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# BANTERRA BANK FINANCIAL HIGHLIGHTS





## FINANCIAL HIGHLIGHTS

(Dollar Amounts In Thousands)

	2021	2020	2019	2018	2017
Net Income	\$38,630	\$32,360	\$26,399	\$26,138	\$23,617
Total Assets	\$2,573,220	\$2,294,776	\$1,950,815	\$1,796,239	\$1,566,554
Total Equity	\$233,475	\$219,653	\$180,716	\$158,341	\$145,120
Loans	\$1,789,132	\$1,674,992	\$1,486,303	\$1,346,404	\$1,143,163
Deposits	\$2,305,747	\$1,994,068	\$1,677,339	\$1,543,056	\$1,318,111
Loan Loss Reserve	\$19,707	\$18,837	\$14,731	\$13,200	\$11,714
	<b>2021</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>
Equity/Assets	8.30%	8.40%	8.48%	8.53%	9.30%
Return On Assets	1.42%	1.30%	1.20%	1.29%	1.13%
Return On Equity	14.62%	13.64%	12.86%	14.78%	12.11%
Overhead/Total Assets	2.18%	2.25%	2.37%	2.43%	2.50%
Net Loss/Avg Total Loans	0.09%	0.09%	0.06%	0.09%	0.11%
Net Loans/Assets	68.84%	72.23%	75.56%	74.24%	72.30%



### U.S. CHARTERED BANKS

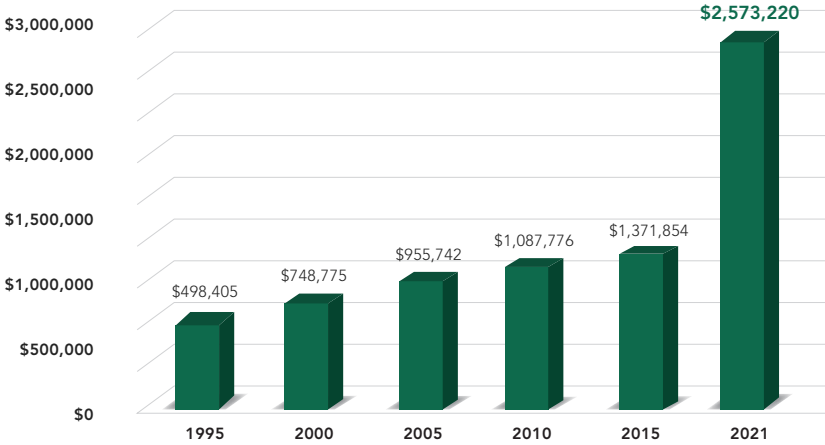
Out of 4,890 U.S. chartered banks,  
Banterra ranks in the **top ten percent**.



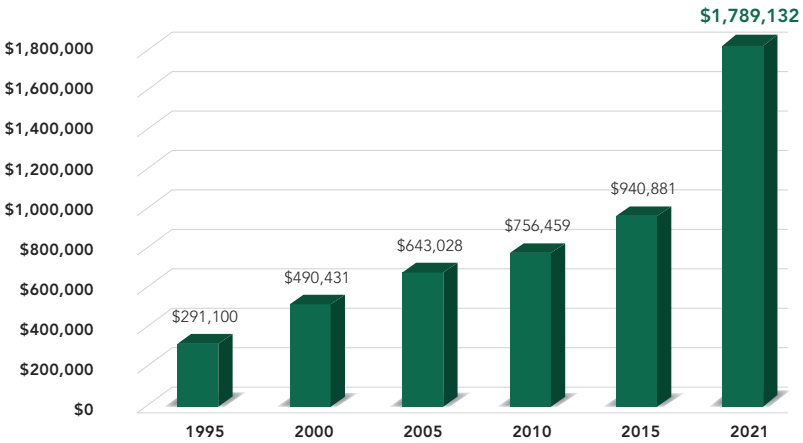
### ILLINOIS CHARTERED BANKS

Out of 395 Illinois banks,  
Banterra ranks in the **top six percent**.

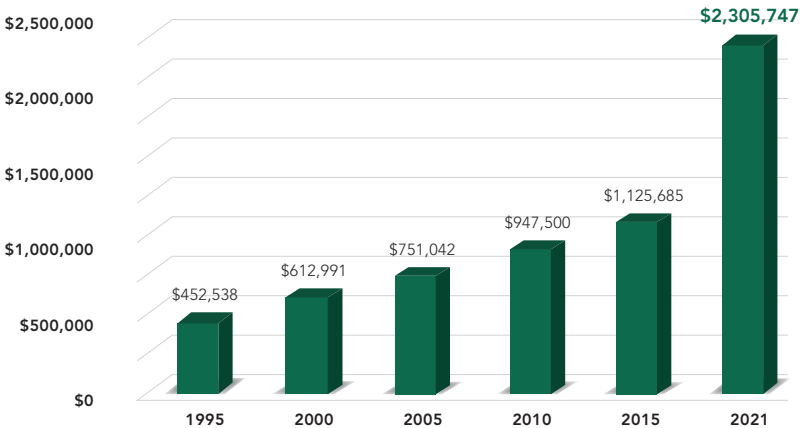
## Total Assets (Dollar Amounts In Thousands)



## Total Loans (Dollar Amounts In Thousands)



## Total Deposits (Dollar Amounts In Thousands)



# 2021 MILESTONES



TEAM  
MEMBERS  
**500**

TOTAL ASSETS  
**\$2.6 BILLION**

U.S. BANK  
RANKING

**TOP  
10%**

LENDING  
CAPACITY

**\$50  
MILLION**

STATES  
**6**



DEPOSIT  
GROWTH  
**16%**



LOCATIONS  
**40+**



CUSTOMERS  
**90,000+**



LOAN  
GROWTH  
**7%**

COMMUNITY  
CONTRIBUTIONS

**\$910,000+**

*“Our bank has grown from \$11 million to \$2.6 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