



ANNUAL REPORT

2022

OUR COMMITMENT TO NATIVE AMERICA

Native American Bank, N.A. continued to provide access to capital for Tribes, Tribal enterprises, Alaska Native Corporations, and Native American individuals in 2022. We have seen growth in every part of our loan pipeline, which has already provided over \$270 million throughout Indian Country, including over \$130 million in reservation lending. We are committed to our vision and mission, and will engage in new opportunities to provide sustainable economic growth in the communities we serve.

Native American Bank is owned by 37 investors, of which 31 are Tribal Nations, Tribal Enterprises, and Alaska Native Corporations.

THE VISION

To be the trusted Native-owned national bank committed to meeting your financial needs, as well as the financial needs of your business and your nation.

In 2001, twenty Tribal nations and Alaska Native Corporations set out with a dream to create a national bank to serve all Native people, communities, governments and enterprises across the country and established Native American Bank, N.A.

We recognize that among the many issues facing Native Americans, the absence of access to financial capital and services has been a significant obstacle toward the realization of self-sufficiency and financial freedom across Indian Country.

THE MISSION

Through collaboration, provide access to financial services for Alaska Native and Native American communities creating economic independence, development and sustainability.

At Native American Bank, our primary mission is to assist Native American and Alaskan Native individuals, enterprises and governments to reach their goals by providing affordable and flexible banking and financial services.

To accomplish this, we concentrate on pooling Indian economic resources to increase Indian economic independence by fostering a climate of self-determination in investment, job creation and sustainable economic growth.

DIVERISTY, EQUITY AND INCLUSION

Native American Bank is committed to promoting a healthy environment to help the communities we serve. Ensuring that a broad mix of individuals with a variety of ideas, viewpoints, background and experiences play an impactful role is critical to the success of Native American Bank and our clients. Native American Bank understands that in order to fully accomplish our mission and values, we must leverage the diverse backgrounds, skills, knowledge and perspectives of our clients, Board of Directors, vendors and employees. We aim to foster a culture for clients and employees where all feel welcome, included, empowered and valued. This includes attracting and retaining a diverse workforce and encouraging our team to promote diversity, equity and inclusion across all internal and external relationships and services.



INVESTING IN THE FUTURE OF NATIVE AMERICA



FROM THE PRESIDENT

The vitality of The Native American Bancorporation Co. (NABC), parent of Native American Bank, has never been better despite the challenges experienced because of the pandemic. The activities taken throughout the year positioned the company to meet, and exceed, our stated goals. We continue to grow our presence by building new relationships, create and sustain jobs through economic development and provide for the growth of our staff in order to build skill sets for a more sophisticated environment we expect in the immediate future. We are grateful to have the resources, and the people, to carry out our mission and serve Indian Country during these challenging times of inflation and

higher prices. It exemplifies the focus and drive to create opportunity, impact and access for our customers.

Throughout 2022 we continued to help many small businesses with forgiveness of Phase II Payroll Protection Program, or PPP, loans made to deserving businesses. We can report that all such loans are now phased out and a more normal environment is present. Please take time to review the stories of some of our relationships identified in this report.

Completely transformational for the company, at mid-year, was the receipt of \$37.4 million of capital to the holding company through the Emergency Capital Investment Program (ECIP). This will allow the bank to grow an additional \$370 million in assets over the next several years. In an effort to further the bank's ability to expand, and meet more of the needs of our constituents, NABC applied for and received a one million dollar financial assistance award from the CDFI Fund that is part of the Treasury Department. Those funds were down streamed into the bank as capital as it was received. The holding company and bank are in a very strong position.

In conjunction with new capital is the ability to add new services, expand our geographic footprint and build on our already successful expertise. We are taking a measured and deliberate approach toward our growth prospects and expect to deliver the same benefit to Indian Country we have demonstrated over the last decade.

As I do every year, I want to take this opportunity to thank you for your support. The staff, management and Board are working to make the bank a primary source for business and personal financial services. On behalf of them, we are committed to the ideals of Native American Bank's mission among Native American and Alaska Native communities and look forward to serving our shareholders and customers.

Sincerely,

Thomas D. Ogaard
Chairman, President and CEO
The Native American Bancorporation
President and CEO
Native American Bank, NA

FROM THE CHAIRMAN



Having been associated with Native American Bank for more than 20 years, I am amazed at the trials and tribulations that NAB has faced and overcome. From our beginning as a “de novo” bank in 2001 attempting to raise \$20 million or more in capital from a diversity of Native American Tribes; providing necessary access to capital to all of Indian Country; through the significant economic slumps of 2008 and 2020 dramatically affecting banks; the impact of the Covid pandemic on employees, customers and the economy; and the never ending threat of potential cyber security breaches; Native American Bank has emerged as one of the strongest and most resilient community banks serving Native Peoples in 2022. Our balance sheet has never been stronger and our capacity to loan has never been better.

2022 saw significant improvement in our risk capital and core deposits. This access to additional capital has enabled NAB to expand its banking efforts to meet the needs of our Native American banking customers operating medical and recreational cannabis business entities. Prior to our entry into this market, cannabis retailers and wholesalers have endured limited access to banking services due to the federal banking regulations deeming “cannabis” as an illegal activity. Native American Bank has been deemed to be one of the leaders in establishing an excellent cannabis banking policy. Having launched our cannabis banking program in 2022, we expect this program to be a significant revenue provider for the bank in the future.

As I have stated in previous Chairman letters, cyber security remains a focus of the Board of Directors and management team to ensure that customer information and financial resources be protected at the highest levels. Native American Bank has invested significant sums of money to protect itself from the never-ending pursuit of hackers trying to gain access to bank information. The bank continues to be recognized as a top performer in its cyber security efforts, especially for a bank of our size, under \$250 million in assets. Although the cost of maintaining quality cyber security protocols is high, we believe it prudent to maintain a strong cyber security program to protect our customer’s sensitive financial information.

2022 proved to be a significant turning point in our financial strength as a bank. Profitability, earning assets and deposits have never been better. Although we are as strong a bank as we have ever been, the Board of Directors and management team continues to focus on growth and profitability. We continue to grow shareholder equity and desire to attract additional shareholders that support the bank’s Vision and Mission to provide stronger financial services and economic opportunities to Native American and Alaska Native communities. Native American Bank will continue its’ advocacy encouraging Tribes, Tribal Enterprises and Alaska Native Corporations to strengthen their resolve to secure financial independence and access to capital for Indian Country.

The Board of Directors, as the stewards of the Bank, are committed to the bank’s Vision and Mission in improving access to capital and financial services for the communities we serve. Our bank cannot grow and prosper without the support and encouragement of our Shareholders, customers and loyal bank staff. For this we are very thankful. Our future as a bank is bright and we look forward to continued growth and prosperity for all whom we serve.

Sincerely,

Kent E. Paul
Chairman of the Board
Native American Bank, NA



MAKING OUR MARK WITH CANNABIS BANKING

Cannabis has grown into a \$30 billion industry and has proven to be a stable, profitable, and sustainable business opportunity. In fact, during the COVID-19 pandemic, when most industries saw record shrinkage, jobs in the cannabis industry doubled.* While cannabis remains highly regulated, sovereign tribal nations are exempt from many of these regulations and are uniquely positioned to dominate early-stage markets. Read further to learn about the success our cannabis banking clients are already seeing, and how Native American Bank is blazing a trail for indigenous peoples to get in on the ground floor of this rapidly growing industry.



Native Nations Cannabis
(Flandreau Santee Sioux Tribe, South Dakota)

This vertically integrated, seed-to-sale cannabis operation has been open since July 2021. They are the Tribal cannabis industry leader and have exported their model to other businesses, working with other tribes and tribal businesses in both a consulting and financing role. Native Nations Cannabis is wholly owned by the Flandreau Santee Sioux Tribe and employs over 50 people on the reservation and beyond. From a cultivation, processing, and production standpoint, they have rapidly established themselves as an industry leader.

*According to Vangst Cannabis Industry 2022 report

CANNABIS JOBS
ARE NOT ONLY
PLENTIFUL,
THEY ARE ALSO
RESILIENT AND
GAINFUL.*

72% of cannabis companies offer paid time off*

71% of cannabis companies offer a form of health/medical insurance*

34% of cannabis companies offer a 401k*

17% of cannabis companies offer company equity/profit sharing*



Nativa Cannabis
(Seneca Nation, New York)

This vertically integrated, seed-to-sale cannabis operation is set to open in the spring of 2023, just outside of Niagara Falls, NY. This operation is owned and financed by the Seneca Tribe, with ownership notes issued to an individual Tribal member who will serve as “owner/operator”. This location will look to employ 10-15 staff and will be one of the prominent retail stores in this tourist area.

Tru Bloom LLC dba Native Nations Cannabis
(St. Regis Mohawk, Akwesasne, NY)

This vertically integrated, seed-to-sale cannabis operator is in the process of their first cultivation, from which they will supply wholesale product to other Tribal operators in the state of New York. They also have plans to open their retail facility in late 2023. This operation is individually owned but working under both an operational and financing agreement through the Flandreau Santee Sioux Tribe. Their retail store will also be opened under the Native Nations Cannabis name/logo and will serve as both the Seneca and the Flandreau Santee Sioux Tribe operation in the East.

Native American Bank is applying our expertise in tribal policy to providing financial solutions that allow tribes to capitalize on their unique advantages in this developing industry. As the cannabis industry continues to thrive, Native American Bank will continue to help indigenous entrepreneurs succeed in this exciting and rapidly expanding market.



No Worries Dispensary
(Oglala Sioux, Pine Ridge, SD)

This vertically integrated, seed-to-sale cannabis operator has been open for retail sales since July 2022, operating on the Pine Ridge Reservation. This operation is owned by a tribal member with no outside financing or agreement. This operation will be opening two additional locations (off-reservation) in South Dakota over the next six to nine months. No Worries currently employ people and will be hiring throughout 2023.

*According to Vangst Cannabis Industry 2022 report

A CASE FOR DEPOSITS WITH NATIVE AMERICAN BANK

Native American Bank's largest impact to Indian Country is through our mission-based lending, funding critical infrastructure, affordable housing, and business development in Native American communities. Our mission-based lending would not be possible without deposits from individuals and entities who are committed to our purpose. Mission-driven deposits are essential in funding our loan pipeline, and allow us to offer affordable interest rates, decreasing the cost of capital for the communities that need it most. At Native American Bank, 65% of every deposit is reinvested back into the community, which is 73% above the industry average.* Depositing with Native American Bank is a simple yet incredibly impactful way to contribute to the economies of indigenous communities.



Historically, Indian Country has faced many hindrances to economic development. One of the modern challenges has been a lack of access to capital and financial services to leverage tribal resources into meaningful economic growth. When Native American Bank was being established in 2001, tribal representatives frequently expressed their frustration that tribal deposits in non-Native institutions were not being returned to their reservations through lending or other financial services. These banks would hold tribal deposits but would often seek out more profitable markets when it came time to provide financial services, leaving Indigenous communities without access to the capital they needed to grow and thrive. Native American Bank was founded, in part, to address this inequity by keeping Native dollars in Indian Country, actively fueling a lending cycle dedicated to the unique needs and challenges of serving Native American communities.

NATIVE AMERICAN BANK HAS DEPLOYED OVER \$275 MILLION IN LOANS TO NATIVE NATIONS, NATIVE-OWNED BUSINESSES, AND NATIVE INDIVIDUALS.**

*As of February 7, 2023. Source: Mighty Deposit

** Since inception as of December 31 2022

Over the years Native American Bank has developed truly special partnerships with the businesses and organizations who support our mission. For example, Nourish Colorado, a nonprofit organization whose mission is to ensure Colorado residents have equitable access to fresh and nutritious foods, moved its entire banking relationship to Native American Bank based on our impact in Indian Country.



Nourish has shown their commitment to indigenous communities and maximized the scale of their organizational impact through their banking relationship with Native American Bank. For example, prior to onboarding Nourish, our mission-based lending funded the Red Lake Retail center, which not only provided an on-reservation alternative to distant non-Native grocery retailers, but also provided unprecedented access to fresh produce in the rural Native American community of Red Lake. Our partnership with Nourish Colorado will help us fund many such projects in the future and we look forward to continuing to align our organizational goals for maximum impact.

"We have a fruitful banking and investment relationship with Native American Bank, but to us it feels like so much more. We feel so cared for as an organization. This partnership demonstrates what can happen when we care for each other as people and communities. We can all prosper when we invest in each other." - Wendy Peters Moschetti, Executive Director of Nourish Colorado.



A full banking relationship is not required to make an impact. Depositing surplus funds with Native American Bank also fuels our work in Native American communities. Eli Lilly and Company is a publicly-traded pharmaceutical company whose operations and size are too large for Native American Bank to meet all their

banking needs. However, Eli Lilly and Company's decision to place excess cash in deposit accounts with us funds the same mission-driven lending pipeline as establishing a full banking relationship. In 2021 and again in 2022, Lilly showed their support for our mission by placing excess cash in deposit accounts with NAB. While Lilly could have chosen to reinvest the money in themselves, they instead put those funds to use by supporting our lending pipeline, which funds many projects focused on healthcare access in Native communities. Projects like the Turtle Mountain Recovery Center which provide both new employment opportunities and culturally competent medical care, empowering tribal nations to lead the fight for health equity in their own communities on their own terms.

"Lilly is focused on enhancing health equity for historically marginalized Americans. Improving economic opportunity is key to achieving this goal and we're proud to support NAB's efforts to uplift Alaska Native and Native American communities." - Philip Johnson, Lilly's Treasurer.

Because of meaningful banking relationships, like those of Eli Lilly and Company and Nourish Colorado, Native American Bank can continue its contribution to the economic development of Indian Country. We have many more stories and amazing relationships with other deposit holders. Too many to recount here. We could not be more grateful to every single depositor that chooses to bank with us. Thank you. If you would like your money to support economic growth in Indian Country, contact us today!





TURTLE MOUNTAIN RECOVERY CENTER

The opioid epidemic has taken a devastating toll on communities across the United States, but indigenous communities have been hit particularly hard. American Indian and Alaska Native individuals experienced the highest prescription opioid death rate of any race from 1999-2009, and within youth, nonmedical use of opioids over the age of 12 were twice the rate of Whites and three times the rate of African Americans.* Despite this urgent need for prevention and treatment measures, Tribal Nations have often been excluded from statewide public health initiatives and have struggled to access the critical funding needed to address the crisis.

Against this backdrop, the Turtle Mountain Band of Chippewa Indians has taken a bold step forward with the construction of a new \$18 million opioid treatment facility on their reservation, with \$10 million in financing assistance from Native American Bank. Known as the Turtle Mountain Recovery Center, this state-of-the-art facility will provide culturally competent substance abuse care and will more than double treatment capacity in the Turtle Mountains.

In addition to providing much-needed treatment resources, building the Turtle Mountain Recovery Center will also have a significant economic impact on the Turtle Mountain Chippewa reservation. Rolette County, which encompasses the reservation, is one of three counties in North Dakota defined as a persistent-poverty county, or where 20% or more of the population has been at or below the federal poverty level for at least 30 consecutive years. The project is expected to create 38 full-time jobs with wages that are above the North Dakota average. In addition, around 200 construction jobs will be created during the building process.** This economic boost will not only benefit those directly employed by the center but will also have a ripple effect throughout the reservation and surrounding communities.

“The Turtle Mountain Recovery Center is a key addition to the toolbox in the battle against the disease of addiction.”

Doug Burgum
Governor of North Dakota



16
in-patient treatment
beds **

34
full-time, high-wage
jobs created **

200
new construction
jobs created **

4
full-time, high-wage
jobs retained **

The financing of the Turtle Mountain Recovery Center was made possible through a combination of funding sources, including the Native American Bank and our experience in working with New Market Tax Credit programs. The New Market Tax Credit program, which provides tax incentives for investments in low-income communities, was instrumental in securing the necessary funding for the project and lowering the cost of those funds. Native American Bank provided \$10 million of funding for the project and has a longstanding commitment to supporting economic development in Native American communities. Together, our partnership has enabled the Turtle Mountain Band of Chippewa Indians to build a state-of-the-art facility that will help meet the needs of their community and have a positive impact on the local economy.

The Turtle Mountain Recovery Center is a critical investment in the health and well-being of the Turtle Mountain Band of Chippewa and is an example of how the opioid epidemic in Indian Country might be addressed by a tribe's own policy directives and resources. We at Native American Bank are incredibly grateful to have played a role in financing this project, which will not only save lives but also create jobs and contribute to the economic development of the whole community. We remain committed to supporting the financial needs of Native American communities across the country and will continue to partner with Native American leaders to help them achieve their goals and build a better future, with more equitable access to healthcare services.

**As of February 2023. Source: National Indian Health Board*

*** As of February 2023. Source: New Market Tax Credits Coalition*



The Turtle Mountain Recovery Center will be 34,000 sq. ft. and will serve between 400 and 550 people annually, more than doubling treatment capacity in the area.**

FINANCIALS

STATEMENTS OF FINANCIAL CONDITION (\$ in Thousands)

Assets	2022	2021	2020	2019
Cash and Due from banks	\$ 60,396	\$ 37,335	\$ 28,155	\$ 5,873
Securities and Federal Funds Sold	35,119	21,910	10,336	10,584
Net Loans	119,994	122,738	147,245	102,951
Bank Premises and Equipment, Net	6,573	6,593	6,793	6,911
Deferred tax asset	2,061	2,438	2,219	2,213
Other Assets	3,063	1,834	3,751	4,317
Total Assets	\$ 227,206	\$ 192,848	\$ 198,499	\$ 132,849
Liabilities and Shareholders' Equity				
Total Deposits	\$ 194,167	\$ 165,112	\$ 135,173	\$ 111,324
Federal Funds Purchases and Overnight Borrowings	5,000	5,000	45,818	5,000
Other Liabilities	1,913	1,546	1,494	1,497
Total Liabilities	201,080	171,658	182,485	117,281
Shareholders' Equity	26,126	21,190	16,014	15,028
Total Liabilities and Shareholders' Equity	\$ 227,206	\$ 192,848	\$ 198,499	\$ 132,849

STATEMENTS OF OPERATIONS (\$ in Thousands)

	2022	2021	2020	2019
Interest Income	\$ 9,109	\$ 8,605	\$ 8,065	\$ 6,974
Interest Expense	1,055	1,476	2,036	2,068
Net Interest Income	8,054	7,129	6,029	4,906
Provision for Loan Losses	90	45	176	60
Net Interest Income After Provision for Loan Losses	7,964	7,084	5,853	4,846
Non-Interest Income	739	2,381	781	984
Salaries and Employee Benefits	4,207	3,431	3,251	2,883
Premises and Equipment Expenses	673	661	591	574
Other Non-Interest Expenses	2,254	2,011	1,724	2,156
Total Other Expenses	7,134	6,103	5,566	5,613
Net Income/(Loss) Before Income Taxes	1,569	3,362	1,068	217
Income Tax Expense/(Benefit)	371	(190)	-	-
Net Income/(Loss)	\$ 1,198	\$ 3,552	\$ 1,068	\$ 217

Financial Trends	2022	2021	2020	2019	2022
Unguaranteed portion of classified loans	758	1,021	1,213	1,593	2,112
Classified loans	2,320	2,665	2,926	5,220	5,972
Net interest margin	4.25%	4.08%	3.57%	4.33%	4.60%
Cost of funds	0.60%	0.89%	1.25%	1.88%	1.00%
Leverage ratio (point in time 12/31)	11.58%	9.91%	8.44%	9.69%	10.01%
Leverage ratio from call report	11.41%	10.17%	8.37%	9.95%	9.34%

FINANCIAL SUMMARY

RECOVERING IN A POST-PANDEMIC ENVIRONMENT

The last four years was a period of dynamic change. Starting with interest rates that continued to rise until the start of the COVID-19 pandemic in early 2020. Interest rates then started to decrease and remained low through February 2022. During this time period we also experienced supply chain disruption. In March 2022, interest rates started to rise dramatically with a 4.0% increase over the remainder of the year due to an inflationary economic environment. Changes in interest rates impact earning asset yields and the cost of interest-bearing liabilities. The COVID-19 pandemic started in March 2020 and continued through 2021 impacting our business. As a result of the pandemic, various government assistance programs were initiated along with temporary changes to some regulations that govern banking as outlined in the Coronavirus Aid, Relief and Economic Security Act.

One result of the temporary changes in regulation was to lower the minimum Community Bank Leverage Ratio to 8.5% through 2021. It then reverted back to the normal minimum of 9.0% at the beginning of 2022. The Bank was in compliance with this ratio for all periods measured and the ratio for the fourth quarter of 2022 was 11.41%.

The tangible book value of our Holding Company common stock increased \$12.29 per share to \$133.80 as of December 31, 2022 when compared to the same period in 2021. The increase is due to organic earnings in 2022 and grants received of \$1.2 million.

In 2022, net loans decreased \$2.7 million year-over-year compared to 2021. The decrease was primarily due to forgiveness received on loans originated through the Payroll Protection Program (PPP) of \$2.9 million, a program to help businesses weather the pandemic that concluded in 2021 and all forgiveness payments were received by mid 2022. Loans originated or purchased totaled \$29.8 million offset by regular loan amortization and large loan payoffs of \$19.3 million.

A large portion of our loan portfolio is government guaranteed which reduces our risk exposure. Our unguaranteed portion of classified loans decreased from \$1.0 million in 2021 to \$758 thousand in 2022. The percentage of these loans to our total loans was .63% as of December 31, 2022.

The change in the mix of loans, security purchases, higher overnight deposits and the higher interest rate environment positively impacted the net interest margin in 2022 offset by less loan fee income of \$1 million. The reduction in loan fees in 2022 compared to 2021 is due to less PPP loan fee income received. In 2019, net interest income was \$4.8 million increasing to \$7.9 million in 2022. Net interest income increased \$925 thousand in 2022 compared to 2021 primarily due to the growth in earning assets, primarily investments and overnight deposits. Changes in interest rates also positively impacted the net interest margin. Our 2022 net interest margin was 4.25% compared to 4.08% the prior year.

Non-interest income decreased \$1.6 million in 2022 compared to 2021. The primary driver for the decrease was a Rapid Response Program grant of \$1.8 million received in 2021 that did not occur in 2022.

Operating expenses of \$6.1 million increased \$1.0 million in 2022 compared to 2021. The increase is primarily due to higher personnel costs, travel expenses, loan related expenses and fraud losses.

NATIVE AMERICAN BANK, NA

BOARD OF DIRECTORS



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Chair; President,
K&L Risk Consulting



DAVID COTTRELL
President and CEO, United
Companies, Inc./President of
Mikunda, Cottrell & Company



CRISTINA DANFORTH
President, Native American
Finance Officers Association



LANCE MORGAN
President and CEO,
Ho-Chunk, Inc.



THOMAS D. OGAARD
President and CEO, Native
American Bank



TERRY J. SHOW
Blackfeet Tribe and President,
Show Logging Corporation



ROD WORL
Retired CEO, The Eyak
Corporation



THOMAS MACK
CEO, The Eyak Corporation

SENIOR OFFICERS



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President and Chief Executive
Officer



JAMIE YANCY
Executive VP and Chief
Operating Officer



TRACIE DAVIS
Executive VP and Chief
Financial Officer



SHANNON WARD
Senior VP and Chief Lending
Officer



JOEL SMITH
Senior VP and Chief Credit
Officer



JAMIE SANTISTEVAN
Senior VP and Compliance
Officer

NATIVE AMERICAN BANCORPORATION CO.

BOARD OF DIRECTORS



THOMAS D. OGAARD
Chair, President and CEO NAB



DAVID COTTRELL
United Companies, Inc.



CRISTINA DANFORTH
Oneida Nation of Wisconsin



LANCE MORGAN
President and CEO,
Ho-Chunk, Inc.



TERRY J. SHOW
Blackfeet Tribe



DERRICK WATCHMAN
Navajo Nation



ROD WORL
Retired CEO, The Eyak
Corporation



THOMAS MACK
CEO, The Eyak Corporation

STAFF

DENVER, COLORADO

Erick Beltran
Financial Services Representative
Desmond Bruguier
Commercial Lender
Karen Clark
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EVP/Chief Financial Officer
Theresa Duncan
AVP/Bank Systems Analysis
Nicholas Fioretto
Loan Assistant
Wyatt Henderson
Deposit Operations Specialist I
Barb Keto
Deposit Operations Specialist I
Veronica Lane
VP/Business Development Officer
Laura Lozano
Human Resources Generalist
Michael Mantooth
Marketing Specialist

Amber May
Branch Supervisor
Alicia Moody
BSA Analyst
Monica Muresan
Credit Administrator
John O'Connell
AVP/Senior Accountant
Tom Ogaard
President/Chief Executive Officer
Elliot Rogoff
IT Operations Officer
Jamie Santistevan
SVP/Operations & Compliance Officer
Joel Smith
SVP/Chief Credit Officer
Ana Stroh
Loan Operations Specialist I
Lauren Thomas
Deposit Operations Specialist II
Brent Truttman
Deposit Relationship Manager
Wes Walters
AVP/Deposit Operations

Shannon Ward
SVP/Chief Lending Officer
Jamie Yancy
EVP/Chief Operating Officer
Jana Zimmerman
AVP/Loan Operations Manager

BROWNING, MONTANA

Jaime Bechel
AVP/Branch Supervisor
Amanda Kennerly
Branch Manager
Charles Lafley
Custodian
Hayley Makes Cold Weather
Teller I
Thomasine Mittens
Financial Services Representative
Jessie Spotted Eagle
Teller I

SHAREHOLDERS

Alaska

- Akhiok-Kaguyak, Inc.
- Arctic Slope Regional Corporation
- Association of Village Council Presidents
- The Eyak Corporation
- Old Harbor Native Corporation Settlement Trust
- Sealaska Corporation
- United Companies, Inc.

Arizona

- The Navajo Nation
- Salt River Pima-Maricopa Indian Community

California

- Table Mountain Rancheria

Colorado

- Ute Mountain Ute Tribe

Connecticut

- Mashantucket Pequot Tribal Nation
- The Mohegan Tribe

Florida

- Seminole Tribe of Florida

Idaho

- Shoshone-Bannock Tribes

Iowa

- Sac and Fox Tribe of the Mississippi in Iowa

Louisiana

- Tunica Biloxi Tribe EDC

Michigan

- Grand Traverse Band EDC
- Sault Ste. Marie Tribe

Minnesota

- Mille Lacs Band of Ojibwe Indians

Montana

- Blackfeet Indian Nation
- Chippewa Cree Tribe
- Fort Belknap Planning & Development Corp. DBA Island Mountain Development Group

Nebraska

- Ho-Chunk, Inc.

New Mexico

- AMERIND Risk Management Corporation

North Carolina

- Banc of America Strategic Investments Corporation

North Dakota

- Three Affiliated Tribes

South Dakota

- Cheyenne River Sioux Tribe

Washington

- Colville Tribal Enterprise Corporation
- Puyallup International, Inc.

Wisconsin

- Oneida Nation

Wyoming

- Eastern Shoshone Tribe

Socially Responsible Shareholders

- ClearingHouse CDFI
- The F.B. Heron Foundation
- The Ford Foundation
- U.S. Department of the Treasury
- Wells Fargo Community Development Corporation



 **NATIVE**
AMERICAN BANK

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