

Banking on Alaska's Potential

Alaska State Chamber
Fall Forum
October 25, 2018

ACT NATURALLY

ORIGINAL COPY

LARGER HALF

CLEARLY CONFUSED

SMALL CROWD

OPTIMISTIC BANKER

Perspective



What do you see?



September 17, 2011



October 17, 2015

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Iditarod, Wilderness Challenge, Mt Marathon

Northrim Bank





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CALISTA CORPORATION



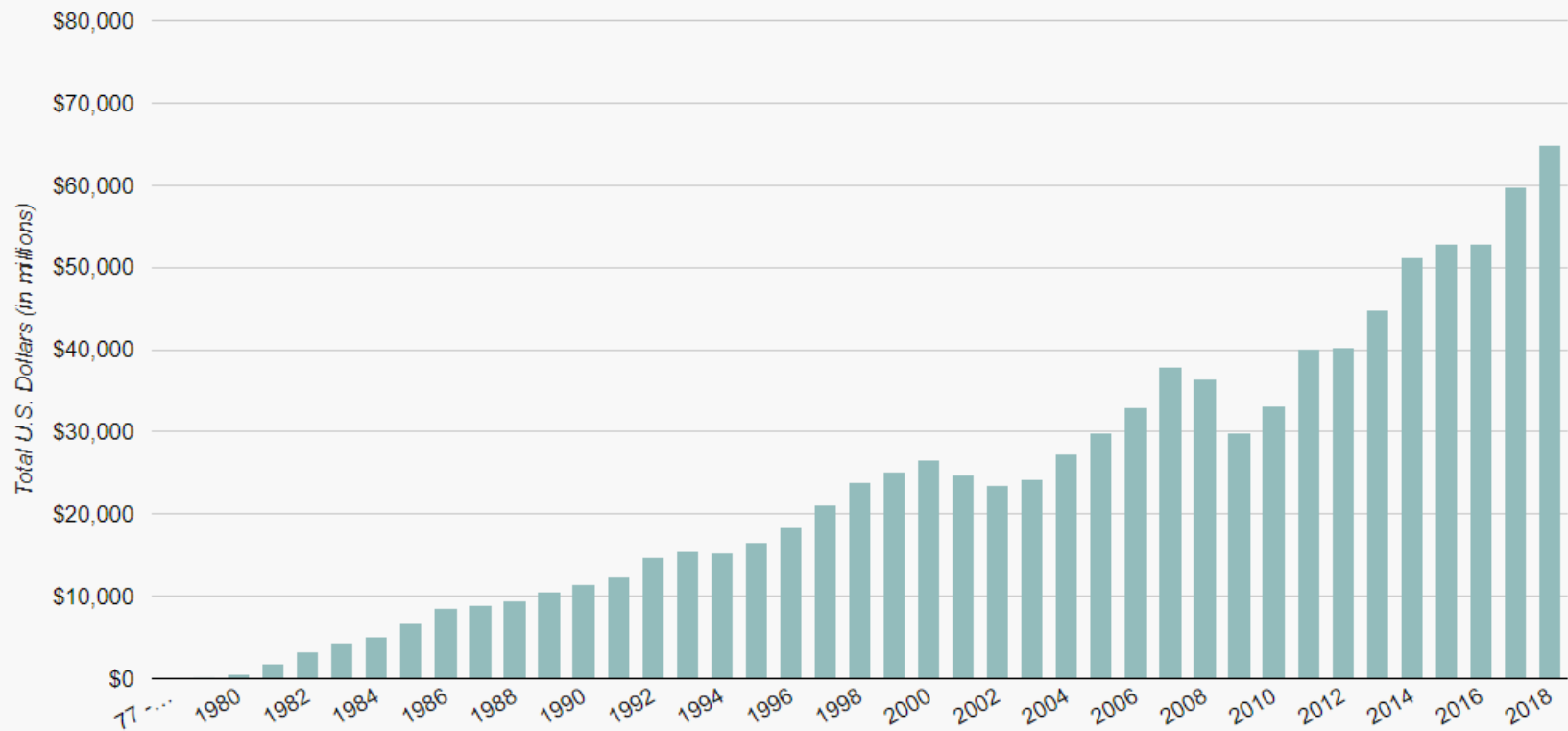
CIRI



BERING
STRAITS
Native Corporation



PERMANENT FUND VALUE



Source: Alaska Permanent Fund Corporation

Total estimated state spending, FY 2017 (\$ in millions)

[hide]

State	State funds	Federal funds	Total spending	Population	Per capita spending
Alaska	\$6,260	\$3,830	\$10,090	739,795	\$13,639
Delaware	\$8,106	\$2,171	\$10,277	961,939	\$10,684
Hawaii	\$11,413	\$2,571	\$13,984	1,427,538	\$9,796
Oregon	\$29,713	\$10,189	\$39,902	4,142,776	\$9,632
North Dakota	\$5,316	\$1,886	\$7,202	755,393	\$9,534

Nevada	\$8,767	\$4,476	\$13,243	2,998,039	\$4,417
Texas	\$77,445	\$46,870	\$124,315	28,304,596	\$4,392
New Hampshire	\$3,665	\$2,221	\$5,886	1,342,795	\$4,383
Missouri	\$17,199	\$8,186	\$25,385	6,113,532	\$4,152
Florida	\$53,768	\$26,777	\$80,545	20,984,400	\$3,838

Source: [ballotpedia.com/Total State Government Expenditures](http://ballotpedia.com/Total-State-Government-Expenditures)

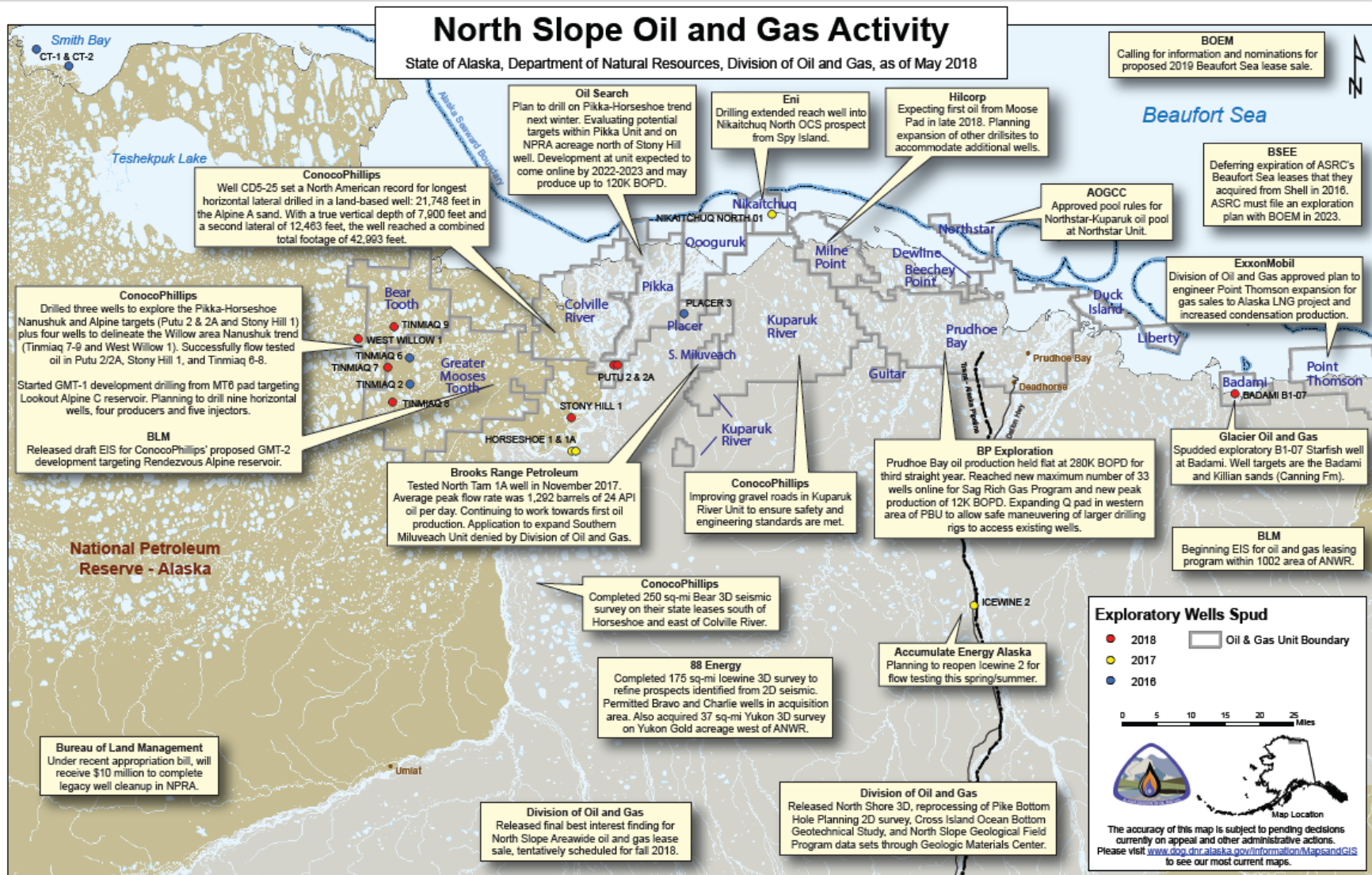
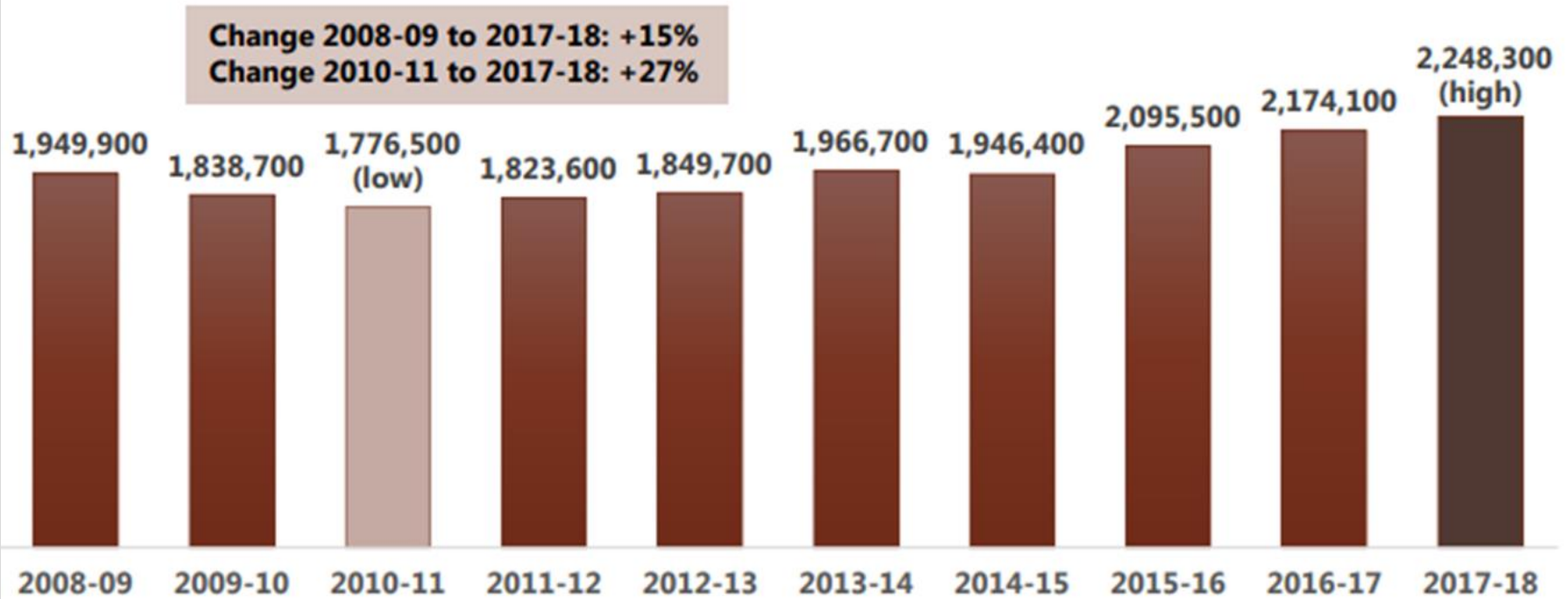
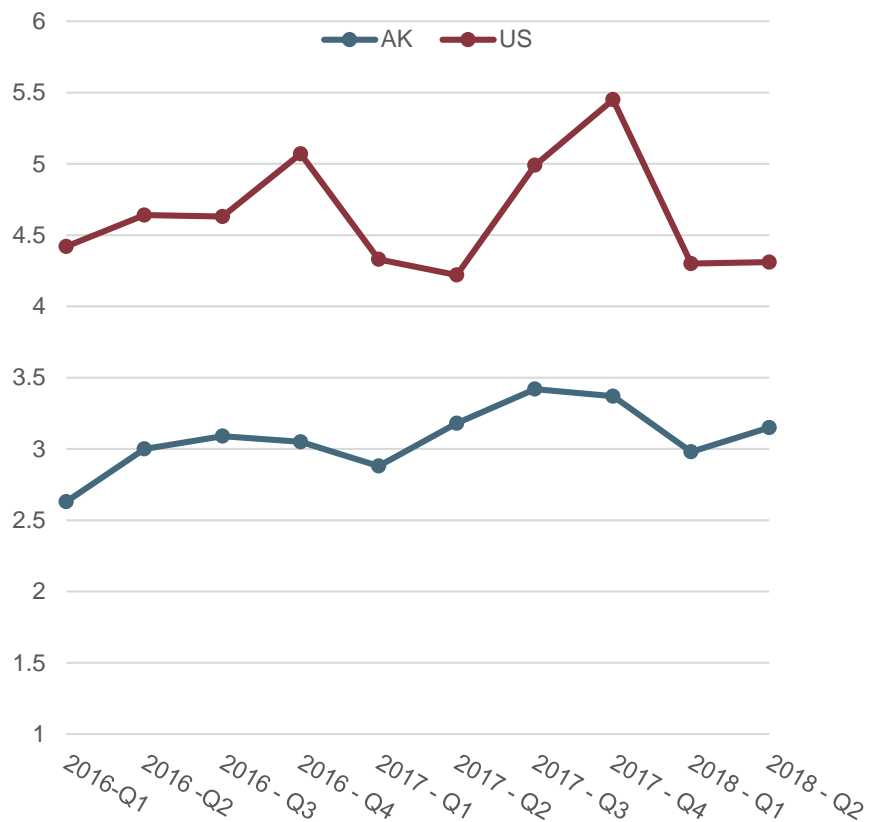


Chart 4. Annual Alaska Visitor Volume, 2008-09 to 2017-18

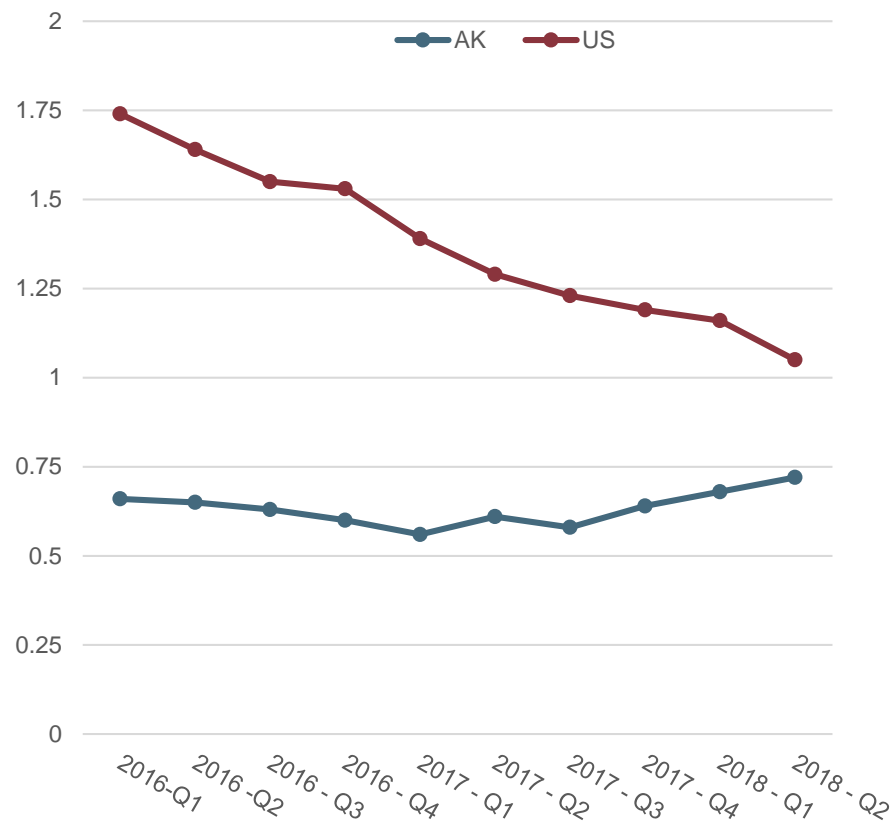
Source: AVSP 6 and 7.

Source: Alaska Visitor Volume, Fall/Winter 2015-16 to 2017-18

Past Due Rates

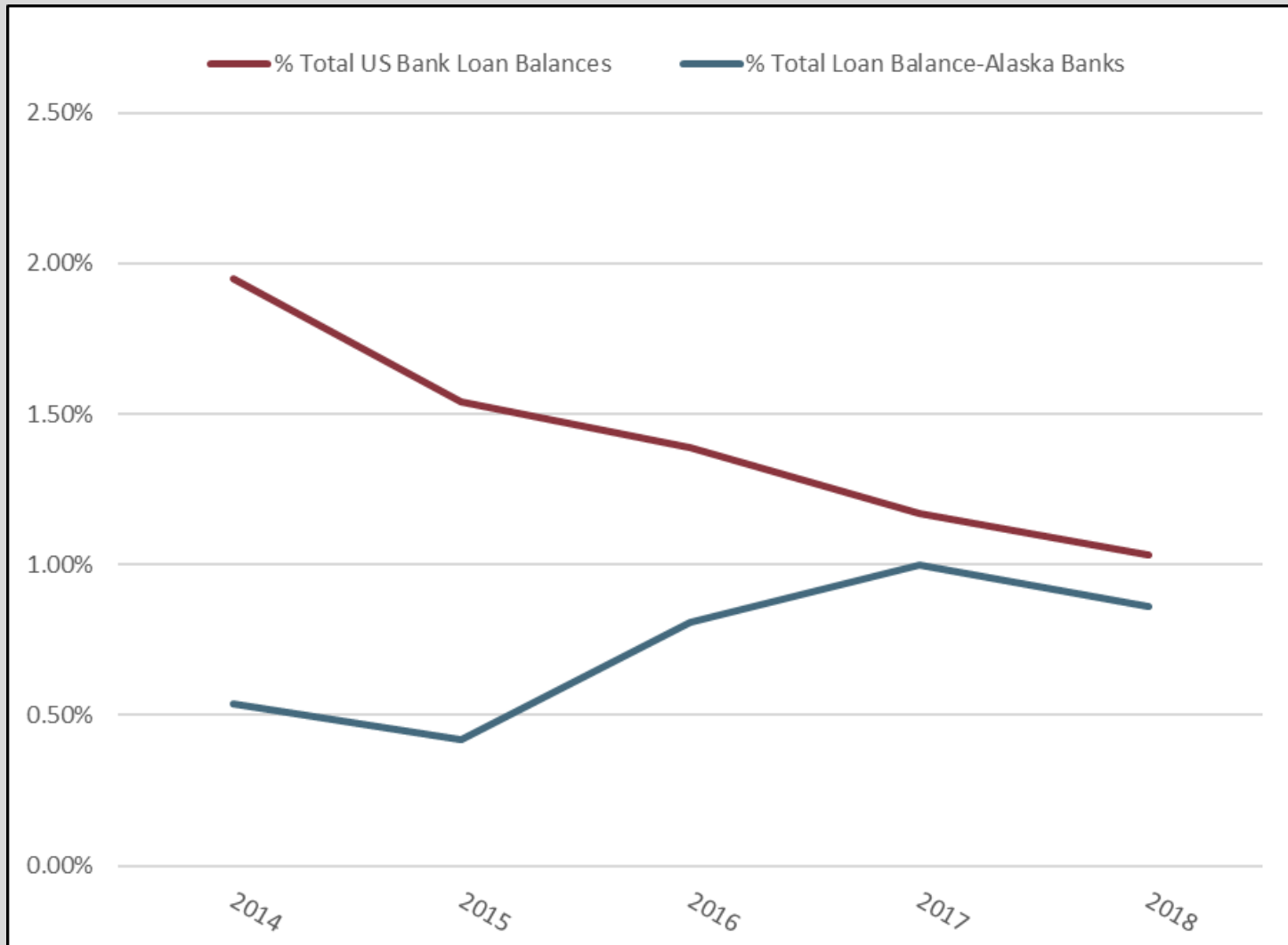


Foreclosure Rates



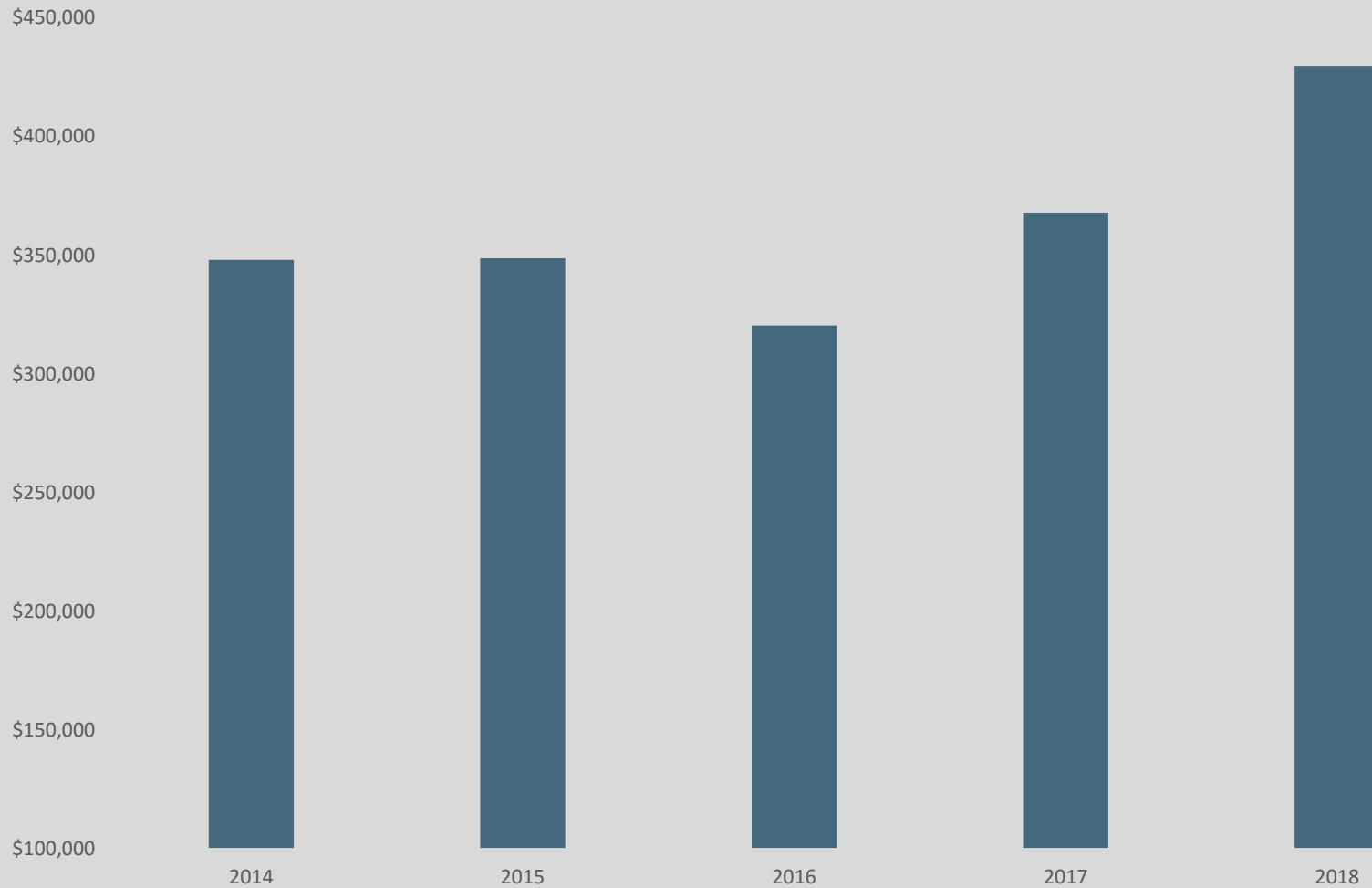
Source: Mortgage Bankers Association

Non-Accrual Loans as a Percent of Total Loan Balances



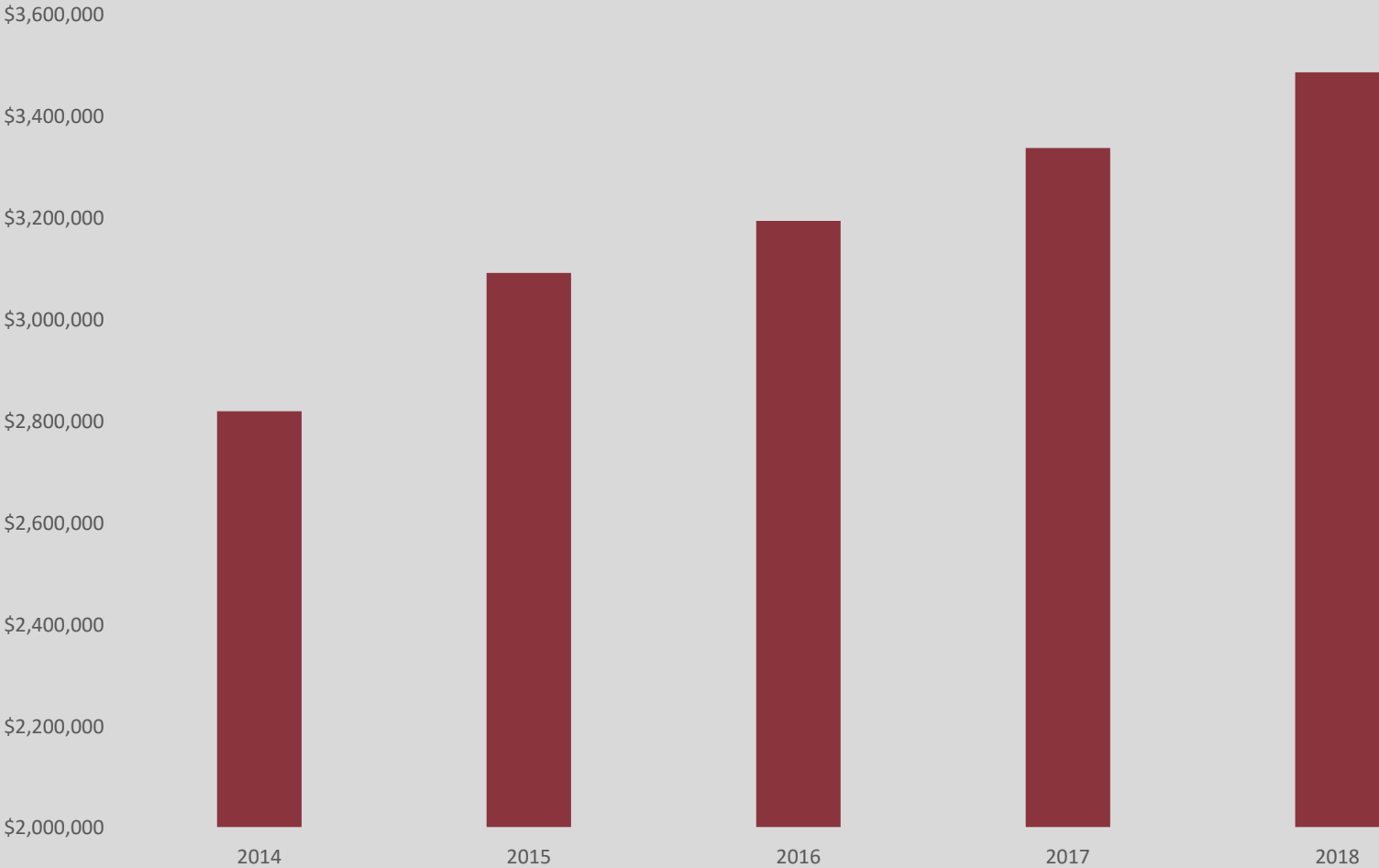
Source: FDIC.org and Federal Reserve Bank of St Louis

AIDEA Loan Balances (in thousands)



Source: AIDEA.org

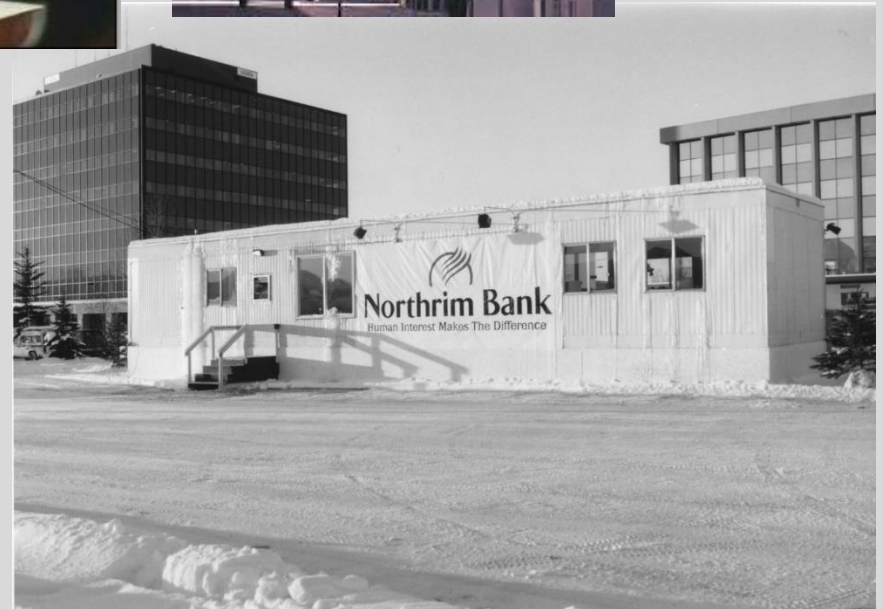
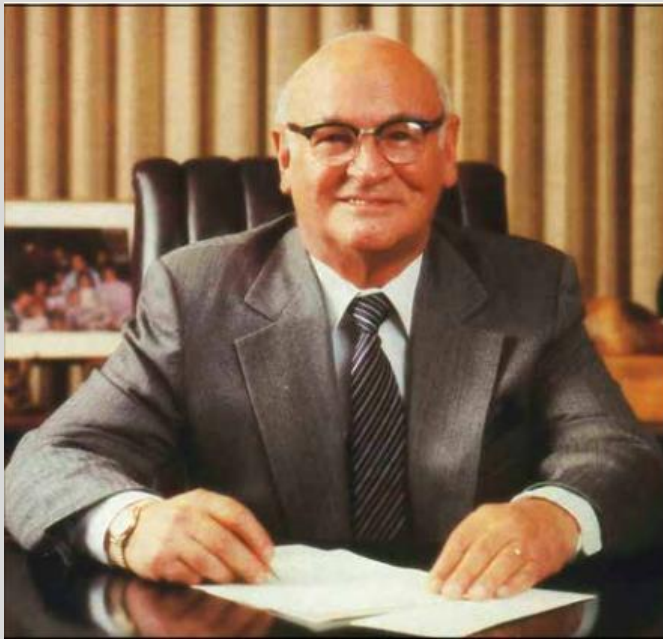
Loan Balances of Alaska Banks (in thousands)



FNBA, Northrim Bank, First Bank, Mt McKinley Bank, Denali State Bank

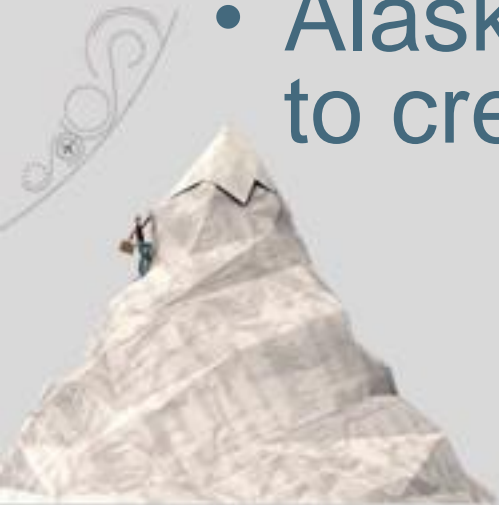
Source: *FDIC.gov*

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As we go forward:

- There are significant opportunities for individual businesses in every economic environment.
 - Alaska businesses will continue to create opportunities.
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Thank You

