




DYNAMICLegacy

FIRST NATIONAL BANK ALASKA 2015 ANNUAL HIGHLIGHTS



Front cover: The Juneau Regional Branch brings a new look to the Juneau skyline and added convenience and value to Alaskans throughout the Southeast Region.

Left: The First National Bank of Juneau, located just a few minutes away from the new Juneau Regional Branch location, was purchased in 1962 along with the branches in Haines and Sitka, adding to the fast-growing First National Bank of Anchorage, as the bank was known then.

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U-MED BRANCH OPENS

The new two-story, 6,300-sq. ft. branch is in the heart of the university-medical district in Anchorage, adjacent to two colleges and numerous medical facilities. Already exceeding expectations, the local expert First National staff is part of the growth of this dynamic area, helping local students and businesses reach their goals.



Chair's Message



Managing change and leveraging opportunities allowed our team to deliver convenience, service and value to our customers resulting in financial growth in 2015. And while the challenges were robust, it is the legacy started by my grandparents Warren and Lucy Cuddy, and continued by my parents D.H. and Betti Cuddy, that set the stage for today's success. That success is firmly rooted in a belief in Alaska and the people who make the Last Frontier their home.

The financial story of success in 2015 is one of record assets, loans and deposits. With total assets climbing to \$3.57 billion, the bank also achieved record high customer deposits of \$3.07 billion. This deposit increase showed in branches serving every region of the state. It took our bank 66 years to grow to \$1.0 billion in assets and only 24 years to then triple in size.

The bank's net income grew 10.8 percent to \$36.1 million. This growth was due in large measure to a significant increase in interest income from a growing volume of loans and investments. By helping Alaskans achieve their dream of home ownership, our bank also increased the income from origination and sale of mortgage loans to investors by 24.1 percent.

Our bank and Alaska have survived and thrived through the growth and change in our economy. We went from a pre-pipeline, boom-and-bust economy based on timber, fishing and mining – all of which shut down at freeze-up – to a much more stable economy post-pipeline. Alaskans now enjoy the economic benefits of year-round good jobs, and a growing infrastructure to support our quality of life.

Today we face new challenges in an uncertain economic future, brought on mostly by a slowdown in the oil patch. Alaskans must work to overcome the changes brought about by the global glut of oil that drove down prices from \$110/barrel to \$30/barrel in a year's time.

As the Board Chair, I'm grateful for a seasoned, capable team of dynamic, local Alaska experts, and our customers who have supported the bank over the years. The legacy in which we're rooted, and our ability to face new challenges with flexibility and strength, will continue to move us successfully into Alaska's future.

Betsy Lawer, Chair and President

JUNEAU REGIONAL BRANCH RIBBON-CUTTING

(Left to right) Southeast Regional Branch Manager Luke Fanning, Juneau Regional Branch Manager Jodi Meyer, Executive Vice President Doug Longacre, Personal Banker Jo An White and Senior Vice President Charlie Weimer cut a ceremonial ribbon to kick off the month-long grand opening celebration at the Juneau Regional Branch. The bank demonstrated its commitment to the future of Alaska and the Southeast Region by presenting \$15,000 to the University of Alaska Southeast for its "Getting Ready for College" program.



We Believe in Alaska

Financial Highlights

In keeping with a trend of healthy growth, First National Bank Alaska's financial story in 2015 is highlighted by record assets, loans and deposits. Understanding the nature of Alaska's resource-based economy enabled the bank's experienced leadership team to guide bankers working in all areas of the state. These experts continued the bank's legacy of meeting the needs of the families who live and work in Alaska.

The bank's total assets grew \$257 million to \$3.57 billion. These assets included \$1.55 billion in loans and \$1.83 billion in investment securities. The 12.5 percent total loan growth is evidence of the relationships local Alaska bankers offer businesses in communities from Fairbanks to Haines, Glennallen to Juneau. Alaskans reaffirmed their trust in First National's long-term stability resulting in a 10.1 percent increase in the bank's total deposits.

Total deposits and securities sold under agreements to repurchase rose by 8.5 percent to a record \$3.07 billion. Deposits increased in branches serving Alaskans in every region of the state. Repurchase agreements allowing Alaskans to improve interest income on large overnight deposits remained relatively steady. Noninterest bearing deposits grew 16.2 percent to \$1.29 billion as businesses and consumers continued to hold cash in accounts. This was a trend among several similar size banks in the western United States.

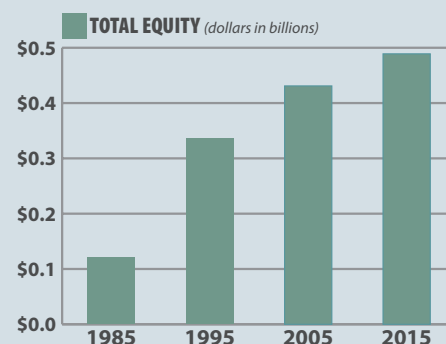
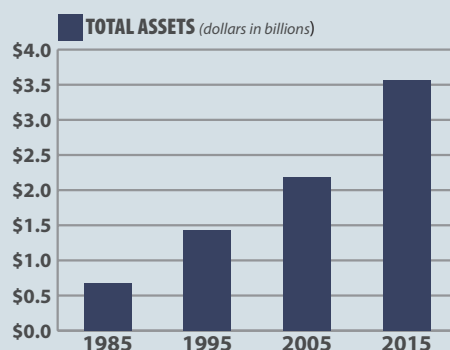
STATEMENTS OF CONDITION

(Dollars in thousands)

ASSETS	DECEMBER 31	
	2015	2014
Cash and cash equivalents	\$81,278	\$95,391
Securities, available-for-sale	1,832,601	1,743,439
Real estate loans to be sold	10,418	11,023
Loans:		
Commercial and industrial	294,543	255,740
Real estate	1,237,382	1,107,416
Consumer and other	19,480	15,840
Total Loans, Gross	1,551,405	1,378,996
Less: Allowance for loan losses	15,150	13,100
Total Loans, Net	1,536,255	1,365,896
Premises and equipment	50,259	43,712
Other real estate owned	17,068	14,445
Other assets	41,547	38,264
Total Assets	\$3,569,426	\$3,312,170

LIABILITIES AND SHAREHOLDERS' EQUITY

Liabilities:		
Deposits:		
Noninterest bearing	\$1,290,689	\$1,111,214
Interest bearing:		
Savings	632,948	590,238
NOW	201,665	198,412
Money market	167,051	166,132
Time	133,269	137,236
Total interest bearing	1,134,933	1,092,018
Total Deposits	2,425,622	2,203,232
Securities sold under agreements to repurchase	645,838	628,276
Capital lease obligations	62	115
Other liabilities	9,339	8,724
Total Liabilities	3,080,861	2,840,347
Shareholders' Equity:		
Common stock, \$100 par value		
(Authorized shares: 2015 and 2014 - 400,000 shares)		
(Issued shares: 2015 - 318,433; 2014 - 320,516 shares)	31,843	32,052
Surplus	40,000	40,000
Retained earnings	414,555	397,359
Accumulated other comprehensive income (loss)	2,167	2,412
Total Shareholders' Equity	488,565	471,823
Total Liabilities And Shareholders' Equity	3,569,426	\$3,312,170



STATEMENTS OF INCOME

(Dollars in thousands)

INTEREST INCOME AND LOAN FEES

	2015	2014
Interest and fees on loans	\$86,791	\$81,368
Interest and dividends on investment securities	29,064	23,916
Interest on cash and cash equivalents	173	200
Total Interest And Loan Fee Income	116,028	105,484

INTEREST EXPENSE

Interest on deposits	827	899
Interest on federal funds purchased and securities sold under agreements to repurchase	943	820
Interest on notes payable, capital lease obligations and other	1	5
Total Interest Expense	1,771	1,724

Net Interest And Loan Fee Income

Provision for loan losses	2,710	1,006
Net Interest And Loan Fee Income After Provision For Loan Losses	111,547	102,754

NONINTEREST INCOME

Bankcard fees	9,646	11,553
Service charges on deposit accounts	4,718	4,597
Gain on sale of mortgage loans	2,432	1,960
Mortgage loan servicing income	1,837	1,756
Net gains on investment securities	376	678
Other noninterest income	7,178	7,323
Total Noninterest Income	27,240	27,867

NONINTEREST EXPENSE

Salaries and employee benefits	50,756	49,351
Occupancy expense, net	8,318	7,986
Furniture and equipment expense	2,433	2,116
Bankcard expenses	3,557	5,102
Other noninterest expense	19,775	18,272
Total Noninterest Expense	84,839	82,827

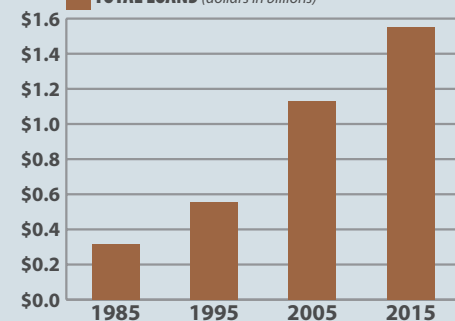
Income Before Taxes	52,895	47,794
Provision for income taxes	16,770	15,199

Net Income

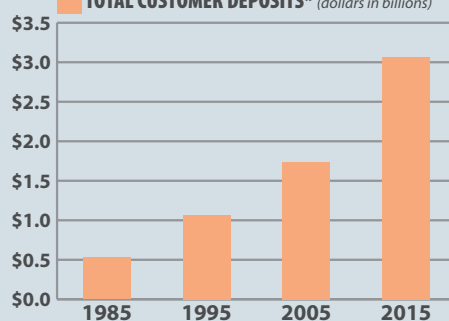
Earnings per common share (not in thousands)

Cash Dividends Paid Per Common Share (not in thousands)

TOTAL LOANS (dollars in billions)



TOTAL CUSTOMER DEPOSITS* (dollars in billions)



* Includes securities sold under agreements to repurchase

The bank's net income grew by 10.8 percent to \$36.1 million in 2015. Contributing to this growth was a significant increase in interest income. Interest earned on loans and investments yielded an additional \$10.5 million or 10.0 percent as a result of loans growing faster than investments and improved yields on the investment portfolio. Growth in deposit account and mortgage loan origination fee income also contributed to the bottom line. Income improvements were partially offset by increased expense to build reserves for future loan losses, decreased bankcard income, and increased salary expense and other operating expenses.

Bankcard fee income net of expenses decreased 5.6 percent mainly due to decreased merchant activity.

The origination and sale of mortgage loans to investors was up 24.1 percent in 2015 due in large part to expanding the use of a key government loan investment partner. This partner enabled the bank to offer customers better interest rates while achieving increased revenue generation. In addition, several workflow modifications to incorporate industry best practices resulted in a significant revenue increase.

The openings of two new branches, the Juneau Regional Branch and the U-Med Branch in Anchorage, were completed. Also, salaries and benefits continued to be adjusted to market expectations in order to attract and retain the highest qualified employees.

We Believe in Alaska

Dynamic Legacy

Dy•nam•ic
(dī-nām'ik) *adj.* –
marked by usually
continuous change and
productive activity

Leg•a•cy
(lē-gə-sē) *noun* –
something handed
down from the past,
as from a predecessor

Alaska lost a great pioneer when Dan Cuddy passed away during 2015.

First National Bank Alaska lost a great leader. Mr. Cuddy's steadfast leadership and that of those who came before have built an extraordinary legacy that provides today's experienced management team with a solid and tested foundation. This strong leadership, which oversaw the bank doubling in size in the last seven years, manifested itself in 2015 with First National Bank Alaska's record performance in assets, loans and deposits.

First National has charted a careful and considered course to become a \$3.6 billion community bank with 30 branches spread across the Great Land. This growth allows us to explore new opportunities, while always remembering a most important part of our legacy – our success depends on the commitment of our employees to the success of our customers and the communities we serve.

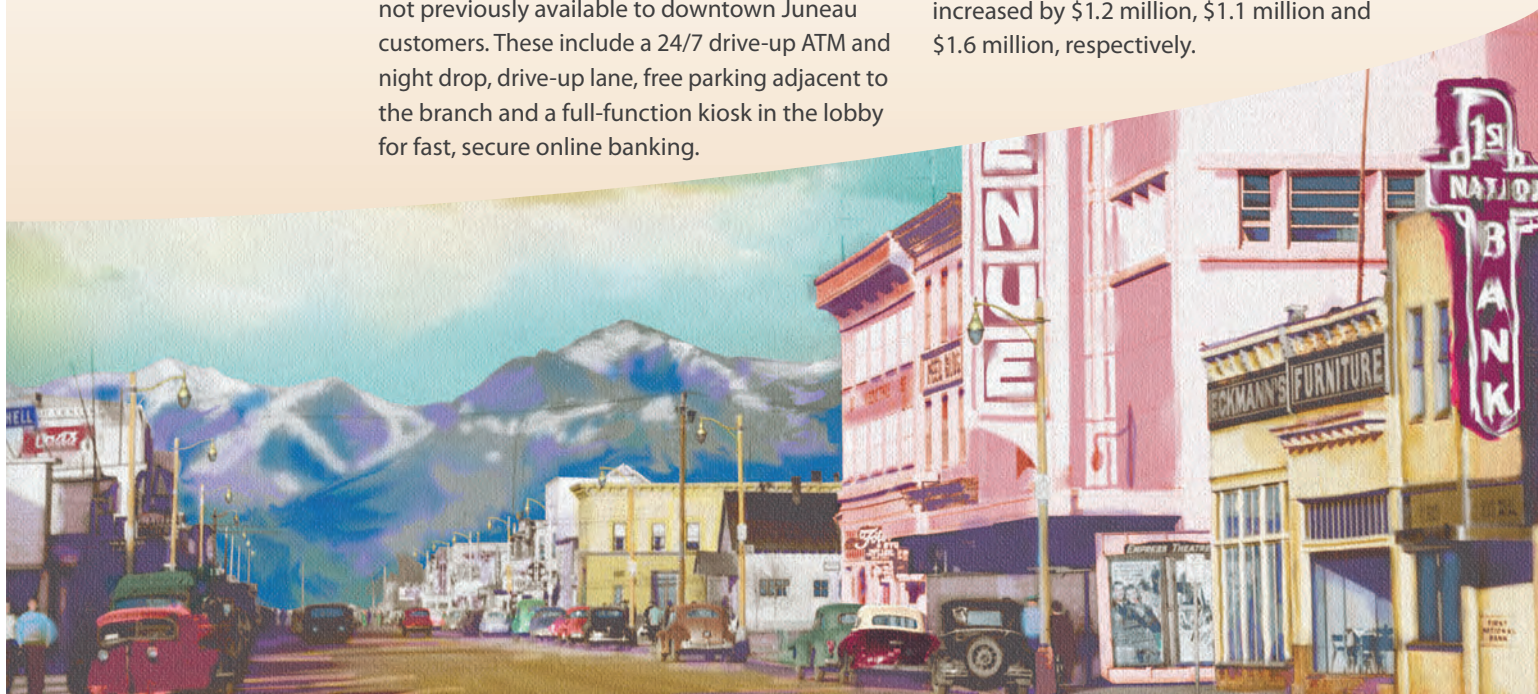
Investing in Alaska's Future

In 2015 First National showed its strong commitment to Alaska with the opening of two new branches, one in Juneau and another in Anchorage.

The bank consolidated two downtown Juneau branches into a new Juneau Regional Branch. The two-story, 7,854 sq. ft. branch brings the future of banking to Juneau, featuring access to services not previously available to downtown Juneau customers. These include a 24/7 drive-up ATM and night drop, drive-up lane, free parking adjacent to the branch and a full-function kiosk in the lobby for fast, secure online banking.

The experience and local knowledge of the bank's Southeast Region staff helped attract new customers, accounting for a strong year in loan growth. The region saw a nearly \$34.5 million increase in loans, \$30 million of that in the Juneau area.

Due to the hard work and deep community involvement of branch employees, the Cordova, Haines and Sitka branches' loan portfolios increased by \$1.2 million, \$1.1 million and \$1.6 million, respectively.





Deposits at all three branches increased, with the Sitka Branch seeing \$7.5 million in deposit growth, with a marked rise in new customers.

The new U-Med Branch in Anchorage also opened in early 2015. Located in the heart of the expanding university-medical campuses, the state-of-the-art branch exceeded expectations in loan production, booking more than \$25 million last year, second among Anchorage branches. These new loans came not only from the medical community, as expected, but also from non-medical-related businesses.

This commitment to exceed expectations was part of the new team concept used when initially staffing the branch. Members were assembled and trained as a team, ready to go when the branch opened. The cross-training given to all staff allowed them to direct customers to a wide array of bank services, increasing convenience and value for the customer and the bank.

"Believing in Alaska sometimes means directing resources to new branches to better serve new and existing customers," said Executive Vice President Doug Longacre. "The two new branches are a clear sign of our faith in Alaska's future and the communities they serve."

In the Interior Region, Fairbanks branches had great success in bringing new business to the

bank, partnering with Cash Management and Merchant Services employees, as well as providing financing for new ventures that open distinctive opportunities to the region.

One example of this is Pat and Marie McGlinchy doing business as M&M Constructors, a successful Interior Alaska company with over 35 years of experience. They held claims to a limestone deposit for more than 20 years, sure that a time would come when there would be a sufficient demand for the product. To that end, they developed, through their Globe Creek Mining, Inc., a relationship with Golden Valley Electric Association to provide high quality, affordable limestone. First National's expert knowledge of the local economy led to the bank providing a loan to Globe Creek for the construction of the milling project. This resulted in numerous other account relationships, both personal and business, with these true Alaskans.

Businesses throughout the state have come to trust First National's local expertise and history as one of the nation's most secure banks. These factors contributed to growth in loan portfolios in all regions but one, and to increased deposits over 2014 in all regions.

BEHIND THE SCENES AND ON THE FRONT LINE

Improvements to infrastructure, unseen by customers, and new products and services moved the bank forward in 2015.

WHATEVER IT TAKES

Central Loan Processing (CLP), managed by D'Ava Marsh (seated), saw some daunting challenges in 2015. The department, exemplified by these four employees, rose to that challenge and beyond. In June, the bank offered the "2015 Special," an opportunity for commercial real estate customers to extend loan maturity dates and re-amortize payments. The offer's popularity led to an unexpected influx of loan modifications, more than 250. Beth Hayward-Berry, CLP Supervisor (far right), and Roda Cervana, Lending Associate (far left), took on the challenge, streamlining the process to make it as easy as possible for lenders and customers.

Cindy El-Khoury, CLP Supervisor (center), also did whatever it took to give exemplary service to both external and internal customers. A personnel change in CLP's Consumer Documentation Unit resulted in Cindy supervising the unit, while managing her own Commercial Documentation Unit. When a replacement was found, she continued to train and coach the new supervisor.

We Believe in Alaska



SEIZING THE OPPORTUNITY

Raven's Roost (seen here and below in architectural renderings) is a unique, co-housing project developed and managed by its owners. The developers felt their primary bank wasn't meeting their needs; First National jumped on the opportunity, resulting in substantial revenue to the bank through construction financing. (See more on page 6.)

Upgrades to the bank's computer mainframes in Anchorage and Fairbanks doubled capacity, increasing processing speeds significantly. A main benefit of this upgrade was the increased speed of work on proof items. Before the improvement, the processing window for these items was very tight, allowing little room for unforeseen challenges. Now, instead of sending proof items in one batch at the end of the day, branches send them throughout the day, saving employees time and reducing overtime hours.

A bank-wide upgrade to the phone system improved the reliability and security of a communications network connecting branches and departments from Bethel to Sitka.

One of the strongest aspects of First National's legacy is the commitment to providing convenience and value to the Alaskans we serve. Interdivision teamwork, spearheaded by Information Technology, Branch Support and Compliance, and Retail

Banking and Cash Management delivered major additions to both convenience and value last year, with the groundwork laid for many new services to come.



Most customers consider avoiding a declined debit card transaction very convenient. A new overdraft service for personal and business debit and ATM transactions allows the bank to help more customers avoid declined transactions efficiently and effectively. By centralizing the decision process to pay or return, using a host of customized parameters, a unique overdraft limit is calculated each day for each eligible account.

"We all realize how embarrassing it can be to have your card declined for whatever reason," said Cindi Buzitis, Branch Support and Compliance Director. "It's our job to be there for that customer and provide all the services we can to benefit both the customer and the bank."

Business customers who bank online have new and improved services to help them succeed. Enhanced Business Essential online banking adds access to Account Analysis statements and escrow accounts, and streamlines the enrollment to sign up for eStatements and eNotices, both bank money-savers.

Commercial customers who use Business Advantage to originate ACH or wire transfers will be upgraded over the next year or so to our new product, ONEpay. Other enhancements include support of multiple browsers, automated email notifications, built-in international wire templates, and improved security with multi-factor authentication.

Work done in 2015 will soon lead to services that are high on our customers' wish lists: depositing checks from smartphones, electronic person-to-person payments, and easy and secure transfers between accounts at different financial institutions, among several other tech-driven solutions.

DISTINCTIVE OPPORTUNITIES

The bank's local knowledge and experience, part of our heritage since 1922, helps us appreciate and understand that Alaskans have unique financial needs. This is highlighted by two distinctive customers, Raven's Roost and Oomingmak Musk Ox Producers' Co-op.

Raven's Roost is an innovative, first-of-its-kind in Alaska, co-housing project. Approximately 25 owners came together to develop a condominium-style co-housing development, where the owners design, develop and ultimately manage their community through a collaborative, consensus-driven process. First National's proactive business development program brought the bank in contact with the project developers, whose primary bank was not meeting their needs.

"I'm convinced that First National's long experience in Alaska and our ability to make quick local decisions were important factors in the builder's decision to go with our bank for this unique project," said Senior Vice President and Retail Banking and Cash Management Director Ryan Strong. "As a result, the bank is expected

to earn substantial construction lending revenue, and will provide most, if not all, of the 29 long-term mortgages for the unit owners."

The Oomingmak Musk Ox Producers' Co-op, headquartered in Anchorage, is owned by approximately 250 Alaska Native women from remote coastal villages. These artisans use musk ox yarn to create beautiful scarves, caps, stoles and other highly prized items. Because of their remote location, many of the co-op members had no ready access to banks to cash the checks, sent by the main office, from their sales. Using First National's business online banking capabilities, Cash Management offered an ACH Credit solution that allows members to receive timely payments by direct depositing the members' checks.

Local knowledge equals local solutions.

HORSE SENSE

When Loan Servicing, Mortgage Lending, and Corporate Lending identified more than 3,100 backlogged files that needed to be scanned into the system, it only made sense to team up and get it done and that's just what they did. This combined effort allowed the departments to scan 95 percent of the backlog, and the work continues.

Special Credits, part of the Loan Servicing Division, found it needed a different kind of sensibility as they dealt with another problem last October.

When taking possession of an abandoned property to protect the bank's interest in the collateral, Special Credits discovered two horses on the property, abandoned by the owner. They contacted authorities but their ongoing property inspections revealed no action was being taken and the horses' condition was deteriorating rapidly as winter approached. Special Credits then contacted Alaska Equine Rescue who quickly went into action, helping to relocate the horses in a foster home for rehabilitation, and eventual placement in a permanent home. These actions not only showed compassion but also our employees' commitment to seeing a difficult job through to a successful solution.

KNITTING A STRONG RELATIONSHIP

Oomingmak Musk Ox Producers' Co-op Executive Director Sigrun C. Robertson (back) and Office Manager Marie Texter stand at the co-op's headquarters in Anchorage. Robertson, who helped found the co-op in 1969 and has been Executive Director since 1971, will retire in April 2016 and Texter will assume the position.

When First National customer Oomingmak wanted to streamline the process of paying co-op members, many who live in remote locations with no access to a bank, Cash Management Specialist B.J. Barnes came up with a local solution. (See more on page 7.)

CAPITAL IDEAS

In 2015, First National and its employees again gave more than \$1 million to Alaska communities, a total that included charitable gifts, activity sponsorships and in-kind donations of time and talent. With our focus for giving centered on youth, education and emergency social services, the bank contributed to several capital campaigns of organizations active in these areas, among the more than 180 organizations we supported statewide.

The Blood Bank of Alaska's new facility will provide enhanced services that allow some patients to stay in Alaska, rather than fly to Seattle. State-of-the-art equipment also provides an improved experience for donors. Alaska Pacific University's 30-year-old Moseley Center needed improvements that increased energy efficiency and user experience. These upgrades benefitted college students and thousands of Alaskans who use the sports center for a variety of activities, including summer camps for children. The bank's commitment to join other businesses in matching funds raised during the Kaladi Brothers' Day of Giving helped raise nearly \$200,000 for the Children's Lunchbox capital campaign to build a commercial kitchen for their program.

Helping the communities we serve through programs like these is just one part of First National's broad legacy of helping Alaskans succeed. Built over nearly a century of service, this legacy is not static; the bank remains committed to its dynamic growth over another century.



We Believe in Alaska

Board of Directors



Betsy Lawer
Chair and President



Tom Barrett
President
Alyeska Pipeline Service Company



Perry Eaton
Artist



Jane Klopfer
Business Community Member



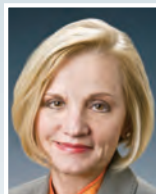
Tom Tougas
Owner
Alaska Marine Tours



Lucy Mahan
Vice Chair
Owner, Transitional Counseling



Dr. Maurice Coyle
Medical Consultant



Margy Johnson
Executive Vice President
Alaska Dispatch News



Loren Lounsbury
Chairman
International Management Group



Fran Ulmer
Chair
U.S. Arctic Research Commission

Senior Management Team



Betsy Lawer
Chair and President



Phil Griffin
Senior Vice President
Chief Information Officer
Information Technology
Division



David Lawer
Senior Vice President
and General Counsel
Corporate Systems Division



Bill Renfrew
Senior Vice President
Regional Manager
Interior Alaska Region



David Stringer
Senior Vice President
Loan Servicing Division



Craig Thorn
Senior Vice President
Regional Manager
Mat-Su Region



Cheri Gillian
Senior Vice President
Corporate Communications
and External Affairs Division
Board Secretary



Bill Inscho
Senior Vice President
Corporate Lending Division



Doug Longacre
Executive Vice President
Branch Lending and
Administration Division



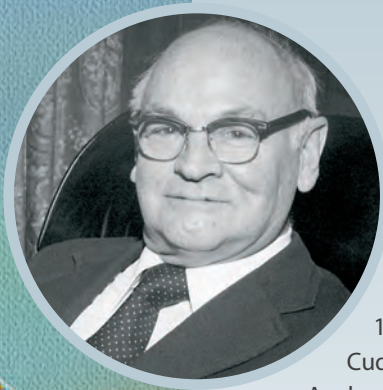
Michele Schuh
Senior Vice President
Chief Financial Officer
Financial Division



Ryan Strong
Senior Vice President
Retail Banking and
Cash Management Division



Charles Weimer
Senior Vice President
Branch Lending Administrator



A Life Well Lived

DANIEL H. CUDDY
1921 – 2015

With that familiar twinkle in his eye, Dan Cuddy said many times he was never promoted while he worked at First National. He took the reins of the bank in 1951, becoming president when his father, Warren, died. Over the next 64 years, Cuddy led the bank through Alaska's good times and bad times, helping rebuild Anchorage after the 1964 quake, seeing the bank through the 1980s bust, always with an eye towards helping the bank, his community and his beloved state become stronger.

Born in Valdez, Cuddy was an Alaska pioneer, World War II vet, dedicated family man, successful banker, and avid outdoorsman, a man who lived life to its fullest. And it would be impossible to talk about Dan's life without mentioning his dear wife, Betti.

For 62 years, Dan and Betti were each other's proud partner and staunchest supporter. They loved Alaska and were engaged in the community throughout their lives. With Dan at the bank and Betti in the community, they formed a powerful team that helped shape the Great Land over the course of their long and productive careers.

They lived life well and they are missed.

(Left) After the devastating 1964 Good Friday Earthquake, Dan Cuddy shows confidence in Alaska's ability to bounce back by being the first Alaska businessman to announce reconstruction plans. First National builds eight stories atop its drive-thru branch in Anchorage, shown here under construction.

(Below) Dan and Betti Cuddy showing their moves on the dance floor at the bank's annual Dinner Dance in 1994.



We Believe in Alaska

Branches

ANCHORAGE BRANCHES

777-4362

Dimond Branch

8725 Old Seward Hwy.
P.O. Box 200588
Anchorage, AK 99520-0588

Eastchester Branch

1821 Gambell Street
P.O. Box 200029
Anchorage, AK 99520-0029

Federal Branch

222 W. 7th Avenue
P.O. Box 100413
Anchorage, AK 99510-0413

Main Branch

646 W. 4th Avenue
P.O. Box 100720
Anchorage, AK 99510-0720

Muldoon Branch

1100 Muldoon Road
P.O. Box 200748
Anchorage, AK 99520-0748

North Star Branch

5850 Westover Avenue
JBER, AK 99506-1603

Northern Lights Branch

1210 W. Northern Lights Blvd.
P.O. Box 200668
Anchorage, AK 99520-0668

Parkway Branch

5305 E. Northern Lights Blvd.
P.O. Box 200788
Anchorage, AK 99520-0788

South Center Branch

201 W. 36th Avenue
P.O. Box 200628
Anchorage, AK 99520-0628

U-Med Branch

3650 Piper Street, Suite 100
Anchorage, AK 99508-4692

BETHEL

Kuskokwim Branch

700 Front Street
P.O. Box 286
Bethel, AK 99559-0286
543-7650

CORDOVA

Cordova Branch

528 First Street
P.O. Box 360
Cordova, AK 99574-0360
424-6700

EAGLE RIVER

Eagle River Branch

11412 Business Blvd.
Eagle River, AK 99577-7720
689-5200

FAIRBANKS

Golden Valley Branch

1300 Washington Drive
P.O. Box 82487
Fairbanks, AK 99708-2487
459-7100

Interior City Branch

800 Noble Street
Fairbanks, AK 99701-4950
459-5300

Johansen Branch

430 Merhar Avenue
Fairbanks, AK 99701-3166
450-7300

GLENNALLEN

Glennallen Branch

Mile 187 Glenn Hwy., Suite C
P.O. Box 85
Glennallen, AK 99588-8085
822-7350

HAINES

Haines Branch

123 Main Street
P.O. Box 70
Haines, AK 99827-0070
766-6100

HEALY

Healy Branch

Tri-Valley Community Center
P.O. Box 460
Healy, AK 99743-0460
683-7750

HOMER

Homer Branch

3655 Heath Street
Homer, AK 99603-7667
235-5800

JUNEAU

Juneau Regional Branch

840 W. 10th Street
P.O. Box 21248
Juneau, AK 99802-1248
586-5400

Valley Centre Branch

8990 Glacier Hwy.
Juneau, AK 99801-8030
790-8000

KENAI

Kenai Branch

11408 Kenai Spur Hwy.
Kenai, AK 99611-7799
283-6800

KODIAK

Kodiak Branch

218 Center Avenue
Kodiak, AK 99615-6312
486-7900

PALMER

Palmer Branch

303 W. Evergreen Avenue
Palmer, AK 99645-6954
746-8900

SEWARD

Seward Branch

303 4th Avenue
P.O. Box 69
Seward, AK 99664-0069
224-4200

SITKA

Sitka Branch

318 Lincoln Street
Sitka, AK 99835-7545
747-7000

SOLDOTNA

Soldotna Branch

44501 Sterling Hwy.
Soldotna, AK 99669-7938
260-6000

VALDEZ

Valdez Branch

101 Egan Drive
P.O. Box 37
Valdez, AK 99686-0037
834-4800

WASILLA

Wasilla Branch

775 E. Parks Hwy.
Wasilla, AK 99654-8191
352-5900

Corporate Headquarters

101 W. 36th Avenue
Anchorage, AK 99503-5904

Operations Center

1751 Gambell Street
Anchorage, AK 99501-5324

FNBAAlaska.com

1-800-846-4FNB (4362)

Mission Statement

The bank's multi-part mission is to safekeep depositors' money, provide all legitimate financial services to the community consistent with bank resources, furnish employees with competitive salaries and a pleasant working environment, and earn a proper return for shareholders. For nearly a century our commitment to the mission has served our customers, our employees, our communities and our shareholders well.

Equal Opportunity Employment Statement

It is the policy of First National Bank Alaska to provide equal opportunity in employment to all employees and applicants for employment. First National Bank Alaska will recruit, hire, train, and promote persons in all job titles, and ensure that all other personnel actions are administered without regard to race, religion, color, sex, sexual orientation, gender identity, age, national origin, genetic information, pregnancy, childbirth or related medical condition, parenthood, marital status or change(s) in marital status, protected veteran status, or disability; and, ensure that all employment decisions are based only on valid job requirements.



NMLS# 640297



We Believe in Alaska