

**DEPARTMENT OF COMMERCE AND ECONOMIC DEVELOPMENT  
DIVISION OF BANKING, SECURITIES AND CORPORATIONS  
Deborah B. Sedwick, Commissioner  
Willis F. Kirkpatrick, Director**

**COMPARATIVE STATEMENT OF CREDIT UNIONS IN ALASKA  
as of December 31, 1997**

	Alaska Airlines FCU	AK District Engineers FCU	AK State Employees FCU	Alaska USA FCU	ALPS FCU	City of Fairbanks FCU	Credit Union1*	Denali Alaskan FCU	Fort Wainwright FCU
<b>ASSETS</b>									
Cash	767,154	1,075,471	1,314,395	23,757,360	1,112,695	77,169	8,196,068	5,064,330	2,094,999
Dep. In S&L and Banks	5,158,733	4,537,406	5,119,921	872,000	7,235,000	468,583	0	397,000	600,000
Dep. & Loans in Other CU	891,000	0	0	0	298,000	0	0	0	0
US Govt & Agency Sec.	0	1,194,131	23,870	380,046,951	0	0	43,034,535	34,252,263	1,277,338
NCUSIF Capital Deposit	218,301	97,513	422,754	10,956,068	139,805	18,546	2,027,806	1,394,832	190,505
All Other Invest.	916,646	277,105	1,624,427	491,281,545	19,308	0	25,562,062	4,670,849	3,054,038
Real Estate Loans	4,610,056	1,137,139	7,034,122	94,892,603	5,365,913	0	50,573,626	23,572,599	2,158,078
Unsecured Loans	3,590,977	488,709	7,113,528	118,385,852	592,319	571,826	18,266,831	19,533,787	1,543,963
Other Member Loans	12,463,443	2,208,358	28,502,193	483,321,383	5,678,254	1,211,676	84,166,044	70,835,837	11,247,168
Other Loans	0	39,915	0	48,765,440	0	4,626	871,683	558,801	0
<b>TOTAL LOANS</b>	<b>20,664,476</b>	<b>3,874,121</b>	<b>42,649,843</b>	<b>745,365,278</b>	<b>11,636,486</b>	<b>1,788,128</b>	<b>153,878,184</b>	<b>114,501,024</b>	<b>14,949,209</b>
(Allow. Loan Losses)	(113,154)	(48,284)	(161,771)	(7,802,245)	(338,072)	(15,631)	(2,131,110)	(1,946,518)	(219,512)
Land And Building	0	0	685,662	34,734,647	6,210	91,209	3,960,641	3,936,606	156,434
Other Fixed Assets	253,702	21,610	281,992	7,826,142	176,445	8,273	2,157,960	886,755	186,933
All Other Assets	134,688	82,091	408,428	61,580,272	140,340	16,887	2,352,457	1,594,442	332,832
<b>TOTAL ASSETS</b>	<b>28,891,546</b>	<b>11,111,164</b>	<b>52,369,522</b>	<b>1,748,618,018</b>	<b>20,426,217</b>	<b>2,453,164</b>	<b>239,038,603</b>	<b>164,751,583</b>	<b>22,622,776</b>
<b>LIABILITIES &amp; CAPITAL</b>									
Dividends Payable	243,258	62,433	670,153	464,682	69,486	0	18,317	1,414,644	99,089
Notes & Int. Payable	0	0	0	379,863,818	0	0	0	0	0
Accts. Pay. & Other Liab.	15,622	22,782	147,942	16,539,316	112,374	36,493	2,129,385	427,061	103,149
<b>TOTAL LIABILITIES</b>	<b>258,880</b>	<b>85,215</b>	<b>818,095</b>	<b>396,867,816</b>	<b>181,860</b>	<b>36,493</b>	<b>2,147,702</b>	<b>1,841,705</b>	<b>202,238</b>
Share Drafts	2,228,099	1,733,839	7,874,575	206,505,687	1,125,246	0	47,655,681	25,169,418	5,621,145
Regular shares	16,630,171	5,409,563	12,593,164	466,579,532	10,637,129	1,882,379	61,865,357	44,669,596	9,004,207
Share Certificates	2,308,705	1,821,435	14,852,774	253,234,942	2,543,418	0	45,644,113	38,516,085	3,440,762
IRA/KEOGH	2,125,414	997,192	3,934,725	139,876,002	2,204,256	150,328	16,982,792	10,230,369	1,305,116
Other Shares + Dep.	0	213,175	9,108,887	167,523,838	0	2,036	49,771,674	34,262,161	0
<b>TOTAL SHARES</b>	<b>23,292,389</b>	<b>10,175,204</b>	<b>48,364,125</b>	<b>1,233,720,001</b>	<b>16,510,049</b>	<b>2,034,743</b>	<b>221,919,617</b>	<b>152,847,629</b>	<b>19,371,230</b>
Regular Reserves	970,298	283,245	1,623,650	36,901,543	358,116	155,907	4,462,279	4,236,507	524,700
Other Reserves	0	3,726	0	(1,007,470)	0	0	0	6,778	(11,331)
Undivided Earnings	4,369,979	563,774	1,563,652	82,136,127	3,376,192	226,021	10,509,005	5,818,964	2,535,940
<b>TOTAL EQUITY</b>	<b>5,340,277</b>	<b>850,745</b>	<b>3,187,302</b>	<b>118,030,200</b>	<b>3,734,308</b>	<b>381,928</b>	<b>14,971,284</b>	<b>10,062,249</b>	<b>3,049,309</b>
<b>TOTAL LIAB. &amp; EQUITY</b>	<b>28,891,546</b>	<b>11,111,164</b>	<b>52,369,522</b>	<b>1,748,618,018</b>	<b>20,426,217</b>	<b>2,453,164</b>	<b>239,038,603</b>	<b>164,751,583</b>	<b>22,622,776</b>

\*Ward Cove Federal Credit Union merged into Credit Union 1 on June 1, 1997.

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 as of December 31, 1997

	Matanuska Valley FCU	North Country	Northern Schools FCU	Northern Skies FCU	Tongass FCU	All State & Federal Credit Unions
<b>ASSETS</b>						
Cash	3,483,673	1,056,064	819,724	413,257	1,231,553	50,463,912
Dep. In S&L and Banks	911,859	2,180,000	781,000	709,518	95,000	29,066,020
Dep. & Loans in Other CU	0	0	0	0	0	1,189,000
US Govt & Agency Sec.	33,066,179	0	1,903,620	0	999,680	495,798,567
NCUSIF Capital Deposit	754,139	145,576	362,065	92,297	144,546	16,964,753
All Other Invest.	6,217,913	3,861,938	6,612,949	0	3,690,356	547,789,136
Real Estate Loans	9,861,762	771,585	17,703,675	1,477,640	3,021,242	222,180,040
Unsecured Loans	12,043,881	1,431,661	5,007,259	1,719,874	1,421,113	191,711,580
Other Member Loans	24,322,909	8,167,224	8,046,341	7,047,941	4,905,156	752,123,927
Other Loans	0	0	0	70,084	0	50,310,549
<b>TOTAL LOANS</b>	<b>46,228,552</b>	<b>10,370,470</b>	<b>30,757,275</b>	<b>10,315,539</b>	<b>9,347,511</b>	<b>1,216,326,096</b>
(Allow. Loan Losses)	(716,902)	(64,776)	(197,352)	(41,723)	(40,267)	(13,837,317)
Land And Building	3,600,304	779,201	1,475,214	385,176	303,967	50,115,271
Other Fixed Assets	754,938	176,531	175,539	15,887	200,720	13,123,427
All Other Assets	1,460,726	82,819	972,711	108,303	51,639	69,318,635
<b>TOTAL ASSETS</b>	<b>95,761,381</b>	<b>18,587,823</b>	<b>43,662,745</b>	<b>11,998,254</b>	<b>16,024,705</b>	<b>2,476,317,501</b>
<b>LIABILITIES &amp; CAPITAL</b>						
Dividends Payable	43,977	160,420	19,312	121,538	0	3,387,309
Notes & Int. Payable	233,572	0	0	0	0	380,097,390
Accts. Pay. & Other Liab.	357,434	80,192	157,865	18,447	20,633	20,168,695
<b>TOTAL LIABILITIES</b>	<b>634,983</b>	<b>240,612</b>	<b>177,177</b>	<b>139,985</b>	<b>20,633</b>	<b>403,653,394</b>
Share Drafts	19,611,220	3,723,328	10,699,533	1,645,762	2,884,600	336,478,133
Regular shares	26,363,969	8,989,082	20,088,753	4,956,782	9,749,238	699,418,922
Share Certificates	15,113,164	2,775,216	6,081,044	3,575,247	1,842,717	391,749,622
IRA/KEOGH	4,168,602	1,283,392	2,820,577	940,303	585,282	187,604,350
Other Shares + Dep.	23,296,055	0	420,672	99,000	0	284,697,498
<b>TOTAL SHARES</b>	<b>88,553,010</b>	<b>16,771,018</b>	<b>40,110,579</b>	<b>11,217,094</b>	<b>15,061,837</b>	<b>1,899,948,525</b>
Regular Reserves	1,677,795	450,637	1,206,360	388,494	501,991	53,741,522
Other Reserves	137,381	0	14,180	0	0	(856,736)
Undivided Earnings	4,758,212	1,125,557	2,154,449	252,681	440,244	119,830,797
<b>TOTAL EQUITY</b>	<b>6,573,388</b>	<b>1,576,194</b>	<b>3,374,989</b>	<b>641,175</b>	<b>942,235</b>	<b>172,715,583</b>
<b>TOTAL LIAB. &amp; EQUITY</b>	<b>95,761,381</b>	<b>18,587,823</b>	<b>43,662,745</b>	<b>11,998,254</b>	<b>16,024,705</b>	<b>2,476,317,501</b>