

**DEPARTMENT OF COMMUNITY AND ECONOMIC DEVELOPMENT**  
**DIVISION OF BANKING, SECURITIES AND CORPORATIONS**  
Deborah B. Sedwick, Commissioner  
Franklin T. Elder, Director

**COMPARATIVE STATEMENT OF ASSETS, LIABILITIES AND CAPITAL ACCOUNTS OF ALASKA STATE BANKS**  
**AS OF SEPTEMBER 30, 1999**  
(Dollar amount in thousands)

	Denali State Bank	First Bank	Northrim Bank**	TOTAL STATE COMMERCIAL BANKS	Mt. McKinley Mutual Savings Bank	TOTAL STATE BANKS	YEARLY % CHANGE *
<b>ASSETS</b>							
Cash & balances due from							
Depository Institutions:							
Noninterest-bearing	11,982	10,421	38,458	60,861	1,893	62,754	91.86%
Interest-bearing	43	176	3,563	3,782	10,816	14,598	-28.77%
Securities, held-to-maturity	8,373	0	2,350	10,723	87,605	98,328	32.70%
Securities, available-for-sale	42,344	108,912	49,488	200,744	17,352	218,096	17.42%
Federal funds sold & sec. purch. to resell	0	1,627	0	1,627	0	1,627	-94.95%
Loans & leases, net	67,188	130,293	393,705	591,186	37,015	628,201	35.17%
Trading assets	0	0	0	0	0	0	0.00%
Premises & fixed assets	4,928	5,785	7,414	18,127	3,188	21,315	10.74%
Other real estate owned	120	194	260	574	0	574	-68.69%
Investments in unconsolidated subsidiaries	0	0	1,147	1,147	0	1,147	100.00%
Customer's liability on acceptances	0	0	0	0	0	0	0.00%
Intangible assets	0	697	9,806	10,503	0	10,503	1830.70%
Other assets	2,734	3,609	7,483	13,826	2,094	15,920	31.19%
<b>TOTAL ASSETS</b>	<b>137,712</b>	<b>261,714</b>	<b>513,674</b>	<b>913,100</b>	<b>159,963</b>	<b>1,073,063</b>	<b>27.03%</b>
<b>LIABILITIES</b>							
Deposits of:							
Individuals-partnerships-corporations	116,950	201,663	419,322	737,935	124,193	862,128	25.16%
U.S. Government	59	437	91	587	0	587	-31.90%
States and political subdiv. in the U.S.	4,951	37,239	24,685	66,875	0	66,875	26.77%
Commercial banks in the U.S.	396	0	109	505	43	548	13.46%
Other U.S. depositories.	671	0	594	1,265	100	1,365	-5.54%
Certified & official checks	1,455	1,622	2,721	5,798	1,213	7,011	8.53%
All other deposits	0	0	0	0	0	0	0.00%
<b>TOTAL DEPOSITS</b>	<b>124,482</b>	<b>240,961</b>	<b>447,522</b>	<b>812,965</b>	<b>125,549</b>	<b>938,514</b>	<b>25.00%</b>
Noninterest-bearing deposits (domestic offices)	43,433	32,206	100,812	176,451	6,604	183,055	32.34%
Interest-bearing deposits (domestic offices)	81,049	208,755	346,710	636,514	118,945	755,459	23.34%
Federal funds purchased & securities sold	650	0	5,343	5,993	0	5,993	0.00%
Demand notes - U.S. Treasury	0	0	1,000	1,000	0	1,000	33.87%
Trading Liabilities	0	0	7,000	7,000	0	7,000	100.00%
Other borrowed money	0	0	0	0	8,950	8,950	171.62%
Bank's liability on acceptances	0	0	0	0	0	0	0.00%
Notes & debentures	0	0	1,500	1,500	0	1,500	0.00%
Other liabilities	1,093	1,046	3,730	5,869	2,010	7,879	12.17%
<b>TOTAL LIABILITIES</b>	<b>126,225</b>	<b>242,007</b>	<b>466,095</b>	<b>834,327</b>	<b>136,509</b>	<b>970,836</b>	<b>27.43%</b>
<b>EQUITY CAPITAL</b>							
Perpetual preferred stock	0	0	0	0	0	0	0.00%
Common stock	4,404	1,015	5,165	10,584	0	10,584	23.37%
Surplus	4,279	9,029	36,853	50,161	4,002	54,163	56.25%
Undivided profit & capital reserves	3,818	10,507	5,902	20,227	19,670	39,897	-100.00%
Net unrealized gains (losses) on afs securities	(1,014)	(844)	(341)	(2,199)	(218)	(2,417)	N/A
Cumulative foreign currency trans. adj.	0	0	0	0	0	0	0.00%
<b>TOTAL EQUITY CAPITAL</b>	<b>11,487</b>	<b>19,707</b>	<b>47,579</b>	<b>78,773</b>	<b>23,454</b>	<b>102,227</b>	<b>23.38%</b>
<b>TOTAL LIABILITIES &amp; EQUITY CAPITAL</b>	<b>137,712</b>	<b>261,714</b>	<b>513,674</b>	<b>913,100</b>	<b>159,963</b>	<b>1,073,063</b>	<b>27.03%</b>

\* The yearly % change compares 9/30/98 - 9/30/99

\*\* Effective, 6/11/99 Northrim Bank acquired a portion of the assets and liabilities of Bank of America, N.T. & S.A.

Compiled quarterly by the Division of Banking, Securities and Corporations, P.O. Box 110807, Juneau, AK 99811-0807.

11/16/99 km