

National Bankers Association Releases Landmark Report on Native American Banks at Native American Banking Symposium

WASHINGTON, DC, UNITED STATES, May 22, 2025 /EINPresswire.com/ -- The National Bankers Association today unveiled a groundbreaking report, "Cultivating Economic Sovereignty: Native MDIs," at its Native American Banking Symposium, spotlighting the essential role Native American Minority Depository Institutions (MDIs) play in expanding economic opportunity across Indian Country.



NBA Logo

The report offers the most comprehensive analysis to date of the Native MDI sector, examining its history, geographic reach, financial performance, and mission-driven lending practices. With just 20 Native MDIs operating 99 branches across 11 states, these institutions may be small in number but have an outsized impact on closing credit and capital gaps in Native communities.

Key findings from the report include:

- Native MDIs collectively hold over \$9 billion in assets and \$7 billion in deposits, with a majority of lending focused on real estate, small businesses, and community development.
- Over half of all Native MDI branches are located in Native Land Areas, where life expectancy, income, and access to basic services often lag behind national averages.
- Native MDIs offer culturally informed financial services, including intergenerational workshops and flexible underwriting that reflects community values and seasonal employment patterns.
- These banks serve communities with some of the highest unbanked rates in the country—12.2% among Native American households—but demonstrate strong financial performance relative to peer sectors.

“In too many Native communities, access to credit remains limited and the private sector has historically overlooked investment opportunities,” said Nicole Elam, President and CEO of the National Bankers Association. “Native MDIs are trusted institutions, rooted in the communities they serve, and uniquely positioned to drive economic growth and self-determination.”

The report also outlines policy and investment recommendations for federal, state, philanthropic, and private sector stakeholders to support the sustainability and growth of Native MDIs. These include equity investments, loan loss reserves, partnerships, and direct funding strategies to expand lending capacity.

“By investing in Native MDIs, you’re not just funding banks—you’re financing sovereignty, resilience, and the future of Indian Country,” said Anthony Barr, Director of Research and Impact at the National Bankers Association Foundation and co-author of the report.

[Read the full report](#)

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