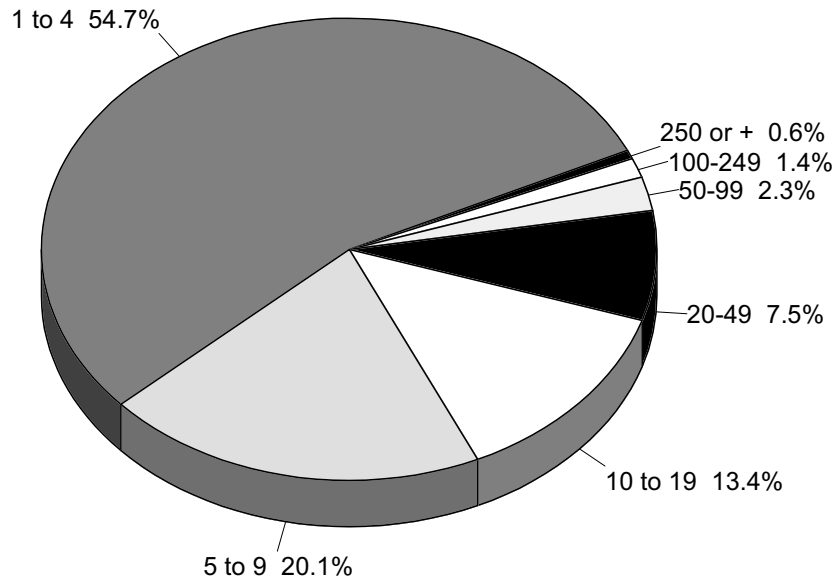


IV. Business Indicators

Number of Firms, Employees & Payroll	94
Major Employers	98
Office Space	100
Banks & Credit Unions	102
Bankruptcies	108
Petroleum Industry	108
Retail Trade	111

Number of Employees Per Business

Anchorage - 1994



Total Number of Businesses: 7,500

Source: "County Business Patterns," U.S. Bureau of the Census. (Revised 4/14/97)

97 Finance #21

Anchorage Business Summary by Employees, Payroll & Number of Firms - 1994

SIC* Code	Industry	Employment	Payroll (\$1,000)	# of Firms	Number of Employees			
					1-19	20-99	100-499	> 499
TOTAL		97,636	3,398,079	7,500	6,615	735	138	12
7	Agricultural Services, Forestry, & Fishing	430	11,698	105	100	5	0	0
10	Mining	6,095	453,753	58	33	12	10	3
1000	Metal mining	(B)	0	8	8	0	0	0
1300	Oil & gas extraction	4,407	287,474	41	20	10	9	2
1400	Nonmetallic minerals, except fuels	(B)	0	2	1	1	0	0
15	Construction	7,491	359,252	850	779	63	7	1
1500	General contractors & operative builders	1,772	90,216	225	205	19	1	0
1600	Heavy construction, except building	1,407	74,905	97	83	13	0	1
1700	Special trade contractors	4,312	194,131	528	491	31	6	0
20	Manufacturing	2,145	70,093	183	162	19	2	0
2000	Food & kindred products	455	15,817	26	18	7	1	0
2300	Apparel & other textile products	(B)	0	6	5	1	0	0
2400	Lumber & wood products	126	4,583	10	9	1	0	0
2500	Furniture & fixtures	(B)	0	5	5	0	0	0
2600	Paper & allied products	(A)	0	1	1	0	0	0
2700	Printing & publishing	764	20,181	62	56	5	1	0
2800	Chemicals & allied products	(B)	0	5	5	0	0	0
2900	Petroleum & coal products	(A)	0	2	2	0	0	0
3000	Rubber & miscel. plastics products	(B)	0	6	6	0	0	0
3100	Leather & leather products	(A)	0	1	1	0	0	0
3200	Stone, clay, & glass products	(B)	0	9	9	0	0	0
3300	Primary metal industries	(A)	0	1	1	0	0	0
3400	Fabricated metal products	250	8,158	17	15	2	0	0
3500	Industrial machinery & equipment	71	2,379	6	4	2	0	0
3600	Electronic & other electronic equipment	(B)	0	3	3	0	0	0

SIC* Code	Industry	Employ- ment	Payroll (\$1,000)	# of Firms	Number of Employees			
					1-19	20-99	100-499	> 499
3700	Transportation equipment	50	1,068	9	9	0	0	0
3800	Instruments & related products	(A)	0	2	2	0	0	0
3900	miscel. manufacturing industries	35	705	7	7	0	0	0
40	Transportation & Public Utilities	12,753	573,914	465	369	69	23	4
4100	Local & interurban passenger transit	(E)	0	16	12	2	2	0
4200	Trucking & warehousing	1,428	51,087	128	108	18	2	0
4400	Water transportation	618	34,304	24	19	2	3	0
4500	Transportation by air	4,983	199,209	87	61	15	8	3
4600	Pipelines, except natural gas	(G)	0	5	3	1	0	1
4700	Transportation services	914	24,893	113	106	5	2	0
4800	Communication	2,022	80,031	49	30	14	5	0
4900	Electric, gas, & sanitary services	960	53,442	38	27	10	1	0
50	Wholesale Trade	5,954	215,322	524	447	72	5	0
5000	Wholesale trade - durable goods	3,349	121,936	353	310	42	1	0
5100	Wholesale trade - nondurable goods	2,453	87,739	168	136	29	3	0
52	Retail Trade	22,539	424,122	1,549	1,316	194	39	0
5200	Building materials & garden supplies	756	24,080	42	35	5	2	0
5300	General merchandise stores	3,072	51,768	22	7	2	13	0
5400	Food stores	2,743	54,388	111	92	10	9	0
5500	Automotive dealers & service stations	2,054	65,615	140	120	16	4	0
5600	Apparel & accessory stores	1,328	20,221	123	116	6	1	0
5700	Furniture & homefurnishings stores	883	19,463	116	109	7	0	0
5800	Eating & drinking places	8,148	116,915	522	399	115	8	0
5900	miscel. retail	3,174	55,389	443	412	29	2	0
60	Finance, Insurance & Real Estate	6,755	228,989	614	548	55	10	1
6000	Depository institutions	2,873	84,783	80	55	19	5	1
6100	Nondepository institutions	342	14,166	32	30	1	1	0
6200	Security & commodity brokers	(C)	0	22	17	5	0	0
6300	Insurance carriers	581	27,493	58	51	6	1	0
6400	Insurance agents, brokers, & service	766	28,651	121	113	8	0	0
6500	Real estate	1,592	43,497	263	247	14	2	0
6700	Holding & other investment offices	332	16,249	36	33	2	1	0
70	Services	33,369	1,059,023	3,076	2,786	245	42	3
7000	Hotels & other lodging places	2,322	49,235	95	78	11	6	0
7200	Personal services	1,451	21,862	191	182	7	2	0
7300	Business services	5,056	132,492	420	366	43	11	0
7500	Auto repair, services, & parking	1,208	30,881	191	182	9	0	0
7600	miscel. repair services	474	11,061	103	100	3	0	0
7800	Motion pictures	466	5,275	64	59	5	0	0
7900	Amusement & recreation services	1,687	15,838	136	116	18	2	0
8000	Health services	8,178	376,380	549	512	30	4	3
8100	Legal services	1,705	92,395	311	291	20	0	0
8200	Educational services	1,155	18,452	58	44	10	4	0
8300	Social services	2,873	52,877	232	196	32	4	0
8400	Museums, botanical, zoological gardens	47	805	4	3	1	0	0
8600	Membership organizations	2,055	40,473	261	243	16	2	0
8700	Engineering & management services	4,214	195,933	425	382	38	5	0
8900	Services, n.e.c.**	97	3,481	24	24	0	0	0
99	Unclassified Establishments	105	1,913	76	75	1	0	0

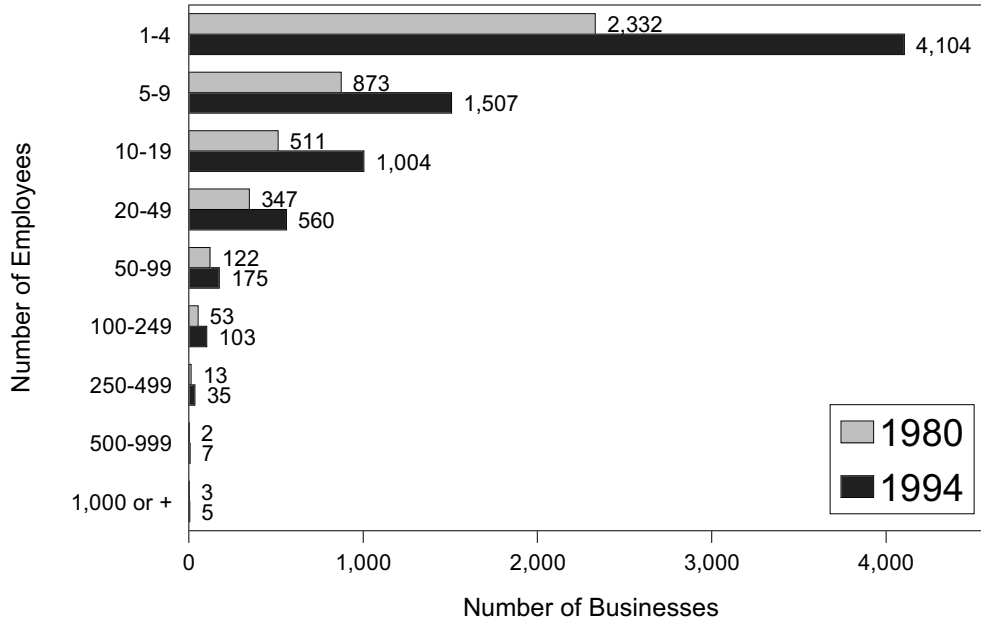
Source: U.S. Bureau of the Census, "Country Business Patterns, Alaska, 1994." *SIC= Standard Industrial Classification. n.e.c. = not elsewhere classified. (D) -- Withheld to avoid disclosing data for individual firms; data are included in broader industry totals. (A) 0 to 19; (B) 20 to 99; (C) 100 to 249; (E) 250 to 499; (F) 500 to 999 (G) 1,000 to 2,499. (Revised 3/27/97)

Business Services by Employees, Payroll & Number of Firms - 1994

SIC* Code	Industrial Classification	Employ- ment	Payroll (\$1,000)	# of Firms	Number of Employees			
					1-19	20-99	100-499	> 499
7300	Business services	5,056	132,492	420	366	43	11	-
7310	Advertising	157	6,749	23	22	1	-	-
7311	Advertising agencies	(C)	-	19	18	1	-	-
7312	Outdoor advertising services	(A)	-	1	1	-	-	-
7313	Radio, TV, publisher representatives	(A)	-	1	1	-	-	-
7319	Advertising, n.e.c.	(A)	-	2	2	-	-	-
7320	Credit reporting and collection	130	2,896	10	8	2	-	-
7330	Mailing, reproduction, stenographic	311	6,572	35	31	4	-	-
7331	Direct mail advertising services	(B)	-	3	3	-	-	-
7334	Photocopying and duplicating services		4,508	11	7	4	-	-
7335	Commercial photography	(A)	-	2	2	-	-	-
7336	Commercial art and graphic design	(A)	-	2	2	-	-	-
7338	Secretarial and court reporting		1,236	17	17	-	-	-
7340	Services to buildings	907	11,217	117	105	11	1	-
7350	Misc. equipment rental and leasing	294	11,631	39	34	5	-	-
7352	Medical equipment rental	(A)	-	3	3	-	-	-
7353	Heavy construction equipment rental		7,304	11	8	3	-	-
7359	Equipment rental and leasing, n.e.c.	(C)	-	22	21	1	-	-
7360	Personnel supply services	1,456	39,005	23	9	9	5	-
7361	Employment agencies	(C)	-	6	4	2	-	-
7363	Help supply services	(G)	-	16	4	7	5	-
7370	Computer and data processing services	146	5,418	49	48	1	-	-
7371	Computer programming services	(B)	-	13	12	1	-	-
7372	Prepackaged software	(A)	-	2	2	-	-	-
7373	Computer integrated systems design		595	8	8	-	-	-
7374	Data processing and preparation		1,085	8	8	-	-	-
7377	Computer rental and leasing	(A)	-	1	1	-	-	-
7378	Computer maintenance and repair	(B)	-	3	3	-	-	-
7379	Computer related services, n.e.c.		734	11	11	-	-	-
7380	Miscellaneous business services	1,626	48,654	113	98	10	5	-
7381	Detective and armored car services		32,652	19	9	6	4	-
7382	Security systems services	(B)	-	3	2	1	-	-
7383	News syndicates	(A)	-	1	1	-	-	-
7384	Photofinishing laboratories		1,545	11	10	1	-	-
7389	Business services, n.e.c.		13,109	79	76	2	1	-
8100	Legal services	1,705	92,395	311	291	20	-	-
8700	Engineering and management services	4,214	195,933	425	382	38	5	-
8710	Engineering and architectural services		132,444	157	128	25	4	-
8711	Engineering services		112,393	102	78	20	4	-
8712	Architectural services		11,085	27	25	2	-	-
8713	Surveying services		8,912	27	24	3	-	-
8720	Accounting, auditing, and bookkeeping		17,635	132	126	6	-	-
8730	Research and testing services		10,939	36	33	3	-	-
8740	Management and public relations		34,915	100	95	4	1	-
8741	Management services		23,271	35	31	3	1	-
8742	Management consulting services		7,536	36	35	1	-	-
8743	Public relations services		318	5	5	-	-	-
8744	Facilities support services	(B)	-	3	3	-	-	-
8748	Business consulting, n.e.c.	(B)	-	17	17	-	-	-

Source: U.S. Bureau of the Census, "Country Business Patterns, Alaska, 1994." *SIC= Standard Industrial Classification. n.e.c. = not elsewhere classified. (D) -- Withheld to avoid disclosing data for individual firms; data are included in broader industry totals. (A) 0 to 19; (B) 20 to 99; (C) 100 to 249; (E) 250 to 499; (F) 500 to 999 (G) 1,000 to 2,499. (Revised 3/27/97)

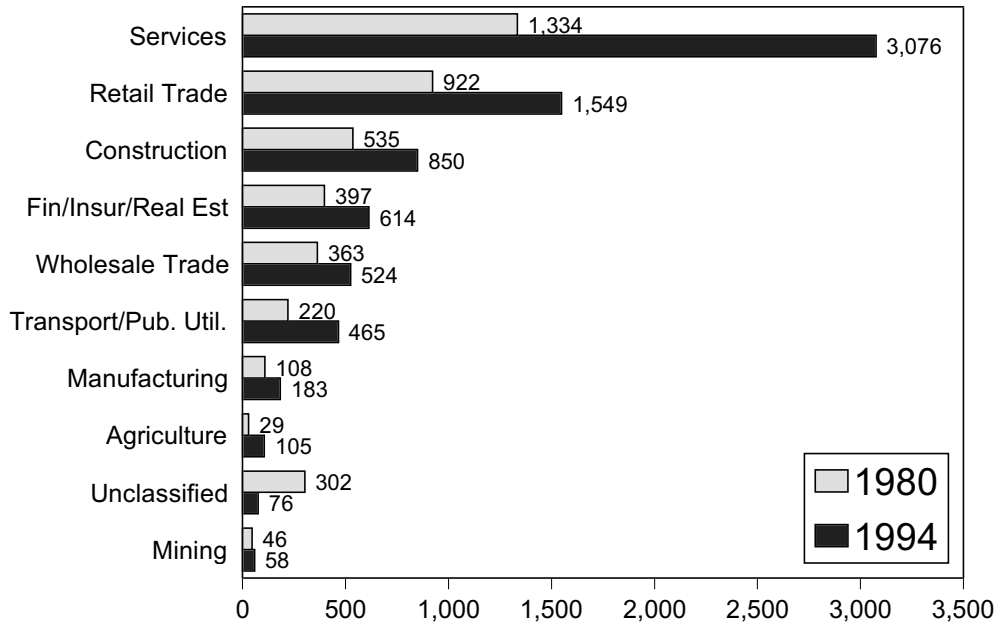
Businesses by Number of Employees Anchorage -1980 & 1994



Source: "County Business Patterns," Bureau of the Census. (Revised 4/14/97)

97 Finance #20

Number of Businesses by Industry Anchorage - 1980 & 1994 Comparison



Source: U.S. Bureau of the Census, "County Business Patterns." (Revised 4/15/97)

97 Finance #22

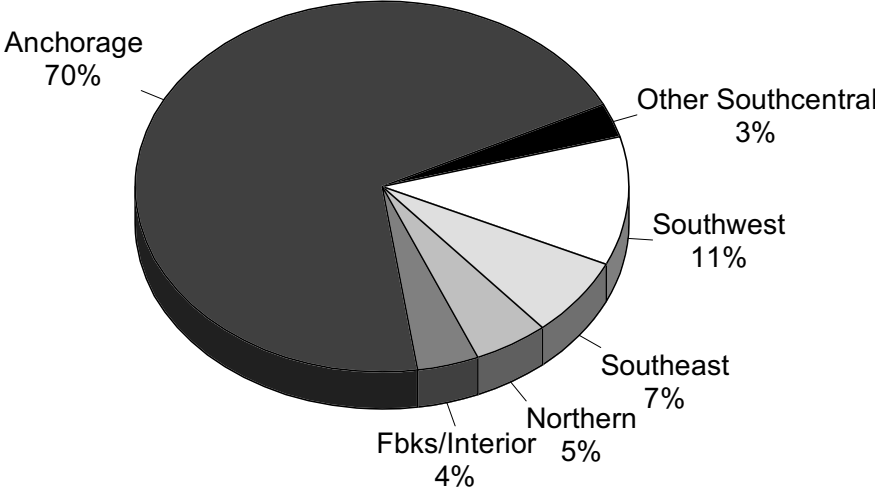
Top 100 Private Employers Alaska - 1995

Rank	Firm Name	Em- ploy- ment	Hdqt	Type Business	Rank	Firm Name	Em- ploy- ment	Hdqt	Type Business
1	Carr Gottstein Foods	3,222	Anch.	Grocery	51	Wards Cove	399	Naknek	Seafood Proc.
2	Providence Hospital	1,998	Anch.	Hospital	52	Chugach Electric	399	Anch.	Utility Company
3	ARCO Alaska	1,974	Anch.	Oil & Gas Prod.	53	Nabors AK Drilling	381	Anch.	Oil & Gas Drilling
4	Fred Meyer	1,781	Anch.	Groc./Gen. Mer.	54	Laidlaw Transit	381	Anch.	Bus Charter Ser.
5	VECO	1,504	Anch.	Oil Field Ser./Const.	55	Denali Fd/Taco Bell	378	Anch.	Restaurant
6	Wal-Mart/Sam's Club	1,257	Anch.	General Merch.	56	Westward Seafood	370	Unalaska	Seafood Proc.
7	Alaska Airlines	1,254	Anch.	Air Carrier	57	UPS	368	Anch.	Courier Service
8	Trident Seafoods	1,248	Akutan	Seafood Proc.	58	Anch. Hilton Hotel	358	Anch.	Hotel
9	National Bank of AK	1,172	Anch.	Banking	59	Cominco Alaska	357	NWAB	Mining
10	BP Exploration	1,147	Anch.	Oil & Gas Prod.	60	Sea-Land Freight	354	Anch.	Ship & Wareh.
11	Alyeska Pipeline	1,083	Anch.	Pipeline Trans.	61	Kinn Ent. (McDonalds)	350	Anch.	Restaurant
12	AK Petroleum Contr.	1,006	Anch.	Oil Field Serv.	62	Tesoro Northst. (7-11)	347	Anch.	Grocery
13	Fbks Mem. Hospital	973	Fbks.	Hospital	63	Norton Sound Health	345	Nome	Health Care
14	Safeway Stores	942	Anch.	Grocery	64	North Pacific Proc.	345	Kodiak	Seafood Proc.
15	Kmart	908	Anch.	General Merch.	65	Nordstrom	345	Anch.	Depart Store
16	First National Bank	860	Anch.	Banking	66	Silver Bay Logging	344	Juneau	Logging
17	Ketchikan Pulp Mill	850	Ketch.	Pulp/Lumber Prod.	67	Hope Cottages	343	Anch.	Res. Care
18	Tyson Seafood Co.	723	Kodiak	Seafood Proc.	68	Aramark Leisure Ser.	339	Fbks	Catering
19	Federal Express	717	Anch.	Courier Service	69	MarkAir Express	336	Anch.	Air Carrier
20	Alaska USA FCU	691	Anch.	Credit Union	70	Lamonts	335	Anch.	Apparel
21	Union Oil of California	674	Anch.	Petroleum Prod.	71	Intern.l Seafoods	334	Kodiak	Seafood Proc.
22	Alaska Regional Hospital	672	Anch.	Hospital	72	Providence Ext. Care	333	Anch.	Health Care
23	Ocean Beauty Seafoods	662	Kodiak	Seafood Proc.	73	Key Bank of Alaska	332	Anch.	Bank
24	Yukon Kusko. Health	652	Bethel	Health Care	74	Valley Hospital	330	Palmer	Hospital
25	UniSea	650	Dutch H.	Seafood Proc.	75	Burger King	324	Anch.	Restaurants
26	Alaska Commercial Co.	625	Anch.	Groc., Gen. Mer.	76	Thrifty Payless 1/	316	Anch.	Gen. Merch.
27	Westmark Hotels	615	Anch.	Hotel	77	Reeve Aleutian	310	Anch.	Air Carrier
28	Icicle Seafoods	612	Petersb	Seafood Proc.	78	Matanuska Telephone	308	Palmer	Telephone Com.
29	ATT/Alascom	612	Anch.	Telephone Com.	79	Dynair Services	306	Anch.	Airport Serv.
30	Sears Roebuck	604	Anch.	General Merch.	80	Bristol Bay Health	301	Dillingh.	Health Care
31	ERA Aviation	574	Anch.	Air Carrier	81	Ketchikan Gen. Hosp.	300	Ketch.	Hospital
32	J C Penney Co.	563	Anch.	General Merch.	82	Salvation Army	300	Anch.	Social Serv.
33	Tanana Chiefs Conf.	555	Fbks.	Soc. Ser./Health	83	Mapco Express	299	Anch.	Retail, Gas St.
34	Peter Pan Seafoods	540	King Cove	Seafood Proc.	84	Alaska Sales & Ser.	289	Anch.	Car Dealership
35	Cook Inlet Processing	531	Nikiski	Seafood Proc.	85	Chugach N. Tech.	289	Anch.	Personnel Serv.
36	Spennard Builders Sup.	531	Anch.	Trade-Lumber	86	Mayflower 2/	279	Anch.	Bus Charter
37	Peak Oilfield Services	517	Prudhoe	Oil Field Serv.	87	ASETS	279	Anch.	Voc. Rehab
38	Anchorage Daily News	515	Anch.	Newspaper	88	Williams & Co.	279	Ketch.	Grocery
39	Pizza Hut	508	Anch.	Restaurant	89	Alaska Hotel Prop. 3/	276	Denali	Hotel
40	Ogden Facility Mgmt.	506	Anch.	Facilities Mgmt.	90	Alyeska Seafoods	275	Unalaska	Seafood Proc.
41	Costco	491	Anch.	General Merch.	91	Caterair Intern.4/	275	Anch.	Catering
42	Piquinq Mgmt. Corp.	486	Anch.	Facilities Mgmt.	92	Schlumberger	274	Anch.	Oil Field Serv.
43	HC Price	483	Anch./Fbks	Pipe. Ser./Const.	93	NWt Technical Ser.	272	Anch.	Personnel Serv.
44	S.E. AK Reg. Health	482	Juneau	Health Care	94	Peninsula Airways	269	Anch.	Air Carrier
45	Alyeska Resort	464	Girdwood	Hotel/Resort	95	Anchorage Cold Stor.	265	Anch.	Whls-Grocery
46	Hotel Captain Cook	454	Anch.	Hotel	96	Doyon/Universal JV	258	Anch.	Catering/Sec.
47	Maniilaq Association	447	Kotze.	Soc. Ser./Health	97	The Andrews Gr. (TAG)	255	Anch.	Facilities Mgmt.
48	GCI Communications	413	Anch.	Telephone Com.	98	Alaska Exec. Search	253	Anch.	Personnel Serv.
49	Nana/Mariott JV	412	Anch.	Catering	99	Doyon Drilling	251	Anch.	Oil Field Serv.
50	Norquest Seafood Co.	407	Ketch.	Seafood Proc.	100	Northwest Airlines	248	Anch.	Air Carrier

Source: Alaska Department of Labor, Research and Analysis Section. Notes: 1/Formerly Payless Drug, 2/Acquired by Laidlaw Transit, 3/Princess Hotels, 4/Now LSG Sky Chef.

100 Largest Private Employers

Alaska - By Headquarters Location - 1995

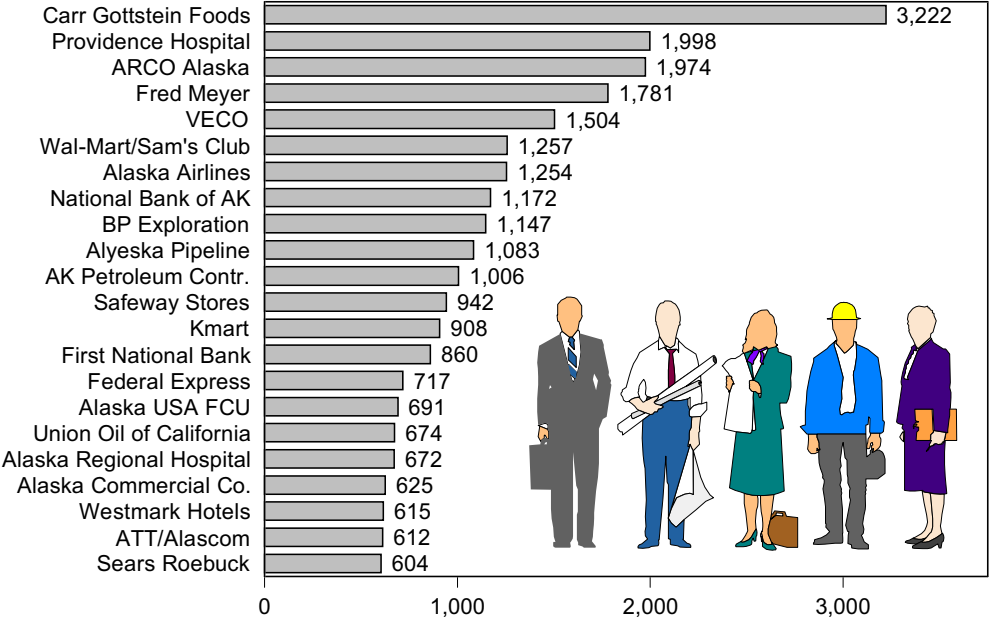


Source: "The Trends 100," by Neal Fried & Holly Stinson, Alaska Economic Trends, Alaska Department of Labor. (Revised 4/14/97)

97 Finance #26

Firms With 600 or + Employees

Anchorage - 1995

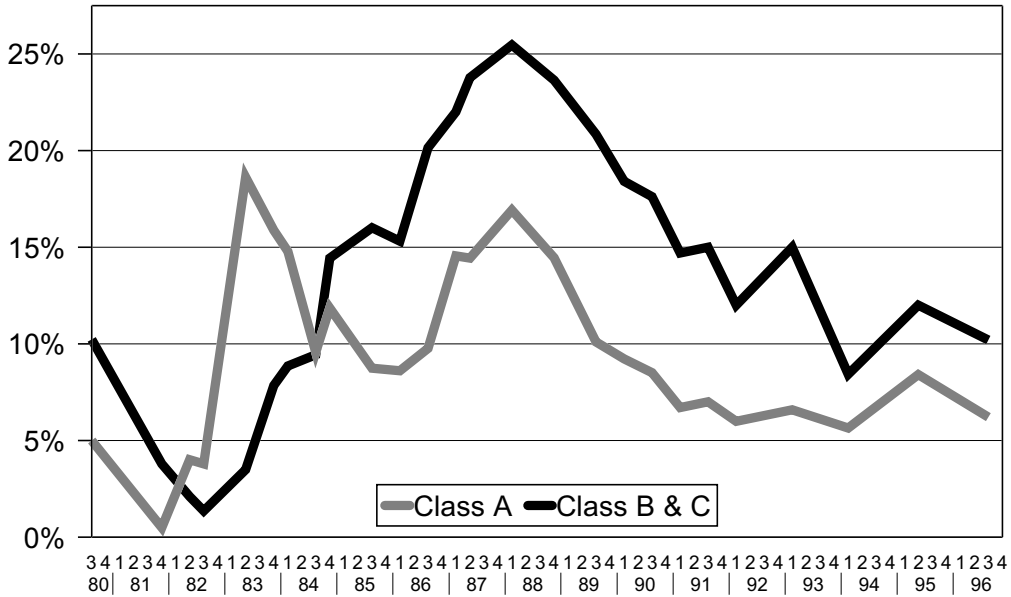


Source: Alaska Department of Labor, Research & Analysis Section. (Revised 4/14/97)

97 Finance #28

Office Vacancy Rates by Type

Anchorage - 1980 to 1996, By Quarter

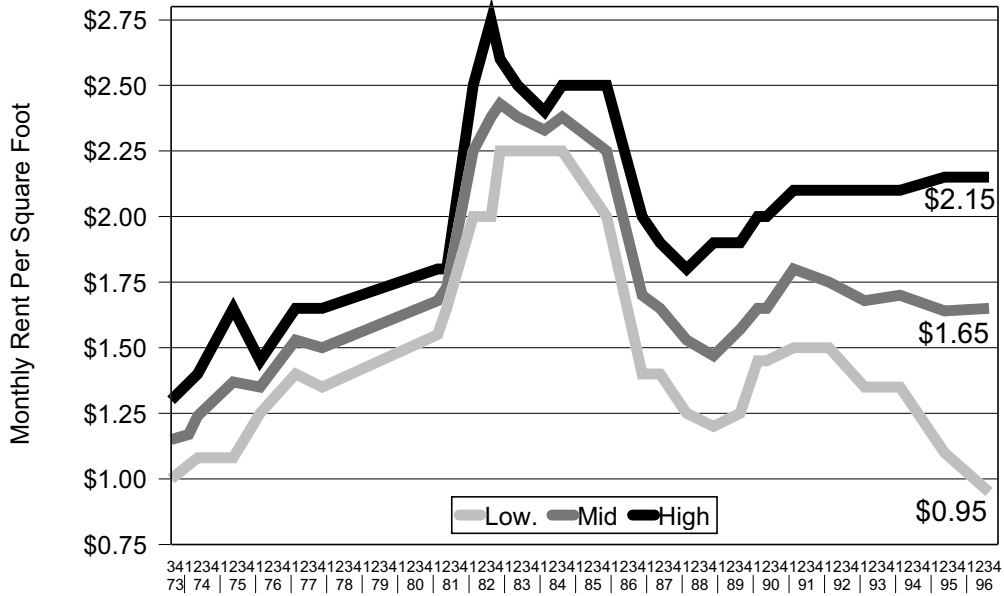


Source: "Anchorage Office Market Report", Ken E. Kincaid, MAI, Kincaid & Riely, Real Estate Appraisers & Consultants, Anchorage. (Revised 1/31/97)

97 Office Space #1

Class "A" Office Rents

Anchorage 1973 to 1996, By Quarter

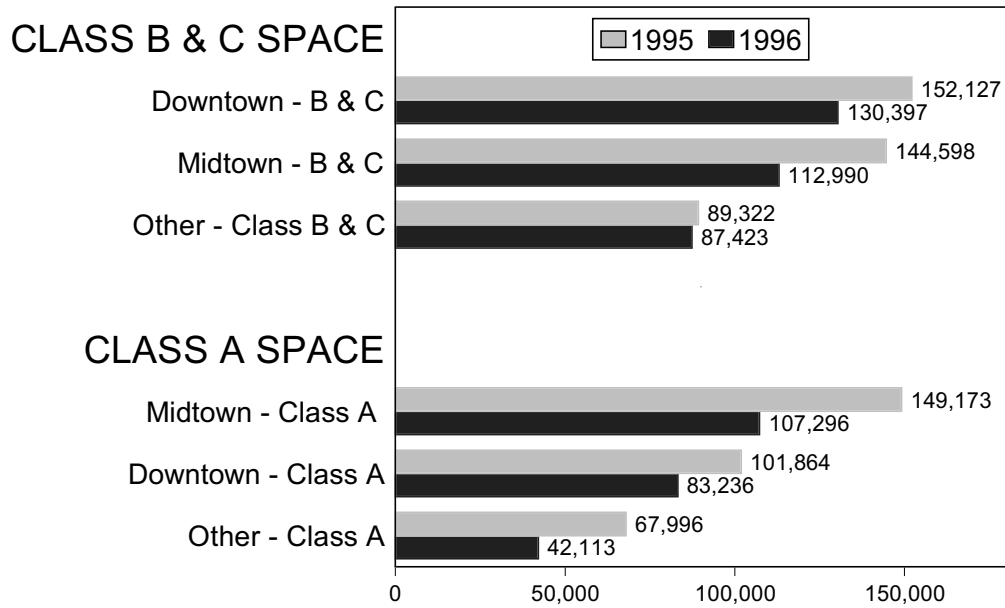


Source: "Anchorage Office Market Report", Ken E. Kincaid, MAI, Kincaid & Riely, Real Estate Appraisers & Consultants, Anchorage. (Revised 1/31/97)

97 Office Space #2

Vacant Office Space by Area & Type

Anchorage (Sq. ft.) - 2nd Qtr 1995 & 3rd Qtr 1996

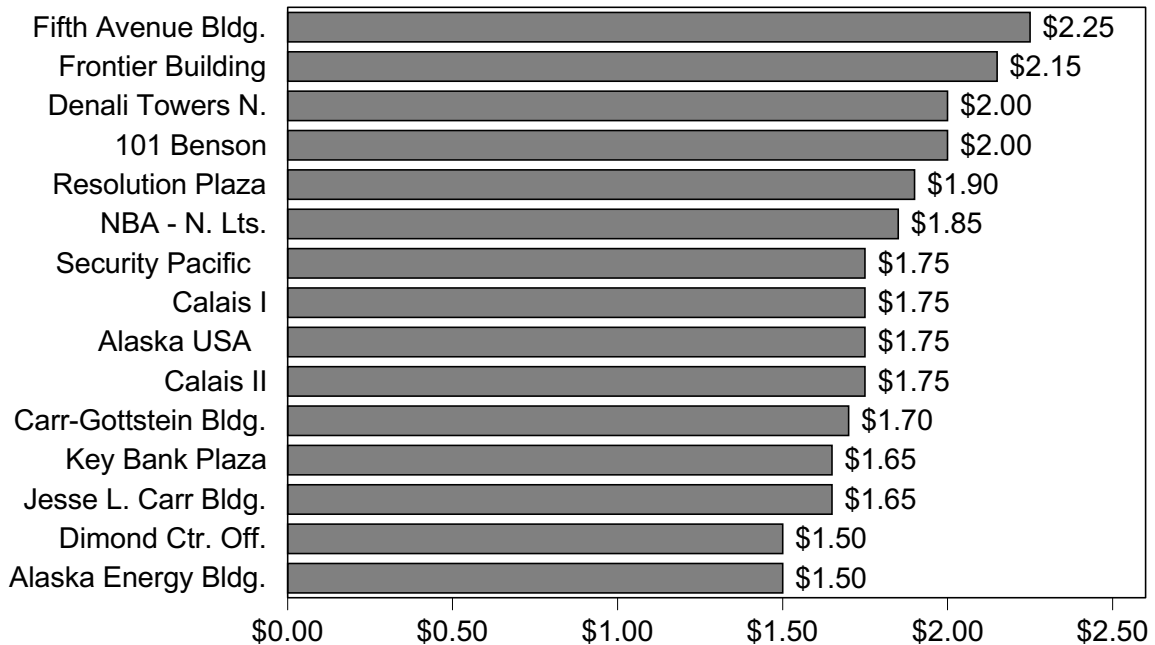


Source: Ken Kincaid, MAI, Kincaid & Riely Appraisers. (Revised 1/31/97)

97 Office Space #10

Monthly Office Space Rent @ Sq. Ft.

Selected Class A Office Buildings - Anchorage - Spring 1995



Source: Listed in Alaska Journal of Commerce commercial real estate supplement.

**Alaska Banks Assets, Deposits & Liabilities
1980 to 1996, By Quarter**

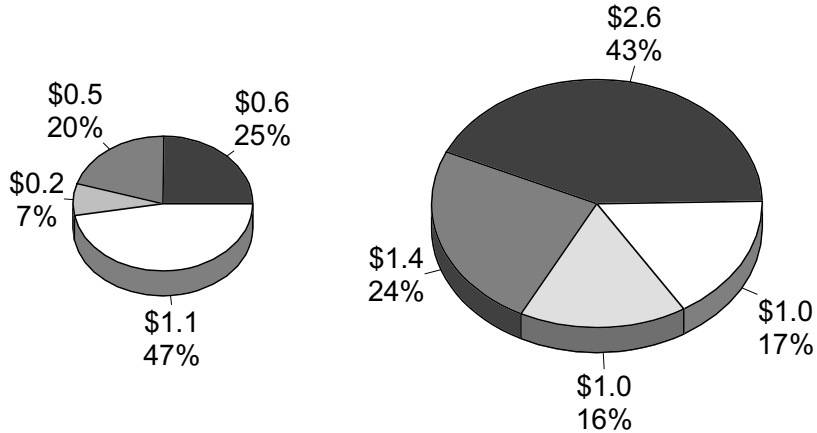
Year	Qtr	# of Banks	In Millions of Dollars			Year	# of Banks	In Millions of Dollars			Year	# of Banks	In Millions of Dollars	
			Assets	Deposits	Liabilities			Assets	Deposits	Liabilities			Assets	Deposits
1980	1	14	2,215,773	1,748,277	2,010,905	1986	18	5,266,397	4,075,428	4,744,508	1992	9	4,689,153	3,596,661
	2	14	2,331,513	1,862,354	2,122,588		18	5,477,776	4,235,621	4,958,109		9	4,695,928	3,517,710
	3	14	2,588,491	2,102,385	2,376,240		17	5,617,033	4,410,105	5,112,379		9	4,830,150	3,685,865
	4	14	2,539,847	2,015,820	2,322,082		17	5,439,083	4,348,023	4,996,331		9	4,852,880	3,703,594
1981	1	14	2,600,479	2,085,236	2,379,000	1987	17	5,363,262	4,250,913	4,943,292	1993	9	4,960,107	3,645,663
	2	14	2,628,946	2,065,054	2,400,717		17	5,193,760	4,279,512	4,968,138		9	5,134,127	3,684,184
	3	14	2,705,665	2,140,535	2,468,168		17	5,206,702	4,304,120	4,999,225		9	5,112,648	3,842,230
	4	15	2,782,384	2,216,015	2,535,618		12	5,017,873	4,049,503	4,535,178		9	5,091,910	3,878,531
1982	1	15	2,982,381	2,361,913	2,727,684	1988	11	4,777,538	3,781,913	4,275,580	1994	9	5,109,238	3,887,954
	2	15	3,129,383	2,416,303	2,845,406		11	4,729,661	3,748,020	4,237,682		9	5,329,307	3,923,719
	3	15	3,429,948	2,739,110	3,130,059		10	4,847,763	3,952,013	4,396,269		9	5,498,647	4,150,840
	4	16	3,484,638	2,773,091	3,171,074		10	4,635,806	3,846,082	4,265,743		9	5,435,182	4,146,721
1983	1	16	3,618,974	2,935,760	3,294,239	1989	9	4,452,291	2,930,034	4,153,936	1995	9	5,389,232	4,011,396
	2	16	3,842,381	3,141,973	3,492,687		8	4,507,443	3,566,850	4,084,416		9	5,619,668	4,187,412
	3	17	3,997,246	3,230,247	3,630,831		8	4,527,002	3,580,143	4,092,688		9	5,585,384	4,216,831
	4	17	4,323,328	3,452,274	3,931,471		8	4,440,523	3,523,080	3,999,338		9	5,604,054	4,168,885
1984	1	17	4,222,531	3,393,578	3,824,709	1990	8	4,334,544	3,420,240	3,876,267	1996	9	5,538,453	N/A
	2	17	4,492,099	3,587,373	4,075,562		8	4,409,179	3,403,122	3,936,727		9	5,737,330	N/A
	3	17	4,836,789	3,909,815	4,396,752		8	4,544,322	3,584,948	4,054,355		9	5,845,724	N/A
	4	17	4,853,328	3,869,510	4,400,925		9	4,552,038	3,584,801	4,043,175		9	5,949,327	4,315,231
1985	1	18	4,854,691	3,851,704	4,389,816	1991	9	5,435,558	4,220,159	4,824,073				
	2	18	5,081,725	4,016,244	4,602,240		9	4,523,306	3,449,402	3,984,149				
	3	17	5,374,764	4,297,426	4,879,594		9	4,724,777	3,621,037	4,167,900				
	4	17	5,341,654	4,184,453	4,835,582		9	4,718,475	3,628,887	4,150,846				

Source: Alaska Department of Commerce and Economic Development, Division of Banking, Securities and Corporations.

Assets of Major Banks

Alaska 1980 & 1996 (In Billions of \$)

■ NBA ■ 1st National ■ Key Bank* □ All Others



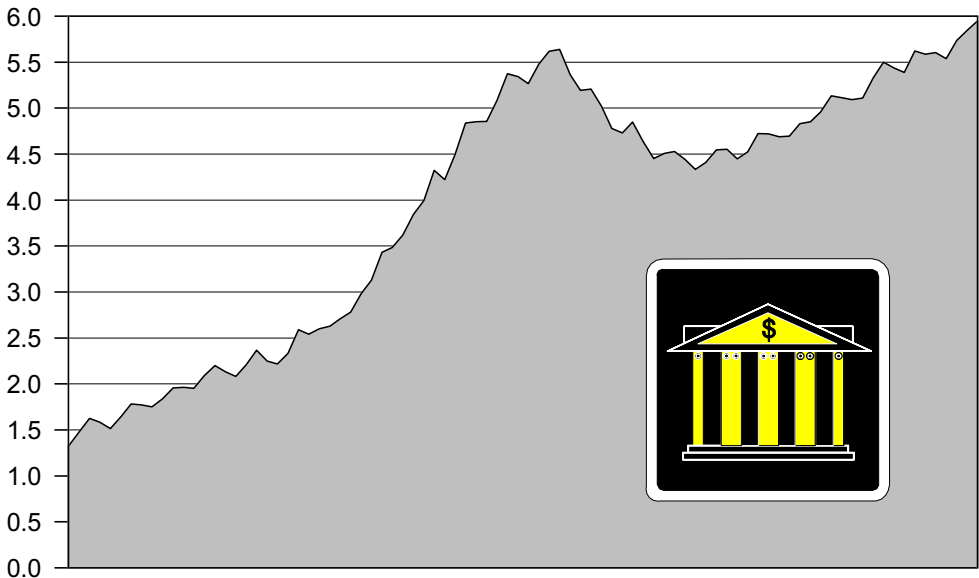
June 1980: \$2.5 Billion Dec. 96: \$5.9 Billion

Source: Alaska Dept. of Commerce & Economic Dev., Division of Bankings, Securities & Corporations. *In 1980 Key Bank was Alaska Pacific Bank. (Revised 3/27/97)

97 Finance #5

Bank Assets in Billions of \$

All Alaska Banks - 1975-1996, By Quarter

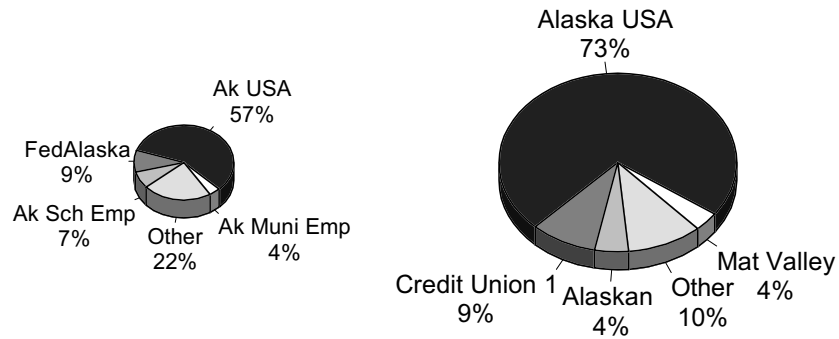


Source: Alaska Dept. of Commerce & Economic Dev., Division of Banking, Securities & Corporations. (Revised 3/27/97)

97 Finance #4

Credit Union Assets

Alaska 1980 & 1996



Dec. 80: \$538 Million

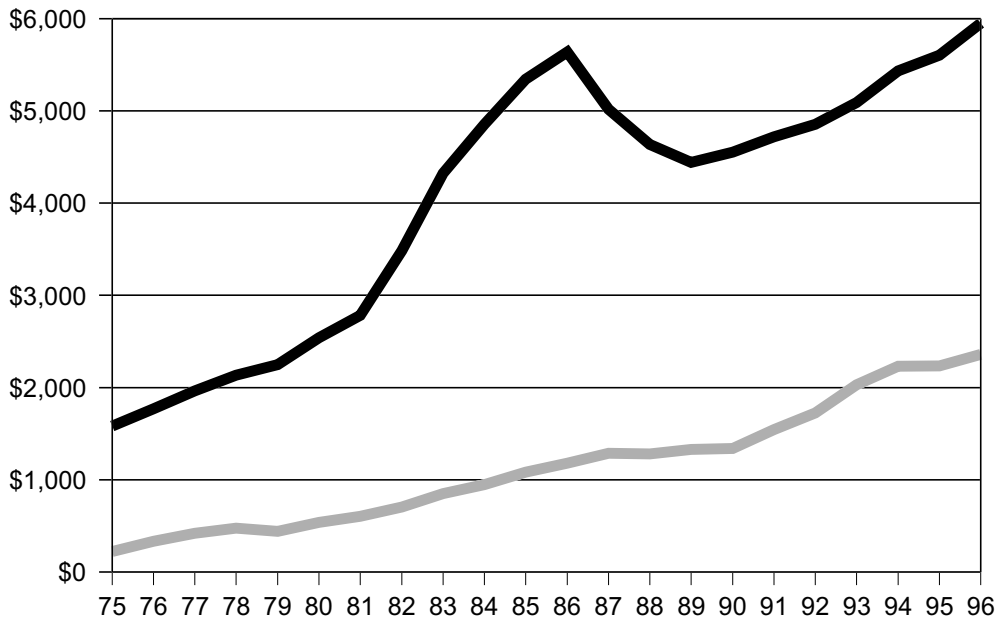
Dec. 96: \$2.4 Billion

Source: Alaska Credit Union League. (Revised 4/14/97)

97 Finance #41

Alaska Banks & Credit Unions

Assets in Millions - 1975 to 1996

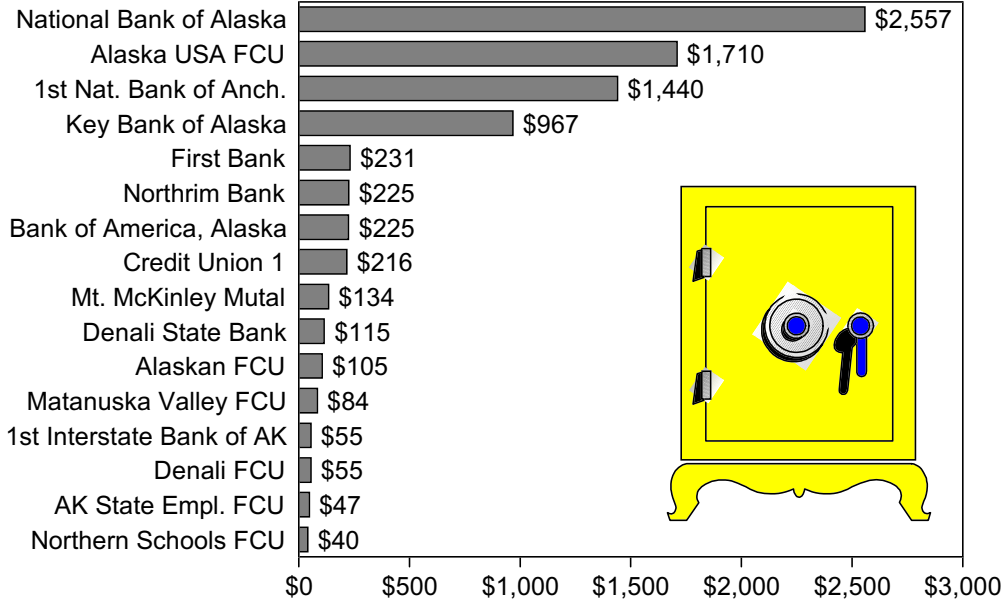


Sources: Alaska Department of Commerce and Economic Development, Division of Banking, Securities and Corporations and Alaska Credit Union League. (Revised 4/14/97)

97 Finance #14

Assets of Major Financial Institutions

Alaska - December 31, 1996 (In Millions of \$)

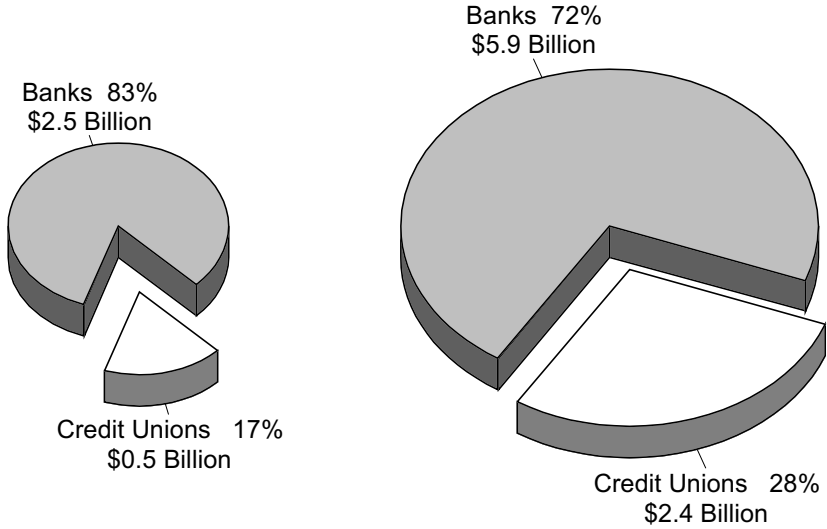


Sources: Alaska Dept. of Commerce & Economic Dev., Division of Banking, Securities & Corporations and Alaska Credit Union League. Note: FCU = Federal Credit Union. (Revised 4/14/97)

97 Finance #3

Alaska Bank & Credit Union Assets

1980 & 1996 Comparisons



12/31/80: \$3.1 Billion

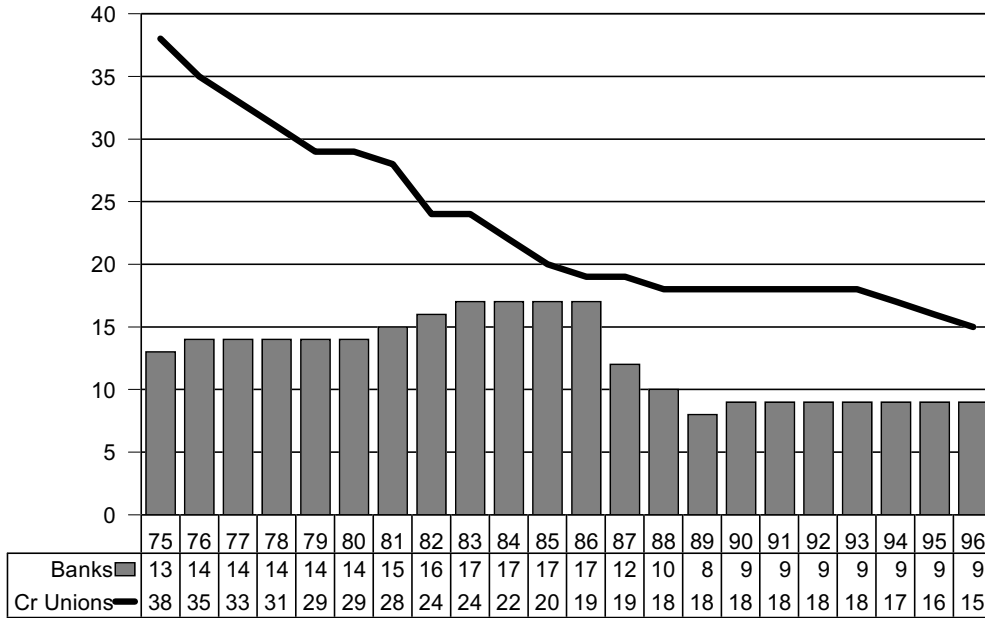
12/31/96: \$8.3 Billion

Sources: Alaska Department of Commerce and Economic Development, Division of Banking, Securities and Corporations and Alaska Credit Union League. (Revised 4/14/97)

97 Finance #12

Number of Banks & Credit Unions

Alaska - 1975 to 1996

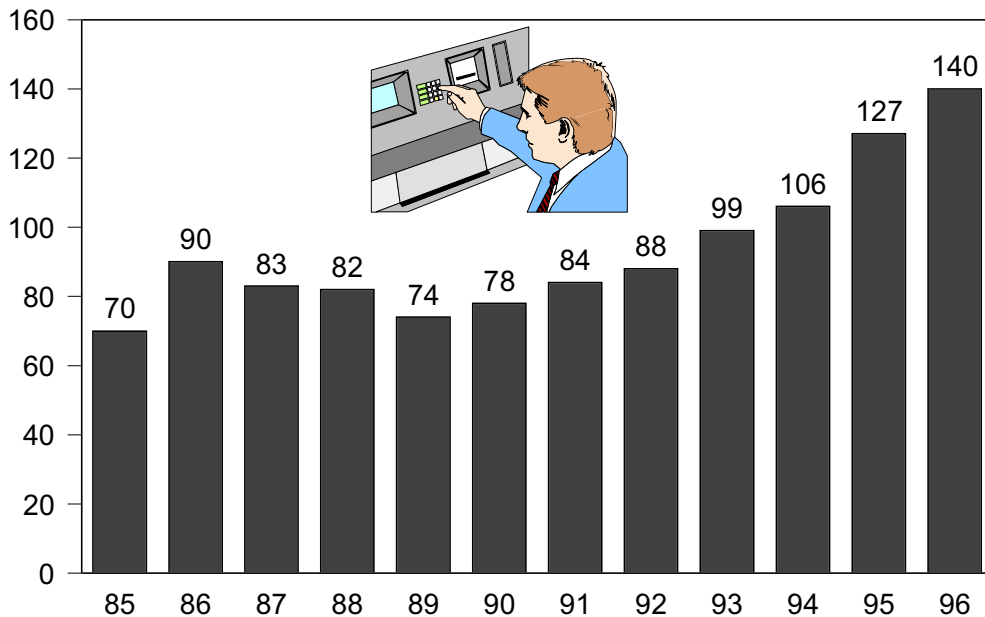


Sources: Alaska Dept. of Commerce & Economic Dev., Division of Banking, Securities & Corporations and Alaska Credit Union League. Note: In 1995 FedAlaska SCU merged with Frontier Alaska FCU to form Credit Union 1 FCU. (Revised 4/14/97)

97 Finance #42

Automated Teller Machines (ATMS)

Anchorage - 1985-96

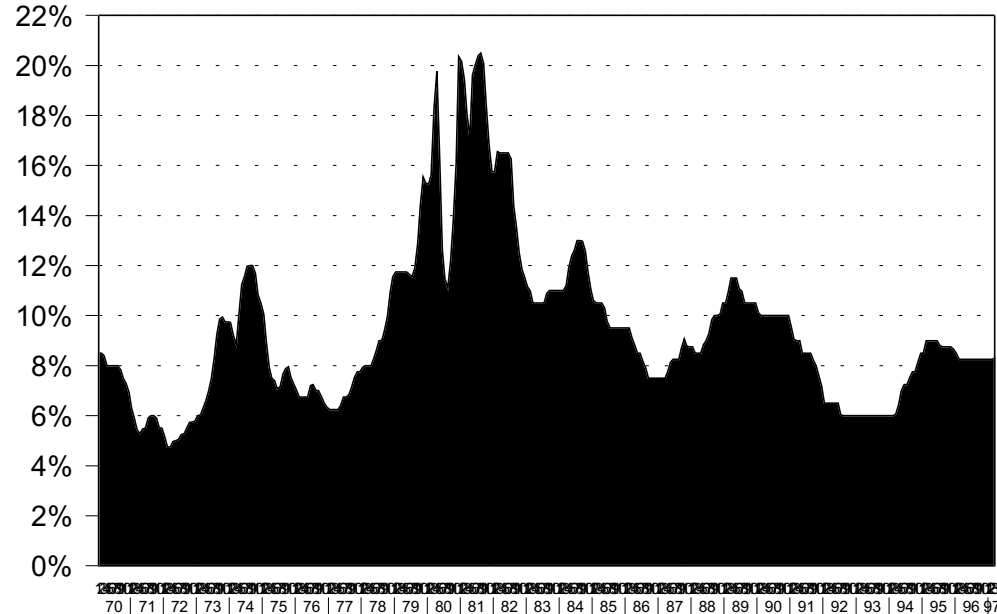


Source: Alaska Option Services Corporation, Anchorage. Includes Anchorage, Elmendorf AFB, Ft. Richardson, Eagle River & Girdwood for December 31 of each year.

97 Finance #29

Bank Prime Loan Rate

United States - 1970 to 1997, By Month

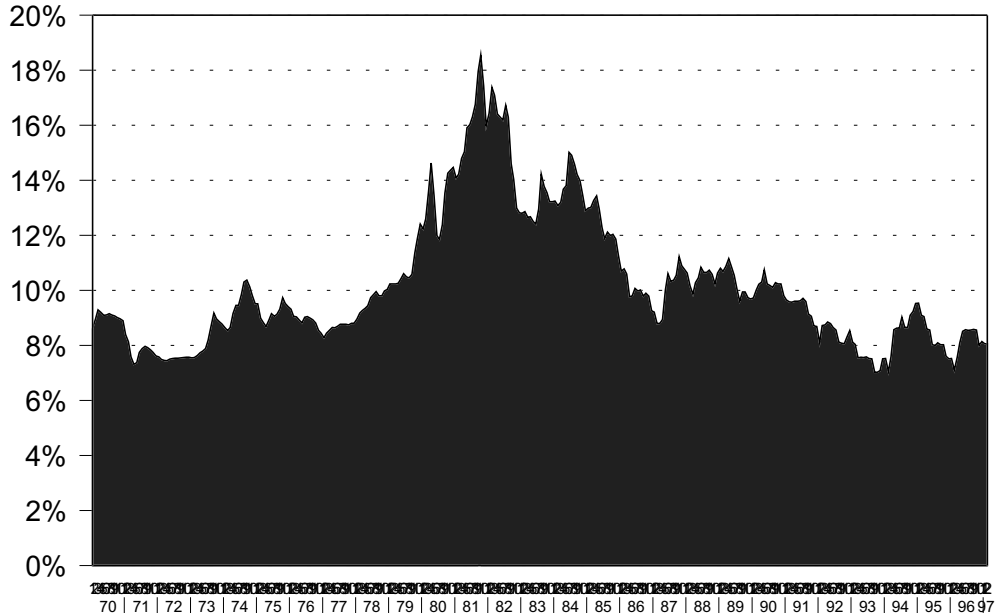


Source: Federal Reserve Bank of St. Louis. (Revised 4/14/97)

97 Finance #34

F.H.A. Mortgage Rate (30-Year Fixed)

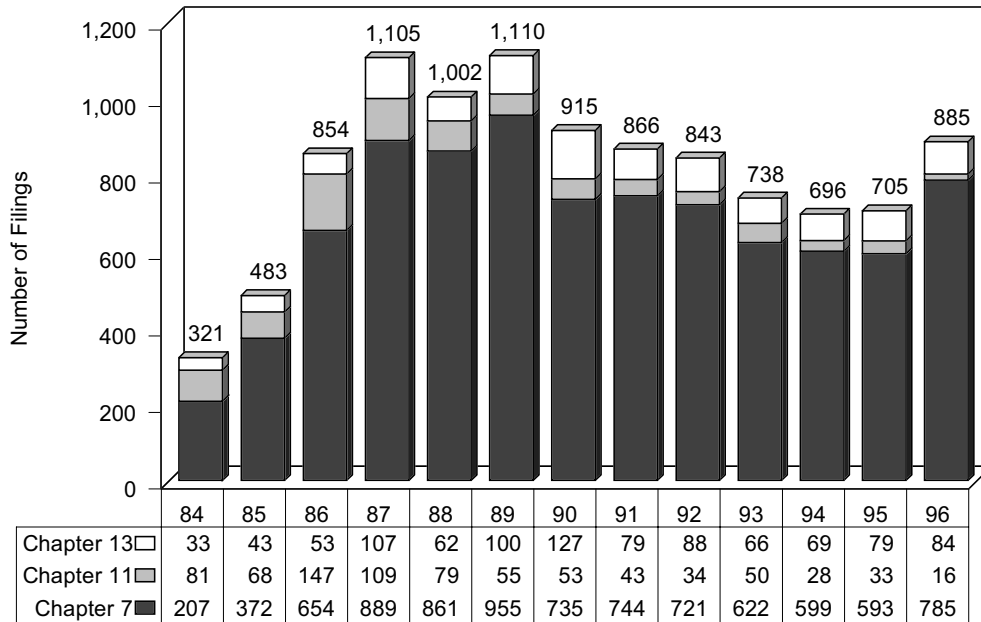
United States - 1970 to 1997, By Month



Source: Federal Reserve Bank of St. Louis. (Revised 4/14/97)

97 Finance #35

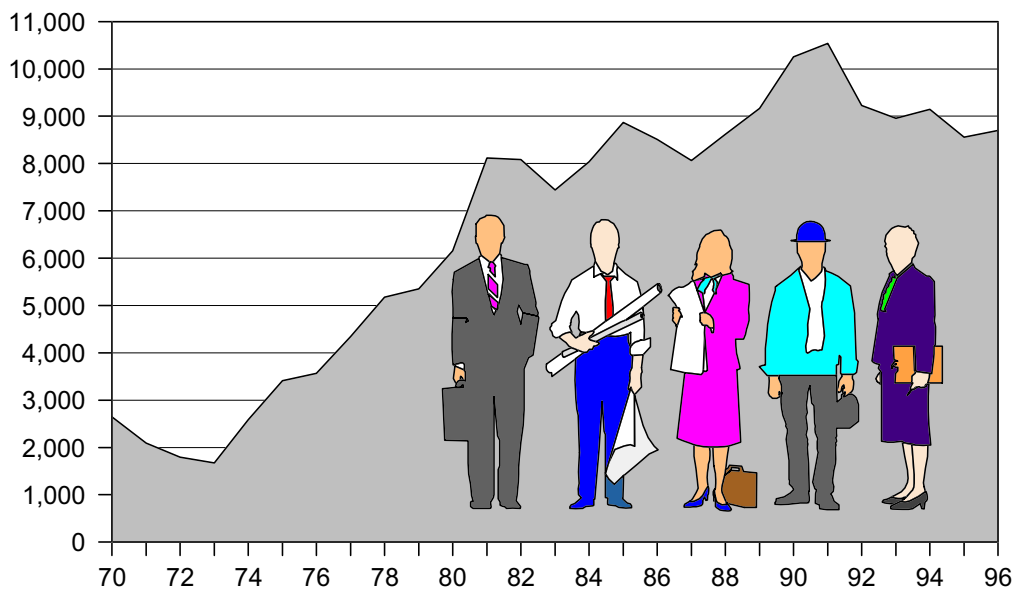
Anchorage Bankruptcies 1984 to 1996



Source: Court Clerk, U.S. District Court, U.S. Bankruptcy Court. (Revised 4/14/97)

97 Finance #15

Oil & Gas Employment Alaska - 1970 to 1996

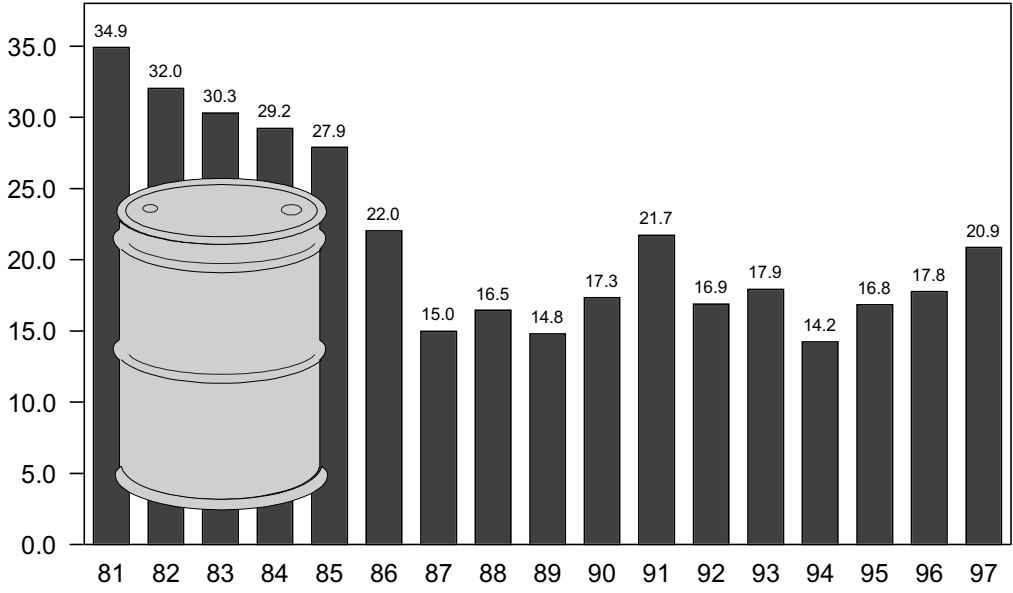


Source: Alaska Department of Labor. (Revised 1/29/97)

97 Oil Industry #7

Average Annual Oil \$ Per Barrel

Alaska North Slope Crude - FY 1981 to 1997

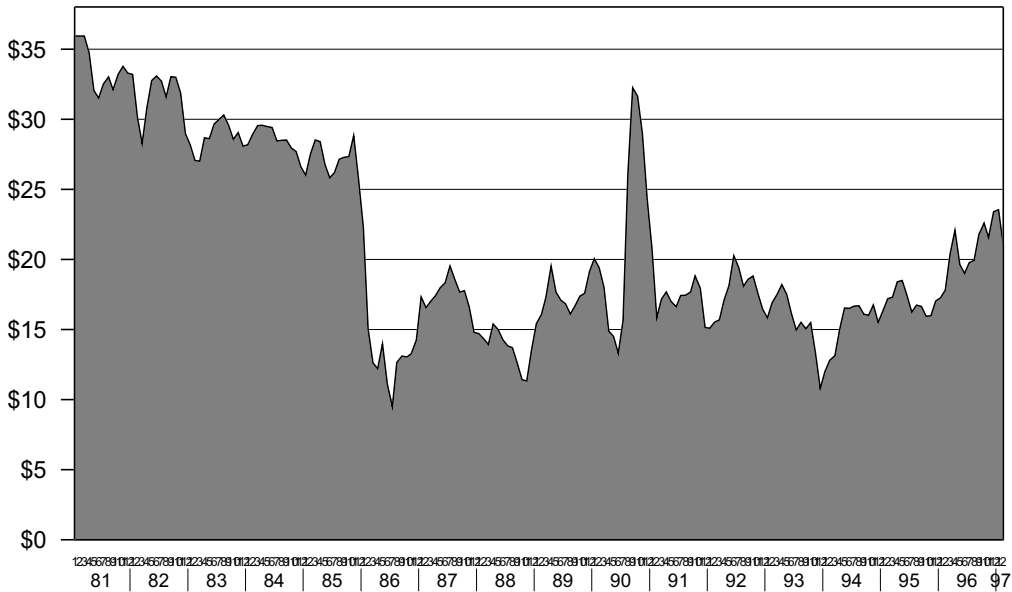


Source: Alaska Department of Revenue, Oil & Gas Audit Division .The FY 1997 average is as of April 14, 1997. (Revised 4/29/97)

97 Oil Industry #3

Average Monthly Oil Prices \$ Per Barrel

ANS Spot Prices - 1981 to 1997, By Month

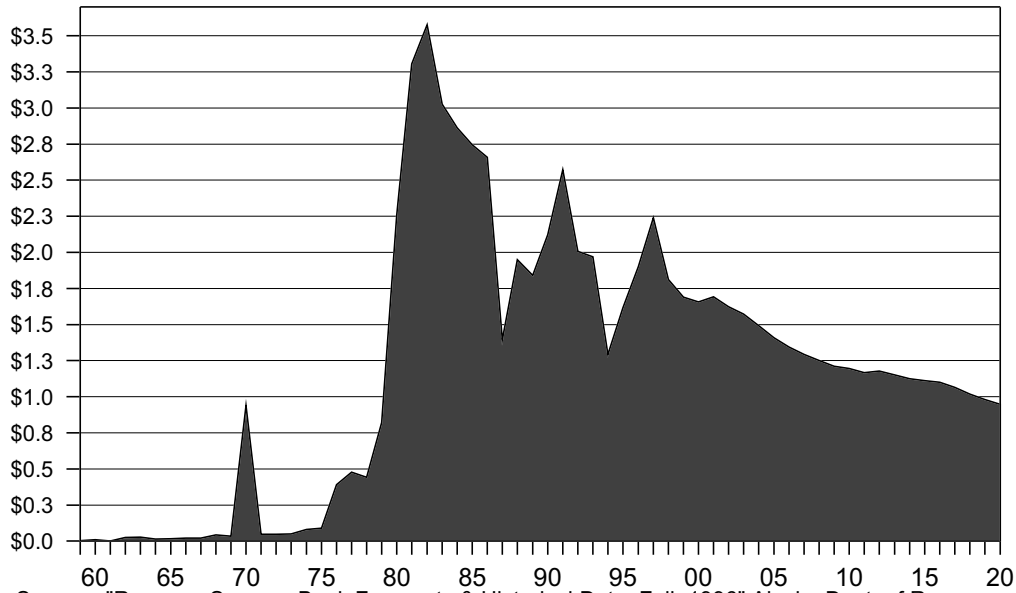


Source: Alaska Department of Revenue, Oil & Gas Audit Division. (Revised 4/29/97)

97 Oil Industry #2

Petroleum Revenues* (Billions of \$)

Alaska - FY 1959 to 2020

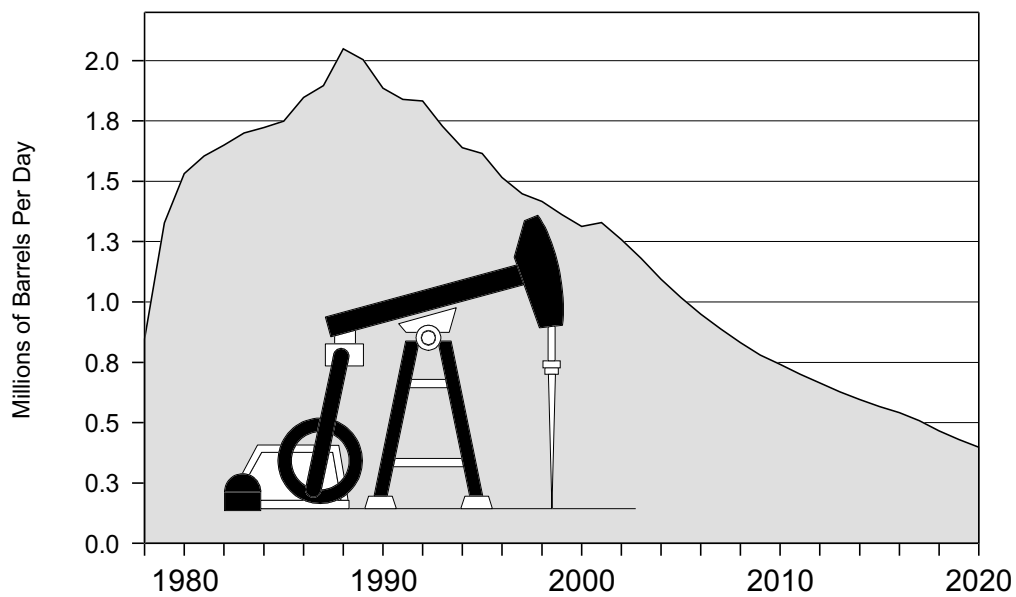


Source: "Revenue Sources Book Forecasts & Historical Data, Fall, 1996" Alaska Dept. of Revenue, Oil & Gas Audit Division. *Does not include petroleum revenues placed in the Permanent Fund and the Constitutional Budget Reserve Fund. (Revised 4/29/97)

97 Oil Industry #5

Daily Crude Oil Production

Alaska - Millions of Barrels Per Day - FY 1978 to 2020

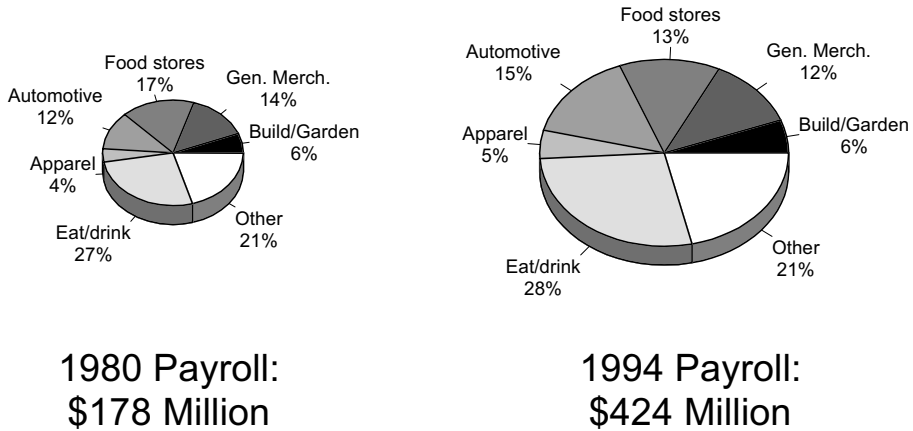


Source: "Revenue Sources Book Forecasts & Historical Data," Fall 1996 and Spring 1997, Alaska Dept. of Revenue, Oil & Gas Audit Division. (Revised 4/29/97)

97 Oil Industry #1

Retail Trade Payroll

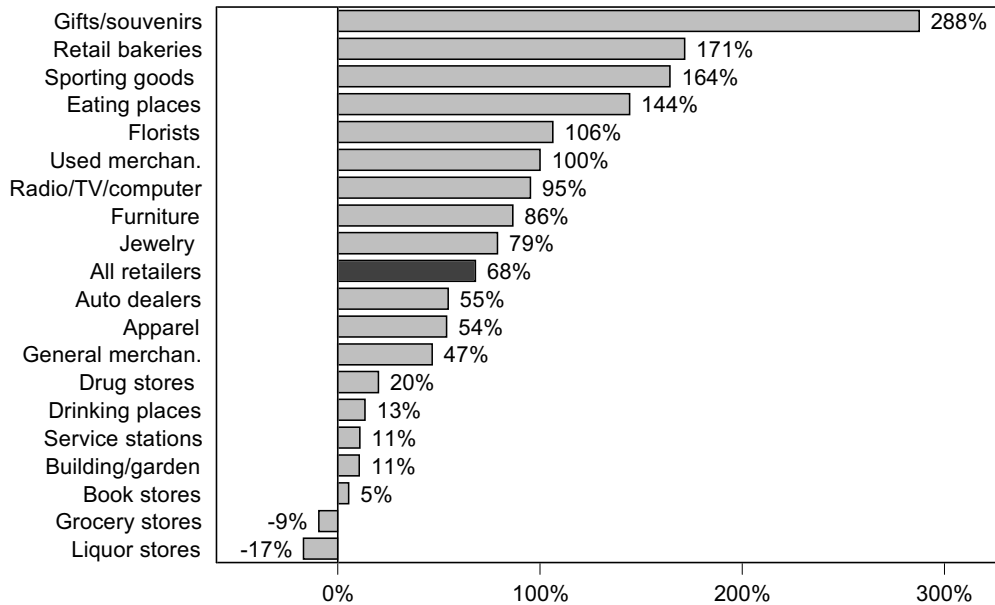
Anchorage - 1980 & 1994 Comparison



Source: U.S. Bureau of the Census, "County Business Patterns." (Revised 4/16/97)
 97 Retail #52

Change in Number of Retailers

Anchorage (for Selected Categories) - Change 1980-1994



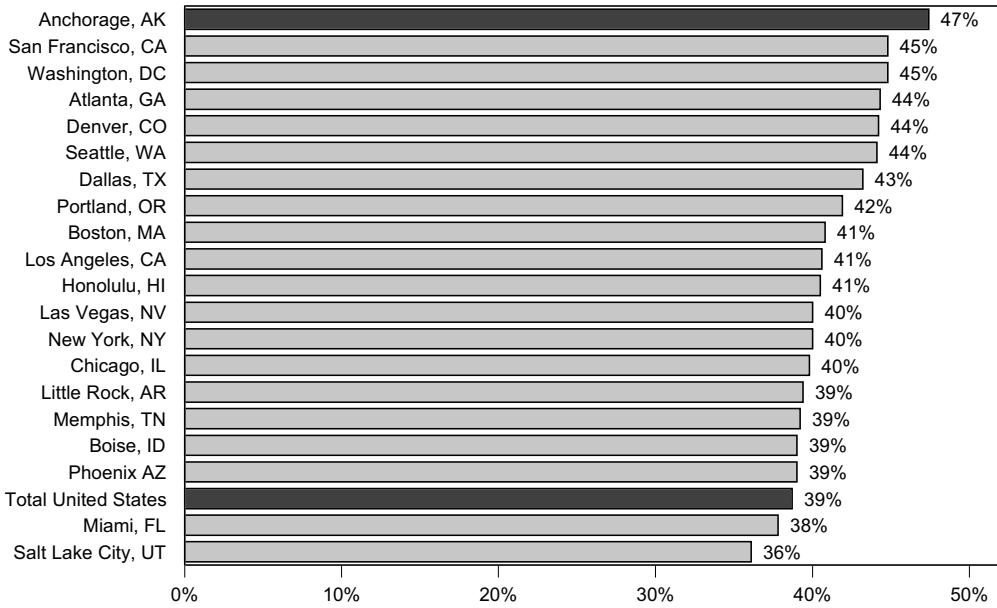
Source: U.S. Bureau of the Census, "County Business Patterns." (Revised 4/16/97)
 97 Retail #51

Demographics of Selected Major Metropolitan Areas in the United States - 1996

Metro Area	Population (000's)	% of Population by Age Group					Households (000's)
		Under 18	18-24	25-34	35-49	50 & Up	
Albuquerque, NM	665.6	27.6	8.6	16.7	24.2	22.9	250.2
Anchorage, AK	257.6	29.9	9.1	19.3	28.1	13.6	94.5
Atlanta, GA	3,481.5	26.4	9.5	17.9	26.4	19.8	1,291.0
Billings, MT	125.5	27.5	7.6	14.8	24.3	25.8	49.7
Boise, ID	366.6	29.4	8.4	14.8	24.2	23.2	134.7
Boston, MA	3,827.3	22.1	10.6	17.1	23.7	26.5	1,426.3
Burlington, VT	190.8	25.4	12.6	16.8	24.5	20.7	70.5
Charlotte-Gastonia-Rock Hill, NC	1,295.5	25.1	9.6	16.4	24.5	24.4	493.1
Cheyenne, WY	79.3	28.1	8.7	15.8	24.0	23.4	30.6
Chicago, IL	7,757.7	26.5	9.2	16.3	23.5	24.5	2,774.2
Colorado Springs, CO	473.8	28.1	10.3	17.6	24.2	19.8	177.1
Dallas, TX	2,993.8	27.7	9.5	18.6	24.6	19.6	1,110.6
Denver, CO	1,851.7	26.3	7.7	17.4	26.8	21.8	744.9
Detroit, MI	4,319.7	26.3	8.6	15.6	23.8	25.7	1,607.0
Eugene-Springfield, OR	303.7	24.8	10.0	13.9	25.5	25.8	119.3
Honolulu, HI	880.5	25.0	10.4	16.8	23.7	24.1	283.8
Houston, TX	3,739.4	29.5	9.2	17.7	25.2	18.4	1,328.9
Las Vegas, NV	1,205.1	24.8	8.5	16.1	23.9	26.7	465.1
Little Rock-North Little Rock, AR	546.0	26.9	9.3	15.7	23.7	24.4	207.5
Los Angeles/Long Beach, CA	9,245.3	27.0	10.7	17.7	22.9	21.7	3,023.3
Memphis, TN	1,077.1	28.3	9.6	15.8	23.4	22.9	391.1
Miami, FL	2,039.8	24.5	8.7	15.2	22.6	29.0	718.6
Milwaukee-Waukesha, WI	1,457.3	26.7	8.7	15.6	23.0	26.0	547.4
Minneapolis-St. Paul, MN	2,737.4	27.0	8.8	17.9	24.7	21.6	1,031.4
New Orleans, LA	1,317.6	28.5	9.0	15.4	23.4	23.7	482.8
New York, NY	8,573.4	23.5	9.2	16.4	23.6	27.3	3,211.1
Oklahoma City, OK	1,024.0	27.0	9.6	15.9	23.3	24.2	389.7
Philadelphia, PA	4,954.3	24.8	9.0	15.5	23.1	27.6	1,818.1
Phoenix/Mesa, AZ	2,612.0	26.7	9.2	16.4	22.6	25.1	986.0
Portland-Vancouver, OR	1,730.5	26.0	7.9	15.3	26.6	24.2	668.1
Provo-Orem, UT	305.7	39.0	16.4	13.7	15.6	15.3	81.0
Reno, NV	296.8	23.5	9.2	16.9	26.3	24.1	118.8
Salt Lake City/Ogden, UT	1,211.8	36.1	8.9	15.1	21.0	18.9	391.9
San Diego, CA	2,722.7	25.1	11.8	17.9	22.7	22.5	940.1
San Francisco, CA	1,688.9	19.3	8.4	17.8	27.0	27.5	665.1
Seattle-Bellevue-Everett, WA	2,221.6	24.2	8.6	17.5	26.6	23.1	880.1
Spokane, WA	407.9	26.7	9.1	14.6	23.6	26.0	159.8
Tucson, AZ	768.8	25.4	10.1	15.3	22.3	26.9	301.7
Washington, DC	4,537.4	24.3	9.6	17.9	26.9	21.3	1,675.2
Total United States	264,900.9	68,907.1	24,670.0	41,024.0	61,505.5	68,794.3	97,674.4
Total United States - Percent	100.0	26.0	9.3	15.5	23.2	26.0	-

Source: "1996 Survey of Buying Power," Sale & Marketing Management Magazine.

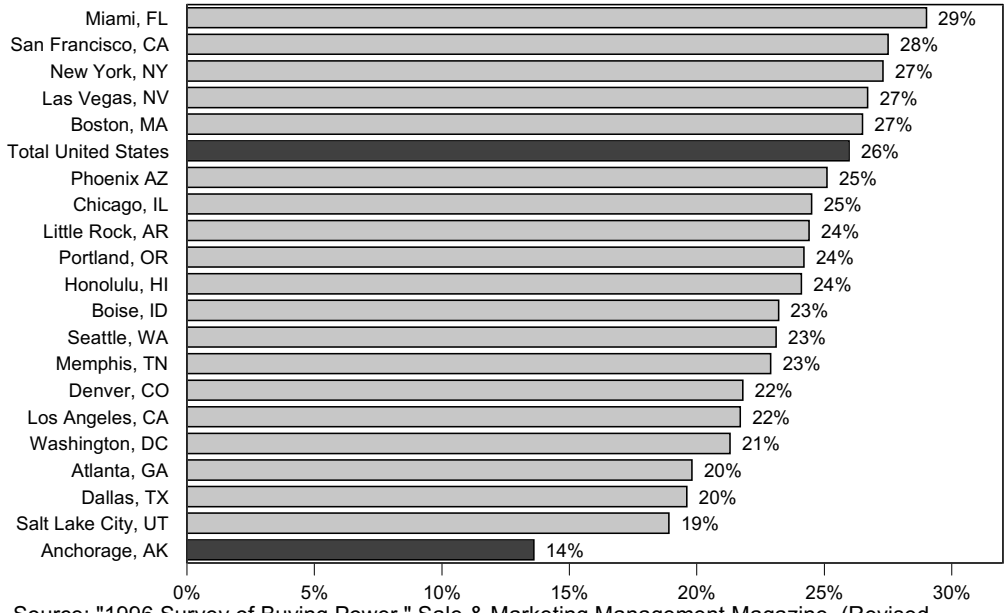
% of Population Under 25-49 Years Selected U.S. Metro Areas - 1996



Source: "1996 Survey of Buying Power," Sale & Marketing Management Magazine. (Revised 4/16/97)

97 Retail #47

% of Population 50 Years & Older Selected U.S. Metro Areas - 1996



Source: "1996 Survey of Buying Power," Sale & Marketing Management Magazine. (Revised 4/16/97)

97 Retail #48

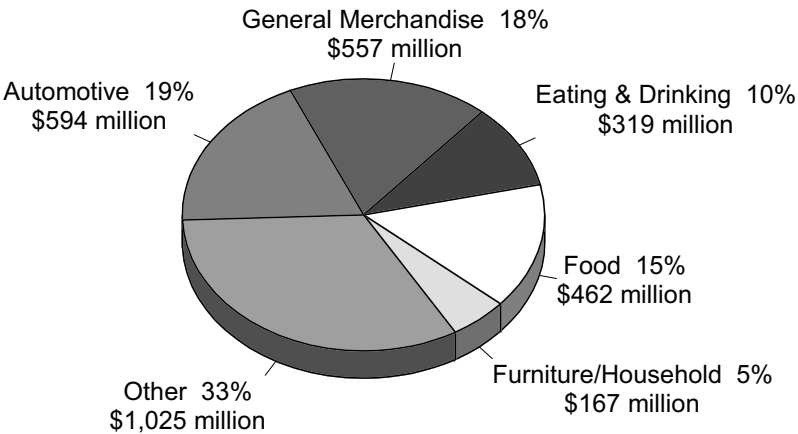
Demographics of Selected Major Metropolitan Areas in the United States - 1996

Metro Area	Popu- lation (000's)	Per Capita Sales	Retail Sales By Store Group (\$000)						
			Total Retail Sales	Food	Eating & Drinking Places	General Merchan- dise	Furniture/ Appli- ances	Auto- motive	Other
Albuquerque, NM	665.6	10,015	6,666,232	1,121,602	930,705	909,666	398,421	1,530,865	1,774,973
Anchorage, AK	257.6	12,128	3,124,301	462,446	319,179	557,335	166,534	594,133	1,024,674
Atlanta, GA	3,481.5	10,032	34,926,267	5,612,025	4,019,923	4,468,115	2,158,805	8,775,048	9,892,351
Billings, MT	125.5	11,573	1,452,405	222,799	206,808	231,756	91,449	345,755	353,838
Boise, ID	366.6	10,302	3,776,794	652,569	461,098	475,924	252,224	980,638	954,341
Boston, MA	3,827.3	8,925	34,159,389	6,445,298	3,909,410	3,257,263	1,672,273	6,269,378	12,605,767
Burlington, VT	190.8	9,611	1,833,814	402,179	161,152	155,198	84,991	377,606	652,688
Charlotte, NC	1,295.5	9,366	12,134,296	2,083,460	1,247,592	1,385,561	672,891	3,337,499	3,407,293
Cheyenne, WY	79.3	11,495	911,536	110,171	121,718	136,657	40,640	188,777	313,573
Chicago, IL	7,757.7	9,218	71,507,560	10,193,905	8,076,777	7,839,504	5,222,945	17,096,549	23,077,880
Colorado Sprs, CO	473.8	9,484	4,493,381	668,714	545,002	614,465	275,337	1,049,753	1,340,110
Dallas, TX	2,993.8	9,989	29,903,966	4,088,905	3,192,350	3,770,412	1,721,463	8,820,727	8,310,109
Denver, CO	1,851.7	9,900	18,331,820	3,549,043	2,518,430	2,185,470	1,361,331	4,249,302	4,468,244
Detroit, MI	4,319.7	9,761	42,164,941	5,340,386	4,541,367	6,067,509	2,595,549	11,894,194	11,725,936
Eugene-Springf., OR	303.7	10,312	3,131,800	521,094	264,831	467,303	148,347	942,712	787,513
Honolulu, HI	880.5	10,592	9,326,281	1,387,788	1,447,355	1,788,538	458,825	1,421,083	2,822,692
Houston, TX	3,739.4	9,452	35,345,057	6,130,527	3,658,736	4,562,428	1,821,098	10,124,731	9,047,537
Las Vegas, NV	1,205.1	10,241	12,341,233	2,347,333	1,773,604	1,573,331	695,201	2,426,611	3,525,153
Little Rock, AR	546.0	10,290	5,618,366	718,249	485,913	765,814	255,847	1,964,521	1,428,022
Los Angeles, CA	9,245.3	7,319	67,668,237	12,244,027	7,297,206	7,490,264	4,830,564	15,868,134	19,938,042
Memphis, TN	1,077.1	9,234	9,945,571	1,452,868	980,236	1,419,277	511,676	2,900,180	2,681,334
Miami, FL	2,039.8	9,995	20,387,554	3,037,297	1,997,246	2,287,667	1,619,078	4,901,066	6,545,200
Milwaukee, WI	1,457.3	9,782	14,254,698	2,269,965	1,444,004	1,828,926	1,049,655	3,722,259	3,939,889
Minneapolis, MN	2,737.4	10,332	28,282,748	4,412,624	2,876,235	3,480,467	1,547,774	7,147,637	8,818,011
New Orleans, LA	1,317.6	9,222	12,151,265	2,286,545	1,584,791	1,588,820	598,726	2,689,853	3,402,530
New York, NY	8,573.4	6,083	52,149,851	8,825,556	7,135,082	4,805,318	3,599,919	6,395,160	21,388,816
Oklahoma City, OK	1,024.0	9,064	9,281,919	1,295,419	1,034,478	1,247,329	472,418	2,866,040	2,366,235
Philadelphia, PA	4,954.3	8,944	44,309,612	7,438,226	3,903,720	4,511,497	2,106,360	10,884,240	15,465,569
Phoenix/Mesa, AZ	2,612.0	9,705	25,349,890	4,912,388	3,453,806	3,005,005	1,599,026	6,036,293	6,343,372
Portland, OR	1,730.5	10,075	17,434,431	2,474,430	1,682,413	2,916,726	1,043,281	4,441,411	4,876,170
Provo-Orem, UT	305.7	6,619	2,023,422	400,576	190,521	344,387	231,569	410,903	445,466
Reno, NV	296.8	12,159	3,608,672	638,071	383,605	501,941	214,712	785,420	1,084,923
Salt Lake City, UT	1,211.8	8,350	10,118,355	2,055,075	1,269,580	1,248,777	647,715	2,418,470	2,478,738
San Diego, CA	2,722.7	8,375	22,802,823	3,551,130	2,358,974	3,676,065	1,538,347	4,793,860	6,884,447
San Francisco, CA	1,688.9	10,096	17,051,499	2,781,854	2,557,580	1,779,636	1,403,722	2,501,509	6,027,198
Seattle, WA	2,221.6	10,260	22,794,432	3,884,455	2,447,075	2,729,219	1,464,994	5,106,232	7,162,457
Spokane, WA	407.9	9,594	3,913,490	594,850	331,242	572,015	363,062	934,444	1,117,877
Tucson, AZ	768.8	8,879	6,826,194	1,253,111	892,669	1,055,419	374,109	1,314,247	1,936,639
Washington, DC	4,537.4	10,033	45,522,053	7,853,418	4,893,639	5,143,990	3,900,861	10,514,899	13,215,246
Total U.S.	264,900.9	8,891	2,355,241,609	409,318,429	241,780,257	297,878,327	128,362,041	569,570,770	708,331,785

Source: "1996 Survey of Buying Power," Sale & Marketing Management Magazine.

Retail Sales by Store Group

(In Millions of \$) Anchorage - 1996



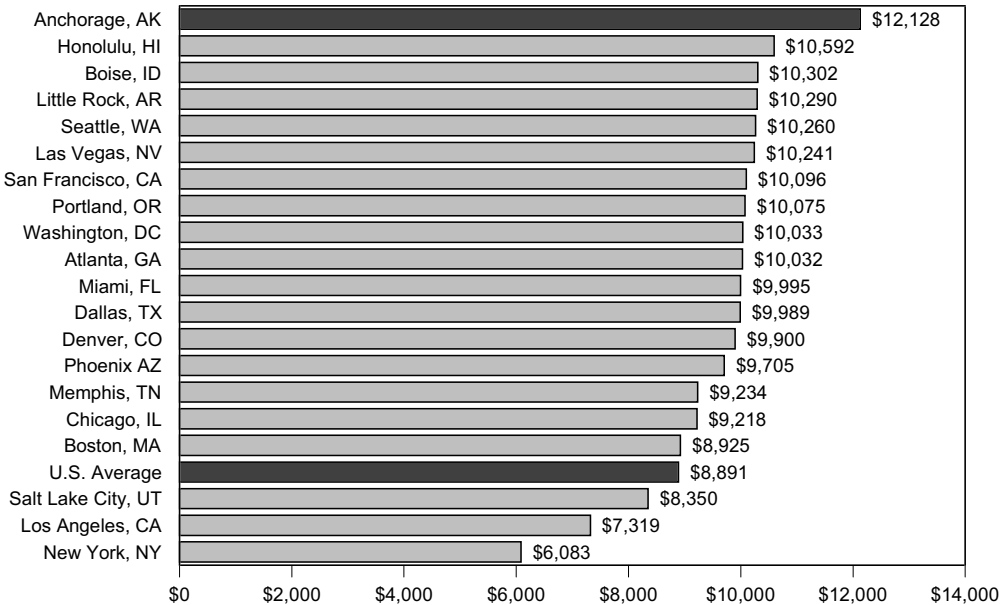
Total Sales: \$3.1 Billion

Source: "1996 Survey of Buying Power," Sales & Marketing Management Magazine.

97 Retail #3

Per Capita Retail Sales

Selected U.S. Metro Areas - 1996

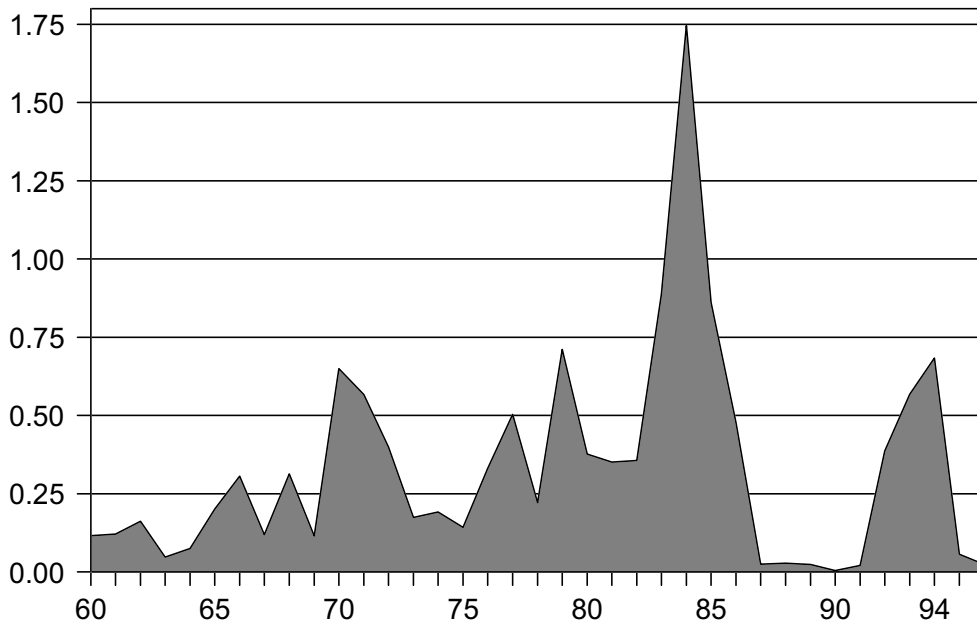


Source: "1996 Survey of Buying Power," Sales & Marketing Management Magazine. (Revised 4/16/97)

97 Retail #50

New Retail Space Construction

Anchorage - (In Millions of Square Feet) - 1960-1996



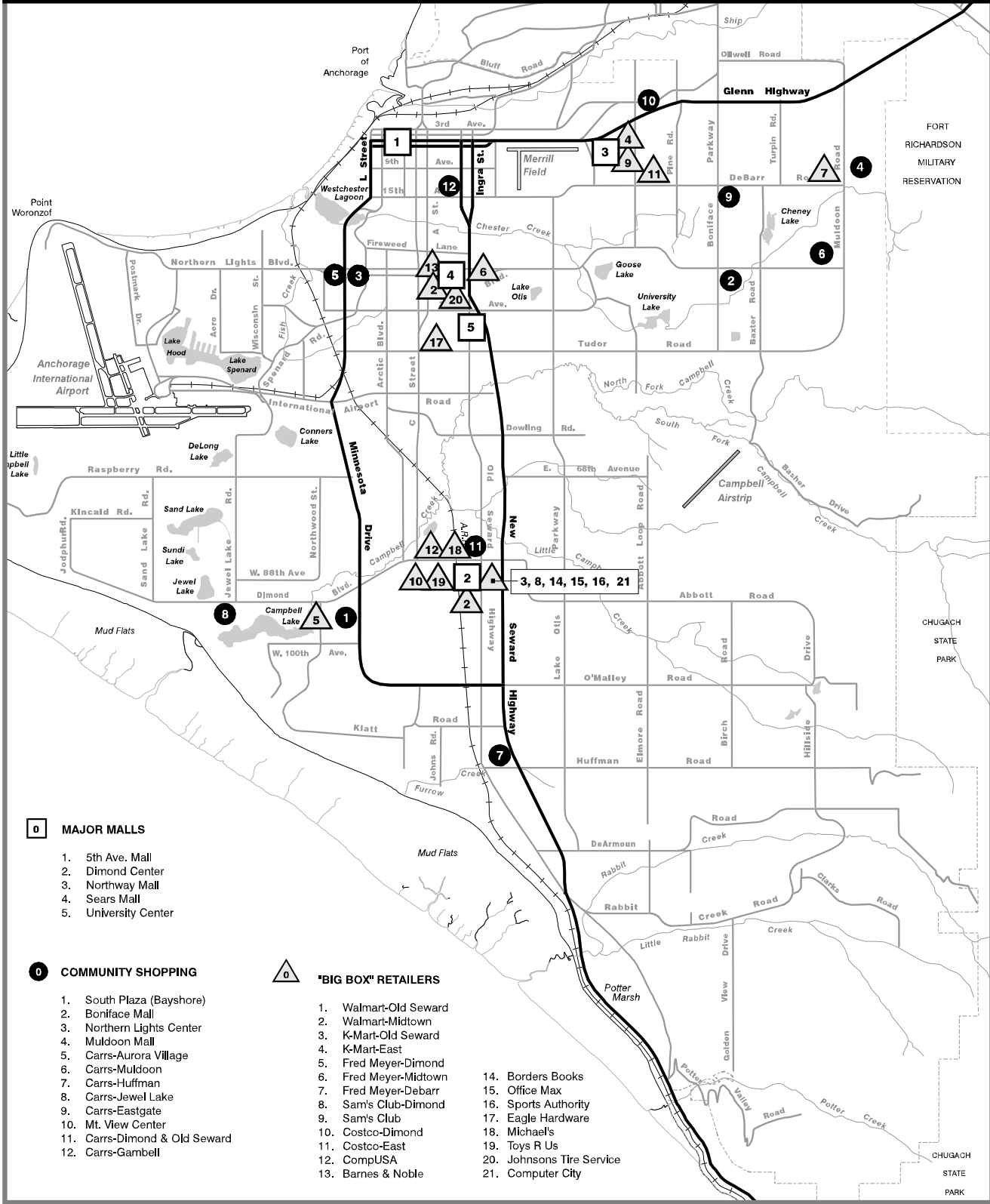
Source: Municipality of Anchorage, Community Planning & Development Department. (Revised 4/16/97) 97 Retail #24

Anchorage Retail Expansion Since 1992

Completion Date	Name of Retail Store	Square Feet	Value*
1992		387,000	\$22,377,883
September	Costco (Dimond addition)	66,000	1,356,272
November	Eagle Hardware & Garden	159,000	11,190,865
November	Costco (DeBarr)	162,000	9,830,746
1993		567,535	\$32,825,044
Summer	Sears Addition	30,000	1,751,100
September	K-Mart (Dimond)	148,000	7,397,600
October	Sam's Club	149,535	7,586,841
November	Toys-R-US	55,000	3,148,800
November	Fred Meyer (DeBarr)	175,000	10,053,173
November	Fred Meyer (Dimond addition)	10,000	2,887,530
1994		683,000	\$40,678,058
March	K-Mart (Penland Pkwy)	146,000	8,076,265
March	Wal-Mart (Dimond)	167,000	9,044,275
March	Wal-Mart (Midtown)	167,000	9,044,275
April	Johnson's Tire Service	78,000	5,613,507
May	Alaska Wild Berry Products	24,000	1,099,736
August	Borders Books	26,000	2,500,000
August	Sports Authority	50,000	3,500,000
September	Office Max - Old Seward	25,000	1,800,000
1995		56,000	3,470,828
Spring	Fred Meyer (Midtown addition)	40,000	2,694,400
November	Computer City	16,000	776,428
1996		23,500	3,391,250
January	Office Max - Northway Mall	23,500	1,241,250
July	Comp USA (formerly Longs Dimond)	0	250,000
July	Barnes & Noble (formerly Longs Northern Lts.)	0	1,900,000
1998 (Proposed)	Home Depot - Tudor Road - 144,000 sq. ft.		
Total Retail Expansion Since Fall 1992		1,685,535	\$102,743,063

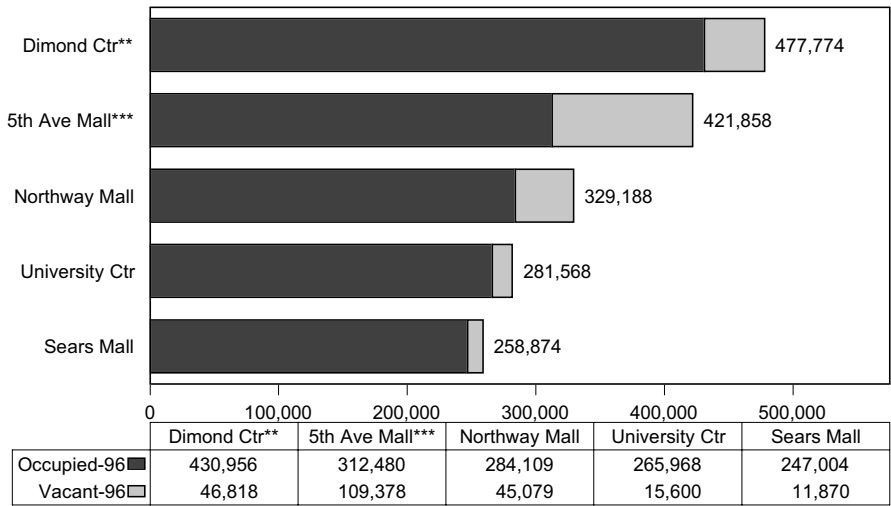
Sources: Personal contacts with individual retailers, news media, and Municipality of Anchorage, Public Works Department, Building Safety Division. *Based primarily on building permits. (Revised 4/16/97)

Major Malls, Community Shopping, and "Big Box" Retailers



Anchorage Major Shopping Centers*

Gross Leasable Square Feet - February 1996

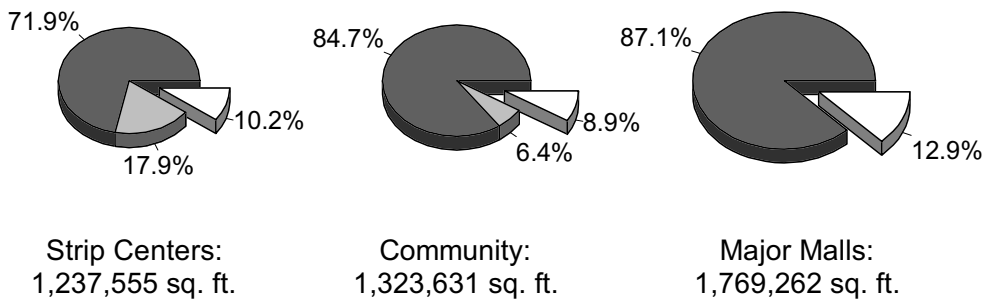
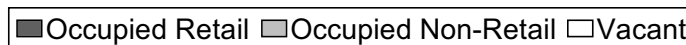


Source: Survey done by MOA Community Planning & Development Department survey. *Enclosed malls & connected department stores with a total size of 200,000 square feet or more. ** Does not include office space upper floors of office tower. *** Includes JC Penney (176,258 sq. ft.), Nordstrom (97,000 sq. ft.) & Fifth Avenue Mall (235,900 sq. feet). (Revised 2/9/96)

97 Retail #19

Retail Space Occupancy & Vacancy

Anchorage Shopping Centers - February 1996

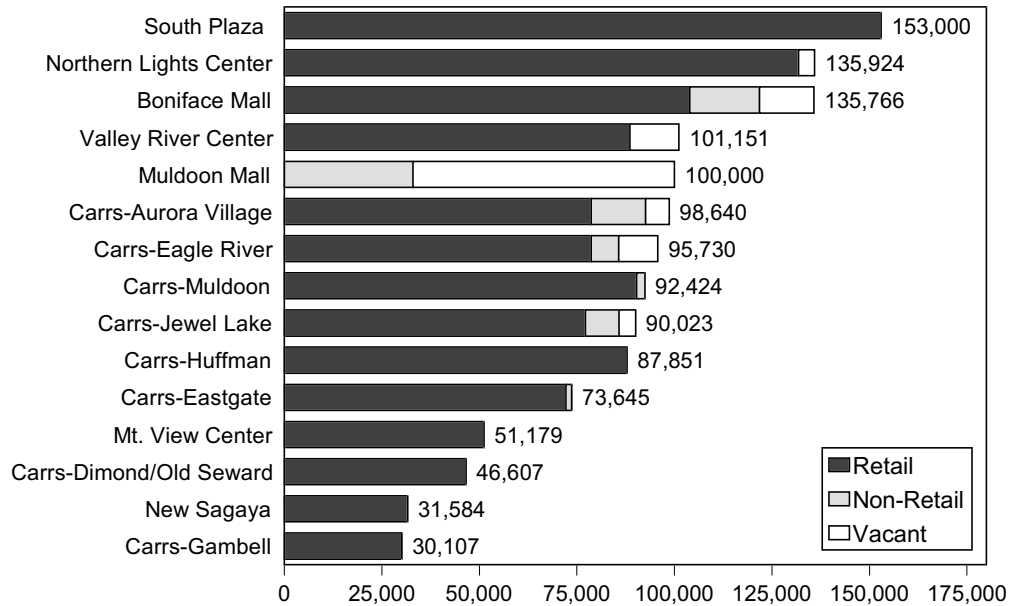


Source: Survey by MOA Community Planning & Development Department. (Revised 2/14/96)

97 Retail #11

Anchorage Community Shopping Centers

Gross Leasable Square Feet Occupied & Vacant - February 1996



Source: Survey by MOA Community Planning & Development Department. (Revised 2/14/96)
97 Retail #17

Community Shopping Center Occupancy & Vacancy Summary Anchorage - February 1996

Center Name	Location	February 1996 Sq. Feet					
		Total Space	Occupied			Vacant Space	
			Retail	Non-Retail	Sub-total	Sq. Ft.	%
South Plaza	1920 W. Dimond	153,000	153,000	-	153,000	-	0%
Boniface Mall	5530 E. Northern Lts.	135,766	103,891	17,944	121,835	13,931	10%
Northern Lights Ctr	1200 W. Northern Lts.	135,924	131,824	-	131,824	4,100	3%
Muldoon Mall	1251 Muldoon	100,000	-	33,000	33,000	67,000	67%
Carrs-Aurora Village	1650 W. Northern Lts.	98,640	78,640	14,000	92,640	6,000	6%
Carrs-Muldoon	7731 E. Northern Lts.	92,424	90,284	2,140	92,424	-	0%
Carrs-Huffman	1501 Huffman Rd.	87,851	87,851	-	87,851	-	0%
Carrs-Jewel Lake	4000 W. Dimond	90,023	77,209	8,579	85,788	4,235	5%
Carrs-Eastgate	5600 DeBarr Rd.	73,645	72,172	1,473	73,645	-	0%
Carrs-Eagle River	Eagle River	95,730	78,683	7,050	85,733	9,997	10%
Valley River Center	Eagle River	101,151	88,572	-	88,572	12,579	12%
Mt. View Center	131 S. Bragaw	51,179	51,179	-	51,179	-	0%
Carrs-Dim/Old Sew.	901 East Dimond	46,607	46,607	-	46,607	-	0%
New Sagaya	3700 Old Seward	31,584	31,584	-	31,584	-	0%
Carrs-Gambell	1340 Gambell	30,107	30,107	-	30,107	-	0%
Total Community Shopping Centers		1,323,631	1,121,603	84,186	1,205,789	117,842	9%

Source: Municipality of Anchorage, Community Planning & Development Department survey of building owners and property managers. *Includes shopping centers with at least 100,000 square feet and/or a grocery store. (Revised 4/16/97)

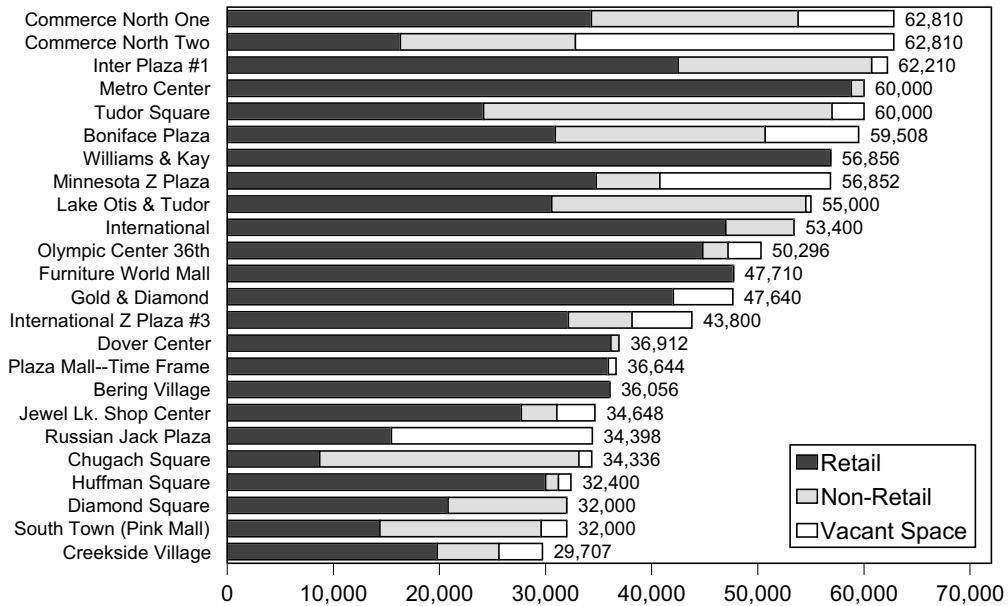
**Major* Strip Retail Centers - Occupancy & Vacancy Summary
Anchorage - February 1996**

Center Name	Location	February 1996 Sq. Feet					
		Total Space	Occupied			Vacant Space	
			Retail	Non-Retail	Sub-total	Sq. Ft.	%
Great Alaskan Mall	123 W. Northern Lts.	81,000	71,000	-	71,000	10,000	12%
Metro Center	570 E. Benson	60,000	58,800	1,200	60,000	-	0%
Commerce North One	501 W. International	62,810	34,310	19,500	53,810	9,000	14%
Commerce North Two	401 W. International	62,810	16,310	16,500	32,810	30,000	48%
International Z Plaza #3	International/Arctic	43,800	32,150	6,000	38,150	5,650	13%
International	549 W International	53,400	46,992	6,408	53,400	-	0%
Inter Plaza #1	639 W. International	62,210	42,501	18,215	60,715	1,495	2%
Minnesota Z Plaza	3888 Minnesota	56,852	34,772	6,000	40,772	16,080	28%
Tudor Square	3471 E. Tudor	60,000	24,161	32,839	57,000	3,000	5%
Boniface Plaza	360 Boniface	59,508	30,919	19,786	50,705	8,803	15%
Williams & Kay	700 E. Benson	56,856	56,856	-	56,856	-	0%
Lake Otis & Tudor	2213 E. Tudor	55,000	30,580	23,940	54,520	480	1%
Olympic Center 36th	3555 Arctic	50,296	44,796	2,400	47,196	3,100	6%
Gold & Diamond	Old Sew/Tudor	47,640	42,040	-	42,040	5,600	12%
Dover Center	34th & A	36,912	36,174	738	36,912	-	0%
Plaza Mall--Time Frame	36th & C	36,644	35,911	-	35,911	733	2%
Bering Village	Near 36th & Arctic	36,056	36,056	-	36,056	-	0%
Jewel Lk. Shop Center	9001 Jewel Lake	34,648	27,703	3,345	31,048	3,600	10%
Russian Jack Plaza	6311 Debarr	34,398	15,479	-	15,479	18,919	55%
Chugach Square	6901 Tudor	34,336	8,709	24,427	33,136	1,200	3%
Diamond Square	750 W. Dimond	32,000	20,800	11,200	32,000	-	0%
South Town (Pink Mall)	300 E. Dimond	32,000	14,400	15,200	29,600	2,400	8%
Huffman Square	1120 Huffman	32,400	30,000	1,200	31,200	1,200	4%
Creekside Village	1921 W. Dimond	29,707	19,789	5,818	25,607	4,100	14%
South Commercial Ctr	9191 Old Seward	28,800	28,800	-	28,800	-	0%
Muldoon Z Plaza	171 Muldoon	22,444	15,444	-	15,444	7,000	31%
Furniture World Mall	110 Muldoon	47,710	47,710	-	47,710	-	0%
Liberty Center	9200 Lake Otis	19,750	17,490	-	17,490	2,260	11%
Cafe Del Mundo	341 E. Benson	16,305	16,305	-	16,305	-	0%
Independence Park Vil.	2102 Abbot	15,750	13,230	1,470	14,700	1,050	7%
Denali Center	3030 Denali	15,700	14,130	1,570	15,700	-	0%
Raspberry Center	3900 Raspberry Rd.	14,913	11,930	2,983	14,913	-	0%
College Mall	2220 E. North. Lts.	14,700	13,671	1,029	14,700	-	0%
Total Major Strip Centers		1,347,355	989,918	221,767	1,211,685	135,670	10%

Source: Municipality of Anchorage, Community Planning & Development Department survey of building owners and property managers. *Includes strip retail shopping centers with at least 14,500 square feet of leasable space. (Revised 4/16/97)

Anchorage Strip Retail Centers

Gross Square Feet Occupied & Vacant - February 1996

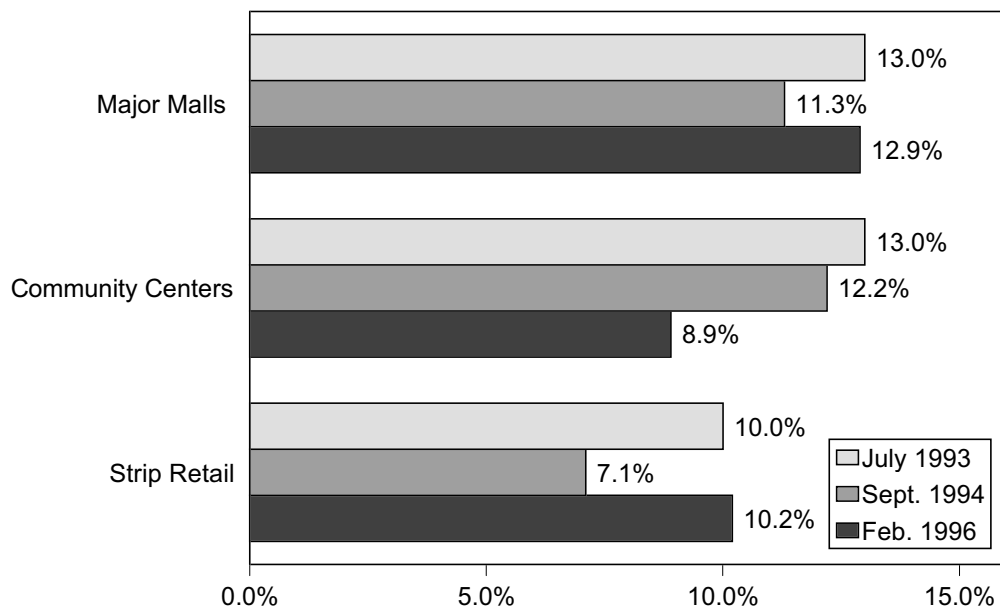


Source: Survey by MOA Community Planning & Development Department. (Revised 2/14/96)

97 Retail #8

Vacancy Rates in Malls & Strip Retail

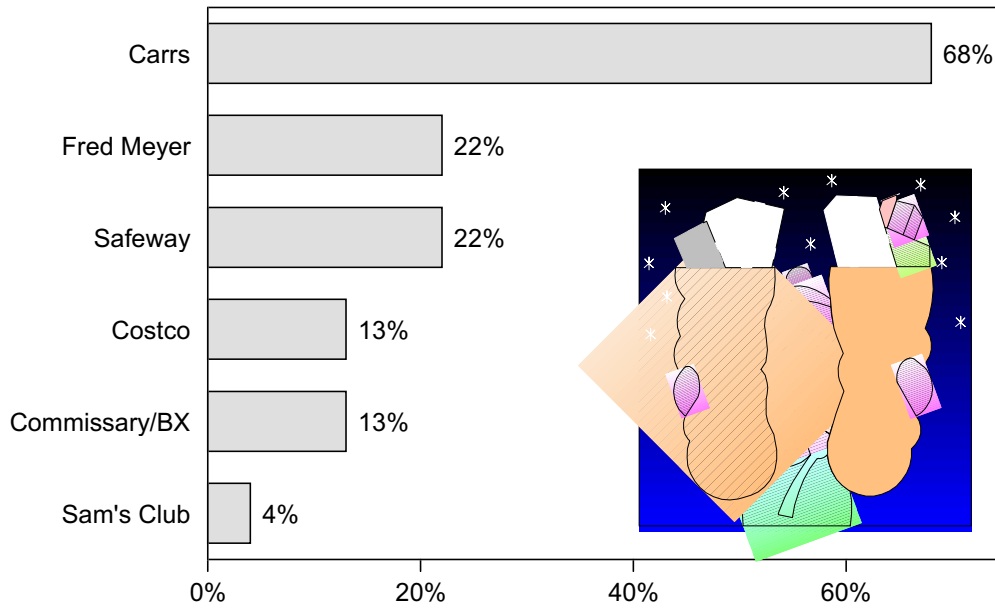
Anchorage -July 1993, September 1994, February 1996



Source: Surveys by Municipality of Anchorage, Community Planning & Development Department.

97 Retail #14

Purchased Groceries at Least Once a Week Anchorage Adults - 1994

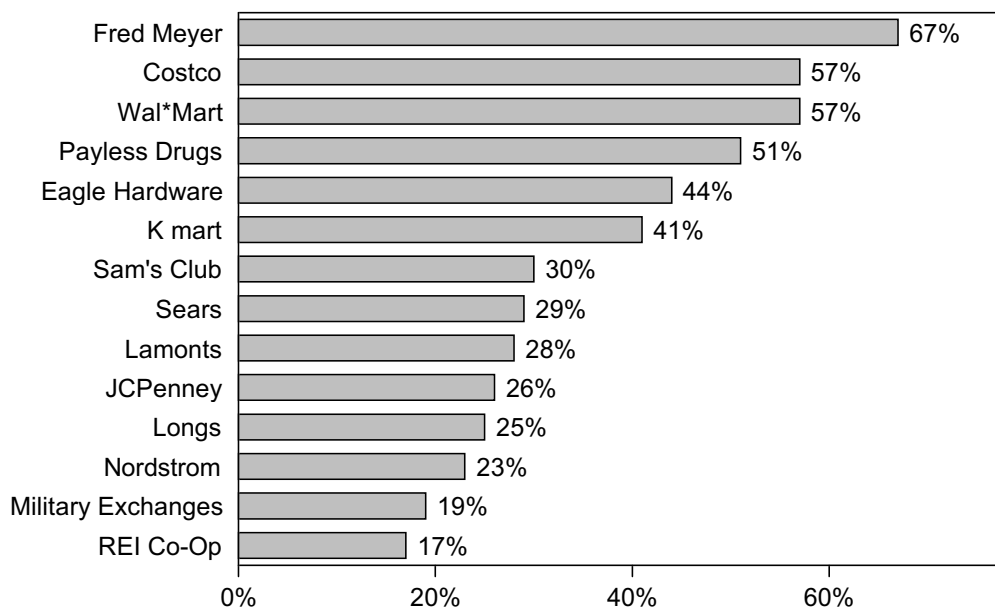


Source: Belden Associates for the Anchorage Daily News.

97 Retail #32

Stores Shopped in Last Month

Anchorage Adults - June-July 1994



Source: Belden Associates for the Anchorage Daily News.

97 Retail #23