



20
22

BANTERRA BANK FINANCIAL HIGHLIGHTS



Banterra®

FINANCIAL HIGHLIGHTS

(Dollar Amounts In Thousands)

	2022	2021	2020	2019	2018
Net Income ¹	\$35,036	\$38,630	\$32,360	\$26,399	\$26,138
Total Assets	\$2,844,673	\$2,573,220	\$2,294,776	\$1,950,815	\$1,796,239
Regulatory Capital ²	\$286,655	\$204,770	\$185,729	\$159,822	\$149,377
Loans ³	\$2,076,690	\$1,789,132	\$1,674,992	\$1,486,303	\$1,346,404
Deposits	\$2,510,169	\$2,305,747	\$1,994,068	\$1,677,339	\$1,543,056
Loan Loss Reserve	\$21,251	\$19,707	\$18,837	\$14,731	\$13,200

	2022	2021	2020	2019	2018
Equity/Assets	10.09%	8.30%	8.40%	8.48%	8.53%
Return On Assets ⁴	1.13%	1.42%	1.30%	1.20%	1.29%
Return On Equity ⁵	15.31%	19.93%	19.02%	17.29%	18.38%
Overhead/Total Assets	2.26%	2.18%	2.25%	2.37%	2.43%
Net Loss/Avg Total Loans	0.06%	0.09%	0.09%	0.06%	0.09%
Net Loans/Assets	72.27%	68.84%	72.23%	75.56%	74.24%



U.S. CHARTERED BANKS

Out of 4,715 U.S. chartered banks, Banterra ranks in the **top eight percent** based on total assets.

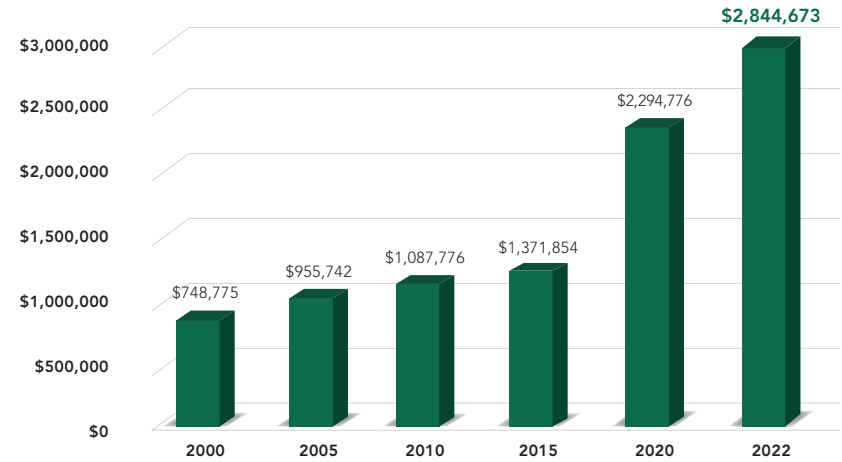


ILLINOIS CHARTERED BANKS

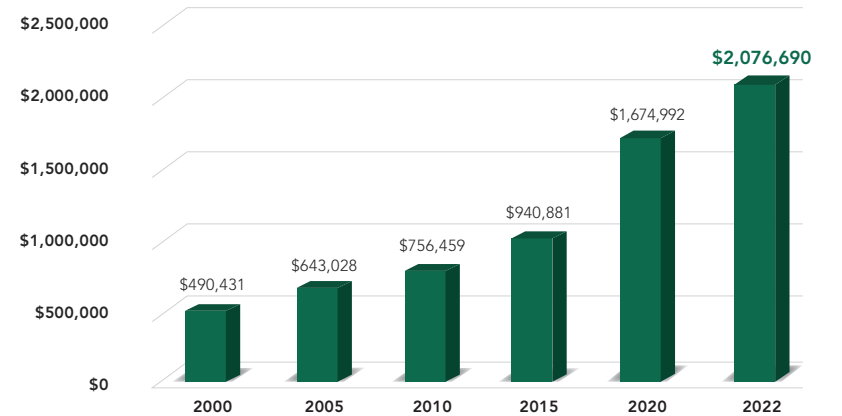
Out of 376 Illinois banks, Banterra ranks in the **top five percent** based on total assets.

¹Excludes the one-time C corporation conversion tax benefit of \$30,314 in 2022. ²Common Equity Tier 1 Capital. ³Total loans less loans held for sale. ⁴Adjusted Sub S per the UBPR. ⁵Return on average Common Equity Tier 1 Capital, excluding the one-time C corporation conversion tax benefit in 2022.

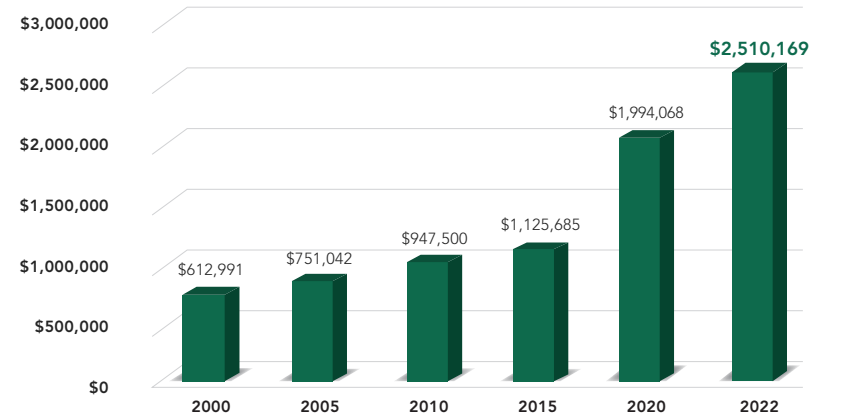
Total Assets (Dollar Amounts In Thousands)



Total Loans (Dollar Amounts In Thousands)



Total Deposits (Dollar Amounts In Thousands)



2022 MILESTONES



TEAM
MEMBERS
500



DEPOSIT
GROWTH
9%



LOCATIONS
40⁺



CUSTOMERS
90,000⁺

COMMUNITY
CONTRIBUTIONS
\$900,000⁺

TOTAL ASSETS

\$2.8 BILLION

U.S. BANK
RANKING

**TOP
8%**

LENDING
CAPACITY

**\$50
MILLION**

STATES

6



LOAN
GROWTH
16%

“Our bank has grown from \$11 million to \$2.8 billion today. While that is impressive, I'm just as excited about the future growth our company will have due to a solid leadership team with consistent, strategic decisions.”

Everett D. Knight
Chairman