

DEPARTMENT OF COMMERCE, COMMUNITY, AND ECONOMIC DEVELOPMENT
DIVISION OF BANKING AND SECURITIES

Chris Hladick, Commissioner
Kevin Anselm, Director

COMPARATIVE STATEMENT OF ASSETS, LIABILITIES AND CAPITAL ACCOUNTS OF ALASKA STATE BANKS
As Of June 30, 2016
(Dollar amount in thousands)

	Denali State Bank	First Bank	Northrim Bank	TOTAL STATE COMMERCIAL BANKS	Mt. McKinley Bank	TOTAL STATE BANKS	ANNUAL % CHANGE	First National Bank	TOTAL ALASKA BANKS	ALASKA BANKS ANNUAL % CHANGE
ASSETS										
Cash & balances due from depository institutions:										
Noninterest-bearing balances and currency and coin	3,349	9,426	29,848	42,623	4,376	46,999	-24.37%	26,867	73,866	-16.80%
Interest-bearing balances	5,587	35,955	44,661	86,203	57,737	143,940	22.38%	87,830	231,770	24.19%
Securities:										
Held-to-maturity securities	15,438	0	901	16,339	124,917	141,256	-4.34%	0	141,256	-4.34%
Available-for-sale securities	81,324	221,391	285,668	588,383	55,735	644,118	13.76%	1,801,672	2,445,790	9.27%
Federal funds sold & securities purchased under agreements to resell:										
Federal funds sold	0	253	0	253	0	253	1.20%	0	253	1.20%
Securities purchased under agreements to resell	0	0	0	0	0	0	0.00%	0	0	0.00%
Loans and lease financing receivables:										
Loans and leases held for sale	1,530	4,413	60,360	66,303	4,264	70,567	-14.72%	15,972	86,539	-14.38%
Loans and leases, net of unearned income	149,539	221,426	981,105	1,352,070	143,351	1,495,421	0.86%	1,594,592	3,090,013	4.21%
LESS: Allowance for loan and lease losses	(2,581)	(2,862)	(18,548)	(23,991)	(1,863)	(25,854)	3.95%	(15,950)	(41,804)	7.27%
Loans and leases, net of unearned income and allowance	146,958	218,564	962,557	1,328,079	141,488	1,469,567	0.81%	1,578,642	3,048,209	4.17%
Trading assets	0	0	0	0	0	0	0.00%	0	0	0.00%
Premises & fixed assets	5,465	18,782	38,671	62,918	20,569	83,487	0.61%	50,017	133,504	0.46%
Other real estate owned	0	580	2,558	3,138	3,640	6,778	74.74%	13,881	20,659	15.02%
Investments in unconsolidated subsidiaries & associated companies	0	0	3,030	3,030	0	3,030	100.00%	0	3,030	100.00%
Direct & indirect investments in RE ventures	0	0	25,513	25,513	0	25,513	18.58%	4,616	30,129	9.46%
Intangible assets:										
Goodwill	0	0	22,334	22,334	0	22,334	0.00%	0	22,334	0.00%
Other intangible assets	0	4,270	3,974	8,244	0	8,244	25.59%	3,065	11,309	13.38%
Other assets	8,387	7,134	29,344	44,865	2,874	47,739	8.50%	26,630	74,369	0.07%
TOTAL ASSETS	268,038	520,768	1,509,419	2,298,225	415,600	2,713,825	3.75%	3,609,192	6,323,017	5.84%
LIABILITIES										
Deposits of:										
Individuals-partnerships-corporations	218,616	405,342	1,248,166	1,872,124	323,384	2,195,508	4.02%	2,355,361	4,550,869	5.93%
U.S. Government	0	19	0	19	0	19	-80.21%	770	789	-30.55%
States and political subdivisions in the U.S.	18,199	63,229	17,491	98,919	9,663	108,582	5.98%	68,321	176,903	18.32%
Commercial banks and other depository institutions in the U.S.	0	0	449	449	199	648	-34.21%	186	834	-33.12%
Banks in foreign countries	0	0	0	0	0	0	0.00%	0	0	0.00%
Foreign governments and official institutions	0	0	0	0	0	0	0.00%	0	0	0.00%
TOTAL DEPOSITS	236,815	468,590	1,266,106	1,971,511	333,246	2,304,757	4.09%	2,424,638	4,729,395	6.32%
Noninterest-bearing deposits	100,068	120,581	462,944	683,593	67,653	751,246	1.46%	1,288,881	2,040,127	7.75%
Interest-bearing deposits	136,747	348,009	803,162	1,287,918	265,593	1,553,511	5.42%	1,135,757	2,689,268	5.27%
Fed funds purchased & securities sold under agreements to repurchase:										
Federal funds purchased	0	0	0	0	0	0	0.00%	0	0	0.00%
Securities sold under agreements to repurchase	0	0	26,049	26,049	0	26,049	45.57%	652,326	678,375	3.91%
Trading liabilities	0	0	0	0	0	0	0.00%	0	0	0.00%
Other borrowed money	0	0	4,362	4,362	0	4,362	-80.45%	35	4,397	-80.37%
Subordinated notes & debentures	0	0	0	0	0	0	0.00%	0	0	0.00%
Other liabilities	1,667	1,030	29,279	31,976	2,241	34,217	-4.60%	19,903	54,120	25.51%
TOTAL LIABILITIES	238,482	469,620	1,325,796	2,033,898	335,487	2,369,385	3.46%	3,096,902	5,466,287	5.80%
Minority interest in consolidated subsidiaries	0	0	311	311	0	311	12.27%	0	311	12.27%
EQUITY CAPITAL										
Perpetual preferred stock	0	0	0	0	0	0	0.00%	0	0	0.00%
Common stock	4,404	1,015	6,107	11,526	0	11,526	0.00%	31,732	43,258	-0.57%
Surplus	7,929	11,079	67,305	86,313	9,486	95,799	0.41%	40,000	135,799	0.29%
Retained earnings	15,110	34,413	109,166	158,689	69,827	228,516	6.79%	419,017	647,533	4.58%
Accumulated other comprehensive income	2,113	4,641	734	7,488	800	8,288	92.43%	21,541	29,829	229.86%
Other equity capital components	0	0	0	0	0	0	0.00%	0	0	0.00%
TOTAL EQUITY CAPITAL	29,556	51,148	183,312	264,016	80,113	344,129	5.81%	512,290	856,419	6.11%
TOTAL LIABILITIES, MINORITY INTEREST AND EQUITY CAPITAL	268,038	520,768	1,509,419	2,298,225	415,600	2,713,825	3.75%	3,609,192	6,323,017	5.84%