



2024

ANNUAL

REPORT

Table of Contents

1. Mission & Vision Statements
 2. Message from the President
 3. Message from the Chairman
 4. Our Commitment to Indian Country
 6. Impact Investing Overview
 10. Commercial Lending Highlights
 14. Community Development Division
 18. Community Is Our Mission
 22. Financial Summary
 25. Board of Directors & Senior Officers
-

Our 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.

Our Mission

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

Message from the President

We continued our forward momentum for The Native American Bancorporation Co. (NABC), parent of Native American Bank, N.A. (NAB), in 2024 with record financial results. Both the holding company and bank continued their excellent performance through a combination of growth and fee income generation. Coinciding with the effective management of the company, shareholder value continues to show impressive growth. While we have taken a measured and deliberate approach to growing the company's balance sheet, we also have placed an emphasis to move forward with initiatives to scale up and achieve even greater results. This exemplifies the focus and drive to create opportunity, impact and access for our customers.

Our company has demonstrated the resiliency necessary to compete in a very crowded market. Even in turbulent times, we have navigated the ever-changing landscape of the economic environment and persevered by a hands-on approach at every level and oversight of the most critical areas, especially cyber security. Today, our assets at year-end were \$400 million, a nearly 40% increase from 2023, with an operating income higher than it has ever been and our outlook for the future as bright as ever.

In addition to our recently opened loan production office in Issaquah, WA, we have entered into an agreement to open a full service branch location on the Tulalip Reservation north of Seattle, WA. We expect to have this office fully operational in the third quarter of 2025. While growing the company on a DeNovo basis is important, we are also open to making an acquisition of another institution to further deploy the outstanding capital we have available.

We continue to be strong advocates, both for Indian Country and banking in general. Part of our advocacy is to ensure that the Community Development Financial Institution (CDFI) Fund, as part of the Treasury Department, continues to be funded and that a portion of those funds be set aside for Native entities and initiatives. It is just one more element of making the needs of Indian Country known to the decision makers.



In closing, 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 remain committed to the ideals of The Native American Bancorporation's mission among Native American and Alaska Native communities and look forward to serving our shareholders and customers.

Sincerely,

Thomas D. Ogaard
Chairman

The Native American Bancorporation
President and CEO
Native American Bank, N.A.

Message from the Chairman

As I reflect on 2024, Native American Bank, N.A. had an exceptional year. First and foremost, the bank was deemed a highly rated bank by the federal banking regulators. We generated the highest rate of return for our shareholders and reported a historic net income for the year. Our balance sheet surpassed \$400 million in total assets at year end, and we deployed more than \$41.5 million in New Markets Tax Credit (NMTC) allocations for projects in Indian Country. The bank received the “Thought Leader Bank Award” from the Institute of Extraordinary Banking and we have begun the process to open a new branch location on the Tulalip Reservation in the Pacific Northwest. It was a great year for NAB, to say the least!

“NAB is blessed to have a talented Board of Directors, an extraordinary and capable management team, and staff that work tirelessly to be the best.”



Despite significant achievements in 2024, our work to become “a significant banking institution” in Indian Country and provide much needed access to capital to Tribes and their members as well as increasing financial education in Native communities is still a work in progress. NAB is blessed to have a talented Board of Directors, an extraordinary and capable management team, and staff that work tirelessly to be the best. We continue to leverage our capital to respond to the needs of Indian Country and make a difference in the lives of the communities we serve, despite our “small bank” designation with assets of \$400 million. Our growth goals, either through acquisition or shareholder investment, is to reach the \$1 billion asset level – a goal we believe is possible over the next several years.

The Board of Directors, as the stewards of the bank, are committed to the bank’s vision and mission to improve 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 banking team. For this we are very thankful and we are looking forward to the continued collaboration with our various partners and constituents.

Sincerely,

Kent E. Paul, ARM, AU, AM
Chairman of the Board
Native American Bank, N.A.

OUR COMMITMENT

To Indian Country and The Communities We Serve!

The Native American Bancorporation Co. (NABC) serves as the holding company for Native American Bank, N.A. (NAB) and is a Community Development Institution (CDI) whose purpose is to promote economic development in areas that are under-resourced by traditional financial institutions.

Native American Bank is chartered as a national community development focused bank and is a certified Community Development Financial Institution (CDFI). We are committed to being a self-sustaining CDFI and are the first national Native-owned community development bank in the country.

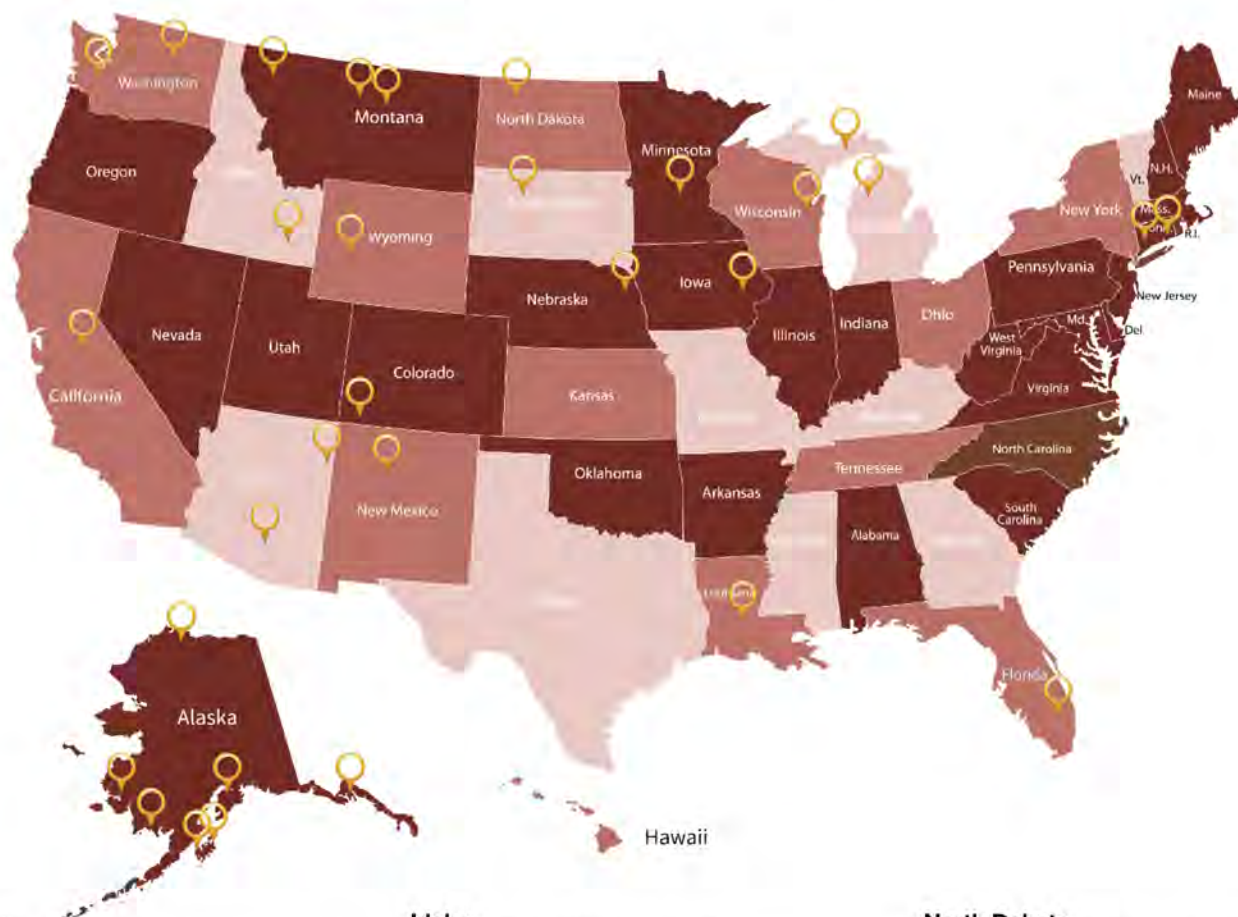
In 2001, twenty (20) Tribal Nations, Tribal Enterprises, and Alaska Native Corporations (ANCs) came together with a shared vision to create a national bank dedicated to serving Native people, communities, governments, and enterprises across the country—leading to the formation of our bank.

Today, Native American Bank is headquartered in Denver, Colorado. We operate retail branches in Denver, Colorado and Browning, Montana, and have a loan production office in Issaquah, Washington. Our third retail branch will open in the late 2025 on the Tulalip Reservation in Washington.

While we specialize in providing financial services to American Indian and Alaska Native individuals, enterprises and governments, we also serve a broader customer base that shares our values of financial sustainability and community empowerment.

OUR SHAREHOLDERS

Our shareholders consist of thirty-one (31) Tribal Nations, Tribal Enterprises, and Alaska Native Corporations, and six (6) Non-Tribal Entities that represent various communities across the country.



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 Dakota

- Mandan, Hidatsa and Arikara Nation*

South Dakota

- Cheyenne River Sioux Tribe**

Washington

- Colville Tribal Enterprise Corporation**
- Puyallup Tribal Enterprises, Inc. **

Wisconsin

- Oneida Nation*

Wyoming

- Eastern Shoshone Tribe*

Non-Tribal Entities:

- Banc of America Strategic Investment Corporation
- ClearingHouse CDFI
- The F.B. Heron Foundation
- The Ford Foundation
- U.S. Department of the Treasury (preferred shares)
- Wells Fargo Community Development Corporation

*11 Founding Investors ** 9 Original Investors

Our Impact Since 2001

Native American Bank was created to be the bank dedicated to provide access to financial services for Indian Country. Since our founding, we have remained steadfast in our commitment to fulfilling our mission.

\$395+

**MILLION
CAPITAL
DEPLOYED TO**

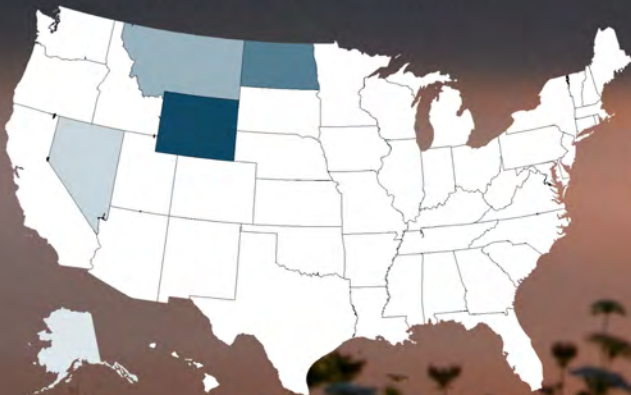
Native Nations, Native
businesses & Native
individuals.*

\$186+

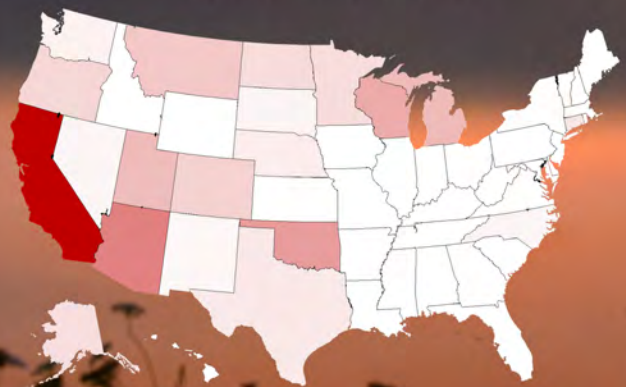
**MILLION
CAPITAL
INVESTED**

In on-reservation
projects.

**OUR LENDING REACH
FIRST 8-YEARS**



**OUR LENDING REACH
LAST 8-YEARS**



From 2001 to 2009, we provided a total of \$15.7 million in loans to customers across six states. In a more recent span, from 2016 to 2024, we provided \$300.7 million in loans to customers in twenty-five states.

IMPACT INVESTING IN INDIAN COUNTRY

Where You Bank Matters, Inspiring Progress

↑ **381**

Units of affordable housing
built in low-income
communities.**

↑ **65%**

Of every deposit
is reinvested back
into the community.*

✓ **31/37**

Shareholders
are Native-owned entities
and Tribal governments.

↑ **54%**

Of our loans
service communities with a poverty
rate of 20% or higher.**

✓ **6/37**

Shareholders
are non-profit organizations dedicated
to community development.

↑ **4,600+**

Jobs in low-income
areas** have been created or retained as a
direct result of our mission-based lending.

↑ **151.7K**

People engaged
across Native American Bank's social
media accounts.

↑ **95%**

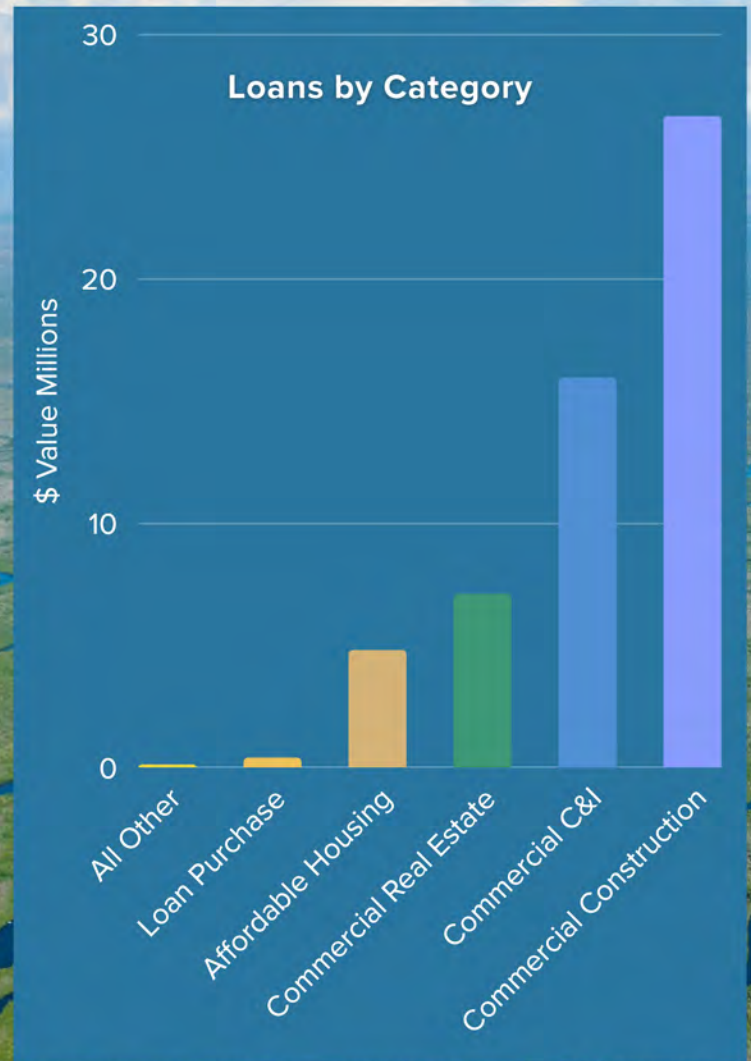
Of our loans
go to Native borrowers.

Since inception as of December 31, 2024. Includes Non-Native borrowers unless otherwise specified. Job and housing data based on customer reporting. *Source: Mighty Deposits **Source: CDFI Fund

CAPITAL DEPLOYED IN 2024

This year our commercial loan portfolio grew more than 20% when compared to 2023.

A majority of our commercial lending went to construction projects and over 70% of our loans went to Native borrowers.

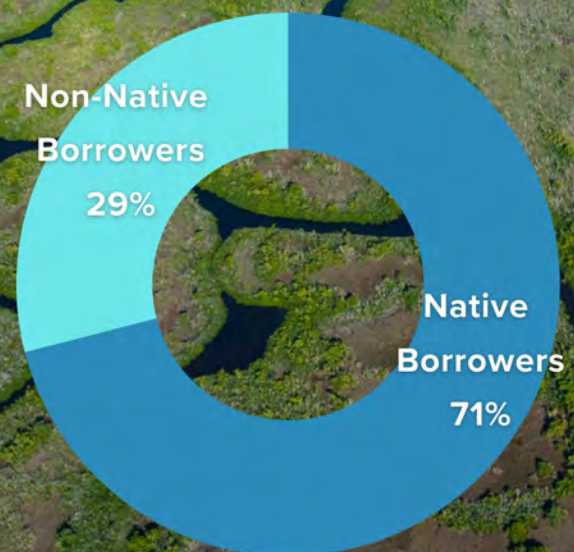


\$26.7M

CONSTRUCTION LOANS

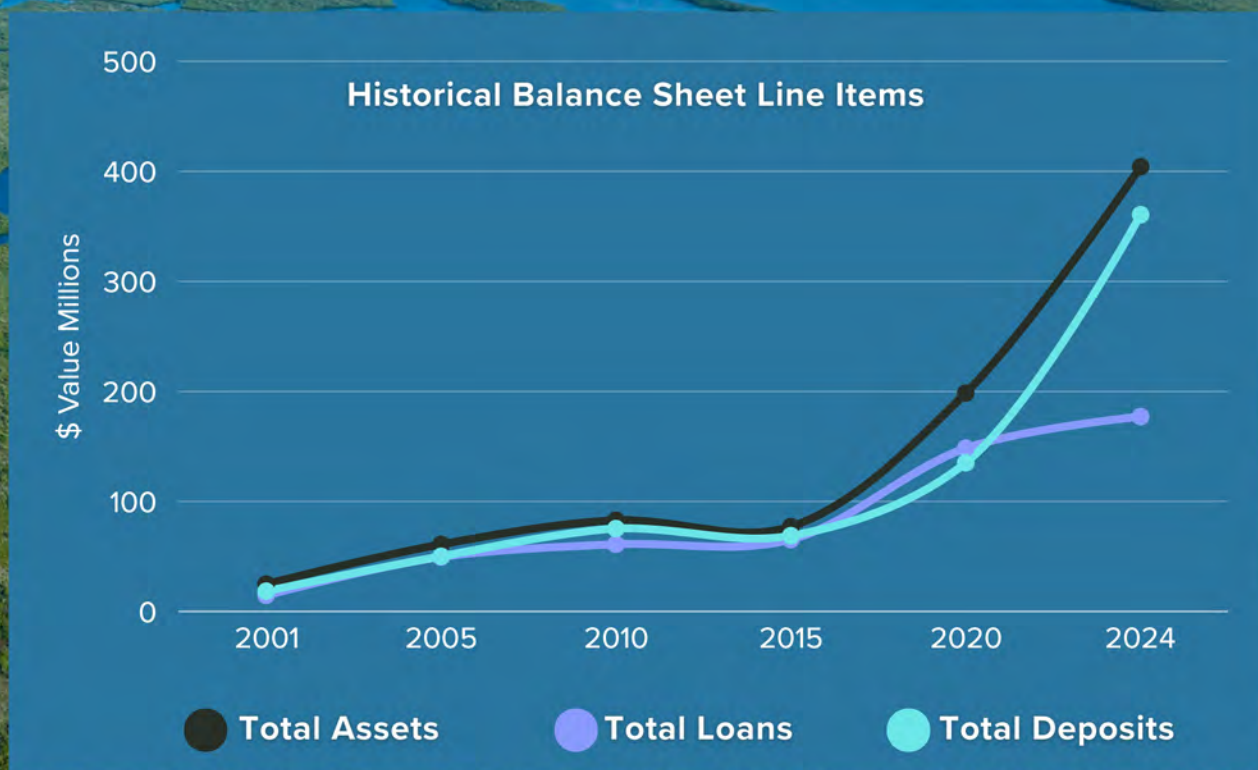
\$39M

LOANS TO NATIVE BORROWERS



OUR GROWTH

In recent years, our bank has experienced positive momentum and growth due to strategic planning initiatives that have come to fruition. Our deposit growth enables us to provide more access to capital in Indian Country which is one of our key initiatives at the bank. We are excited about our future and look forward to growing with our community!



\$404M

TOTAL ASSETS

\$361M

TOTAL DEPOSITS



FINANCING INDIAN COUNTRY

\$177M

TOTAL LOANS REPORTED

121

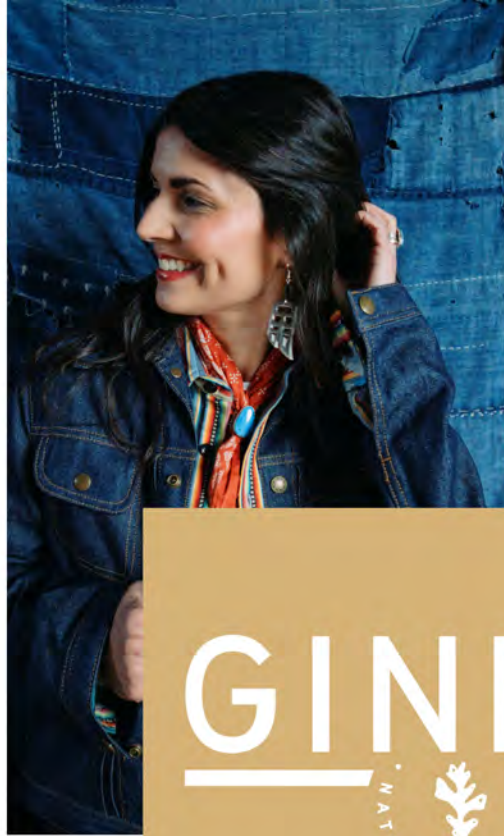
NEW HOUSING UNITS
FINANCED

486

JOBS CREATED OR
RETAINED

Native American Bank offers a full suite of commercial loan products, available to anyone across the country!

We are a mission focused bank, created to meet the needs of Tribal Nations, Tribally-owned Enterprises, Alaska Native Corporations and Native-owned businesses.



GINEW



\$150K

LOAN FUNDING

3

NEW NATIVE AMERICAN
STAFF MEMBERS

BIA

LOAN GUARANTEE
PROGRAM

Ginew is the first Native-owned denim collection in the country. Native American Bank provided a \$150 thousand line of credit (LOC) to Ginew to support its growing business. The company will use the funds to grow their team and expand its clothing line.

"We are part of a select group of Native brands transforming the apparel industry through authentic representation of Native culture. It takes Native-owned entities, like Native American Bank, to understand the value of investing in that vision."

Amanda Bruegl

Co-Owner of Ginew





The Dry Creek Rancheria Band of Pomo Indians partnered with Native American Bank to secure a \$4.8 million HUD Title VI loan to help complete the Tribe's vital housing project called *Bi'du Khaale*.

\$4.8M

LOAN FUNDING

25

NEW AFFORDABLE FAMILY HOMES BUILT

HUD

TITLE VI LOAN
GUARANTEE PROGRAM

"Securing financing through Native American Bank and the HUD Title VI program marks a significant step in fulfilling our commitment to meeting the needs of our community. This project is a step toward ensuring that our families remain here, preserving our culture and way of life for generations to come."

Chris Wright

Chairman of the Dry Creek Rancheria Band of Pomo Indians.





Habitat
for Humanity®
of Metro Denver

\$5.0M

LOAN FUNDING

46K

SQ. FT. OF NEW
HEADQUARTERS

2K

LOCAL DENVER
FAMILIES SERVED

Native American Bank provided a \$5 million loan to Habitat for Humanity of Metro Denver to renovate the future headquarters for its affordable homeownership programs.

We not only serve Indian Country, we also support and work with non-profits doing pivotal work that benefit communities in need.

“NAB’s investment and belief in this project shows that they are equally committed to affordable homeownership and providing wealth-building opportunities for families in our communities.”

Jaime G. Gomez

CEO of Habitat for Humanity of Metro Denver



CDD DIVISION

Native American Bank's Community Development Division (CDD) allocated \$41.5 million in New Markets Tax Credit (NMTC) allocations in 2024 and 100% of the projects were located on Tribal Lands. The combined allocations, supported total project costs of more than \$40 million that focused on health and childcare facilities and infrastructure.



Infrastructure

\$7.5M



Healthcare

\$15M



Childcare

\$19M

CONFEDERATED TRIBES OF THE COLVILLE RESERVATION

OMAK, WA HEALTH FACILITY

\$15M

NMTC ALLOCATION

33K

SQ. FT. HEALTH
FACILITY

61%

LOW-INCOME
PATIENTS SERVED

Native American Bank provided \$15 million of its New Markets Tax Credit allocation to support the construction of a 33K sq. ft. health facility in Omak, WA for the Tribe. This project is expected to create 109 new operational jobs, 187 construction jobs, and to serve 2,935 unique patients, resulting in 12,368 primary care provider visits and 24,699 outpatient visits.

The Colville Confederated Tribes consist of 12 bands, which are primarily located in Central Washington and Southern British Columbia. They are governed collectively by a band of chiefs who seek to preserve their ancestral traditions and document their history.

NAVAJO TRIBAL UTILITY AUTHORITY

KAYENTA, AZ WASTEWATER TREATMENT PLANT

\$7.5M

NMTC ALLOCATION

14K

CUSTOMERS SERVED

80

PERMANENT FTE JOBS
CREATED/RETAINED

Native American Bank provided \$7.5 million of its New Markets Tax Credit allocation to support the construction of a new wastewater treatment plant on the Navajo Nation in Kayenta, AZ, which will be managed by the Navajo Tribal Utility Authority (NTUA).

The NTUA was established in 1959 to address the absence of utilities in the 27,000 square mile Navajo Nation. It is organized for the operation, maintenance, and expansion of electricity, communications, natural gas, water, wastewater, and generation, including off-grid residential solar services for the Navajo people at reasonable costs.

SANTO DOMINGO PUEBLO

KEWA CHILDCARE AND FAMILY ENGAGEMENT CENTER

\$9M

NMTC ALLOCATION

22K

SQ. FT. CHILDCARE
FACILITY

160+

CHILDREN CARED
FOR DAILY

Native American Bank provided \$9 million of its New Markets Tax Credit allocation to support the construction of a new 22K sq. ft. childcare center in Santo Domingo, New Mexico that will be named the Kewa Childcare and Family Engagement Center. The center will be managed by Santo Domingo Pueblo.

For over 400 years, Santo Domingo Pueblo (also known as Kewa; Santo Domingo was the name given by the Spanish in 1600) has been one of the central Pueblo communities in New Mexico, serving as the homeland to many people for thousands of years.

COMMUNITY IS OUR MISSION

*AT NATIVE AMERICAN BANK, VALUING
COMMUNITY MEANS INVESTING IN THE
FUTURE AND OUR APPROACH GOES
BEYOND TRADITIONAL BANKING.*

We firmly believe that community and relationships are at the heart of our mission. We understand that fostering strong connections with our customers, partners, and local organizations is essential for building a thriving economy and empowering Indian Country.

We actively engage with the communities we serve through sponsorships to community events, industry organizations, and through our **Mission in Motion** volunteer program.



Being in Community Being a Good Relative



Family Fun Free Day

The Rocky Mountain Indigenous Dancers held their inaugural event at the Four Mile Historic Park and we were proud to help sponsor this celebration of community in Denver!



Santa Visits Browning

Our annual Toy Drive for our Browning community continues to grow each year! This annual event would not be possible without our local partners.



Denver Elder Luncheon

Throughout the year the Denver Indian Center hosts a free lunch for our local elders. Our staff thoroughly enjoys serving the treasured members of our community!

SUPPORTING OUR COMMUNITY & INDUSTRY PARTNERS

Supporting our partners through sponsorships are essential for nurturing vibrant, resilient communities. They not only fuel the efforts of impactful organizations but also strengthen the bonds that tie us together through various relationships in our collective ecosystem.

By investing in our partners and community, we work together to help pave the way for collective growth and well-being, ensuring a prosperous future for all.

As we continue to grow, we look forward to continuing this collaboration with our partners.

In 2024, we supported:

- Organizations across the country:
 - 54% had a national reach
 - 33% were located in Denver
 - 13% were located in PNW
- Various types of organizations:
 - 41.6% were Native led
 - 29.7% were Non-Native Non-Profits
 - 16.8% were Native Non-Profits
 - 11.9% were Non-Native led
- Community and Industry organizations:
 - 51% - Community events
 - 49% - Industry events

90%
OF OUR SPONSORSHIPS
WERE MADE TO
ORGANIZATIONS THAT
SERVE
**INDIGENOUS
COMMUNITIES**

UPLIFTING OUR WORK

Native American Bank has been honored with many grants and awards throughout its history. This recognition of our impact carried over throughout 2024, encompassing the distinct offerings that distinguish our bank and the Native communities we serve.

NAFOA Government Impact Deal of the Year

NAB received this award for facilitating a collaboration between the Lac Courte Oreilles Band of Lake Superior Chippewa Indians (LCO Tribe) and a number of Native American financial institutions that led to fully funding a new \$45 million facility for the Lac Courte Oreilles Community Health Center in Hayward, Wisconsin.

Native American CDFI Assistance Awardee

Exclusive to Native CDFIs, the Native American CDFI Assistance (NACA) program is designed to contribute, empower, and stabilize Native CDFIs and to support the revitalization of low-income and distressed communities nationwide.

The Native American Bancorporation Co. was the recipient of a \$2.6 million NACA award, which includes \$600 thousand for deployment into persistent poverty counties.

Thought Leadership Banky Award

The Institute for Extraordinary Banking hosts an annual Extraordinary Banking Awards ceremony where they recognize the work of community banks across the country. Specifically those that provide unique value and services to their communities.

In 2024, Native American Bank was awarded the Thought Leadership Banky Award for our achievements and value offered to our customers throughout Indian country.

Financial Summary

Native American Bank had another banner year regarding its financial performance in 2024.

Contributing to the positive outcome was a favorable interest rate environment for the bank, organic growth and grants/awards received to further our mission of serving Indian Country.

The last four years were 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 5.0% increase by the end of 2023 due to an inflationary economic environment. This peak in interest rates continued until September 2024. From September 2024 through the end of the year, interest rates decreased 1.0%. Changes in interest rates impact earning asset yields and the cost of interest-bearing liabilities. 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 then reverting 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 2024 was 10.21%.

The tangible book value of our Holding Company common stock increased \$34.86 per share to \$210.27 as of December 31, 2024 when compared to the same period in 2023. The increase was due to organic earnings in 2024. We paid our first ever dividend of \$1.00 per share to our shareholders in 2024.

In 2024, net loans increased \$29.8 million year-over-year compared to 2023. Loans originated or purchased totaled \$56.4 million of which \$22.2 million funded at closing and advances on existing loans of \$20.7 million offset by regular loan amortization and a large loan payoff of \$4.0 million.

A large portion of our loan portfolio is government guaranteed which reduces our risk exposure. Our unguaranteed portion of classified loans decreased from \$1.3 million in 2023 to \$685 thousand in 2024 and was attributable to four borrowers. The percentage of these loans to our total loans was 0.38% as of December 31, 2024.

Net interest income was \$15.7 million in 2024, a \$5.0 million increase compared to 2023. Our net interest margin was 4.84% in 2024, an increase of six basis points compared to 2023. Positively impacting our net interest income was the higher interest rate environment we were operating under and growth in earning assets compared to 2023 offset by the growth in interest-bearing deposits and the higher cost of these deposits. The cost of interest-bearing deposits increased 22 basis points to 1.47% in 2024 compared to 2023.

Non-interest income decreased \$3.8 million in 2024 compared to 2023. This was due to not recognizing any award income in 2024 compared to \$5.4 million booked in 2023. Offsetting this decrease was \$1.7 million in new market tax credit fee income.

Operating expenses increased by \$2 million to \$10.5 million in 2024 compared to 2023. The increase is primarily due to higher personnel costs, marketing expenses, travel expenses, and legal expenses.

Financial Statements

Statements of Financial Condition (\$ in Thousands)

Assets	2024	2023	2022	2021
Cash & Due From Banks	\$155,189	\$90,122	\$60,396	\$37,335
Securities & Federal Funds Sold	\$63,010	\$41,786	\$35,119	\$21,910
Net Loans	\$175,718	\$145,963	\$119,994	\$122,738
Bank Premises & Equipment, Net	\$6,272	\$6,378	\$6,573	\$6,593
Deferred Tax Assets	\$1,016	\$995	\$2,061	\$2,438
Other Assets	\$2,899	\$3,053	\$3,063	\$1,834
Total Assets	\$404,104	\$288,297	\$227,206	\$192,848
Liabilities & Shareholders' Equity				
Total Deposits	\$360,513	\$251,273	\$194,167	\$165,112
Federal Funds Purchases & Overnight Borrowings	-	-	\$5,000	\$5,000
Other Liabilities	\$4,064	\$2,942	\$1,913	\$1,546
Total Liabilities	\$364,577	\$254,215	\$201,080	\$171,658
Shareholders' Equity	\$39,527	\$34,082	\$26,126	\$21,190
Total Liabilities & Shareholders' Equity	\$404,104	\$288,297	\$227,206	\$192,848

Statements of Operations (\$ in Thousands)

	2024	2023	2022	2021
Interest Income	\$19,130	\$12,602	\$9,109	\$8,605
Interest Expense	\$3,396	\$1,879	\$1,055	\$1,476
Net Interest Income	\$15,734	\$10,723	\$8,054	\$7,129
Provision for Loan Losses	\$560	\$288	\$90	\$45
Net Interest Income After Provision for Loan Losses	\$15,174	\$10,435	\$7,964	\$7,084
Non-Interest Income	\$2,323	\$6,104	\$739	\$2,381
Salaries & Employee Benefits	\$6,936	\$5,197	\$4,207	\$3,431
Premises & Equipment Expenses	\$739	\$694	\$673	\$661
Other Non-Interest Expenses	\$2,803	\$2,610	\$2,254	\$2,011
Total Other Expenses	\$10,478	\$8,501	\$7,134	\$6,103
Net Income/(Loss) Before Income Taxes	\$7,019	\$8,038	\$1,569	\$3,362
Income Tax Expense/(Benefit)	\$1,618	\$1,460	\$371	\$(190)
Net Income/(Loss)	\$5,401	\$6,578	\$1,198	\$3,552

THANK YOU DAVE & JAMIE!

We would like send a heartfelt congratulations to Mr. David Cottrell and Mr. Jamie Yancy on their retirement from their respective Native American Bank Board and Executive positions in 2024!

Mr. Cottrell served as a Board Member for fourteen (14) years and represented our shareholder, United Companies, Inc. as their President and CEO. Mr. Yancy served as an Executive Vice President and Chief Operating Officer of the bank for ten (10) years.

Thank you both for your unwavering dedication and incredible service to our bank, the community, and Indian Country. Your contributions have made a significant impact, and you will be greatly missed. We wish you all the best in this new chapter of your lives!



DAVID COTTRELL

*Native American Bank, N.A. &
Native American Bancorporation Co.
Board Member*



JAMIE YANCY

*Native American Bank, N.A.
Executive VP &
Chief Operating Officer*

Congratulations!
*on your
retirement!*

NATIVE AMERICAN BANK, N.A.

BOARD OF DIRECTORS



KENT E. PAUL
Chair; President,
K&L Risk Consulting



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



JAMIE YANCY
Retired COO
Native American Bank, N.A.

SENIOR OFFICERS



THOMAS D. OGAARD
President and
Chief Executive Officer



JAMIE SANTISTEVAN
Senior VP and
Chief Operating Officer



TRACIE DAVIS
Executive VP and
Chief Financial Officer



PAYTON BATLINER
Senior VP and
Chief Lending Officer



JOEL SMITH
President of Community
Development and
Chief Credit Officer



JAY WILLIAMS
Senior VP and
Chief Technology Officer



ED DAVIS
Market President

NATIVE AMERICAN BANCORPORATION CO.

BOARD OF DIRECTORS - HOLDING COMPANY



THOMAS D. OGAARD
Chair, President and CEO
Native American Bank



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

Thank You to Our Partners



U.S. Small Business
Administration



***We thank you for your continued support and partnership
as we serve our communities!***

The Landscapes of Indian Country



Mo'kakiikin Miistakiiks (Blackfeet), Glacier National Park, Montana



Ahki (Mohegan), Mohegan Territory, Connecticut



Pahokee (Seminole), Everglades National Park, Florida



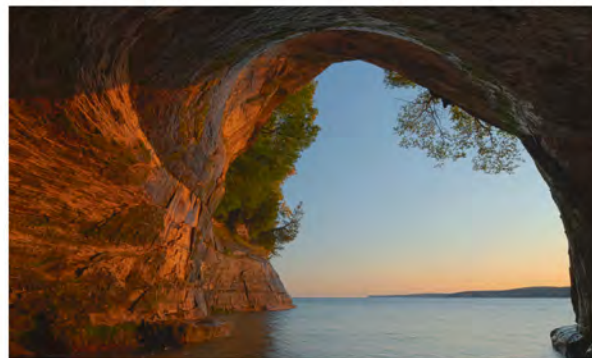
Denali (Athabaskan), Denali National Park, Alaska



Aput Aput (Palus), Palouse Falls, Washington



Tsé Bii' Ndzigaii (Diné), Monument Valley, Arizona



Gichigami (Ojibwe), Lake Superior, Michigan

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@nativeamericanbank

Contact Us



CORPORATE OFFICE:
201 N. BROADWAY
DENVER, CO 80203
800.368.8894

BROWNING BRANCH:
105 NORTH PUBLIC SQUARE
BROWNING, MT 59417
800.368.8894

ISSAQUAH OFFICE:
1595 NW GILMAN BLVD, STE 13
ISSAQUAH, WA 98027
800.368.8894



Scan to Visit our Website



www.nativeamericanbank.com
