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 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

Alaska
- Akhiok-Kugayak Inc
- Arctic Slope Regional Corp.
- 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 Nation
- Mohegan Tribe

Florida
- Seminole Tribe of Florida

Georgia
- The Tunica Biloxi Tribe

Idaho
- Shoshone-Bannock Tribes

Indiana
- Ho-Chunk, Inc.

Iowa
- Sac and Fox Tribe of the MS of Iowa

Kansas
- Wyandotte Tribe

Kentucky
- Cherokee Nation
- Chickasaw Nation
- Potawatomi Nation

Louisiana
- Tunica Biloxi

Maine
- Passamaquoddy Tribe

Maryland
- Patawomeck Tribe

Massachusetts
- Mashpee Wampanoag Tribe

Michigan
- Grand Traverse Band
- Sault Ste. Marie Tribe

Minnesota
- Mille Lacs Band of Ojibwe Indians

Mississippi
- Chickasaw Nation
- Choctaw Nation
- Chickasaw Nation of Mississippi

Missouri
- Osage Nation

Montana
- Blackfeet Indian Nation
- Chippewa Cree Tribe
- Three Affiliated Tribes

Nebraska
- Ho-Chunk, Inc.

Nevada
- Paiute Tribe

New Hampshire
- Passamaquoddy Tribe

New Jersey
- Passaic Valley

New Mexico
- AMERIND Risk Management Corp.

New York
- Oneida Nation

North Carolina
- Pamunkey Tribe

North Dakota
- Three Affiliated Tribes

Ohio
- Tuscarora Tribe

Oklahoma
- Cherokee Nation
- Muscogee Tribe

Oregon
- Three Tribes

Pennsylvania
- Delaware Tribe

Rhode Island
- Narragansett Tribe

South Carolina
- Catawba Tribe

South Dakota
- Cheyenne River Sioux Tribe

Texas
- Kickapoo Tribe

Utah
- Southern Paiute

Vermont
- Passamaquoddy Tribe

Virginia
- Pamunkey Tribe

Washington
- Marine View Ventures
- Colville Tribal Enterprise Corp.

West Virginia
- Monongalia County

Wisconsin
- Oneida Tribe

Wyoming
- Eastern Shoshone Tribe

Wyoming
- Eastern Shoshone Tribe

30 - Tribal Nations, Tribal Enterprises and Alaskan Native Corporation Shareholders

3 - Socially Responsible Shareholders
The F.B. Heron Foundation
The Ford Foundation
Wells Fargo Community Development Corporation
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
Native American Bank Projects

- $3.0 Million Acquisition Loan for Data Center
- Native Entrepreneur
- SBA Guaranteed Loan
Questions?

Thank you!