,337	4,706		1,132	1,448	490	291
Balances with other banks	3,747	1,939	1,509	1,121	1,021	5,992	6,204	4,994	6,774	4,716
Loans										
a) Commercial	2,930	4,472	4,571	4,589	5,230	5,752	5,980	6,069	10,685	13,023
b) Consumer	12,847	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	420				(50)	(137)	(216)	(227)	(313)	
Total Loans	16,197	16,405	15,277	14,986	15,560	16,131	16,063	16,149	20,522	21,988
Premises and equipment	539	256	324	341	391	311	344	290	363	404
Other real estate owned	1,812	719	157	192	112	162	179	175	219	127
Provision for loan losses/Unearned discount	(880)	(1,565)	(1,641)	(1,946)	(2,051)	(2,328)	(1,949)	(1,886)	(2,074)	(2,544)
Other assets	744	1,033	1,200	1,273	1,287	1,522	1,604	1,861	1,146	1,079
Total Assets	44,964	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	24,256	15,197	8,646	6,815	6,084	5,445	5,244	4,818	5,794	4,820
Savings - Gov't. & Agencies	892	1,289	1,786	1,870	1,866	2,590	3,549	3,323	5,799	9,258
Savings - Other	5,064	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	6,777	6,135	5,461	5,118		5,443	6,100	5,547	6,980	5,757
Total Deposits	36,989	28,407	20,234	17,905	17,463	17,948	19,593	18,205	24,627	25,029
Cashier's checks, BEC & PMO	23	222	32	27	16	53	31	32	140	104
Accrued interest payable & other liabilities	381	441	275	246	326	679	526	618	928	643
Total Liabilities	37,393	29,070	20,541	18,178	17,805	18,680	20,150	18,855	25,695	25,776
Stockholders' equity										
Capital Stock	6,012	5,820	5,802	5,802	5,802	5,802	5,889	5,889	5,886	5,886
Capital Surplus	4,769	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)	(2,556)
Undivided profits	(654)	(928)	(1050)	(1,177)	(1,141)	(1,409)	(1,285)	(1,498)	(1,624)	(2,156)
Total liabilities and stockholders' equity	44,964	36,340	27,635	25,191	24,847	25,438	27,111	25,575	32,268	31,796
Interest received from borrowers	683	673	691	671	717	747	811	831	1,027	1,017
Interest paid to depositors	126	65	65	90	103	129	167	149	176	187

THE BANK OF SAIPAN, INC.
Statements of Financial Condition
December 31, 2015 and 2014

	<u>2015</u>	<u>2014</u>
ASSETS		
Cash and due from banks	\$ 18,252,780	\$ 13,792,550
Interest-bearing deposits with banks	200,000	200,000
Securities held to maturity	680,518	628,526
Loans receivable, net	10,740,197	10,457,344
Accrued interest receivable	70,330	59,782
Prepaid expenses and other assets	446,649	594,454
Premises and equipment, net	476,514	214,967
Foreclosed real estate	7,501	33,501
	<u>\$ 30,874,489</u>	<u>\$ 25,981,124</u>
LIABILITIES AND STOCKHOLDERS' EQUITY		
Liabilities:		
Demand deposits	16,713,052	11,293,826
Savings deposits	4,683,754	5,922,491
Time deposits	4,066,777	3,579,526
Total deposits	<u>25,463,583</u>	<u>20,795,843</u>
Accrued interest payable	43,230	35,236
Accounts payable and other liabilities	155,072	62,785
Total liabilities	<u>25,661,885</u>	<u>20,893,864</u>
Stockholders' equity:		
Common stock, \$1 par value, 3,500,000 shares authorized, 2,507,589 shares issued and outstanding	2,509,589	2,507,589
Additional paid-in capital	6,077,262	6,075,082
Deficit	(818,182)	(939,346)
	<u>7,768,669</u>	<u>7,643,325</u>
Treasury stock, at cost (175,176 shares)	<u>2,556,065</u>	<u>2,556,065</u>
Total stockholders' equity	<u>5,212,604</u>	<u>5,087,260</u>
	<u>\$ 30,874,489</u>	<u>\$ 25,981,124</u>

CITY TRUST BANK, INC.
Statements of Financial Condition
December 31, 2015 and 2014

	<u>2015</u>	<u>2014</u>
<u>ASSETS</u>		
Cash and due from banks	\$ 3,446,962	\$ 2,686,958
Interest bearing deposits with banks	3,747,086	1,959,041
Restricted time certificates of deposit	224,976	224,987
Investment securities	2,173,159	2,287,017
Receivables:		
Loans, net	4,167,271	2,774,314
Interest	32,058	20,173
Properties and equipment, net	61,887	40,461
Prepaid expenses and other assets	26,988	39,281
Deferred tax asset	146,950	168,497
	<u>\$ 14,027,337</u>	<u>\$ 10,200,729</u>
<u>LIABILITIES AND STOCKHOLDERS' EQUITY</u>		
Liabilities		
Deposits		
Demand	\$ 7,542,331	\$ 4,126,018
Savings	3,982,616	3,707,889
Time certificates		
Total deposits	<u>11,524,947</u>	<u>7,833,907</u>
Accrued interest payable		
Accounts payable and other liabilities	183,854	172,973
Total liabilities	<u>11,708,801</u>	<u>8,006,880</u>
Stockholders' Equity		
Common stock, \$1 par value, 3,500,000 shares authorized	3,500,000	3,500,000
Retained earnings (accumulated deficit)	(993,676)	(1,118,363)
Treasury stock, at cost	(187,788)	(187,788)
Total stockholders' equity	<u>2,318,536</u>	<u>2,193,849</u>
	<u>\$ 14,027,337</u>	<u>\$ 10,200,729</u>

Bank of Guam
CNMI Branch
Statements of Financial Condition
December 31, 2015 and 2014
(in thousands)

	<u>2015</u>	<u>2014</u>
Assets		
Cash and due from banks	\$ 2,679,918	\$ 3,287,628
Loans, net of allowance for loan losses	71,974,744	69,848,198
Accrued interest receivable	243,436	152,857
Premises and equipment, net	3,002,154	2,608,855
Other assets	1,065,468	1,099,904
Due from Headquarters	156,235,255	153,866,320
Total assets	<u>\$ 235,200,975</u>	<u>\$ 230,863,762</u>
Liabilities		
Deposits		
Non-interest bearing	60,192,237	60,273,879
Interest bearing	<u>174,150,096</u>	<u>170,379,677</u>
Total deposits	234,342,333	230,653,556
Accrued interest payable	13,117	13,037
Other liabilities	845,525	197,169
Commitments and contingencies	<u>-</u>	<u>-</u>
Total liabilities	<u>\$ 235,200,975</u>	<u>\$ 230,863,762</u>

Bank of Guam
Consolidated Statements of Financial Condition
December 31, 2015 and 2014
(in thousands)

	<u>2015</u>	<u>2014</u>
Assets		
Cash and due from banks	\$ 28,536	\$ 21,862
Interest-bearing deposits in other banks	72,663	79,446
Federal funds sold, net		5,000
Investment securities	329,816	337,904
Loans	1,070,588	982,274
Less: allowance for loan losses	<u>16,338</u>	<u>14,881</u>
Net loans	1,054,250	967,393
Accrued interest receivable	4,098	3,764
Premises and equipment	17,876	18,586
Other assets	<u>37,045</u>	<u>31,784</u>
Total assets	<u>\$ 1,544,284</u>	<u>\$ 1,465,739</u>
Liabilities and Shareholders' Equity		
Deposits		
Non-interest bearing	\$ 413,662	\$ 391,108
Interest bearing	<u>1,009,009</u>	<u>964,406</u>
Total deposits	1,422,671	1,355,514
Accrued interest payable	113	134
Federal funds purchased		
FHLB advances		
Long-term borrowings		
Other liabilities	<u>9,358</u>	<u>7,908</u>
Total liabilities	1,432,142	1,363,556
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	1,933	1,867
Additional paid-in capital	19,659	16,656
Retained earnings	94,823	87,154
Accumulated other comprehensive income	<u>(3,983)</u>	<u>(3,204)</u>
	112,432	102,473
Common stock in treasury, at cost (32 shares)	<u>(290)</u>	<u>(290)</u>
Total Shareholders' Equity	112,142	102,183
Total Liabilities and Shareholders' Equity	<u>\$ 1,544,284</u>	<u>\$ 1,465,739</u>

**Bank of Hawaii
Saipan Branch
Statements of Financial Condition
December 31, 2015 and 2014
(in thousands)**

	<u>2015</u>	<u>2014</u>
Assets		
Loans receivable:		
Commercial	\$ 199	\$ 326
Real Estate	1,420	1,657
Consumer	27,061	23,124
Unearned income		
Allowance for loan losses	(895)	(765)
Net loans receivable	27,785	24,342
Cash and non-interest bearing deposits	1,174	1,475
Accrued interest receivable	209	116
Other assets	226	241
Premises and equipment, net	120	165
Due from head office	144,694	113,997
Total assets	<u>\$ 174,208</u>	<u>\$ 140,336</u>
Liabilities		
Deposits		
Demand - non-interest bearing	89,528	60,060
Demand - interest bearing	24,877	22,731
Savings	53,463	49,164
Time	6,297	8,341
Total deposits	174,165	140,296
Accrued interest payable	7	7
Other liabilities	36	33
Total liabilities	<u>\$ 174,208</u>	<u>\$ 140,336</u>

Bank of Hawaii Corporation and Subsidiaries
Consolidated Statements of Financial Condition
December 31, 2015 and 2014
(in thousands)

	2015	2014
Assets		
Interest-Bearing Deposits	\$ 4,130	\$ 2,873
Investment Securities	6,239,554	6,755,869
Funds Sold	592,892	360,577
Loans Held for Sale	4,808	5,136
Loans	7,878,985	6,897,589
Allowance for Loan and Lease Losses	(102,880)	(108,688)
Net Loans	7,776,105	6,788,901
TOTAL EARNING ASSETS	14,617,489	13,913,356
Cash and Non-Interest Bearing Deposits	158,699	172,126
Premises and Equipment	111,199	109,854
Customers' Acceptance Liability		
Accrued Interest Receivable	44,719	44,654
Foreclosed Real Estate	824	2,311
Mortgage Servicing Rights	23,002	24,695
Goodwill and Other Intangibles	31,517	31,517
Bank-Owned Life Insurance	268,175	262,807
Other Assets	199,392	225,888
TOTAL ASSETS	15,455,016	14,787,208
Liabilities and Shareholders' Equity		
Deposits	13,251,103	12,633,089
Securities Sold Under Agreements to Repurchase	628,857	688,601
Funds Purchased	7,333	8,459
Short-Term Borrowings		
Bank's Acceptances Outstanding		
Retirement Expense Payable	47,374	55,477
Accrued Interest Payable	5,032	5,148
Taxes Payable	17,737	27,777
Other Liabilities	135,534	139,659
Long-Term Debt	245,786	173,912
TOTAL LIABILITIES	\$ 14,338,756	\$ 13,732,122
Shareholders' Equity		
Common Stock	575	574
Capital Surplus	542,041	531,932
Accumulated Other Comprehensive Income	(23,557)	(26,686)
Retained Earnings	1,316,260	1,234,801
Deferred Stock Grants		
Treasury Stock	(719,059)	(685,535)
TOTAL SHAREHOLDERS' EQUITY	1,116,260	1,055,086
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	\$ 15,455,016	\$ 14,787,208

First Hawaiian Bank, Saipan Branch
Statements of Financial Condition
December 31, 2015 and 2014

	<u>2015</u>	<u>2014</u>
Assets		
Cash and Due from Banks	\$ 1,281	\$ 1,749
Loans:		
Consumer	45,103	31,007
Commercial	9,374	9,877
Real Estate	<u>5,180</u>	<u>5,057</u>
	59,657	45,941
Less allowance for credit losses	<u>875</u>	<u>764</u>
Net loans	<u>58,782</u>	<u>45,177</u>
 Due from Head Office	 201,528	 179,542
Premises and Equipment, net	201	214
Accrued Interest Receivable	200	140
Other Assets	<u>12</u>	<u>67</u>
 Total Assets	 <u>\$ 262,004</u>	 <u>\$ 226,889</u>
Liabilities		
Deposits:		
Interest Bearing	144,492	142,468
Noninterest Bearing	<u>117,369</u>	<u>84,259</u>
Total Deposits	261,861	226,727
 Accrued Interest Payable	 98	 113
Other Liabilities	45	49
Commitments	<u>-</u>	<u>-</u>
Total Liabilities	<u>\$ 262,004</u>	<u>\$ 226,889</u>

First Hawaiian Bank
Consolidated Balance Sheets
December 31, 2015 and 2014
(in thousands)

	2015	2014
Assets		
Cash and due from banks	\$ 290,096	\$ 335,496
Interest-bearing deposits in other banks	2,350,099	915,957
Federal funds sold and securities purchased under agreements to resell		
Investment securities	4,027,265	4,971,611
Loans and leases	10,722,030	10,029,934
Less allowance for credit losses	(135,484)	(134,799)
Net loans and leases	10,586,546	9,895,135
Net Intangible assets	1,016,927	1,020,683
Other Assets	1,065,989	980,036
Total assets	<u>\$ 19,336,922</u>	<u>\$ 18,118,918</u>
Liabilities and Stockholders' Equity		
Deposits		
Domestic		
Interest-bearing	10,730,095	13,717,854
Noninterest-bearing	5,331,829	1,007,525
Foreign	-	-
Total deposits	16,061,924	14,725,379
Federal funds purchased & securities sold under agreements to repurchase		
Short-term borrowings	216,151	386,151
Acceptance outstanding		
Other Liabilities	337,617	347,072
Long-term debt	48	54
Total liabilities	16,615,740	15,458,656
Stockholders' equity		
Total stockholders' equity	2,721,182	2,660,262
Total liabilities and stockholders' equity	<u>\$ 19,336,922</u>	<u>\$ 18,118,918</u>

BANK PACIFIC, LTD.
SAIPAN BRANCH
Statements of Financial Condition
June 30, 2015 and 2014

	<u>2015</u>	<u>2014</u>
<u>ASSETS</u>		
Cash and due from banks	\$ 115,085	\$ 97,042
Loans receivable, net	5,498,421	6,171,937
Accrued interest receivable	29,232	46,116
Premises and equipment	6,308	
Foreclosed real estate, net	222,970	4,530
Other assets		40,500
Due from other branches	<u>1,253,609</u>	<u>506,401</u>
	<u><u>\$ 7,125,625</u></u>	<u><u>\$ 6,866,526</u></u>
<u>LIABILITIES AND EQUITY</u>		
Deposits	\$ 7,023,844	\$ 6,739,985
Accrued expenses and other liabilities	18,099	10,682
Due to other branches		
Total liabilities	<u>7,041,943</u>	<u>6,750,667</u>
Home office equity	<u>83,682</u>	<u>115,859</u>
	<u><u>\$ 7,125,625</u></u>	<u><u>\$ 6,866,526</u></u>

BANK PACIFIC, LTD.
Consolidated Statements of Financial Condition
June 30, 2015 and 2014

	<u>2015</u>	<u>2014</u>
<u>ASSETS</u>		
Cash and due from banks	\$ 11,020,105	\$ 14,414,890
Investment securities	2,396,901	3,394,796
Loans receivable, net	103,834,366	101,255,728
Accrued interest receivable	415,111	476,156
Premises and equipment	6,539,216	6,200,085
Real estate held for investment	321,638	473,032
Foreclosed real estate, net	418,585	193,183
Other assets	1,405,077	1,292,452
Prepaid Guam income taxes		
Guam income taxes		
	<u>\$ 126,350,999</u>	<u>\$ 127,700,322</u>
<u>LIABILITIES AND EQUITY</u>		
Deposits:	\$ 107,800,687	\$ 109,491,812
Borrowed funds		
Guam income taxes payable	364,936	144,423
Guam income taxes - deferred	1,130	76,510
Accrued expenses and other liabilities	2,746,230	2,861,026
Total liabilities	<u>110,912,983</u>	<u>112,573,771</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	14,628,975	14,317,510
	<u>15,794,218</u>	<u>15,482,753</u>
Less treasury stock; 45,866 shares, at cost	356,202	356,202
Net stockholders' equity	<u>15,438,016</u>	<u>15,126,551</u>
	<u>\$ 126,350,999</u>	<u>\$ 127,700,322</u>

DEPARTMENT OF COMMERCE 2015 QUARTERLY REMITTANCE REPORTS					
COMPANY	1ST QTR	2ND QTR	3RD QTR	4TH QTR	TOTAL
APEX Remittance	409,836	352,372	374,386	392,430	1,529,024
LBC Mabuhay (Saipan), Inc.	4,201,239	4,476,934	3,993,108	5,258,816	17,930,097
PTI Pacifica Inc. dba PTI		no activity			-
RJCL Corporation dba PNB Forex	2,359,192	2,743,476	2,993,140	2,720,422	10,816,230
Rustan's Foreign Exchange	1,277,591	1,449,165	1,834,870	1,886,486	6,448,112
Western Union	7,217,647	7,399,103	6,850,090	7,331,984	28,798,824
Xiong Wai Company, Inc.	434,976	586,622	429,419	316,638	1,767,655
Yun's Corporation	375,507	267,771	328,169	301,737	1,273,184
Total	16,275,988	17,275,443	16,803,182	18,208,513	68,563,126

2015 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
Location | 233-2388
Garapan |
| 8. | Yun's Corporation dba San Jose Foreign Exchange & Remittance
P.O. Box 502651
Saipan, MP 96950
Telephone
Location | 235-8220
San Jose |

2015 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	72,131	59,483	34,927	43,225	209,766	
Asia Pacific Hotel, Inc. dba Kanoa Resort	29,638	16,670	20,772	6,166	73,246	
CNMI Currency Exchange, Inc.	61,866	67,800	27,971	15,885	173,522	
DFS Saipan, Ltd.	64,773	40,746	23,708	26,375	155,602	
Hong Kong Ent. (O/S) Inv. Ltd. dba Tinian Dynasty & Casino	196,148	62,593	28,392	no activity	287,133	
Imperial Pacific International (CNMI), LLC	no activity	no activity	3,853	1,117,733	1,121,586	
Interpacific Resorts (SPN) dba Pacific Islands Club	20,593	17,934	2,867	13,574	54,968	
Ken Aqua Hotel & Resort, Inc.	15,401	11,515	18,934	7,586	53,436	
Kwun Kee Company	11,176	11,000	11,553	12,877	46,606	
Saipan Hotel Corporation dba Grandvrio Resort	21,800	18,866	11,923	12,431	65,020	
Saipan LauLau Development, Inc. dba LauLau Golf	2,532	1,895	450	848	5,725	
Saipan Portopia Hotel Corporation dba Hyatt Regency Saipan	55,263	52,477	31,134	35,921	174,795	
Strategic Gaming Solutions, Inc.	no activity	no activity	2,385	2,994	5,379	
Suwaso Corporation dba Coral Ocean Point Resort Club	no activity	no activity	no activity	no activity	-	
Top Development Inc.	no activity	no activity	no activity	no activity	-	
TRS Saipan, Inc. dba Prada	3,791	1,372	696	79	5,938	
World Corp. dba Spn World Resort	1,205	no activity	no activity	no activity	1,205	
Yu's Ent., Inc. Ltd	44,681	no activity	no activity	no activity	44,681	
TOTAL	600,998	362,351	219,565	1,295,694	2,478,608	

2015 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. | 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.
Db a Tinian Dynasty Hotel & Casino
P.O. Box 468
Tinian, MP 96952
Telephone 328-2233
Location San Jose (Tinian) |
| 6. | Imprerial Pacific International (CNMI), LLC.
PMB 915 P.O. Box 10001
Saipan, MP 96950
Telephone 233-9188
Location Garapan |

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 Grandvrio Resort**
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
Location | 235-4263/64
Susupe |
| 15. | Suwaso Corporation dba Coral Ocean Point
P.O. Box 501160
Saipan, MP 96950
Telephone
Location | 234-7000
As Gonno |
| 16. | Top Development, Inc.
PMB 39 Box 10001
Saipan, MP 96950
Telephone
Location | 235-6072/75
Gualo Rai |
| 17. | TRS
P.O. Box 500528
Saipan, MP. 96950
Telephone
Location | 236-2548
DFS Galleria Garapan |
| 18. | World Corporation dba Saipan World Resort
P.O. Box 500066
Saipan, MP 96950
Telephone
Location | 234-59000
Susupe |
| 19. | Yu's Enterprises Inc. Ltd.
PMB 84 P.O. Box 10003
Saipan, MP 96950
Telephone
Location | 233-1390
Garapan |

2015 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 Monsignor 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	Greg Windfeldt
Telephone	(320)202-7000
Location	Minnesota

- 12. Premiere Captial Investments LLC**
P.O. Box 500322
Saipan, MP 96950

President	Wallace Roberto
Telephone	285-2713
Location	Garapan

- 13. Residential Credit Solutions, Inc.**
4500 Mercantile Plaza Drive Suite 311
Fort Worth, TX 76137

President	Dennis Stowe
Telephone	(817)321-6057
Location	Texas

- 14. Bank of the Federated States of Micronesia**
P.O. Box 98
Kolonias, Pohnpei 96941

President	Robert De Courteney
Telephone	(691)320-2724 / 234-5376
Location	Suite 601 6 th floor Marianas Business Plaza

2015
BROKER DEALER OF SECURITIES

1. Bancwest Investment Services, Inc.
13505 California Street
Omaha, NE 68145
2. GWFS Equities, Inc.
8515 East Orchard Road 2T3
Greenwood Village, Colorado 80111
3. Merrill Lynch, Pierce, Fenner & Smith Inc.
4 World Financial Center
New York, NY 10281
4. Money Concepts Capitol Corporation
11440 North Jog Road
Palm Beach Gardens, FL. 33418
5. Morgan Stanley Smith Barney LLC
120 Father Duenas Avenue
Capitol Plaza, Suite 104
Hagatna, Guam 96910
6. Raymond James & Associates, Inc.
880 Carillon Parkway St.
Petersburg, Florida 33782

INVESTMENT ADVISERS

1. Advised Assets Group, LLC
8525 East Orchard Road, Ste. 2T3
Greenwood Village, Colorado 80111
2. Money Concepts Capitol Corporation dba Money Concepts Advisory Service
11440 North Jog Road
Palm Beach Gardens, FL. 33418
3. Morgan Stanley Smith Barney LLC
120 Father Duenas Ave.
Capitol Plaza, Suite 104
Hagatna, Guam 96910
4. Wilshire Associates Incorporated
1299 Ocean Avenue, Suite 700
Santa Monica, CA 90401
5. N. Oscar Miyashita
Ste. 100 Ernst & Young Building
Tamuning, Guam 96913
6. Alexandra LG. Taitano
111 Chalan Santo Papa
Hagatna, Guam 96910

AGENTS OF SECURITIES

1. Aaron A. Sanchez
Merrill Lynch Pierce Fenner & Smith
FHB Building 400 Route 8, Suite 403
Maite, Guam 96910
2. David M. Beaver
Merrill Lynch Pierce Fenner & Smith
FHB Building 400 Route 8, Suite 403
Maite, Guam 96910
3. Jennifer Steffon
Merrill Lynch Pierce Fenner & Smith
FHB Building 400 Route 8, Suite 403
Maite, Guam 96910
4. Jessica L. Stout
Merrill Lynch Pierce Fenner & Smith
FHB Building 400 Route 8, Suite 403
Maite, Guam 96910
5. Judy S.Y. Chong Ng
Merrill Lynch Pierce Fenner & Smith
FHB Building 400 Route 8, Suite 403
Maite, Guam 96910
6. Lisa K. Yoshikawa
Merrill Lynch Pierce Fenner & Smith
FHB Building 400 Route 8, Suite 403
Maite, Guam 96910

7. Melissa V. Sablan
Merrill Lynch Pierce Fenner & Smith
FHB Building 400 Route 8, Suite 403
Maite, Guam 96910
8. Robert J. Stoll
Merrill Lynch Pierce Fenner & Smith
FHB Building 400 Route 8, Suite 403
Maite, Guam 96910
9. Daniel A. Roland
Raymond James & Associates Inc.
450 Route 8, Suite 300
Maite, Guam 96910
10. Jason B. Miyashita
Raymond James & Associates Inc.
450 Route 8, Suite 300
Maite, Guam 96910
11. Alexander LG. Taitano
111 Chalan Santo Papa
Hagatna, Guam 96910
12. Daniel Rosenberger
645 S. Marine Corps Drive
Tamuning, Guam 96913

2015 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. **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

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

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

9. **Wandervilla Corporation**
Dbá Villaroyal Pawnshop & Jewelelectronic
P.O. Box 504974
Saipan, MP 96950

President	Ruel R. Villacrusis
Telephone	235-8878/8634
Location	Chalan Kanoa/Rota

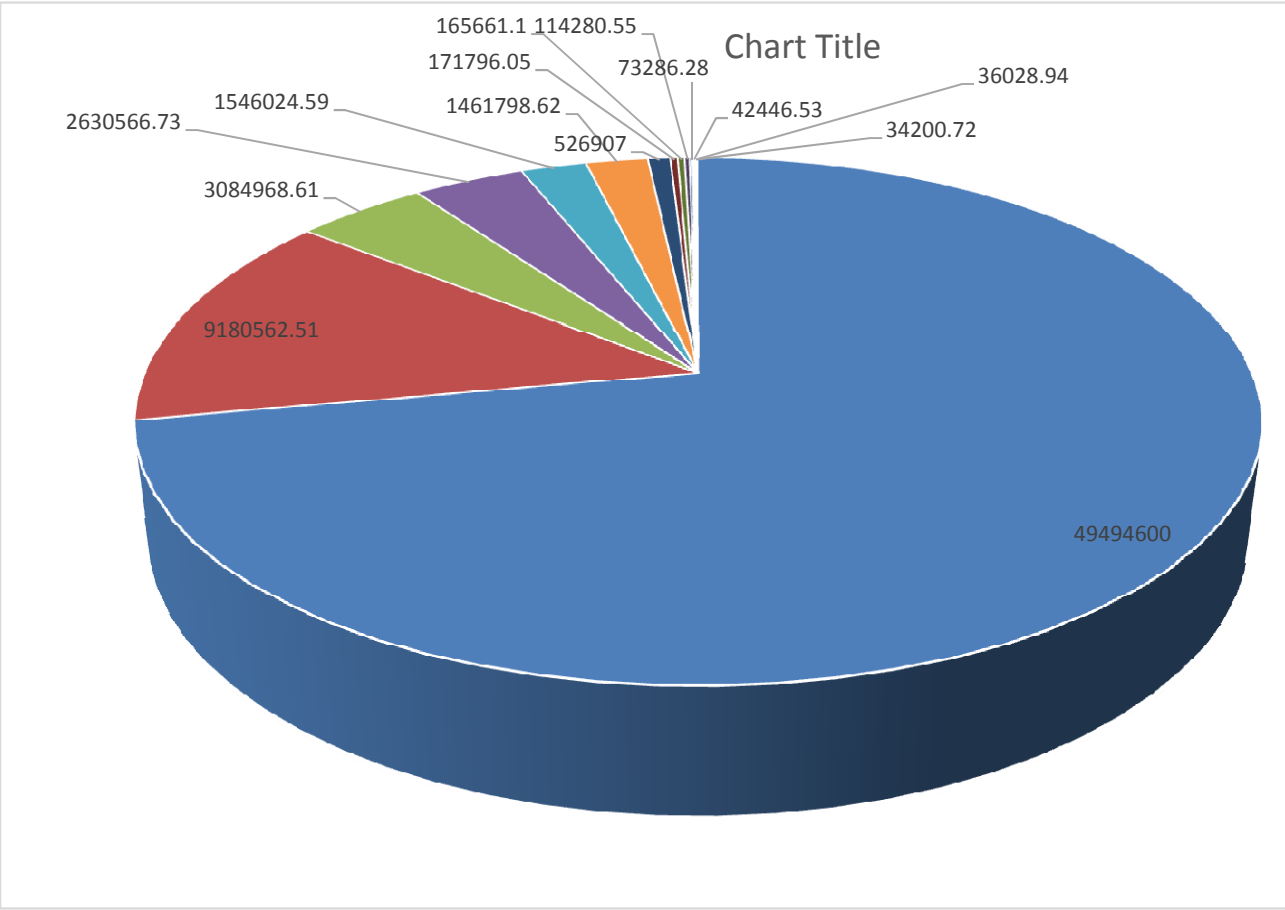
10. **WVC Inc.**
Dbá WVC Pawnshop
P.O. Box 503880
Saipan, MP 96950

President	Wilfredo G. Ching
Telephone	233-6047
Location	Garapan

2015 Remittances

Country

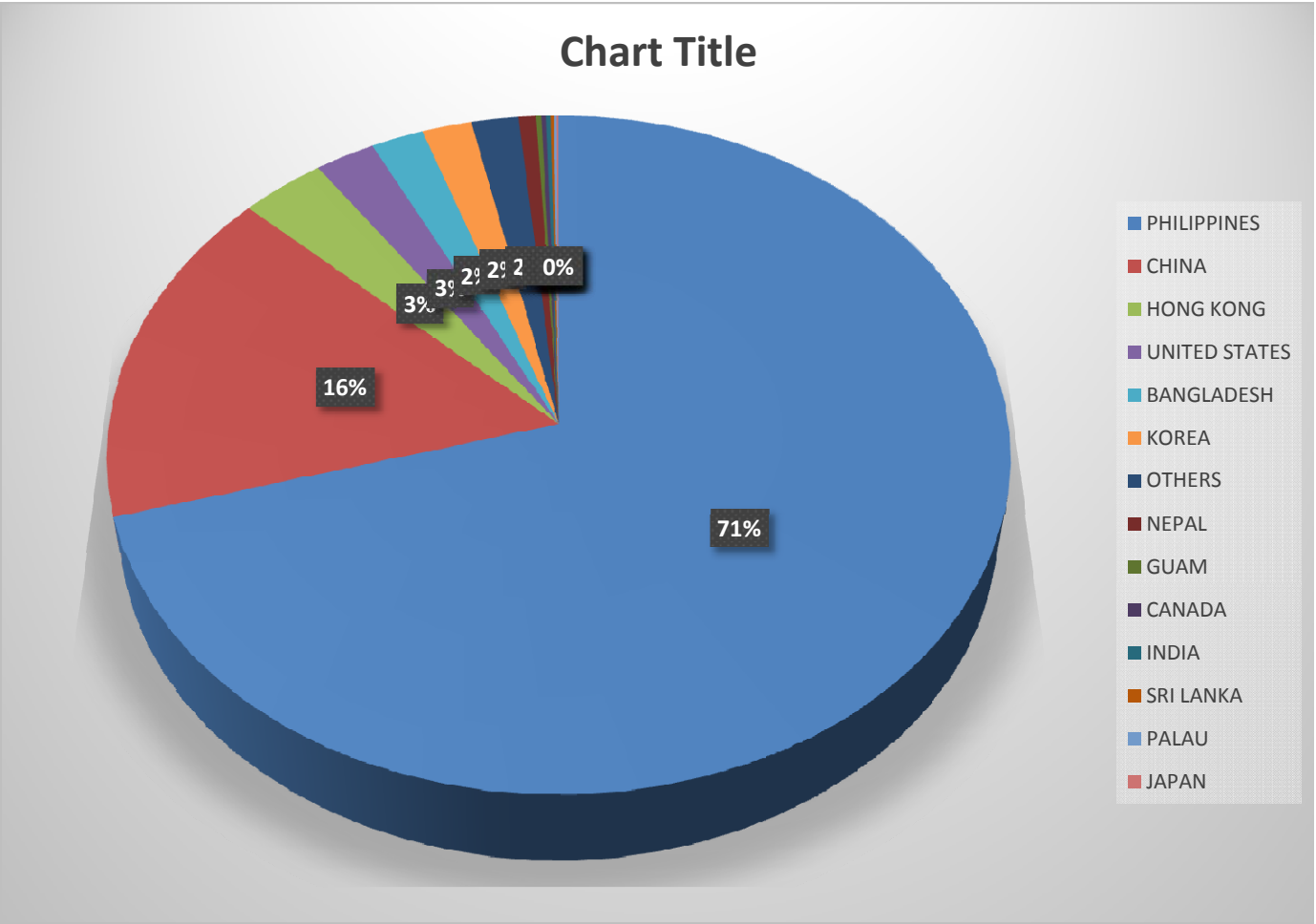
PHILIPPINES	\$ 49,494,600	72.19%
CHINA	\$ 9,180,563	13.39%
KOREA	\$ 3,084,969	4.50%
OTHERS	\$ 2,630,567	3.84%
UNITED STATES	\$ 1,546,025	2.25%
BANGLADESH	\$ 1,461,799	2.13%
NEPAL	\$ 526,907	0.77%
INDIA	\$ 171,796	0.25%
GUAM	\$ 165,661	0.24%
SRI LANKA	\$ 114,281	0.17%
CANADA	\$ 73,286	0.11%
PALAU	\$ 42,447	0.06%
HONG KONG	\$ 36,029	0.05%
JAPAN	\$ 34,201	0.05%
	\$ 68,563,128	#####



2014 Remittances

Country

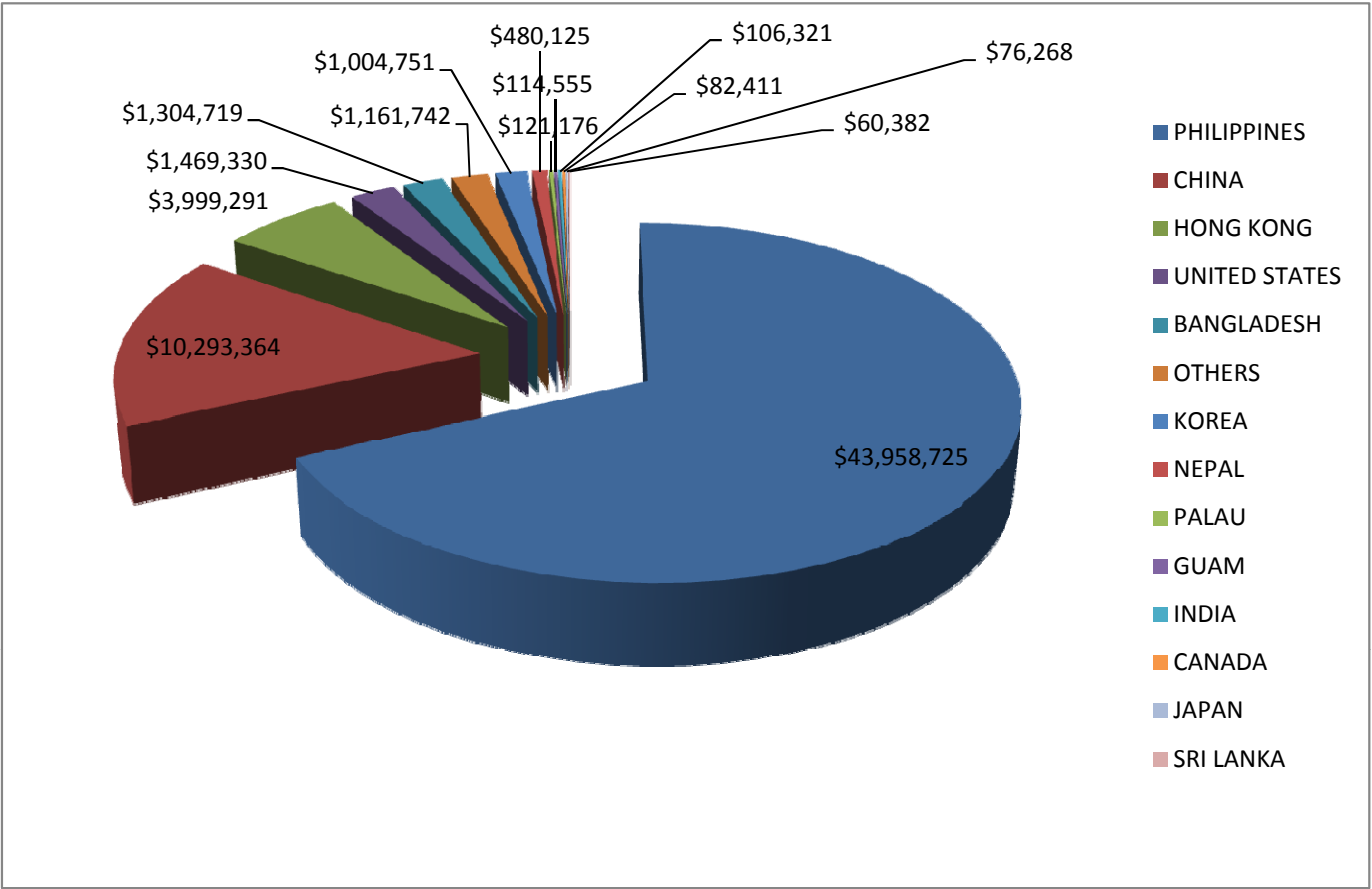
PHILIPPINES	\$ 45,206,507	70.65%
CHINA	\$ 10,384,343	16.23%
HONG KONG	\$ 2,135,906	3.34%
UNITED STATES	\$ 1,516,244	2.37%
BANGLADESH	\$ 1,318,347	2.06%
KOREA	\$ 1,251,462	1.96%
OTHERS	\$ 1,184,574	1.85%
NEPAL	\$ 437,148	0.68%
GUAM	\$ 128,328	0.20%
CANADA	\$ 125,382	0.20%
INDIA	\$ 107,158	0.17%
SRI LANKA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



2013 Remittances

Country

PHILIPPINES	\$ 43,958,725	68.44%
CHINA	\$ 10,293,364	16.03%
HONG KONG	\$ 3,999,291	6.23%
UNITED STATES	\$ 1,469,330	2.29%
BANGLADESH	\$ 1,304,719	2.03%
OTHERS	\$ 1,161,742	1.81%
KOREA	\$ 1,004,751	1.56%
NEPAL	\$ 480,125	0.75%
PALAU	\$ 121,176	0.19%
GUAM	\$ 114,555	0.18%
INDIA	\$ 106,321	0.17%
CANADA	\$ 82,411	0.13%
JAPAN	\$ 76,268	0.12%
SRI LANKA	\$ 60,382	0.09%
	\$ 64,233,159	100.0%



2012 Remittances

Country		
PHILIPPINES	\$ 40,579,985	66.8%
CHINA	\$ 10,210,014	16.8%
HONG KONG	\$ 4,259,947	7.0%
BANGLADESH	\$ 1,601,055	2.6%
KOREA	\$ 1,411,912	2.3%
UNITED STATES	\$ 1,099,681	1.8%
OTHERS	\$ 619,819	1.0%
NEPAL	\$ 557,742	0.9%
GUAM	\$ 100,635	0.2%
INDIA	\$ 81,920	0.1%
SRI LANKA	\$ 78,924	0.1%
CANADA	\$ 68,174	0.1%
JAPAN	\$ 66,548	0.1%
PALAU	\$ 56,495	0.1%
	\$ 60,792,850	100%

