

## DENALI BANCORPORATION, INC 2021 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, 2021, were \$471 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

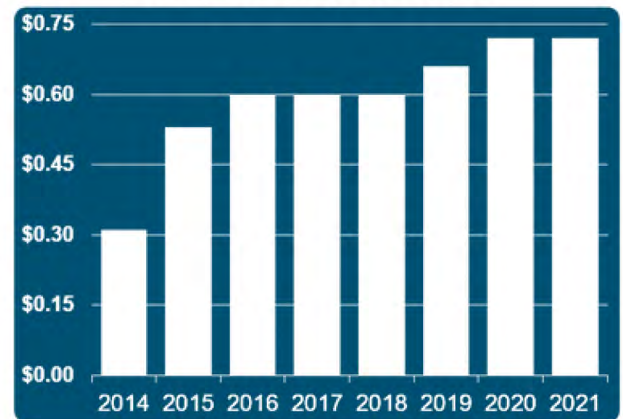
**Steve Lundgren**, President and CEO  
**Randy Weaver**, SEVP | Chief Financial Officer  
**Aaron Pletnikoff**, EVP | Chief Lending Officer  
**Andra Lozano**, EVP | Chief Operations Officer  
**Aaron Hines**, SVP | Commercial Lending Manager  
**Priscilla Swankie**, SVP | Controller  
**Victoria Denning**,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

### Denali Bancorporation, Inc.

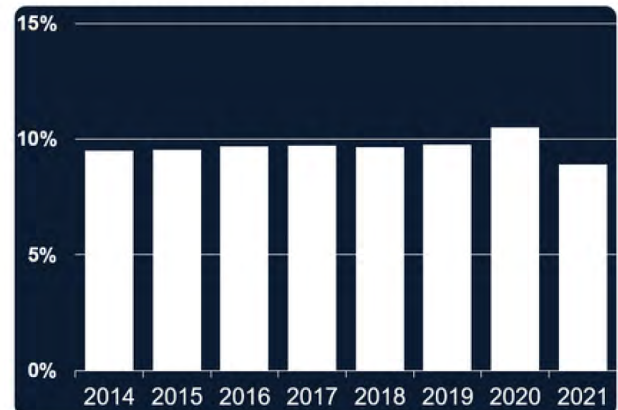
<b>Tangible Book Value</b>	<b>\$11.79</b>
<b>Shares Outstanding</b>	<b>2.87M</b>
<b>Earnings per Share</b>	<b>\$1.54</b>
<b>Dividend</b>	<b>\$0.72</b>
<b>Dividend Yield at Book</b>	<b>6.10%</b>

Period	EPS	Net Income (Millions)	Net Interest Margin	Dividends per Share	Bank Regulatory Capital
2021	\$1.54	\$4.43	4.20%	\$ .72	8.90%
2020	\$1.09	\$3.13	4.46%	\$ .72	10.50%
2019	\$1.04	\$2.96	5.16%	\$ .66	9.76%
2018	\$0.89	\$2.53	5.05%	\$ .60	9.64%
2017	\$0.70	\$2.00	4.78%	\$ .60	9.73%
2016	\$0.82	\$2.33	4.65%	\$ .60	9.70%
2015	\$0.73	\$2.08	4.36%	\$ .53	9.54%
2014	\$0.66	\$1.86	4.24%	\$ .31	9.48%

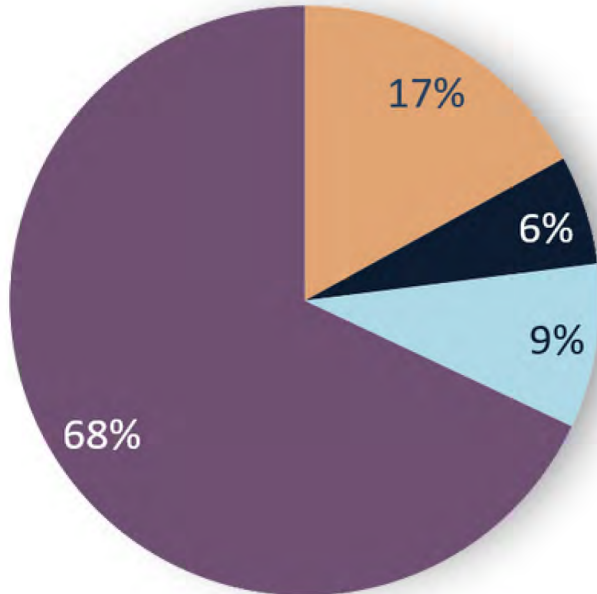
### Dividends per Share



### Bank Regulatory Capital

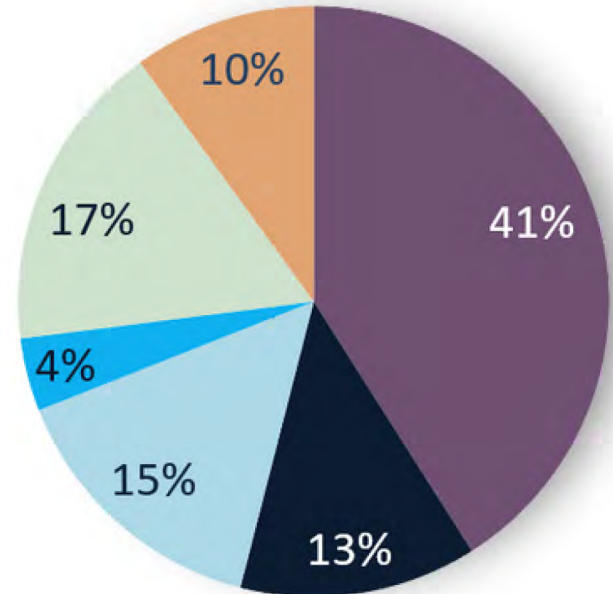


### 2021 Deposits



- 68% **Savings**
- 17% **Money Market**
- 6% **Time**
- 9% **Demand**

### 2021 Loans



- 17% **Owner Occupied CRE**
- 41% **Commercial**
- 10% **Non-Owner Occupied CRE**
- 15% **Residential RE**
- 13% **Consumer**
- 4% **Construction**

### Financial Highlights

(\$ in thousands)	2020	2021
Net Interest Income	14,515	16,732
Provision for Loan Loss	1,520	990
Net Interest Income After Provision	12,995	15,742
Non-Interest Income	4,289	4,106
Non-Interest Expenditures	13,431	14,176
Income Before Taxes	3,852	5,672
Provision for Income Tax	724	1,241
Net Earnings	3,128	4,431
Capital	32,724	33,842