



**NATIVE**  
AMERICAN BANK  
2025 Impact Report

# NATIVE AMERICAN BANK

## Our Story

In 2001, twenty Tribal Nations and Alaska Native Corporations came together with a shared vision to create a national bank dedicated to serving Native people, communities, governments, and enterprises across the country—leading to the establishment of Native American Bank (NAB).

While we specialize in financial partnerships with Tribal Nations and Native-owned companies, we also serve a broader customer base that shares our values of financial sustainability and community empowerment.

## Affordable Utilities for SE Alaska



Native American Bank provided a \$5.2 million bridge loan to Metlakatla Power & Light to complete a project that will bring lower-cost power and better broadband to the Metlakatla Indian Community on Annette Island in southeast Alaska.

Learn More On Our Website:  
[www.NativeAmericanBank.com](http://www.NativeAmericanBank.com)

### Regions Served:

United States of America

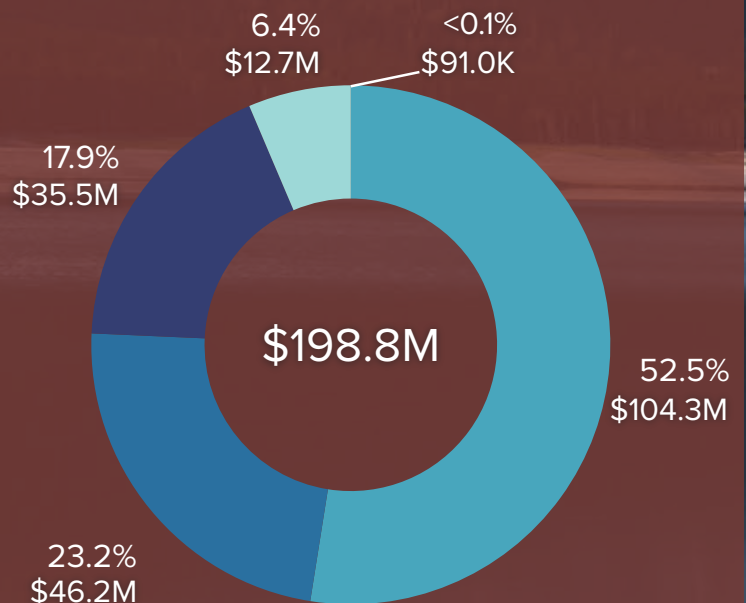
### Lending Focus:

Commercial RE & Industrial

### Status:

CDFI, CDE, MDI & FDIC Member

## Total Outstanding Portfolio



- Loans: Indian Tribes
- Commercial & Industrial\*
- Commercial Real Estate\*
- Construction & Land Development\*
- Consumer\*

Source: Call Report Data at 12/31/2025. \*Includes Native borrowers who are not Indian Tribes.

# 2025 Loan Deployment Snapshot\*

→ **\$51.4M**

Total Loans

→ **\$18.9M**

To Low-Income Areas

→ **95.2%**

To Native Borrowers

→ **\$38.9M**

To Native Nations,  
Native Individuals &  
Projects on Tribal Land

→ **\$16.8M**

To Nonprofits & Small  
Business Owners

→ **61.5%**

Of Loans on Tribal  
Land

## Expanding Healthcare to Indian Country



Native American Bank provided a \$4.5 million loan, in addition to \$8.5 million in New Markets Tax Credit (NMTC) allocation for the Native American Community Clinic to build a new medical building that will serve the urban Native American community in the Twin Cities. The clinic will provide a range of medical and behavioral health needs with a full range of healthcare, as well as traditional and cultural healing services. It will also include affordable housing units, which are separately financed.

## 2025 Loans by Category\*

\$51.4M = 100%

**7.5%**  
\$3.8M

Commercial  
Construction

**0.2%**  
\$101.7K

Consumer

**0.1%**  
\$35.4K

Agriculture

**70.9%**  
\$36.5M




Commercial C&I

**21.4%**  
\$10.9M

Commercial RE

\*Source: NAB data as of 12/31/2025. Some loans may be counted in multiple snapshot categories.

# 2025 Impact Metrics

<u>Community</u>	<u>Jobs</u>	<u>Sponsorships</u>	<u>Volunteer</u>
 <b>14,700</b> Individuals served in healthcare facilities.	 <b>335</b> Jobs retained.	 <b>\$43.3K</b> Professional conferences sponsored.	 <b>10</b> Partner organizations.
 <b>3,000</b> Individuals served in arts & cultural facilities.	 <b>301</b> Temporary construction jobs created.	 <b>\$25.0K</b> Donated to community nonprofits.	 <b>55</b> Employee volunteer spots filled.
 <b>236</b> New childcare slots created.	 <b>183</b> New permanent jobs created.	 <b>\$12.5K</b> Scholarships & donations to support Native youth.	 <b>123</b> Employee hours volunteered.

<u>Community Development Focus</u>	<u>Targeted Lending in CDFI Markets</u>	<u>Diversity in Lending</u>
 <b>97%</b> CDFI Qualified Census Tracts.*	 <b>99%</b> CDFI Target Market or Qualified.*	 <b>96%</b> Of funds go to Native borrowers.

Source: NAB Data as of 12/31/2025. Community and jobs data based on customer reporting. \*CDFI Fund.

# New Markets Tax Credit Program



**Native American Community Clinic**  
Minneapolis, MN Healthcare Facility

**\$8.5M**  
NMTC Allocation



**Santo Domingo Pueblo**  
Kewa, NM Childcare & Family Engagement Center

**\$9M**  
NMTC Allocation



**Navajo Tribal Utility Authority**  
Kayenta, AZ Wastewater Treatment Plant

**\$7.5M**  
NMTC Allocation



**Confederated Tribes of the Colville Reservation**  
Omak, WA Healthcare Facility

**\$15M**  
NMTC Allocation



**Winnebago Tribe of Nebraska**  
Winnebago, NE Childcare Facility

**\$10M**  
NMTC Allocation

**\$50.0M**

Tax credits deployed.

**100%**

Deployed to Native-owned projects.

**\$150.0M**

Total project costs supported.

**309.4K**

Square feet of new facilities built.\*

**45.0K**

Patients served annually.\*

**1.4K**

Homes connected to wastewater treatment services.\*

**377**

Full Time Equivalent permanent jobs.\*

**602**

Temporary construction jobs.\*

**235**

New childcare slots.\*

# 24 Years of Impact

➔ **\$432+ Million**  
Capital Deployed to Native Nations, Native-Owned Businesses & Individuals.

+ **\$261+ Million**  
Capital Invested in On-Reservation Projects.

+ **96%**  
Of Total Loans Are Made to Native Borrowers.

+ **432 Units**  
Of Affordable Housing Built in Low-Income Communities.\*

+ **69% of Loans**  
Service Communities With a Poverty Rate of 20% or Higher.\*

+ **29/35**  
Shareholders Are Tribal Governments & Native-Owned Entities.

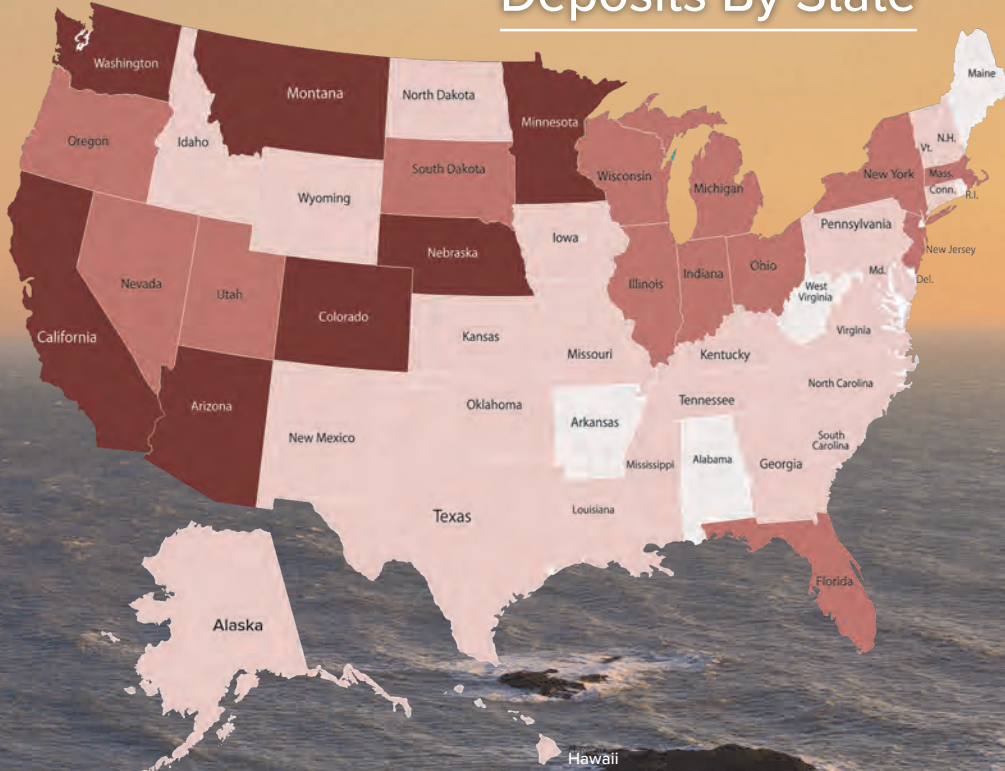
+ **5,200+ Jobs**  
In Low-Income Areas Created or Retained as a Direct Result of Our Mission-Based Lending.

+ **6/35**  
Shareholders Are Non-Native Organizations Dedicated to Community Development.

Data since inception (where available) through December 31, 2025. Includes Non-Native borrowers unless otherwise noted. Job & housing data based on customer reporting. \*Source: CDFI Fund.

# Where We Work

## Deposits By State



**\$350.3M**

Total Deposits

**2,800+**

Customer Accounts

## Loan Activity By State



**\$192.0M**

Commercial Loans  
Outstanding, Net\*

**157**

Loans Outstanding

Source: NAB Data as of 12/31/2025. \*Commercial Loans Outstanding, Net exclude purchased loans.



## Contact Us

201 N. Broadway  
Denver, CO 80203  
800.368.8894  
info@nabna.com



[www.NativeAmericanBank.com](http://www.NativeAmericanBank.com)