



DENALI BANCORPORATION, INC 2020 FACT SHEET

Company Profile

Denali Bancorporation, Inc. is a state-chartered stock holding company for Denali State Bank. Denali State Bank is a community-oriented financial institution offering a broad array of retail and commercial lending and deposit services. We have five branch locations in Fairbanks and Tok. Consolidated assets as of December 31, 2020, were \$380 million. The Company's corporate headquarters are located at 119 North Cushman Street in Fairbanks, Alaska.

Core Values

- Conduct business with integrity and trust.
- Support the communities where we live and work.
- Commit to providing an exceptional customer experience.
- Foster an environment of teamwork and collaboration.
- Provide a reasonable return to our shareholders.

Senior Management

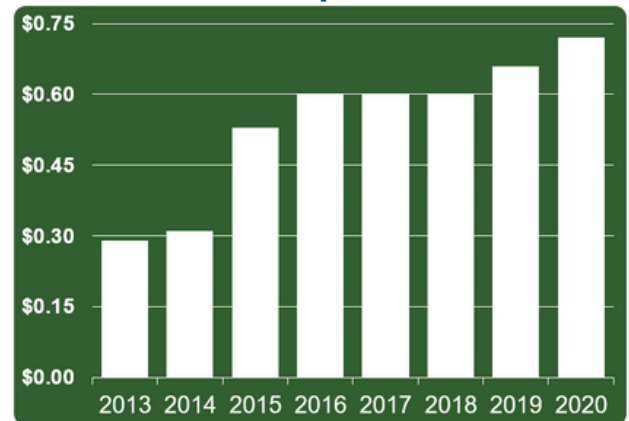
Steve Lundgren, President and CEO
Randy Weaver, SEVP, Chief Financial Officer
Aaron Pletnikoff, EVP, Chief Lending Officer
Andra Lozano, EVP, Chief Operations Officer
Aaron Hines, SVP, Commercial Lending Manager
Priscilla Swankie, SVP, Controller
Victoria Denning, SVP, HR & Marketing Director

Denali Bancorporation, Inc.

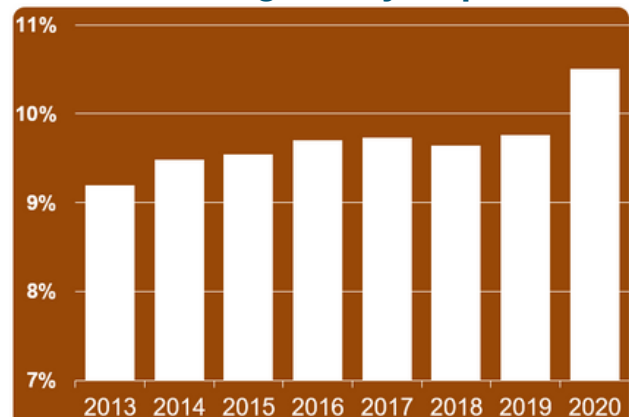
Tangible Book Value	\$11.43
Shares Outstanding	2.86M
Net Interest Margin	4.46%
Earnings per Share	\$1.09
Dividend	\$0.72
Dividend Yield at Book	6.3%

Period	EPS	Net Income (Millions)	Net Interest Margins	Dividends per Share	Bank Regulatory Capital
2020	\$1.09	\$3.13	4.46%	\$0.72	10.5%
2019	\$1.04	\$2.96	5.16%	\$0.66	9.76%
2018	\$0.89	\$2.53	5.05%	\$0.60	9.64%
2017	\$0.70	\$2.00	4.78%	\$0.60	9.73%
2016	\$0.82	\$2.33	4.65%	\$0.60	9.70%
2015	\$0.73	\$2.08	4.36%	\$0.53	9.54%
2014	\$0.66	\$1.86	4.24%	\$0.31	9.48%
2013	\$0.62	\$1.74	4.38%	\$0.29	9.20%

Dividends per Share



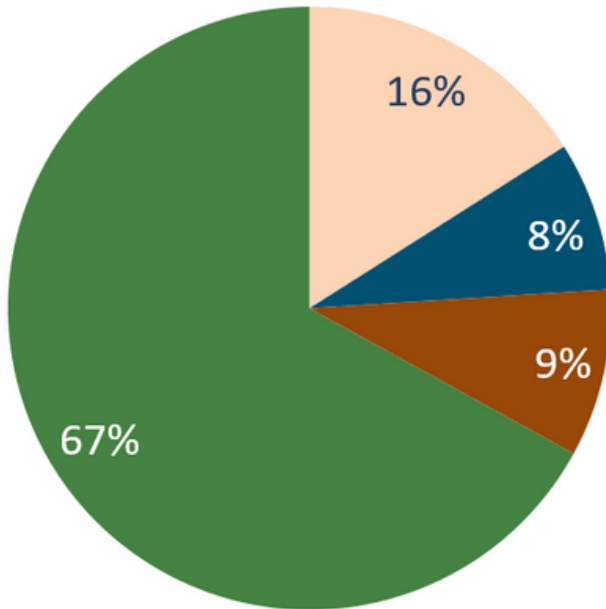
Bank Regulatory Capital





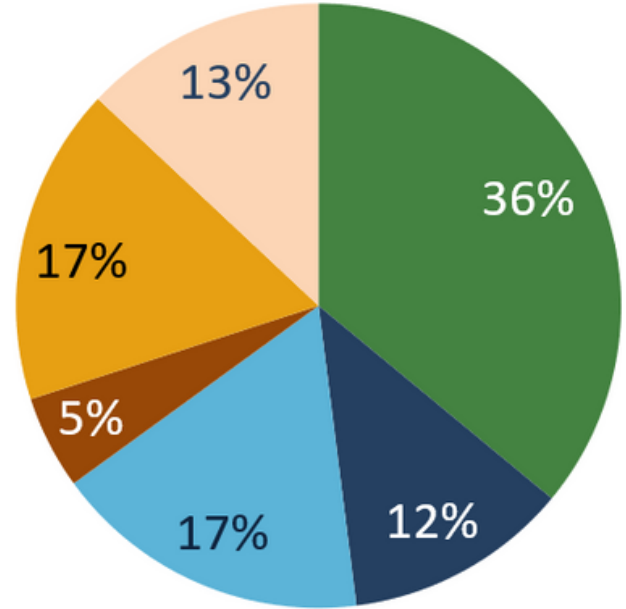
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2020 Deposits



- 67% Savings
- 16% Money Market
- 8% Time
- 9% Demand

2020 Loans



- 17% Owner Occupied CRE
- 36% Commercial
- 13% Non-Owner Occupied CRE
- 17% Residential RE
- 12% Consumer
- 5% Construction

Financial Highlights

(\$ in thousands)	2019	2020
Net Interest Income	13,876	14,515
Provision for Loan Loss	880	1,520
Net Interest Income After Provision	12,996	12,995
Non-Interest Income	3,281	4,289
Non-Interest Expenditures	12,675	13,431
Income Before Taxes	3,602	3,852
Provision for Income Tax	638	724
Net Earnings	2,964	3,128
Capital	30,770	32,724