ALLIANCE FOR TRIBAL CLEAN ENERGY

NATIVE AMERICAN BANK

Innovative Funding Models That Work

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About the Alliance for Tribal Clean Energy

The Alliance is a 501(c)(3) nonprofit organization founded in 2016 by Chéri Smith *(Mi'kmaq Descendant)*, a clean energy veteran with more than 25 years of experience leading both public and private renewable energy development, policy, finance, workforce, and education initiatives.

Our highly qualified in-house team includes Indigenous and non-Indigenous subject matter experts in engineering, finance, law, installation, operations and maintenance, workforce development, and more.

Alliance Four Key Pillars

TECHNICAL ASSISTANCE & PROJECT DEVELOPMENT

POLICY & GOVERNMENT RELATIONS

EVENTS & INFORMATION RESOURCES

EDUCATION & WORKFORCE DEVELOPMENT

ABOUT US

NATIVE-OWNED	Established in 2001 by 20 Tribal Nations, Tribal Enterprises, and Alaska Native Corporations. 29 of our 35 current shareholders are Native entities.
DESIGNATIONS	FDIC Insured Bank, Native CDFI, Native CDE, Minority Depository Institution (MDI), 2024 New Markets Tax Credit (NMTC) Allocatee.
NATIONAL REACH	With approximately $393 million in assets as of year end 2025, we serve communities from coast to coast.
INDIAN COUNTRY EXPERIENCE	25 years of experience providing retail and commercial banking services to Indian Country and beyond.
NATIVE LED	Six (6) of our eight (8) Board of Directors are tribally enrolled, representing shareholders from across the country.
LOCATIONS	Headquartered in Denver, CO, with retail branches in Denver, on the Blackfeet Reservation in Browning, MT, and on the Tulalip Reservation in Tulalip, WA, and a Loan Production Office in Issaquah, WA.

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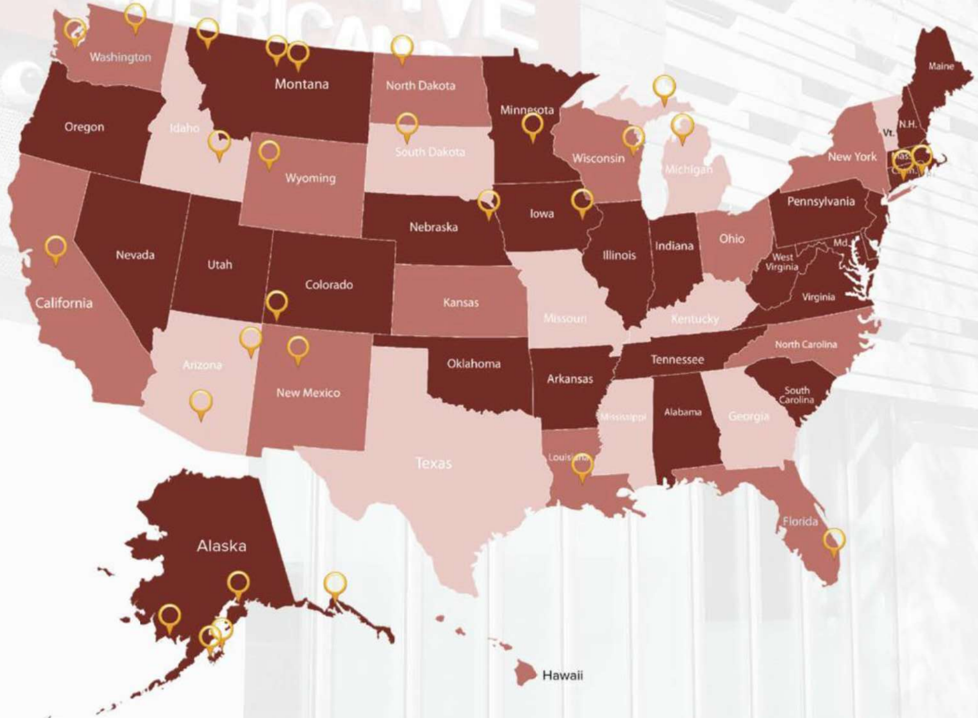
NATIVE-OWNED



*11 Founding Investors
** 9 Original Investors

Alaska
- Akhiok-Kaguyak, Inc.
- The Eyak Corporation
- Old Harbor Native Corporation Settlement Trust
- Sealaska Corporation*
- United Companies, Inc.

Arizona
- The Navajo Nation*
- Salt River Pima-Maricopa Indian Community**

California
- Table Mountain Rancheria**

Colorado
- Ute Mountain Ute Tribe*

Connecticut
- Mashantucket Pequot Tribal Nation
- The Mohegan Tribe**

Florida
- Seminole Tribe of Florida**

Idaho
- Shoshone-Bannock Tribes

Iowa
- Sac and Fox Tribe of the Mississippi in Iowa

Louisiana
- Tunica Biloxi Tribe EDC

Michigan
- Grand Traverse Band EDC*
- Sault Ste. Marie Tribe**

Minnesota
- Mille Lacs Band of Ojibwe Indians*

Montana
- Blackfeet Indian Nation*
- Chippewa Cree Tribe*
- Fort Belknap Planning & Development Corp. DBA Island Mountain Development Group

Nebraska
- Ho-Chunk, Inc.

New Mexico
- AMERIND Risk Management Corporation**

North Dakota
- Three Affiliated Tribes (MHA)*

South Dakota
- Cheyenne River Sioux Tribe**

Washington
- Colville Tribal Enterprise Corporation**
- Puyallup Tribal Enterprises, Inc.**

Wisconsin
- Oneida Nation*

Wyoming
- Eastern Shoshone Tribe*

Non-Tribal:
- Banc of America Strategic Investment Corporation
- ClearingHouse CDFI
- The F.B. Heron Foundation
- The Ford Foundation
- U.S. Department of the Treasury (preferred shares)
- Wells Fargo Development Corporation

OUR TARGET MARKET

- Native American Tribes
- Native American Tribal Corporations/Enterprises/Authorities
    - Including Cannabis Related Businesses
- Alaska Native Corporations and Villages
- Native American Owned Businesses
    - Sole Proprietorships, Partnerships, Limited Liability Companies, and Corporations
- Other Financial Institutions
    - Native and Non-Native Banks and CDFI’s
- Non-Profit Organizations
- Social Impact Depositors
- American Indian and Alaska Native (AI/AN) Individuals
- Non-Native Businesses, Organizations, and Individuals

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OUR FINANCIAL SOLUTIONS

- **Retail Banking**
  - Checking & Savings Accounts, Money Market Accounts, Certificate of Deposit (CDs) & Online & Mobile eBanking
- **Consumer Lending**
  - Secured & Unsecured, Short-Term & Fixed Rate Loans
- **Tribal & Commercial Banking**
  - Checking & Savings Accounts, Money Market Accounts, Certificate of Deposit (CDs) & Online & Mobile eBanking
- **Tribal & Commercial Lending**
  - Minimum Loan >$100,000, All Business Types, Various Loan Products & Guaranty Programs Expertise
- **Cannabis Banking**
  - Checking & Savings Accounts, Third-Party Cash Services, FDIC Insured Deposits & Online & Mobile eBanking
- **CRA & Social Impact Deposit Products**

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COMMERCIAL LOANS

PARAMETERS	COMMERCIAL LOANS OFFERED	APPLICATION CHECKLIST
• Financing needs >$100,000 up to $40 million • Sole Proprietor's, LLC's, Partnership's, Corporation's, Tribes, Tribal Designated Housing Authority, and Tribal Enterprises	• Secured Term Loans • Secured Revolving Lines of Credit • Construction to Permanent Financing • Permanent Working Capital • Bridge Loans	• NAB Application • Business Plan • Credit Report • Historical, Current, and Projected Financial Statements

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Project Finance Introduction

Project finance is a method of funding long-term infrastructure projects, such as power plants, where a loan is largely secured by and repaid from the project's cash flow rather than the sponsor's general assets.

It uses a project company or Special Purpose Vehicle (SPV) to isolate risk, often providing non-recourse or limited-recourse financing, meaning lenders have limited claim on the sponsors assets if the project fails.

Project finance can be utilized to fund energy projects with limited traditional capital (grants) or need to navigate uncertain government funding programs.

Project Life Cycle

Development Capital

Construction Financing

Take-Out Financing

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Project Finance Building Blocks

Net Operating Income (NOI) = Project Revenue - Project Expenses

Cash Flow Available for Distribution (CFAD)

Capital - funding sources (grants, bridge loans, term loans, equity)

Contracts - to define each party's obligations

Relationships - community, developer, energy off-take, construction, financing, legal, accounting, regulatory, utility, insurance

Tax Credits (if applicable): ITC, PTC, NMTC

Risk Factors - technology, credit, market, regulatory, construction…

Every project has risk - identifying, monitoring and mitigating = Risk Management

Finance Structuring

STRUCTURING

Cash Flow Structuring: Designing, pricing and papering cash flow streams that support system operations and loan repayment.

Capital Structuring: Sourcing and weaving capital with available cash flow streams.

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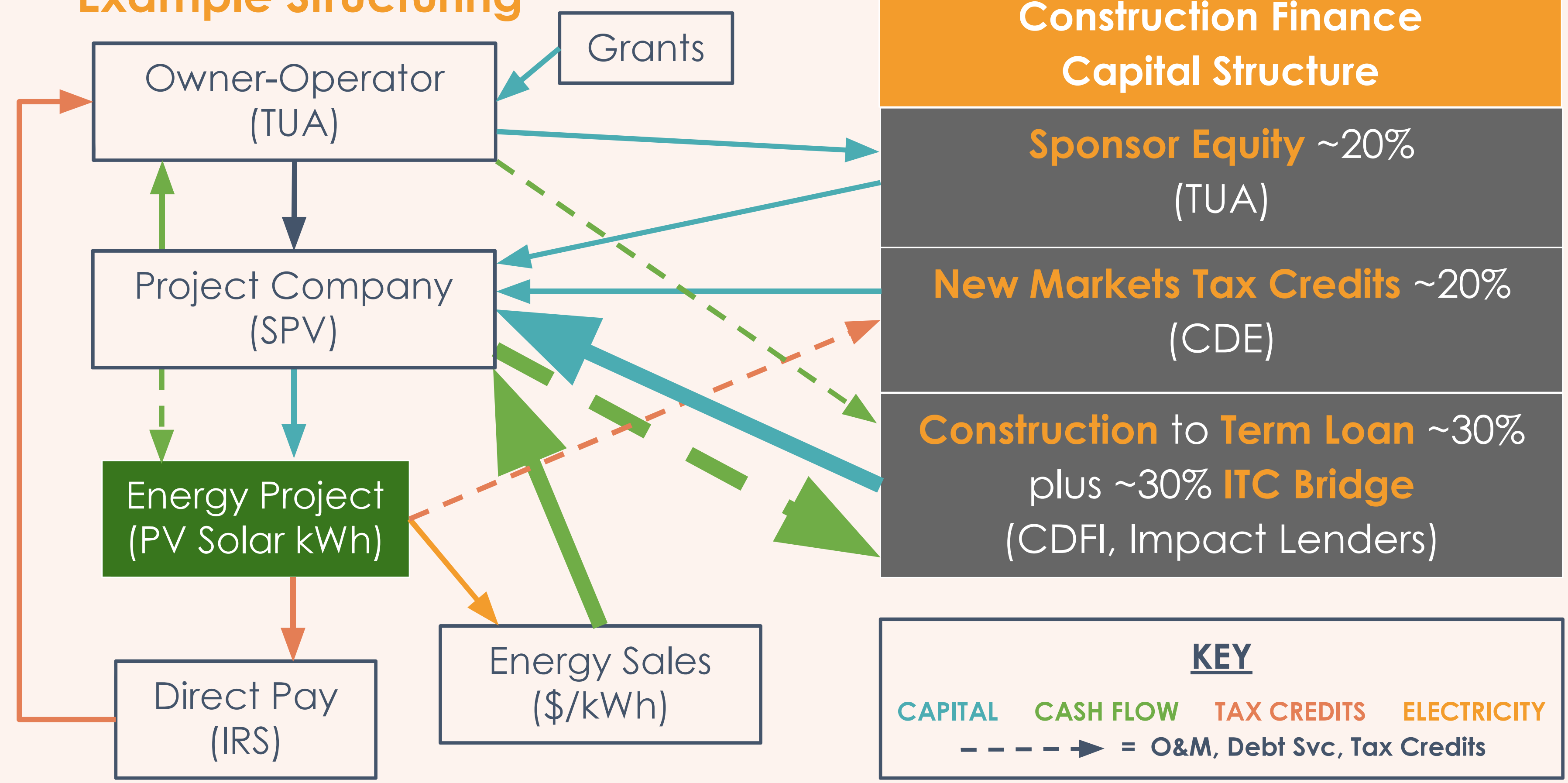
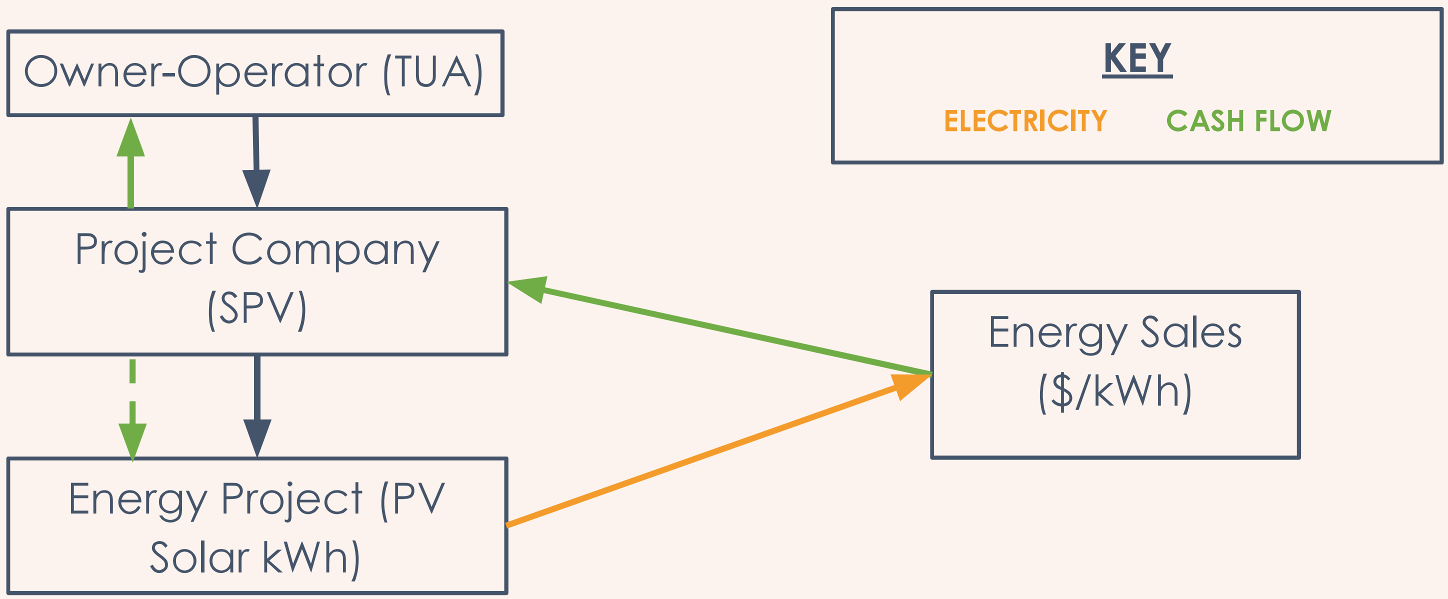
Example Structuring



Cash Flow Post Debt Service



Project Finance, Structuring & Grants

Team Introduction

The **Project Finance, Structuring & Grants Team** is dedicated to providing mission aligned Tribal energy infrastructure financing support, meeting Tribes where they are at on their path toward energy resiliency, cost efficiency and sovereignty. Offerings include:

- The **Weaver Platform℠** — a free suite of tools and services including the **Weaver Model℠** — a cash flow forecasting tool, Template Document Library (TDL), Investment Tax Credit (ITC), Production Tax Credit (PTC) and New Markets Tax Credit (NMTC) support, Environmental Attribute monetization support, ITC safe harboring strategies
- **Grant writing** — hands-on, no-cost support to help secure federal, state, and philanthropic funding for clean energy projects

Weaver Model℠ Overview

The Weaver Model℠ is a multifunctional financial forecasting and planning tool designed for:

- Integrity and transparency
- Discounted cash flow analysis
- Solar, wind, battery storage, geothermal, and hydro projects and the ability to incorporate other technologies
- Partnership and debt financing
- ITC, PTC, and NMTC strategy and lending products
- High-level or detailed forecasts (pro forma), budgeting, and sensitivity analysis
- Investment-grade financial statements
- Templates for populating energy contract schedules and exhibits.

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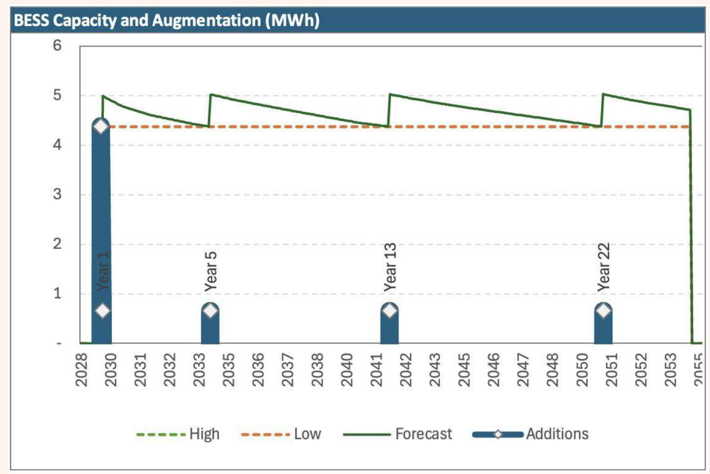
Example Weaver Model℠ Analytics

Sources and Uses

Sources & Uses: Levered w/ TC Transfer OK

	Construction		Term	
	($000)	(%)	($000)	(%)
Sources				
Monetized ITC Bridge	$1,463	21.7%		-
Construction Bridge	$578	8.6%		-
Up-Front Grants	$4,000	59.2%	$4,000	
Term Debt		-	$578	8.6%
Equity	$712	10.5%	$2,175	32.2%
Total	$6,753		$6,753	
Uses				
Unlevered Cap Ex	$6,605	97.8%	$6,605	97.8%
Financing Fees	$93	1.4%	$93	1.4%
Construction Interest	$26	0.4%	$26	0.4%
Reserves	$29	0.4%	$29	0.4%
Total	$6,753		$6,753	
Check	-	OK		

BESS O+M Schedule



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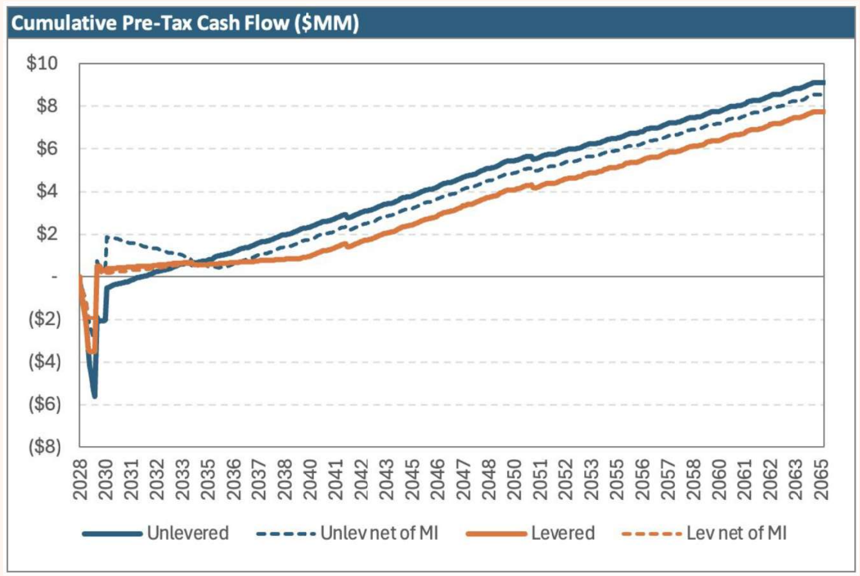
Example Weaver Model℠ Analytics

Cash Flow Forecasting



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Project Finance, Structuring & Grants

Grants

The Alliance's expert Tribal grants team provides hands-on, no-cost support to help Native communities and Native entities secure federal, state, and philanthropic funding for clean energy projects, we can help with:

- Pre-application assessment, planning, strategy
  - Identify funding opportunities
  - Strategy and project assessment
  - Project scoping, budgeting, workplan
  - Technical expertise
  - Workforce development and education
- Co-writing and editing
- Compliance review
- Submission assistance

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The Indigenous Power & Light Fund

The Indigenous Power & Light Fund is a collaborative fund established by the Alliance for Tribal Clean Energy in partnership with the Hewlett Foundation, Lemelson Foundation, MacArthur Foundation, and other leading philanthropies.

The Indigenous Power & Light Fund is a bold, high-impact initiative addressing one of the **most urgent and overlooked equity challenges in America** — energy poverty in Tribal communities.

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METLAKATLA POWER & LIGHT

METLAKATLA POWER & LIGHT

Project Overview:
To finance increased costs to complete an intertie project that will bring lower-cost power & better broadband to the Metlakatla Indian Community.

NAB Loan Structure:
- $5.2 million bridge loan
- Partnerships with other Native CDFIs and Native Intermediary

Project Impact Stats:
- $150,000 annual cost savings to MPL that will be passed on to customers
- Empower a Tribal Utility Company to provide enhanced service to their customers.

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INDIGENOUS POWER & LIGHT FUND
FOR ENERGY SOVEREIGNTY

THE CHALLENGE

Energy Poverty in Tribal Communities: America's Overlooked Equity Crisis

- Tribal communities face the **highest electricity costs** and **lowest reliability** in the nation
- **Infrastructure gaps** and **underinvestment** have left entire communities **without** access to **safe, clean power**
- True **sovereignty** and **energy independence** require **equitable access to capital**

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INDIGENOUS POWER & LIGHT FUND FOR ENERGY SOVEREIGNTY

A NEW REALITY

A Critical Pivot: Responding to a Vastly Different Federal Situation

- IPLF **launched in 2024** — originally to help Tribes access billions in federal clean energy funding and covered *unfunded but required* costs (e.g., matching funds, pre-development, technical studies)
- **Recent federal rescissions** have left **hundreds** of **critical** Tribal energy infrastructure **projects stranded, under-resourced, and in jeopardy**
- Instead of advancing toward a just transition, Tribes now grapple with **worsening energy poverty**, **unreliable service**, and the collapse of critical initiatives.
- The Fund now acts as both a ***lifeline* and *driver of systemic change***

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ELIGIBILITY AND PROGRAM PRIORITIES

Eligible Entities:

- Federally recognized Tribes and Alaska Native Villages
- Alaska Native Corporations (ANCs)
- State-recognized Tribes
- Non-federally recognized Tribes with documentation of Tribal status
- Section 17 Corporations
- Tribally Chartered Corporations under Tribal law
- Reservation-based Native-run nonprofit organizations
- Tribal Utility Authorities and Tribal Energy Development Organizations (TEDOs)

Program Priorities:

- Expedite the advancement of Tribal clean energy initiatives
- Support Tribes in clearing significant barriers standing between them and the implementation of regenerative clean energy projects
- Reduce energy burden and poverty in Tribal Communities
- Unlock federal and alternative funding streams or fill gaps where federal funding is ineligible

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How To Engage With The Alliance Finance Team

- **Tribal members:** To learn more about our pro-bono services for Tribal communities or begin the process, contact the Alliance Tribal Engagement Team at **tribes@tribalcleanenergy.org** to schedule your introductory meeting.

- **Non-Tribal members:** We're always looking to build community around our important work. If you feel there's a way you can help support, please feel free to contact the Alliance Finance Team at **finance@tribalcleanenergy.org**.

BAD RIVER BAND OF THE LAKE SUPERIOR TRIBE OF CHIPPEWA

Project Overview:
To finance a $39.0 million construction project for an extension to a health clinic on the reservation.

NAB Loan Structure:
- $13.5 million loan
  - Construction to Permanent loan
- 105(L) Primary Repayment Source
- Partnerships with other Native-owned Banks and Native CDFIs

Project Impact Stats:
- 35 construction jobs
- 25 new permanent jobs
- 50,000 sq. ft. extension to current facility
- 12,000+ patients served

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PAWNEE NATION OF OKLAHOMA

Project Overview:
To finance a $30.4 million construction project for a new behavioral health facility.

NAB Loan Structure:

- $16.4 million
- New Markets Tax Credit loan
  - Bridge loan for construction
  - Permanent debt utilizing a USDA B&I Guaranty
- Partnerships with other Native CDFIs

Project Impact Stats:

- 47 construction jobs
- 53 new permanent jobs
- 22,000 sq. ft. new facility
- 2,000+ patients served

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CONFEDERATED TRIBES OF THE COLVILLE RESERVATION

Project Overview:
To allocate $15.0 million in New Markets Tax Credit (NMTC) allocation to construct a new healthcare facility on the reservation in the Omak community.

NAB NMTC Structure:
- $15.0 million NMTC allocation
- Partnerships with another Native CDE

Project Impact Stats:
- 187 construction jobs
- 109 new operational jobs
- 33,000 sq. ft. new facility
- 24,000+ patients served

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Thank you

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