



**TWENTY THIRD ANNUAL REPORT**

**OF THE**

**DIRECTOR OF BANKING**

**FOR CALENDAR YEAR**

**ENDING DECEMBER 31, 2010**

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

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The Honorable Benigno R. Fitial

and

The Honorable Members of the Legislature

I am pleased to present the 2010 Annual Report of the Director of Banking as required by 4 CMC Division 6 Section 6116.

This report contains 2010 balance sheets of all licensed banks, quarterly reports of banks, remittance companies and currency exchange dealers, and a directory of all of the Banking Section's licensees.

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

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

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

Sincerely,



SIXTO K. IGISOMAR  
Director of Banking/  
Secretary of Commerce /

2010 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  
Deloitte Touche Tohmatsu

**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
- Mr. Jon Bargfrede  
235-6260  
Garapan, Chalan Kanoa  
San Jose(Tinian), Songsong(Rota)
- Email: jon.bargfrede@bankofsaipan.com
- 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: citytrustbank@ctbsaipan.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	244.6	(80)
2002	6	549.0	(51)	253.1	9
2003	6	553.7	5	212.0	(41)
2004	6	559.7	6	203.8	(8)
2005	6	523.4	(36)	193.9	(10)
2006	6	517.9	(6)	180.8	(13)
2007	6	531.1	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)

**CONSOLIDATED FIGURES OF RETAIL BANKS  
FROM 2001 TO 2010  
(IN MILLIONS)**

	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
<b>DEPOSITS</b>										
Demand	146.6	133.2	157.8	177.6	178.3	143.0	156.8	135.6	144.4	174.1
Regular Savings	195.6	223.4	217.1	224.9	175.4	159.8	143.2	117.9	151.8	157.2
Time Certificates of Deposit	257.7	192.4	178.8	157.2	169.7	215.1	231.1	197.1	149.2	123.2
<b>TOTAL</b>	<b>599.8</b>	<b>549.0</b>	<b>553.7</b>	<b>559.7</b>	<b>523.4</b>	<b>517.9</b>	<b>531.1</b>	<b>450.6</b>	<b>445.4</b>	<b>454.5</b>
<b>LOANS</b>										
Consumer	75.8	60.9	67.2	82.7	81.6	74.1	65.3	56.1	50.0	44.0
Commercial	119.4	126.4	45.7	75.3	65.0	60.8	54.0	39.5	36.5	40.0
Real Estate	46.6	65.8	99.1	45.8	47.3	45.9	42.3	45.6	41.2	33.0
Non-Local										
Government Agencies	2.9	0.0	0.0	0.0	0.0	0.0	0.0			
<b>TOTAL</b>	<b>244.6</b>	<b>253.1</b>	<b>212.0</b>	<b>203.8</b>	<b>193.9</b>	<b>180.8</b>	<b>161.6</b>	<b>141.2</b>	<b>127.7</b>	<b>117.0</b>
<b>Loan to Deposit Ratio</b>	<b>40.8%</b>	<b>46.1%</b>	<b>38.3%</b>	<b>36.4%</b>	<b>37.0%</b>	<b>34.9%</b>	<b>30.4%</b>	<b>31.3%</b>	<b>28.7%</b>	<b>25.7%</b>
<b>Interest paid on all deposit accounts</b>	<b>9.7</b>	<b>5.6</b>	<b>3.9</b>	<b>2.8</b>	<b>4.5</b>	<b>8.0</b>	<b>10.4</b>	<b>6.0</b>	<b>3.6</b>	<b>2.1</b>
<b>Interest received from loans</b>	<b>13.6</b>	<b>12.0</b>	<b>12.1</b>	<b>11.7</b>	<b>12.8</b>	<b>13.5</b>	<b>12.6</b>	<b>9.8</b>	<b>6.4</b>	<b>7.2</b>

**CONSOLIDATED STATEMENTS OF FINANCIAL CONDITION OF ALL BANKS  
COMPARISON FROM 2001 - 2010  
(IN THOUSANDS)**

	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
<b>ASSETS</b>										
Cash & cash items in process of collection	12,075	8,552	8,932	8,108	11,099	11,303	10,102	8,656	9,242	7,680
Securities:										
a) U.S. Treasury	8,510	1,989	6,234	5,606	4,960	3,626	2,495	955	1,019	1,392
b) U.S. Government Agencies	-	-	-	-	-	-	-	-	-	-
c) Other	106	106	1,239	448	492	291	490	1,448	1,132	-
Balances with other banks	14,916	10,619	7,468	8,948	6,232	4,716	6,774	4,994	6,204	5,992
Loans										
a) Government	2,883									
b) Commercial	119,355	126,391	99,049	75,281	64,972	60,801	53,972	45,643	41,186	40,037
c) Consumer	75,815	60,864	67,197	82,699	81,540	74,075	65,616	56,286	50,253	48,399
d) Real Estate	46,591	65,848	45,743	45,781	47,328	45,922	42,334	39,547	36,476	32,974
e) Other	-	-	-	-	-	-	(313)	(227)	(216)	(4,384)
Premises and Equipment	7,369	5,895	5,310	4,815	4,417	4,949	4,690	4,425	4,163	3,742
Due from banks: Head Office or Branch	331,054	324,820	334,850	349,320	314,646	319,769	354,190	299,044	305,726	323,826
Other	-	-	-	-	-	-	-	-	-	-
Other Real Estate Owned	320	544	296	248	299	127	219	175	179	162
Provision for losses/unearned income	(4,238)	(7,800)	(5,744)	(4,728)	(3,560)	(3,197)	(2,684)	(2,585)	(2,617)	(2,651)
Other Assets	6,087	9,904	6,206	5,707	5,625	5,320	3,787	4,352	3,713	3,504
Total Assets	620,843	607,732	576,780	582,233	538,050	527,702	541,672	462,753	456,460	460,673
Interest received from borrowers	21,222	16,735	15,110	13,565	14,446	14,516	13,640	10,593	7,208	7,898
<b>LIABILITIES AND CAPITAL</b>										
Deposits:										
a) Demand deposits--Gov't. & Agencies	13,528	15,870	15,201	21,861	15,366	18,092	26,660	19,534	20,093	25,030
b) Other	133,069	117,332	142,660	155,704	162,893	125,013	130,048	115,953	124,291	149,040
c) Regular savings--Gov't. & Agencies	18,529	23,428	20,632	34,353	35,196	45,199	32,844	13,460	13,616	16,399
d) Other	177,033	200,335	196,493	190,581	140,181	114,584	110,405	104,368	138,232	140,774
e) TCD--Gov't. & Agencies	59,268	60,500	54,665	34,868	39,375	34,709	37,392	49,508	35,390	25,003
f) Other	198,395	131,853	124,111	122,337	130,302	180,429	193,709	147,676	113,766	98,245
Cashier's checks, BEC & PMO				427	334	104	140	32	31	53
Due to other banks: Head Office or Branch	8,040	48,532	18,573	13,918	5,154			2,817	1,756	1,970
Other	-	-	-	-	-	-	-	-	-	-
Liabilities on acceptances executed	-	-	-	-	-	-	-	-	-	-
Accrued interest payable & other liabilities	5,000	5,336	2,413	1,371	2,623	3,290	3,687	2,464	2,108	(2,781)
<b>CAPITAL</b>										
Capital stock	2,488	2,530	4,535	5,935	5,886	5,886	5,886	5,889	5,889	5,802
Treasury Stock	(3,044)	(2,556)	(2,556)	(2,556)	(2,556)	(2,556)	(2,556)	(2,556)	(2,556)	(2,556)
Capital surplus	7,107	5,750	5,273	5,223	5,272	4,846	4,867	4,885	4,913	4,921
Undivided profits	1,430	(1,178)	(5,120)	(1,789)	(1,996)	(1,894)	(1,410)	(1,347)	(1,069)	(1,227)
Total capital	7,981	4,546	2,132	6,813	6,606	6,282	6,787	6,871	7,177	6,940
Total Liabilities and Capital	620,843	607,732	576,780	582,233	538,050	527,702	541,672	462,753	456,460	460,673
Convertible subordinated debts	-	-	-	-	-	-	-	-	-	-
Interest paid to depositors	13,874	6,600	4,187	3,023	4,680	8,156	10,624	6,075	3,732	2,238



<b>2010 QUARTERLY REPORTS OF BANKS</b>				
<b>(IN THOUSANDS)</b>				
	<b>1ST QTR</b>	<b>2ND QTR</b>	<b>3RD QTR</b>	<b>4TH QTR</b>
<b>Deposits</b>				
Demand--Gov't & Agencies	18,196	17,878	21,475	25,083
Demand--Private	133,106	132,314	142,006	149,040
Total demand	151,302	150,192	163,481	174,123
Savings--Gov't & Agencies	14,977	13,372	15,523	16,399
Savings--Private	142,751	136,561	142,824	140,774
Total savings	157,728	149,933	158,347	157,173
TCD--Gov't & Agencies	38,580	43,910	28,365	25,003
TCD--Private	112,495	110,633	102,502	98,245
Total TCDs	151,075	154,543	130,867	123,248
<b>Total Deposits</b>	<b>460,105</b>	<b>454,668</b>	<b>452,695</b>	<b>454,544</b>
<b>Loans</b>				
Government	-	-	-	-
Consumer	49,476	50,166	48,744	44,015
Real Estate	35,501	33,771	33,566	32,974
Commercial	40,297	40,932	39,835	40,037
Total Loans	125,274	124,869	122,145	117,026
<b>Loan to deposit ratio</b>	<b>27.2%</b>	<b>27.5%</b>	<b>27.0%</b>	<b>25.7%</b>
Interest income	2,679	4,182	6,085	7,898
Interest expense	834	1,264	1,768	2,238
<b>TOTAL ASSETS</b>	<b>470,486</b>	<b>465,096</b>	<b>464,241</b>	<b>460,673</b>

**CONSOLIDATED REPORTS OF CONDITION  
STATE BANK BRANCHES DOING BUSINESS IN THE CNMI  
IN THOUSANDS**

	2010	2009	2008	2007	2006
<b>ASSETS</b>					
Cash and due from banks	5,424	6,727	7,107	7,769	9,194
<b>Loans</b>					
a) Commercial	34,285	35,206	39,574	43,287	47,778
b) Consumer	37,967	40,051	46,087	55,595	65,306
c) Real Estate	32,890	36,379	39,439	42,205	45,726
d) Government					
e) Other	(4,247)				
<b>Total Loans</b>	<b>100,895</b>	<b>111,636</b>	<b>125,100</b>	<b>141,087</b>	<b>158,810</b>
Premises and equipment	3,431	3,819	4,135	4,327	4,545
Due from Head Office	323,826	305,726	299,044	354,190	319,769
Provision for loan losses/Unearned discount	(323)	(668)	(699)	(610)	(653)
Other assets	1,982	2,109	2,491	2,641	4,241
<b>Total Assets</b>	<b>435,235</b>	<b>429,349</b>	<b>437,178</b>	<b>509,404</b>	<b>495,906</b>
<b>LIABILITIES</b>					
<b>Deposits</b>					
Demand - Gov't. & Agencies	25,030	20,093	19,534	26,643	18,058
Demand - Other	143,595	119,047	111,175	124,254	120,193
Savings - Gov't. & Agencies	13,809	10,067	10,137	27,045	35,941
Savings - Other	136,304	133,532	99,881	104,368	109,424
TCD - Gov't. & Agencies	25,003	35,390	49,508	37,392	34,709
TCD - Other	92,802	107,666	142,129	186,729	174,672
<b>Total Deposits</b>	<b>436,543</b>	<b>425,795</b>	<b>432,364</b>	<b>506,431</b>	<b>492,997</b>
Due to other Head Office/other banks	1,970	1,756	2,817		
Accrued interest payable & other liabilities	(3,460)	1,582	1,846	2,759	2,647
Capital Stock					
Capital Surplus					
Undivided profits	182	216	151	214	262
<b>Total Liabilities &amp; Stockholder's Equity</b>	<b>435,235</b>	<b>429,349</b>	<b>437,178</b>	<b>509,404</b>	<b>495,906</b>
Interest received from borrowers	7,151	6,397	9,762	12,613	13,499
Interest paid to depositors	2,109	3,565	5,926	10,448	7,969

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

ASSETS	2010	2009	2008	2007	2006
Cash and due from banks	2,256	2,515	1,589	2,333	2,109
Securities:					
U.S. Treasury	1,392	1,019	955	2,495	3,626
U.S. Government Agencies					
Other	5,992	6,204	4,994	6,774	4,716
Balances with other banks					
Loans					
a) Commercial	5,752	5,980	6,069	10,685	13,023
b) Consumer	10,432	10,202	10,199	10,021	8,769
c) Real Estate	84	97	108	129	196
d) Government					
e) Other	(137)	(216)	(227)	(313)	
Total Loans	16,131	16,063	16,149	20,522	21,988
Premises and equipment	311	344	290	363	404
Other real estate owned	162	179	175	219	127
Provision for loan losses/Unearned discount	(2,328)	(1,949)	(1,886)	(2,074)	(2,544)
Other assets	1,522	1,604	1,861	1,146	1,079
Total Assets	25,438	27,111	25,575	32,268	31,796
LIABILITIES					
Deposits					
Demand - Gov't. & Agencies				17	34
Demand - Other	5,445	5,244	4,818	5,794	4,820
Savings - Gov't. & Agencies	2,590	3,549	3,323	5,799	9,258
Savings - Other	4,470	4,700	4,517	6,037	5,160
TCD - Gov't. & Agencies					
TCD - Other	5,443	6,100	5,547	6,980	5,757
Total Deposits	17,948	19,593	18,205	24,627	25,029
Cashier's checks, BEC & PMO	53	31	32	140	104
Accrued interest payable & other liabilities	679	526	618	928	643
Total Liabilities	18,680	20,150	18,855	25,695	25,776
Stockholders' equity					
Capital Stock	5,802	5,889	5,889	5,886	5,886
Capital Surplus	4,921	4,913	4,885	4,867	4,846
Treasury stock	(2,556)	(2,556)	(2,556)	(2,556)	(2,556)
Undivided profits	(1,409)	(1,285)	(1,498)	(1,624)	(2,156)
Total liabilities and stockholders' equity	25,438	27,111	25,575	32,268	31,796
Interest received from borrowers	747	811	831	1,027	1,017
Interest paid to depositors	129	167	149	176	187

**THE BANK OF SAIPAN, INC.**  
**Statements of Financial Condition**  
**December 31, 2010 and 2009**

	2010	2009
<b>ASSETS</b>		
Cash and due from banks	\$ 4,404,745	\$ 6,372,210
Interest-bearing deposits with banks	920,371	992,793
Securities held to maturity	1,166,533	796,590
Loans receivable, net	9,053,762	9,134,381
Accrued interest receivable	60,191	59,152
Income tax refund receivable		-
Prepaid expenses and other assets	832,553	847,527
Suspense receivable		-
Premises and equipment, net	271,191	316,766
Foreclosed real estate, net of allowances of \$193,335 in 2003, \$248,510 in 2002	162,332	178,832
	\$ 16,871,678	\$ 18,698,251
 <b>LIABILITIES AND STOCKHOLDERS' EQUITY</b>		
Liabilities:		
Deposits		
Noninterest-bearing	6,314,553	7,173,101
Interest-bearing	5,818,280	6,801,763
Total deposits	12,132,833	13,974,864
Accrued interest payable	44,322	54,209
Accounts payable and other liabilities	139,630	225,059
Suspense transfer	-	-
Total liabilities	12,316,785	14,254,132
Stockholders' equity:		
Common stock, \$1 par value, 500,000 shares authorized, 324,324 shares issued and outstanding	2,507,589	2,507,589
Additional paid-in capital	6,075,082	6,075,082
Retained earnings (deficit)	(1,471,713)	(1,582,487)
	7,110,958	7,000,184
Less cost of 202,781 and 175,676 shares of treasury stock	2,556,065	2,556,065
Total stockholders' equity	4,554,893	4,444,119
Commitments and contingency	\$ 16,871,678	\$ 18,698,251

**CITY TRUST BANK, INC.**  
**Statements of Financial Condition**  
**December 31, 2010 and 2009**

	2010	2009
<b><u>ASSETS</u></b>		
Cash and due from banks	\$ 1,360,120	\$ 1,472,052
Interest bearing deposits with banks	1,243,096	1,182,816
Restricted time certificates of deposit	-	-
Investment securities	224,928	224,899
Receivables:		
Loans, net	4,750,000	4,690,246
Interest	13,097	13,467
Properties and equipment, net	40,689	26,835
Prepaid expenses and other assets	289,517	291,331
Deferred tax asset	222,000	217,000
	\$ 8,143,447	\$ 8,118,646
<b><u>LIABILITIES AND STOCKHOLDERS' EQUITY</u></b>		
Liabilities		
Deposits		
Demand	\$ 1,550,652	\$ 1,236,738
Savings	1,242,328	1,449,363
Time certificates	2,754,846	2,960,792
Total deposits	5,547,826	5,646,893
Accrued interest payable	74,076	111,906
Accounts payable and other liabilities	364,686	133,643
Total liabilities	5,986,588	5,892,442
Stockholders' Equity		
Common stock, \$1 par value, 3,500,000 shares authorized	3,294,426	3,380,684
Retained earnings (accumulated deficit)	(1,137,567)	(1,154,480)
Total stockholders' equity	2,156,859	2,226,204
	\$ 8,143,447	\$ 8,118,646

**Bank of Guam  
CNMI Branch  
Statements of Financial Condition  
December 31, 2010 and 2009  
(in thousands)**

	<u>2010</u>	<u>2009</u>
<b>Assets</b>		
Cash and due from banks	\$ 2,954	\$ 4,447
Loans, net of allowance for loan losses	47,571	47,735
Accrued interest receivable	159	158
Premises and equipment, net	2,981	3,290
Other assets	2,217	1,648
Due from Headquarters	98,115	87,352
Total assets	<u>\$ 153,997</u>	<u>\$ 144,630</u>
<b>Liabilities</b>		
Deposits		
Non-interest bearing	41,555	35,064
Interest bearing	<u>112,327</u>	<u>108,952</u>
Total deposits	153,882	144,016
Accrued interest payable	39	89
Other liabilities	76	525
Commitments and contingencies	-	-
Total liabilities	<u>\$ 153,997</u>	<u>\$ 144,630</u>

**Bank of Guam**  
**Consolidated Statements of Financial Condition**  
**December 31, 2010 and 2009**  
**(in thousands)**

	2010	2009
<b>Assets</b>		
Cash and due from banks	\$ 32,102	\$ 25,748
Interest-bearing deposits in other banks	60,526	26,738
Federal funds sold, net	10,000	
Investment securities	221,876	278,891
Loans	621,953	560,473
Less: allowance for loan losses	10,814	10,176
Net loans	611,139	550,297
Accrued interest receivable	6,723	5,457
Premises and equipment	18,713	20,639
Other assets	29,522	32,802
Total assets	\$ 990,601	\$ 940,572
 <b>Liabilities and Shareholders' Equity</b>		
<b>Deposits</b>		
Non-interest bearing	\$ 232,956	\$ 213,292
Interest bearing	656,319	598,602
Total deposits	889,275	811,894
Accrued interest payable	233	418
Federal funds purchased		10,000
FHLB advances	15,000	35,000
Long-term borrowings		
Other liabilities	1,741	2,365
Total liabilities	906,249	859,677
<b>Shareholders' Equity</b>		
Capital stock \$.2083 par value; authorized 48,000,000 shares; issued 9,919,087 shares in 2010, 9,902,569 shares in 2009, respectively;	1,830	1,820
Additional paid-in capital	13,683	13,357
Retained earnings	70,532	67,789
Accumulated other comprehensive income	84,642	81,185
Common stock in treasury, at cost (32 shares)	(290)	(290)
Total Shareholders' Equity	84,352	80,895
Total Liabilities and Shareholders' Equity	\$ 990,601	\$ 940,572

**Bank of Hawaii  
Saipan Branch  
Statements of Financial Condition  
December 31, 2010 and 2009  
(in thousands)**

	<b>2010</b>	<b>2009</b>
<b>Assets</b>		
Loans receivable:		
Commercial	\$ 1,029	\$ 1,564
Real Estate	4,197	6,003
Consumer	7,546	9,828
Unearned income		
Allowance for loan losses	(521)	(686)
Net loans receivable	12,251	16,709
Cash and non-interest bearing deposits	1,273	1,012
Accrued interest receivable	86	100
Other assets	69	105
Premises and equipment, net	387	457
Due from head office	96,877	95,577
Total assets	\$ 110,943	\$ 113,960
<b>Liabilities</b>		
Deposits		
Demand - non-interest bearing	33,404	26,500
Demand - interest bearing	15,466	16,244
Savings	45,251	46,496
Time	16,695	24,508
Total deposits	110,816	113,748
Accrued interest payable	80	179
Other liabilities	47	33
Total liabilities	\$ 110,943	\$ 113,960



**Bank of Hawaii Corporation and Subsidiaries**  
**Consolidated Statements of Financial Condition**  
**December 31, 2010 and 2009**  
(in thousands)

	2010	2009
Assets		
Interest-Bearing Deposits	\$ 3,472	\$ 8,755
Investment Securities	6,661,123	5,511,852
Funds Sold	438,327	291,546
Loans Held for Sale	17,564	16,544
Loans	5,335,792	5,759,785
Allowance for Loan and Lease Losses	(147,358)	(143,658)
Net Loans	5,188,434	5,616,127
<b>TOTAL EARNING ASSETS</b>	<b>12,308,920</b>	<b>11,444,824</b>
Cash and Non-Interest Bearing Deposits	165,748	254,766
Premises and Equipment	108,170	110,976
Customers' Acceptance Liability	437	1,386
Accrued Interest Receivable	41,151	45,334
Foreclosed Real Estate	1,928	3,132
Mortgage Servicing Rights	25,379	25,970
Goodwill and Other Intangibles	31,517	31,517
Other Assets	443,537	496,922
<b>TOTAL ASSETS</b>	<b>13,126,787</b>	<b>12,414,827</b>
Liabilities and Shareholders' Equity		
Deposits	9,888,995	9,409,676
Securities Sold Under Agreements to Repurchase	1,901,084	1,618,717
Funds Purchased	9,478	8,888
Short-Term Borrowings	6,200	6,900
Bank's Acceptances Outstanding	437	1,386
Retirement Expense Payable	30,885	37,435
Accrued Interest Payable	5,007	7,026
Taxes Payable	121,517	229,140
Other Liabilities	119,399	109,369
Long-Term Debt	32,652	90,317
<b>TOTAL LIABILITIES</b>	<b>\$ 12,115,654</b>	<b>\$ 11,518,854</b>
Shareholders' Equity		
Common Stock	570	569
Capital Surplus	500,888	494,318
Accumulated Other Comprehensive Income	26,965	6,925
Retained Earnings	932,629	843,521
Deferred Stock Grants		
Treasury Stock	(449,919)	(449,360)
<b>TOTAL SHAREHOLDERS' EQUITY</b>	<b>1,011,133</b>	<b>895,973</b>
<b>TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY</b>	<b>\$ 13,126,787</b>	<b>\$ 12,414,827</b>

**First Hawaiian Bank, Saipan Branch**  
**Statements of Financial Condition**  
**December 31, 2010 and 2009**

	2010	2009
<b>Assets</b>		
Cash and Due from Banks	\$ 1,091	\$ 1,148
Loans:		
Consumer	18,513	19,782
Commercial	7,382	6,213
Real Estate	5,560	7,183
	31,455	33,178
Less allowance for credit losses	301	647
Net loans	31,154	32,531
Due from Head Office	132,733	127,227
Premises and Equipment, net	317	403
Accrued Interest Receivable	125	132
Other Assets	144	188
Total Assets	\$ 165,564	\$ 161,629
<b>Liabilities</b>		
Deposits:		
Interest Bearing	101,893	108,833
Noninterest Bearing	63,175	52,106
Total Deposits	165,068	160,939
Accrued Interest Payable	206	210
Other Liabilities	290	480
Commitments	-	-
Total Liabilities	\$ 165,564	\$ 161,629

**BancWest Corporation (formerly known as First Hawaiian, Inc.)**  
**Consolidated Balance Sheets**  
**December 31, 2010 and 2009**  
(in thousands)

	<u>2010</u>	<u>2009</u>
<b>Assets</b>		
Cash and due from banks	\$ 190,957	\$ 234,426
Interest-bearing deposits in other banks	1,206,766	665,984
Federal funds sold and securities purchased under agreements to resell		
Investment securities	3,804,493	3,114,615
Loans and leases	8,268,900	7,965,309
Less allowance for credit losses	<u>(108,955)</u>	<u>(105,196)</u>
Net loans and leases	8,159,945	7,860,113
Net Intangible assets	1,011,978	1,362,102
Other Assets	<u>820,896</u>	<u>468,054</u>
Total assets	<u>\$ 15,195,035</u>	<u>\$ 13,705,294</u>
<b>Liabilities and Stockholders' Equity</b>		
Deposits		
Domestic		
Interest-bearing	9,739,139	9,586,690
Noninterest-bearing	778,760	652,838
Foreign	<u>-</u>	<u>-</u>
Total deposits	10,517,899	10,239,528
Federal funds purchased & securities sold under agreements to repurchase		
Short-term borrowings	1,711,520	573,387
Acceptance outstanding		
Other Liabilities	291,205	259,827
Long-term debt	<u>50,946</u>	<u>70,950</u>
Total liabilities	12,571,570	11,143,692
Stockholders' equity		
Total stockholders' equity	<u>2,623,465</u>	<u>2,561,602</u>
Total liabilities and stockholders' equity	<u>\$ 15,195,035</u>	<u>\$ 13,705,294</u>

**BANK PACIFIC, LTD.**  
**SAIPAN BRANCH**  
**Statements of Financial Condition**  
**June 30, 2010 and 2009**

	<b>2010</b>	<b>2009</b>
<b><u>ASSETS</u></b>		
Cash and due from banks	\$ 120,145	\$ 134,328
Loans receivable, net	8,381,058	9,016,608
Accrued interest receivable	50,263	60,572
Premises and equipment	126,214	126,877
Other assets		
Due from other branches	55,800	97,303
	\$ 8,733,480	\$ 9,435,688
<b><u>LIABILITIES AND EQUITY</u></b>		
Deposits	\$ 6,493,103	\$ 5,765,734
Accrued expenses and other liabilities	14,136	41,115
Due to other branches	1,815,897	3,193,476
Total liabilities	8,323,136	9,000,325
Home office equity	410,344	435,363
	\$ 8,733,480	\$ 9,435,688

**BANK PACIFIC, LTD.**  
**Consolidated Statements of Financial Condition**  
**June 30, 2010 and 2009**

	<b>2010</b>	<b>2009</b>
<b><u>ASSETS</u></b>		
Cash and due from banks	\$ 8,871,755	\$ 6,210,096
Investment securities	1,679,715	1,741,763
Loans receivable, net	87,009,669	79,505,614
Accrued interest receivable	431,816	439,115
Premises and equipment	841,555	704,983
Foreclosed real estate	1,957,063	2,887,587
Other assets	1,510,070	1,041,239
Guam income taxes	24,839	88,167
	\$ 102,326,482	\$ 92,618,564
<b><u>LIABILITIES AND EQUITY</u></b>		
Deposits:	\$ 87,230,036	\$ 78,267,516
Borrowed funds		
Guam income taxes	95,412	132,306
Accrued expenses and other liabilities	2,173,059	2,118,363
Total liabilities	89,498,507	80,518,185
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	12,018,934	11,291,338
	13,184,177	12,456,581
Less treasury stock; 45,866 shares, at cost	356,202	356,202
Net stockholders' equity	12,827,975	12,100,379
	\$ 102,326,482	\$ 92,618,564

**DEPARTMENT OF COMMERCE  
2010 QUARTERLY REMITTANCE REPORTS**

COMPANY	1ST QTR	2ND QTR	3RD QTR	4TH QTR	TOTAL
Ablog, Violeta dba Money Express	171,095	141,268	188,580	0	500,943
APEX Remittance	791,930	789,953	821,930	725,061	3,128,873
LBC Mabuhay (Saipan), Inc.	3,159,692	3,478,660	3,703,416	3,843,141	14,184,908
PTI Pacifica Inc. dba PTI	0	0	0	0	-
RJCL Corporation dba PNB Forex	1,417,572	1,450,515	2,130,188	1,648,032	6,646,308
Rustan's Foreign Exchange	1,293,599	1,325,050	1,417,925	1,498,182	5,534,756
Thailand Food Store	42,285	40,870	43,527	45,585	172,267
Trade Micronesia Co., Inc.	0	0	0	0	-
Universal Group Dev., Inc.	65,572	86,615	37,613	47,084	236,884
Western Union	8,401,308	7,933,135	8,140,716	7,847,118	32,322,277
Xiong Wai Company, Inc.	985,074	948,084	917,658	798,963	3,649,778
Total	16,328,126	16,194,150	17,401,552	16,453,166	66,376,994

## 2010 DIRECTORY OF REMITTANCE COMPANIES

1. **Ablog, Violeta C. dba Money Express**  
P.O. Box 501447  
Saipan, MP 96950  
Telephone 233-6677/6243  
Location Gualo Rai
  
2. **Asia Pacific Express Remittance**  
PMB A16 P.O. Box 10001  
Saipan, MP 96950  
Telephone 235-5006/8  
Location Chalan Kanoa
  
3. **LBC Mabuhay (Saipan), Inc.**  
P.O. Box 501910  
Saipan, MP 96950  
Telephone 234-9013  
Location Susupe
  
4. **PTI Pacifica Inc. dba PTI**  
P.O. Box 500306  
Saipan, MP 96950  
Telephone 682-4784  
Location Chalan Laulau
  
5. **RJCL Corporation dba RNV Forex**  
P.O. Box 504974  
Saipan, MP 96950  
Telephone 235-8778/234-8774  
Location Garapan

6.	<b>Thailand Food Store</b> P.O. Box 5017 CHRB Saipan, MP 96950 Telephone Location	235-6653/8603 San Antonio
7.	<b>Universal Group Development</b> P.O. Box 5845 CHRB Saipan, MP 96950 Telephone Location	234-3078 Chalan Laulau
8.	<b>Willie O. Valencia dba Rustan's Foreign Exchange</b> PMB 729 P.O. Box 10001 Saipan, MP 96950 Telephone Location	235-5103 Chalan Kanoa
9.	<b>Western Union</b> P.O. Box 501217 Saipan, MP 96950 Telephone Location	234-7888 Garapan
10.	<b>Xiong Wai Company, Inc.</b> P.O. Box 503078 Saipan, MP 96950 Telephone Location	233-2388 Garapan
11.	<b>Yun's Corporation dba San Jose Foreign Exchange &amp; Remittance</b> P.O. Box 502651 Saipan, MP 96950 Telephone Location	235-8220 San Jose



**2010 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	158,489	109,969	66,506	61,899	396,863
Asia Pacific Hotel, Inc. dba Saipan Grand Hotel	77,795	50,849	28,949	23,602	181,195
CNMI Currency Exchange, Inc.	188,814	162,839	112,989	121,015	585,657
DFS Saipan, Ltd.	366,168	270,008	209,841	187,046	1,033,063
Hanom Invest. Spn Inc. dba Treasure Island Game Club	994	427	155	no activity	1,576
Hong Kong Ent. (O/S) Inv. Ltd. dba Tinian Dynasty & Casino	334,216	172,050	227,579	199,028	932,873
Interpacific Resorts (SPN) dba Pacific Islands Club	8,775	6,662	4,538	4,625	24,600
Ken Aqua Hotel & Resort, Inc.	39,381	20,480	22,692	12,829	95,382
Kwun Kee Company	4,223	4,331	3,972	3,887	16,413
Micronesia Resort, Inc. dba Palms Resort Saipan	31,220	6,062	19,066	7,197	63,545
Minori Saipan Corporation	no activity				-
Saipan Hotel Corporation dba Hafadai Beach Hotel	189,301	69,680	60,600	70,093	389,674
Saipan LauLau Development, Inc. dba LauLau Golf	7,452	5,112	936	1,196	14,696
Saipan Portopia Hotel Corporation dba Hyatt Regency Saipan	180,464	90,820	70,120	65,514	406,918
SNM Corp. dba ER*EST Rota Resort & Country Club	no activity		1,272	938	2,210
Suwaso Corporation dba Coral Ocean Point Resort Club	39,155	11,492	9,171	3,665	63,483
TRS Saipan, Inc. dba Prada	25,603	13,117	12,346	16,099	67,165
World Corp. dba Spn World Resort	13,795	15,072	11,886	6,573	47,326
Yu's Ent., Inc. Ltd	233,635	230,551	143,243	144,016	751,445
<b>TOTAL</b>	<b>1,899,480</b>	<b>1,239,521</b>	<b>1,005,861</b>	<b>929,222</b>	<b>5,074,084</b>

**2010 DIRECTORY OF FOREIGN EXCHANGE COMPANIES  
(BUYING AND SELLING ONLY)**

1. **Asia Pacific Hotel dba Fiesta Resort & Spa**  
P.O. Box 501029  
Saipan, MP 96950  
Telephone 234-6412  
Location Garapan
2. **Asia Pacific Hotel dba Saipan Grand Hotel**  
P.O. Box 500369  
Saipan, MP 96950  
Telephone 234-6601  
Location Susupe
3. **CNMI Currency Exchange, Inc.**  
P.O. Box 500486  
Saipan, MP 96950  
Telephone 234-3318  
Location Saipan International Airport
4. **DFS Limited**  
P.O. Box 500528  
Saipan, MP 96950  
Telephone 234-6615  
Location Garapan
5. **Hongkong Entertainment (Overseas) Invest. Ltd.  
dba Tinian Dynasty Hotel & Casino**  
P.O. Box 468  
Tinian MP 96952  
Telephone 328-2233  
Location San Jose (Tinian)
6. **Inter Pacific Resort (Spn) Corporation dba Pacific Islands Club**  
P.O. Box 502370  
Saipan, MP 96950  
Telephone 234-7976  
Location San Antonio

7. **Ken Aqua Hotel & Resort, Inc.**  
P.O. Box 500009  
Saipan, MP 96950  
Telephone 322-1234  
Location Achugao
  
8. **Kwun Kee Company of Saipan, Inc. dba Saipan Exchange**  
PMB 308 Box 10000  
Saipan, MP 96950  
Telephone 234-1587/287-9833  
Location Garapan
  
9. **Linemap Hotel & Nature Resort Inc. dba The Rota Hotel**  
P.O. Box 878  
Rota, MP 96951  
Telephone 532-2000/1  
Location Rota
  
10. **Marianas Resort Inc. dba Palms Resort Saipan**  
P.O. Box 5152 CHRB  
Saipan, MP 96950  
Telephone 322-3311  
Location San Roque
  
11. **Moneybookers USA, Inc.**  
61 Broadway, Suite 1603  
New York, NY 10006  
Telephone (212) 968-7252  
Location New York
  
12. **Saipan Hotel Corporation dba Hafadai Beach Hotel**  
P.O. Box 500338  
Saipan, MP 96950  
Telephone 234-6495  
Location Garapan
  
13. **Saipan Laulau Dev., Inc. dba Laulau Golf Shop**  
PMB 1020 PPP P.O. Box 10000  
Saipan, MP 96950  
Telephone 236-8888  
Location Kagman

14. **Saipan Portopia Hotel Corp. dba Hyatt Regency Hotel**  
P.O. Box 5087 CHRB  
Saipan, MP 96950  
Telephone 234-1234  
Location Garapan
15. **SNM Corporation dba ER\*EST Rota Resort & Country Club**  
P.O. Box 938  
Rota, MP 96951  
Telephone 532-1155  
Location Rota
16. **Suwaso Corporation dba Coral Ocean Point**  
P.O. Box 501160  
Saipan, MP 96950  
Telephone 234-7000  
Location As Gonno
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 233-1390/287-1391  
Location Garapan

## 2010 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. Century Finance Company, Ltd.**  
PMB 913 Box 10000  
Saipan, MP 96950

President                         David M. Sablan  
Telephone                        236-2162  
Location                         Garapan
- 3. The Financial & Insurance Service Group, Inc.**  
P.O. Box 502152  
Saipan, MP 96950

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

President                         Peter Michael Tenorio  
Telephone                        234-6676  
Location                         Beach Road, San Jose
- 5. Isla Financial Service, Inc.**  
P.O. Box 503219  
Saipan, MP 96950

Manager                         Anne D. Castro  
Telephone                        235-5278  
Location                         Susupe

- INVESTMENT ALLIANCE REAL ESTATE BROKER DEALER IN GUAM
6. **Marianas Realty Finance Corporation**  
P.O. Box 500576  
Saipan, MP 96950
- President Darlene P. Macaranas  
Telephone 234-6445  
Location Susupe
7. **Pahiram, Incorporated**  
P.O. Box 501292  
Saipan, MP 96950
- President Ramon V. DLGuerrero  
Telephone 234-3533/235-4710  
Location Fina Sisu
8. **Personal Finance Center**  
P.O. Box 501657  
Saipan, MP 96950
- Resident Agent Edward W. Camacho  
Telephone 234-5706  
Location Beach Road, Garapan
9. **Shirlyn G. Sablan dba Marianas Financial**  
P.O. Box 505803  
Saipan, MP 96950
- President Shirlyn G. Sablan  
Telephone 235-2883  
Location Marianas Business Plaza Susupe
10. **Wells Fargo Financial Saipan, Inc.**  
P.O. Box 504550  
Saipan, MP 96950
- President James Matsumoto  
Telephone 235-6030  
Location San Jose

**2010 DIRECTORY  
INVESTMENT ADVISERS & BROKER DEALER 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. N. Oscar Miyashita  
Ste. 100 Ernst & Young Building  
Tamuning, Guam 96913
4. Wishire Associates Incorporated  
1299 Ocean Avenue, Suite 700  
Santa Monica, CA 90401
5. Cecilia Malimba  
400 Route 8 Mongmong  
Agana, Guam 96910
6. Anthony Sholing  
400 Route 8 Mongmong  
Agana, Guam 96910
7. David M. Beaver  
Merrill Lynch Pierce Fenner & Smith  
FHB Building, 400 Route 8, Suite 403  
Maite, Guam 96910
8. Daniel Rosenberger  
Merrill Lynch Pierce Fenner & Smith  
FHB Building, 400 Route 8, Suite 403  
Maite, Guam 96910
9. Melissa V. Sablan  
Merrill Lynch Pierce Fenner & Smith  
FHB Building, 400 Route 8, Suite 403  
Maite, Guam 96910

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

#### BROKER DEALER OF SECURITIES

1. Bancwest Investment Services, Inc.  
13505 California Street  
Omaha, NE 68154
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



## 2010 DIRECTORY OF PAWNBROKERS

1. **Adpia Communication Inc.**  
**Db a Pink House**  
Mailex 919 Box 10005  
Saipan, MP 96950

President Sook Yoo  
Telephone 235-4499/4040  
Location Chalan Kanoa/Gualo Rai
2. **Alexander Inc.**  
**Db a Fast Cash Pawnshop**  
P.O. Box 503079  
Saipan, MP 96950

President Roy E. Alexander  
Telephone 235-5116  
Location San Jose
3. **Calma Corporation**  
**Db a GMTB Pawnshop**  
PMB 320 Box 10000  
Saipan, MP 96950

President Jesus G. Calma Jr.  
Telephone 234-2275  
Location San Vicente
4. **Enhance Pacific Corporation**  
**Db a VMC Pawnshop**  
P.O. Box 503880  
Saipan, MP 96950

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

5. **G.E.M. Corporation**  
**Dbá Villaroyal Pawnshop**  
P.O. Box 504974  
Saipan, MP 96950

President  
Telephone  
Location

Ruel R. Villacrusis  
235-8778/8634  
DanDan

6. **Golden Eagle Corporation**  
**Dbá G.E.C Pawnshop**  
PMB 326 Box 10000  
Saipan, MP 96950

President  
Telephone  
Location

Jesus G. Calma Jr.  
234-2275  
Chalan Kanoa

7. **Homesmart Corporation**  
**Dbá Villaroyal Pawnshop & Jewelry**  
P.O. Box 504974  
Saipan, MP 96950

President  
Telephone  
Location

Ruel R. Villacrusis  
235-8778/8634  
Garapan

8. **Jona-Fel Corporation**  
**Dbá Pacific Gold Cash Pawnshop**  
PMB 489 Box 10001  
Saipan, MP 96950

President  
Telephone  
Location

Ofelia S. Indiongco  
256-6858  
Kagman/Chalan Laulau

**9. Platinum Inc.**  
**Db a 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.**  
**Db a 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.**  
**Db a Stephen REM Pawnshop**  
P.O. Box 506088  
Saipan, MP 96950

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

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

President Carolyn D. Calma  
Telephone 233-2275  
Location Garapan

**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 & Jeweletronic**  
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 & Jeweletronic**  
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