



Company Profile

Denali Bancorporation, Inc. is a state-chartered stock holding company for Denali State Bank. The bank is a community-oriented financial institution offering a broad array of retail and commercial lending and deposit services. There are five branch locations, four in Fairbanks and one in Tok. Consolidated assets as of December 31, 2025, were \$513 million. Corporate headquarters are located at 119 North Cushman Street in Fairbanks.

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

Ryan Strong

President and CEO

Aaron Pletnikoff

Chief Lending Officer and EVP

Andra Lozano

Chief Operations Officer and EVP

Myron Dosch

Chief Financial Officer and EVP

Victoria Denning

Chief Administrative Officer and SVP

Aaron Hines

Commercial Loans Manager and SVP

Priscilla Swankie

Senior Controller and SVP

Investor Information

Priscilla Swankie

Senior Controller

pswankie@denalystatebank.com

(907) 458-4217

Denali Bancorporation, Inc.

119 N. Cushman Street
Fairbanks, AK 99701

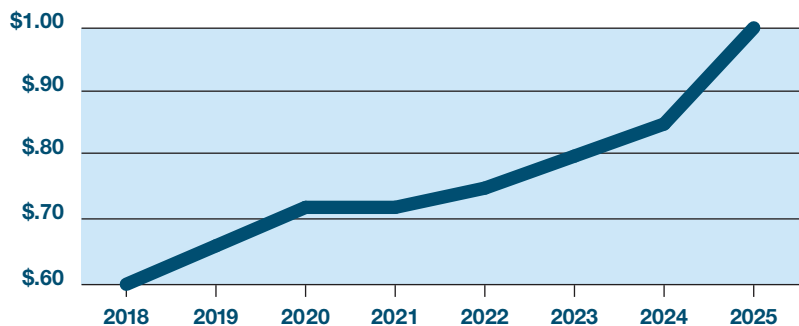
Key Shareholder Data

2025

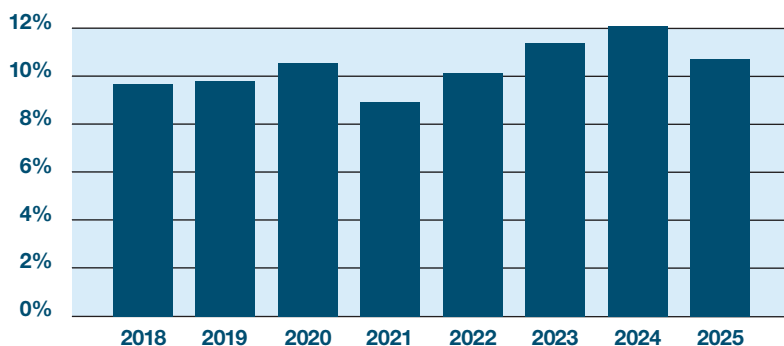
Tangible Book Value	\$16.02
Shares Outstanding	2.91M
Earnings per Share (EPS)	\$2.65
Dividend	\$1.00
Dividend Yield at Book	6.24%

Period	EPS	Net income (millions)	Net Interest Margin	Dividend per Share	Bank Regulatory Capital
2025	\$2.65	\$7.72	5.31%	\$1.00	10.67%
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%

Dividend per Share



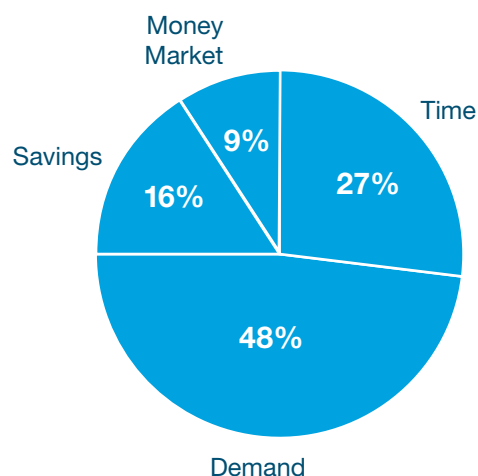
Bank Regulatory Capital



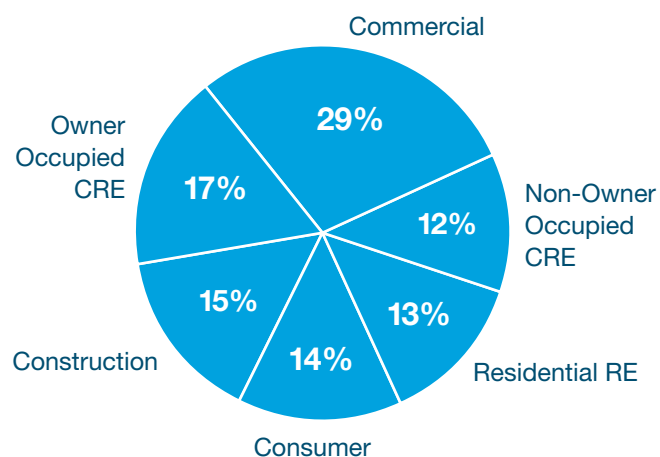
Denali Bancorporation, Inc.

2025 Fact Sheet

2025 Deposits



2025 Loans



Financial Highlights

(\$ in thousands)

	2025	2024
Net Interest Income	\$ 25,862	\$ 24,302
Provision for Credit Losses	1,650	2,676
Net Interest Income After Provision	24,212	21,626
Non-Interest Income	3,125	2,961
Non-Interest Expense	17,022	15,958
Income Before Taxes	10,315	8,629
Provision for Income Tax	2,600	2,103
Net Earnings	7,715	6,526
Capital Before Unrealized Gains & Losses	51,088	46,043
Capital After Unrealized Gains & Losses	46,656	39,658