



June 12-14
Pacific Grove, California
nativecdficonvening.org

2018 Native CDFI Capital Access Convening

*Bringing Native CDFIs, Funders, and
Investors Together to Bring Capital to
Native Communities*



NATIVE AMERICAN BANK



Native People Investing in Native Communities



Introduction



Joel Smith
Chief Credit Officer

Native American Bank



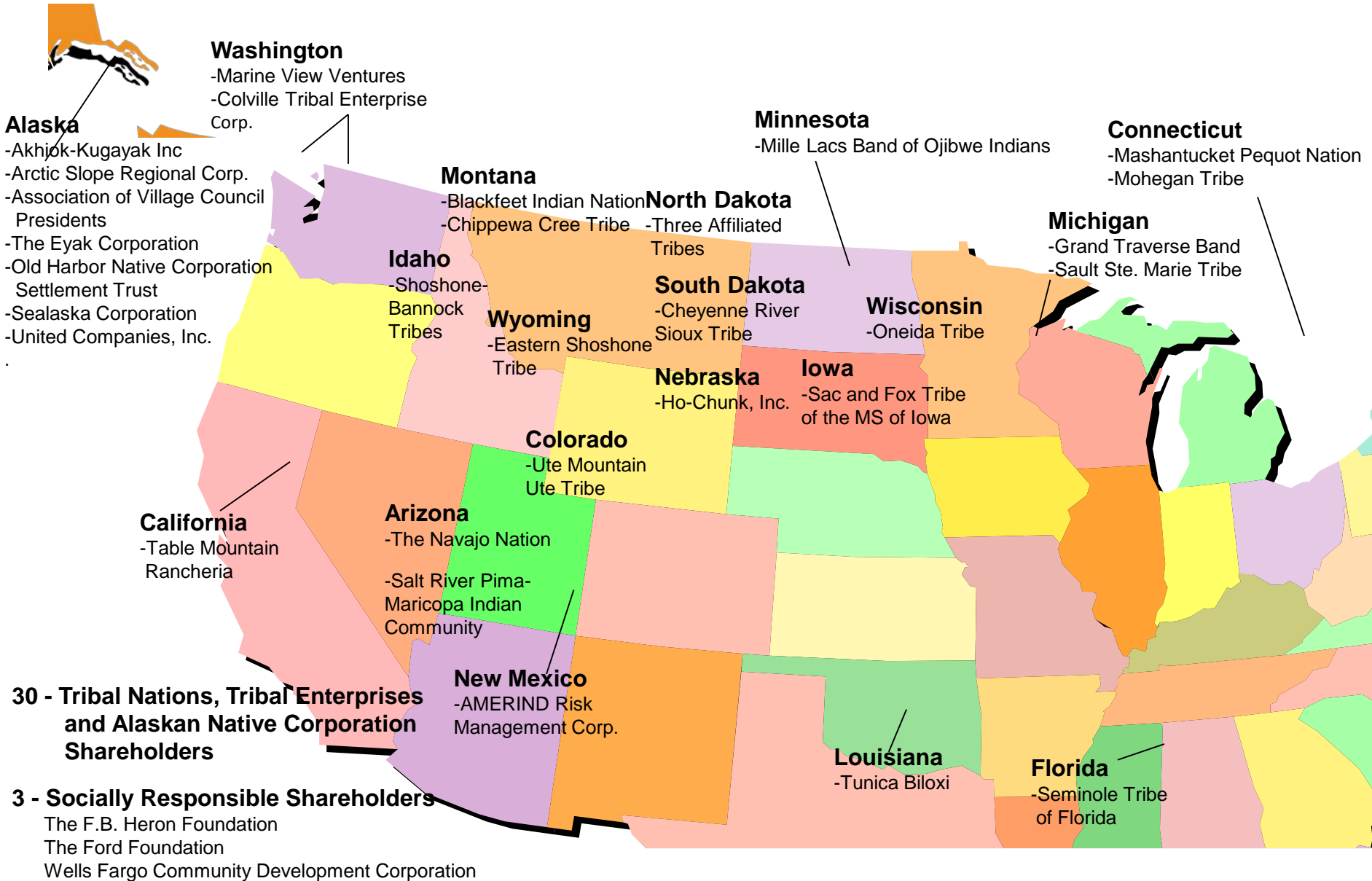
NAB Overview



- The Native American Bancorporation Co. (NABC) serves as the holding company for Native American Bank, N.A. and is a Community Development Enterprise (CDE) whose purpose is to promote economic development in areas that are underserved.
- Native American Bank is chartered as a certified Community Development Financial Institution (CDFI) providing financial services to Indian Country. NAB is the only nationally American Indian-owned community development bank in the country.
- Full Service, FDIC- Insured Bank Designated as a Minority Owned Depository Institution (MDI)



Shareholder Ownership



NAB Overview



- **VISION**

THE trusted Native owned nationwide bank meeting the financial needs of you, your family, your business, your nation.

- **MISSION**

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



NAB Highlights



- Rated a top 50 community bank in the nation by the ICBA in each of the last three years
- One of few lenders granted a Performance Lending Award from the US Department of Interior, Office of Indian Energy and Economic Development Division of Capital Investment
- 2016 Travois Economic Development Organization of the year



NAB Lending



NAB is primarily a provider of commercial capital for projects throughout Indian Country.

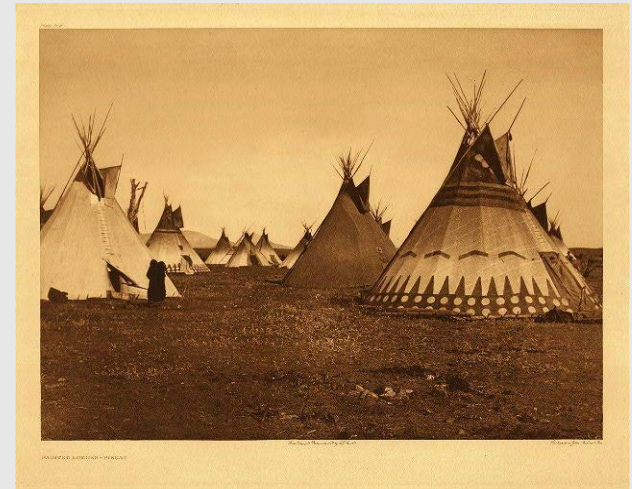
- Tribal Government & Alaska Native Village
 - Tribal Enterprise Projects
 - Tribal Housing Development
 - Alaska Native Corporations (ANC)
 - Native Entrepreneurs
 - On Reservation and Off
- (No Direct Gaming/Casino Lending)



NAB Lending



- Utilization of government guarantee programs is a key facet of our ability to leverage our lending capability
 - OIEED Loan Program (BIA)
 - USDA
 - SBA
 - HUD
 - NMTC



Building Partnerships



- Co-Financing with other Banks, CDFIs
- Investment and Deposit Opportunities for Socially Responsible Investors and Foundations
- Utilizing Secondary Market
- Promotion & Advocacy



Native American Bank Projects



- **\$15 Million NAB Lead Financing for Tribal Justice Center**
- **Construction & Perm**
- **BIA Loan Guaranty**



Native American Bank Projects



- **\$10 Million NAB Lead Financing for Tribally Owned Multiplex Cinema**
- **Construction & Permanent**
- **BIA Loan Guaranty**
- **Partnered with other Native Owned Banks**



Native American Bank Projects



- **\$5.5 Million Loan - Private/Tribal Partnership**
- **Compost Processing Facility**
- **Construction & Perm**
- **BIA Loan Guaranty**



Native American Bank Projects



- **\$5.5 Million Loan Tribally Owned Hotel**
- **Adjacent to Casino**
- **Construction & Perm**
- **BIA Loan Guaranty**



Native American Bank Projects



- **\$6.6 Million Bond Refinance &**
- **Construction of New Store**
- **Rancheria Owned C-Stores**
- **BIA Guaranteed Loan**



Native American Bank Projects



- Senior Tribal Housing Village
- LIHTC Project
- \$4.0 Million
- HUD Loan Guaranty



Native American Bank Projects



- **\$2.1 Million Loan Restaurant on Reservation**
- **Native Entrepreneur**
- **Construction & Perm**
- **BIA Loan Guaranty**



AMERICA



Native American Bank Projects



- **\$3.0 Million Acquisition Loan for Data Center**
- **Native Entrepreneur**
- **SBA Guaranteed Loan**



Questions?



Thank you!

