



## 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, 2024, were \$511 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  
 Aaron Pletnikoff, Chief Lending Officer | EVP  
 Andra Lozano, Chief Operations Officer | EVP  
 Myron Dosch, Chief Financial Officer | EVP  
 Victoria Denning, Chief Administrative Officer | SVP  
 Aaron Hines, Commercial Loans Manager | SVP  
 Priscilla Swankie, Senior Controller | SVP



# DENALI BANCORPORATION, INC 2024 FACT SHEET

## Denali Bancorporation, Inc.

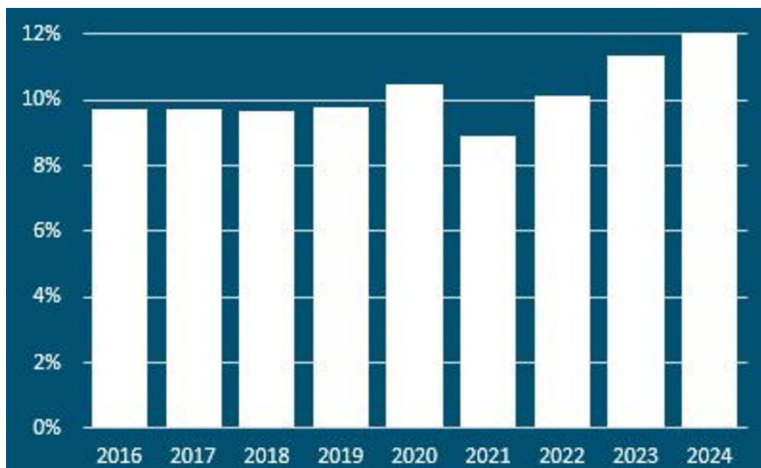
Tangible Book Value	\$13.68
Shares Outstanding	2.90M
Earnings per Share (EPS)	\$2.25
Dividend	\$0.85
Dividend Yield at Book	6.2%

Period	EPS	Net Income (Millions)	Net Interest Margin	Dividend per Share	Bank Regulatory Capital
2024	\$2.25	\$6.53	5.28%	\$0.85	12.03%
2023	\$2.64	\$7.62	5.24%	\$0.80	11.33%
2022	\$2.06	\$5.93	4.68%	\$0.75	10.10%
2021	\$1.54	\$4.43	4.20%	\$0.72	8.90%
2020	\$1.09	\$3.13	4.46%	\$0.72	10.50%
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%

Dividend per Share



Bank Regulatory Capital

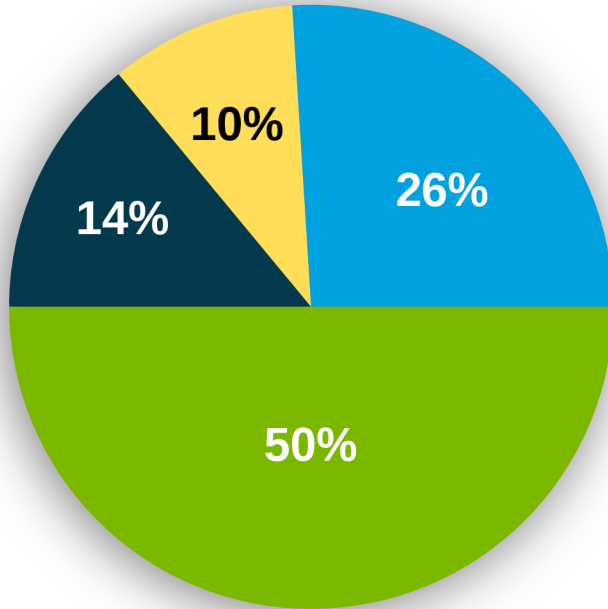




## 2024 FACT SHEET

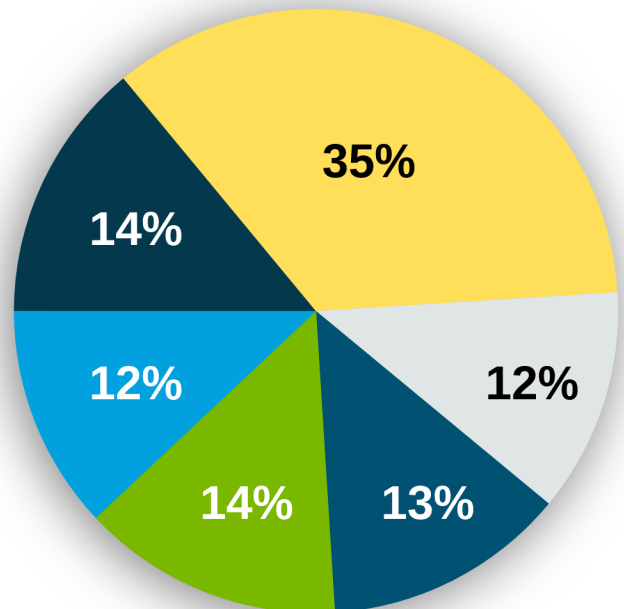
DENALI BANCORPORATION, INC.

### 2024 Deposits



- 14% Savings
- 10% Money Market
- 26% Time
- 50% Demand

### 2024 Loans



- 14% Owner Occupied CRE
- 35% Commercial
- 12% Non-Owner Occupied CRE
- 13% Residential RE
- 14% Consumer
- 12% Construction

### Financial Highlights

(\$ in thousands)	2024	2023
Net Interest Income	\$24,302	\$24,326
Provision for Credit Losses	2,676	1,294
Net Interest Income After Provision	21,626	23,032
Non-Interest Income	2,961	3,091
Non-Interest Expense	15,958	16,014
Income Before Taxes	8,629	10,109
Provision for Income Tax	2,103	2,491
Net Earnings	6,526	7,618
Capital Before Unrealized Gains & Losses	46,043	41,845
Capital After Unrealized Gains & Losses	39,658	35,552