

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

William Noll, Commissioner

Mark Davis, Director

**COMPARATIVE STATEMENT OF ASSETS, LIABILITIES AND CAPITAL ACCOUNTS OF ALASKA STATE BANKS
AS OF June 30, 2005
(Dollar amount in thousands)**

	Denali State Bank	First Bank	Northrim Bank	TOTAL STATE COMMERCIAL BANKS	Mt. McKinley Bank	TOTAL STATE BANKS	ANNUAL % CHANGE
ASSETS							
Cash & balances due from depository institutions:							
Noninterest-bearing balances and currency and coin	9,987	14,539	29,168	53,694	4,008	57,702	-6.29%
Interest-bearing balances	40	57	8,392	8,489	20,045	28,534	85.45%
Securities:							
Held-to-maturity securities	10,278	0	724	11,002	58,853	69,855	-7.59%
Available-for-sale securities	77,570	105,627	59,568	242,765	3,825	246,590	-0.17%
Federal funds sold & securities purchased under agreements to resell:							
Federal funds sold	2,150	0	0	2,150	0	2,150	86.96%
Securities purchased under agreements to resell	0	0	0	0	0	0	0.00%
Loans and lease financing receivables:							
Loans and leases held for sale	1,586	2,684	0	4,270	1,295	5,565	42.44%
Loans and leases, net of unearned income	95,795	165,179	699,663	960,637	130,221	1,090,858	12.75%
LESS: Allowance for loan and lease losses	(1,712)	(1,749)	(10,882)	(14,343)	(1,105)	(15,448)	4.51%
Loans and leases, net of unearned income and allowance	94,083	163,430	688,781	946,294	129,116	1,075,410	12.88%
Trading assets	0	0	0	0	0	0	0.00%
Premises & fixed assets	5,804	17,126	10,950	33,880	7,773	41,653	16.85%
Other real estate owned	0	234	0	234	0	234	26.49%
Investments in unconsolidated subsidiaries & associated companies	0	0	6,704	6,704	0	6,704	-2.09%
Customers' liability to this bank on acceptances outstanding	0	0	0	0	0	0	0.00%
Intangible assets:							
Goodwill	0	0	5,735	5,735	0	5,735	0.00%
Other intangible assets	0	1,900	715	2,615	0	2,615	-12.31%
Other assets	2,013	7,597	24,884	34,494	3,151	37,645	35.08%
TOTAL ASSETS	203,511	313,194	835,621	1,352,326	228,066	1,580,392	10.01%
LIABILITIES							
Deposits of:							
Individuals-partnerships-corporations	180,016	246,552	696,208	1,122,776	182,677	1,305,453	11.56%
U.S. Government	78	0	159	237	0	237	13.94%
States and political subdivisions in the U.S.	7,581	34,308	43,244	85,133	4,677	89,810	-8.32%
Commercial banks and other depository institutions in the U.S.	0	0	651	651	0	651	-3.84%
Banks in foreign countries	0	0	0	0	0	0	0.00%
Foreign governments and official institutions	0	0	0	0	0	0	0.00%
TOTAL DEPOSITS	187,675	280,860	740,262	1,208,797	187,354	1,396,151	10.02%
Noninterest-bearing deposits	88,569	46,511	192,114	327,194	26,126	353,320	7.41%
Interest-bearing deposits	99,106	234,349	548,148	881,603	161,228	1,042,831	10.93%
Fed funds purchased & securities sold under agreements to repurchase:							
Federal funds purchased	0	6,750	0	6,750	0	6,750	100.00%
Securities sold under agreements to repurchase	0	0	1,987	1,987	0	1,987	72.33%
Trading liabilities	0	0	0	0	0	0	0.00%
Other borrowed money	0	0	3,774	3,774	1,000	4,774	-8.81%
Bank's liability on acceptances executed and outstanding	0	0	0	0	0	0	0.00%
Subordinated notes & debentures	0	0	0	0	0	0	0.00%
Other liabilities	770	808	6,599	8,177	2,098	10,275	-3.01%
TOTAL LIABILITIES	188,445	288,418	752,622	1,229,485	190,452	1,419,937	10.41%
Minority interest in consolidated subsidiaries	0	0	0	0	0	0	0.00%
EQUITY CAPITAL							
Perpetual preferred stock	0	0	0	0	0	0	0.00%
Common stock	4,404	1,015	6,107	11,526	0	11,526	0.00%
Surplus	6,404	11,028	47,186	64,618	5,397	70,015	0.37%
Retained earnings	4,592	12,741	29,856	47,189	32,209	79,398	14.30%
Accumulated other comprehensive income	(334)	(8)	(150)	(492)	8	(484)	181.40%
Other equity capital components	0	0	0	0	0	0	0.00%
TOTAL EQUITY CAPITAL	15,066	24,776	82,999	122,841	37,614	160,455	6.56%
TOTAL LIABILITIES, MINORITY INTEREST AND EQUITY CAPITAL	203,511	313,194	835,621	1,352,326	228,066	1,580,392	10.01%