

DENALI BANCORPORATION, INC

2017 FACT SHEET

DENALI STATE BANK

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 operating with five branch locations in Fairbanks and Tok, and offering a broad array of retail and commercial lending and deposit services. Consolidated assets as of December 31, 2017, were \$270 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.

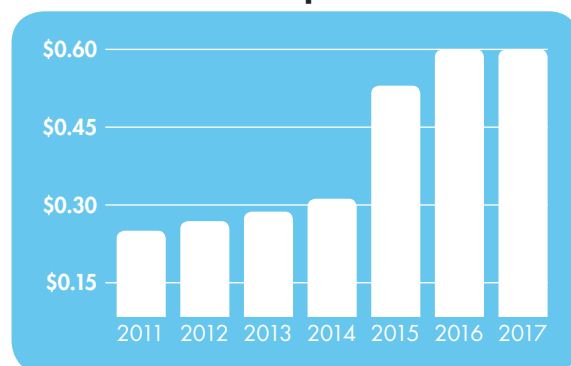
Senior Management

Steve Lundgren, President and CEO
Randy Weaver, EVP, Chief Financial Officer
Aaron Pletnikoff, EVP, Chief Lending Officer
Andra Lozano, SVP, Chief Operations Officer
Aaron Hines, SVP, Commercial Lending Manager

Denali Bancorporation, Inc.

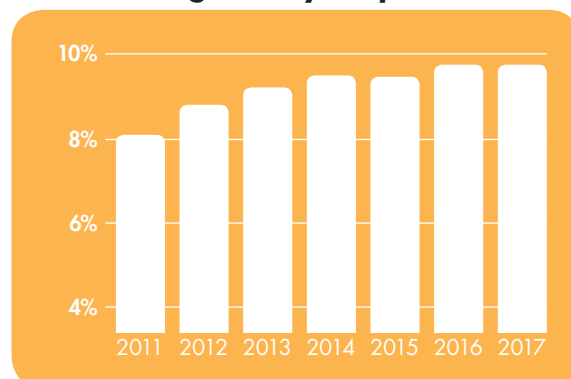
Tangible Book Value	\$9.89
Shares Outstanding	2.8M
Net Interest Margin	4.78%
Earnings per Share	\$.70
Dividend	\$.60
Dividend Yield at Book	6.07%

Dividends per Share



Period	EPS	Net Income (Millions)	Net Interest Margins	Dividends per Share	Regulatory Capital
2017	\$.70	\$2.00	4.78%	\$.60	9.73%
2016	\$.82	\$2.33	4.65%	\$.60	9.70%
2015	\$.73	\$2.08	4.36%	\$.53	9.54%
2014	\$.66	\$1.86	4.24%	\$.31	9.48%
2013	\$.62	\$1.74	4.38%	\$.29	9.20%
2012	\$.80	\$2.26	4.43%	\$.27	8.79%
2011	\$.78	\$2.17	4.44%	\$.25	8.08%
2010	\$.68	\$1.90	4.72%	\$.20	7.61%

Regulatory Capital



2017 Deposits



- 60% Savings
- 16% Money Market
- 15% Time
- 9% Demand

2017 Loans



- 26% Owner Occupied CRE
- 23% Commercial
- 18% Non-Owner Occupied CRE
- 17% Residential RE
- 12% Consumer
- 4% Construction

Financial Highlights

(\$ in thousands)	2015	2016	2017
Net Interest Income	10,681	11,087	11,383
Provision for Loan Loss	0	56	560
Net Interest Income After Provision	10,681	11,031	10,823
Non Interest Income	2,731	3,239	2,858
Non Interest Expenditures	11,047	11,571	11,479
Income Before Taxes	2,365	2,700	2,202
Provision for Income Tax	290	374	198
Net Earnings	2,075	2,326	2,004
Capital	27,972	27,645	28,131