# REPORT OF CONDITION

# Mt. McKinley Bank

## Fairbanks In the State of Alaska

## At the Close of Business on December 31, 2024

#### **ASSETS**

Cash and due from banks - Non-Interest Bearing Due from Banks - Interest Bearing Securities of U.S. Government Agencies and Corporations Obligations of States and Political Subdivisions Federal Home Loan Bank Stock Federal Home Loan Bank Stock Sassodiand securities purchased under agreement to resell Loans - net Bank premises, furniture and fixtures, and other assets representing bank premises Real estate owned other than bank premises Real estate owned other than bank premises LIABILITIES  LIABILITIES  Non-Interest Bearing deposits of individuals, partnerships and corporations TOTAL ASSETS Securities sold under Agreement of Repurchase Advances due Federal Home Loan Bank Other Liabilities  CAPITAL  SURPLUS AND CAPITAL RESERVES NET AGENCY ACCOUNTS  Federal Home Loan Bank (0.532,000)  TOTAL LIABILITIES  Securities Sold under Agreement of Repurchase Advances due Federal Home Loan Bank Other Liabilities  CAPITAL  SURPLUS AND CAPITAL RESERVES NET UNREALIZED GAINS (LOSSES) AVAILABLE FOR SALE SECURITIES TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS  \$628,308,000  TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS  \$628,308,000				
Securities of U.S. Government Agencies and Corporations  Obligations of States and Political Subdivisions  Federal Home Loan Bank Stock Solventhing So	Cash and due from banks - Non-Interest Bearing	\$	3,175,000	
Obligations of States and Political Subdivisions Federal Home Loan Bank Stock Federal Funds sold and securities purchased under agreement to resell Loans - net Bank premises, furniture and fixtures, and other assets representing bank premises Bank premises, furniture and fixtures, and other assets representing bank premises Real estate owned other than bank premises TOTAL ASSETS LIABILITIES  Non-Interest Bearing deposits of individuals, partnerships and corporations Time and savings deposits of individuals, partnerships and corporations TOTAL DEPOSITS Securities sold under Agreement of Repurchase Advances due Federal Home Loan Bank Other Liabilities  CAPITAL  SURPLUS AND CAPITAL RESERVES NET UNREALIZED GAINS (LOSSES) AVAILABLE FOR SALE SECURITIES 1389,000 1189,000 116,474,000 116,474,000 116,474,000 116,474,000 116,474,000 116,474,000 116,474,000 116,474,000 116,474,000 116,474,000 116,474,000 116,474,000 116,474,000 117,565,000	Due from Banks - Interest Bearing		28,661,000	
Securities sold under Agreement of Repurchase   Total Deposits of individuals, partnerships and corporations   Securities sold under Agreement of Repurchase   None   None	Securities of U.S. Government Agencies and Corporations		204,774,000	
Federal Funds sold and securities purchased under agreement to resell Loans - net Loans - net Bank premises, furniture and fixtures, and other assets representing bank premises Real estate owned other than bank premises 125,000 Other Assets 22,551,000 TOTAL ASSETS \$ 628,308,000  LIABILITIES  Non-Interest Bearing deposits of individuals, partnerships and corporations Time and savings deposits of individuals, partnerships and corporations TOTAL DEPOSITS 530,211,000  Securities sold under Agreement of Repurchase Advances due Federal Home Loan Bank Other Liabilities  CAPITAL  SURPLUS AND CAPITAL RESERVES NET UNREALIZED GAINS (LOSSES) AVAILABLE FOR SALE SECURITIES (24,909,000) TOTAL EQUITY CAPITAL 91,565,000	Obligations of States and Political Subdivisions		92,897,000	
Loans - net         247,518,000           Bank premises, furniture and fixtures, and other assets representing bank premises         22,551,000           Real estate owned other than bank premises         125,000           Other Assets         28,218,000           TOTAL ASSETS           LIABILITIES           Non-Interest Bearing deposits of individuals, partnerships and corporations         \$ 144,392,000           Time and savings deposits of individuals, partnerships and corporations         335,819,000           TOTAL DEPOSITS         530,211,000           Securities sold under Agreement of Repurchase         NONE           Advances due Federal Home Loan Bank         NONE           Other Liabilities         6,532,000           TOTAL LIABILITIES           CAPITAL           SURPLUS AND CAPITAL RESERVES           NET UNREALIZED GAINS (LOSSES) AVAILABLE FOR SALE SECURITIES         (24,909,000)           TOTAL EQUITY CAPITAL         91,565,000	Federal Home Loan Bank Stock		389,000	
Bank premises, furniture and fixtures, and other assets representing bank premises Real estate owned other than bank premises 125,000 Other Assets 28,218,000  TOTAL ASSETS \$628,308,000  LIABILITIES  Non-Interest Bearing deposits of individuals, partnerships and corporations Time and savings deposits of individuals, partnerships and corporations 385,819,000  TOTAL DEPOSITS 530,211,000  Securities sold under Agreement of Repurchase Advances due Federal Home Loan Bank Other Liabilities  CAPITAL  SURPLUS AND CAPITAL RESERVES NET UNREALIZED GAINS (LOSSES) AVAILABLE FOR SALE SECURITIES (24,909,000) TOTAL EQUITY CAPITAL 91,565,000	Federal Funds sold and securities purchased under agreement to resell		NONE	
Real estate owned other than bank premises   125,000     Other Assets   28,218,000     TOTAL ASSETS   \$ 628,308,000     LIABILITIES     Non-Interest Bearing deposits of individuals, partnerships and corporations   \$ 144,392,000     Time and savings deposits of individuals, partnerships and corporations   385,819,000     TOTAL DEPOSITS   530,211,000     Securities sold under Agreement of Repurchase   NONE     Advances due Federal Home Loan Bank   NONE     Other Liabilities   536,743,000     TOTAL LIABILITIES   536,743,000     CAPITAL     SURPLUS AND CAPITAL RESERVES   116,474,000     NET UNREALIZED GAINS (LOSSES) AVAILABLE FOR SALE SECURITIES   (24,909,000)     TOTAL EQUITY CAPITAL   91,565,000	Loans - net		247,518,000	
Other Assets         28,218,000           TOTAL ASSETS         \$ 628,308,000           LIABILITIES           Non-Interest Bearing deposits of individuals, partnerships and corporations         \$ 144,392,000           Time and savings deposits of individuals, partnerships and corporations         385,819,000           TOTAL DEPOSITS         530,211,000           Securities sold under Agreement of Repurchase         NONE           Advances due Federal Home Loan Bank         NONE           Other Liabilities         6,532,000           TOTAL LIABILITIES         536,743,000           CAPITAL           SURPLUS AND CAPITAL RESERVES         116,474,000           NET UNREALIZED GAINS (LOSSES) AVAILABLE FOR SALE SECURITIES         (24,909,000)           TOTAL EQUITY CAPITAL         91,565,000	Bank premises, furniture and fixtures, and other assets representing bank premises		22,551,000	
State	Real estate owned other than bank premises		125,000	
LIABILITIES  Non-Interest Bearing deposits of individuals, partnerships and corporations \$ 144,392,000	Other Assets		28,218,000	
LIABILITIES  Non-Interest Bearing deposits of individuals, partnerships and corporations \$ 144,392,000				
Non-Interest Bearing deposits of individuals, partnerships and corporations Time and savings deposits of individuals, partnerships and corporations  TOTAL DEPOSITS  Securities sold under Agreement of Repurchase Advances due Federal Home Loan Bank Other Liabilities  TOTAL LIABILITIES  CAPITAL  SURPLUS AND CAPITAL RESERVES NET UNREALIZED GAINS (LOSSES) AVAILABLE FOR SALE SECURITIES TOTAL EQUITY CAPITAL  \$ 144,392,000  \$ 385,819,000  **NONE** **NONE** **NONE** **O,532,000  **CAPITAL**  \$ 116,474,000  (24,909,000)  TOTAL EQUITY CAPITAL  \$ 91,565,000	TOTAL ASSETS	\$	628,308,000	
Non-Interest Bearing deposits of individuals, partnerships and corporations Time and savings deposits of individuals, partnerships and corporations  TOTAL DEPOSITS  Securities sold under Agreement of Repurchase Advances due Federal Home Loan Bank Other Liabilities  TOTAL LIABILITIES  CAPITAL  SURPLUS AND CAPITAL RESERVES NET UNREALIZED GAINS (LOSSES) AVAILABLE FOR SALE SECURITIES TOTAL EQUITY CAPITAL  \$ 144,392,000  \$ 385,819,000  **NONE** **NONE** **NONE** **O,532,000  **CAPITAL**  \$ 116,474,000  (24,909,000)  TOTAL EQUITY CAPITAL  \$ 91,565,000				
Time and savings deposits of individuals, partnerships and corporations  TOTAL DEPOSITS  530,211,000  Securities sold under Agreement of Repurchase Advances due Federal Home Loan Bank Other Liabilities  TOTAL LIABILITIES  CAPITAL  SURPLUS AND CAPITAL RESERVES NET UNREALIZED GAINS (LOSSES) AVAILABLE FOR SALE SECURITIES TOTAL EQUITY CAPITAL  385,819,000  NONE NONE CAPITAL  116,474,000 124,909,000) 116,474,000 116,474,000 116,474,000 116,474,000 116,474,000 116,474,000 116,474,000 116,474,000 116,474,000 116,474,000 116,476,000 116	LIABILITIES			
TOTAL DEPOSITS  Securities sold under Agreement of Repurchase Advances due Federal Home Loan Bank Other Liabilities  TOTAL LIABILITIES  CAPITAL  SURPLUS AND CAPITAL RESERVES NET UNREALIZED GAINS (LOSSES) AVAILABLE FOR SALE SECURITIES TOTAL EQUITY CAPITAL  530,211,000  NONE NONE CAPITAL  116,474,000 (24,909,000) 91,565,000	Non-Interest Bearing deposits of individuals, partnerships and corporations	\$	144,392,000	
Securities sold under Agreement of Repurchase Advances due Federal Home Loan Bank Other Liabilities  TOTAL LIABILITIES  CAPITAL  SURPLUS AND CAPITAL RESERVES NET UNREALIZED GAINS (LOSSES) AVAILABLE FOR SALE SECURITIES TOTAL EQUITY CAPITAL  NONE 6,532,000  CAPITAL  116,474,000 (24,909,000) 91,565,000	Time and savings deposits of individuals, partnerships and corporations		385,819,000	
Securities sold under Agreement of Repurchase Advances due Federal Home Loan Bank Other Liabilities  TOTAL LIABILITIES  CAPITAL  SURPLUS AND CAPITAL RESERVES NET UNREALIZED GAINS (LOSSES) AVAILABLE FOR SALE SECURITIES TOTAL EQUITY CAPITAL  NONE 6,532,000  CAPITAL  116,474,000 (24,909,000) 91,565,000				
Advances due Federal Home Loan Bank Other Liabilities  TOTAL LIABILITIES  CAPITAL  SURPLUS AND CAPITAL RESERVES NET UNREALIZED GAINS (LOSSES) AVAILABLE FOR SALE SECURITIES TOTAL EQUITY CAPITAL  NONE 6,532,000  116,474,000 (24,909,000) 107AL EQUITY CAPITAL 91,565,000	TOTAL DEPOSITS		530,211,000	
Advances due Federal Home Loan Bank Other Liabilities  TOTAL LIABILITIES  CAPITAL  SURPLUS AND CAPITAL RESERVES NET UNREALIZED GAINS (LOSSES) AVAILABLE FOR SALE SECURITIES TOTAL EQUITY CAPITAL  NONE 6,532,000  116,474,000 (24,909,000) 107AL EQUITY CAPITAL 91,565,000				
Other Liabilities 6,532,000  TOTAL LIABILITIES 536,743,000  CAPITAL  SURPLUS AND CAPITAL RESERVES 116,474,000 NET UNREALIZED GAINS (LOSSES) AVAILABLE FOR SALE SECURITIES (24,909,000) TOTAL EQUITY CAPITAL 91,565,000	Securities sold under Agreement of Repurchase			
TOTAL LIABILITIES  CAPITAL  SURPLUS AND CAPITAL RESERVES  NET UNREALIZED GAINS (LOSSES) AVAILABLE FOR SALE SECURITIES  TOTAL EQUITY CAPITAL  536,743,000  116,474,000  (24,909,000)  91,565,000			NONE	
CAPITAL  SURPLUS AND CAPITAL RESERVES  NET UNREALIZED GAINS (LOSSES) AVAILABLE FOR SALE SECURITIES  TOTAL EQUITY CAPITAL  116,474,000 (24,909,000) 91,565,000	Other Liabilities		6,532,000	
CAPITAL  SURPLUS AND CAPITAL RESERVES  NET UNREALIZED GAINS (LOSSES) AVAILABLE FOR SALE SECURITIES  TOTAL EQUITY CAPITAL  116,474,000 (24,909,000) 91,565,000				
SURPLUS AND CAPITAL RESERVES  NET UNREALIZED GAINS (LOSSES) AVAILABLE FOR SALE SECURITIES  TOTAL EQUITY CAPITAL  116,474,000 (24,909,000) 91,565,000	TOTAL LIABILITIES		536,743,000	
SURPLUS AND CAPITAL RESERVES  NET UNREALIZED GAINS (LOSSES) AVAILABLE FOR SALE SECURITIES  TOTAL EQUITY CAPITAL  116,474,000 (24,909,000) 91,565,000				
NET UNREALIZED GAINS (LOSSES) AVAILABLE FOR SALE SECURITIES  (24,909,000)  TOTAL EQUITY CAPITAL  91,565,000	CAPITAL			
TOTAL EQUITY CAPITAL 91,565,000	SURPLUS AND CAPITAL RESERVES		116,474,000	
	NET UNREALIZED GAINS (LOSSES) AVAILABLE FOR SALE SECURITIES		(24,909,000)	
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS \$ 628,308,000	TOTAL EQUITY CAPITAL		91,565,000	
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS \$ 628,308,000				
	TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	\$	628,308,000	

I, Carmen Randle, SVP - Finance, of the above named bank, do solemnly swear that this report of condition is true and correct to the best of my knowledge and belief.

#### Correct Attest:

Carmen Randle, Senior Vice President - Finance Patty Mongold, Trustee Sam Brice, Trustee Gerald Cleworth, Trustee

> MEMBER FDIC 500 FOURTH AVENUE - FAIRBANKS, ALASKA A State Chartered Mutual Bank