

2023

COMPANY
HIGHLIGHTS



FINANCIAL HIGHLIGHTS

(Dollar Amounts In Thousands)

	2023	2022	2021	2020	2019
Net Income ¹	\$13,318	\$35,036	\$38,630	\$32,360	\$26,399
Total Assets	\$3,081,020	\$2,844,673	\$2,573,220	\$2,294,776	\$1,950,815
Regulatory Capital ²	\$288,692	\$286,655	\$204,770	\$185,729	\$159,822
Loans ³	\$2,291,198	\$2,076,690	\$1,789,132	\$1,674,992	\$1,486,303
Deposits	\$2,716,784	\$2,510,169	\$2,305,747	\$1,994,068	\$1,677,339
Loan Loss Reserve	\$21,079	\$21,251	\$19,707	\$18,837	\$14,731

	2023	2022	2021	2020	2019
Equity/Assets	9.31%	10.09%	8.30%	8.40%	8.48%
Return On Assets ⁴	0.44%	1.13%	1.42%	1.30%	1.20%
Return On Equity ⁵	4.64%	15.31%	19.93%	19.02%	17.29%
Overhead/Total Assets	2.20%	2.26%	2.18%	2.25%	2.37%
Net Loss/Avg Total Loans	0.17%	0.06%	0.09%	0.09%	0.06%
Net Loans/Assets	73.68%	72.27%	68.84%	72.23%	75.56%
Insured Deposits/Total Deposits	80.03%	81.34%	82.14%	83.42%	86.12%

¹Excluding one-time extraordinary items. 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 one-time extraordinary items.



U.S. CHARTERED BANKS

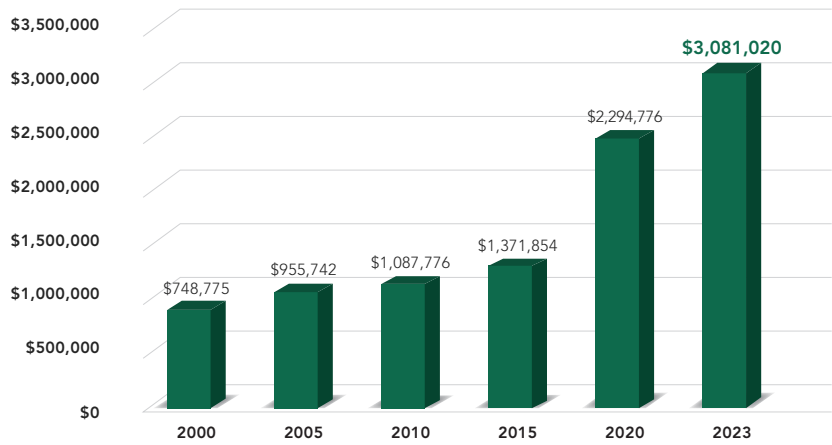
Out of 4,623 U.S. chartered banks, Banterra ranks in the **top eight percent** based on total assets.



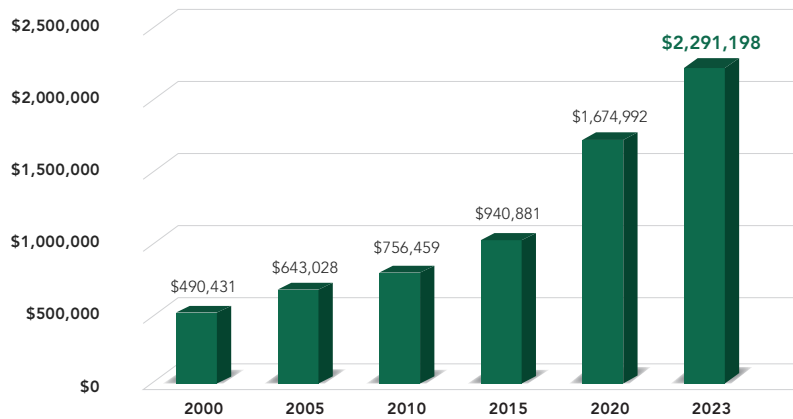
ILLINOIS CHARTERED BANKS

Out of 362 Illinois banks, Banterra ranks in the **top five percent** based on total assets.

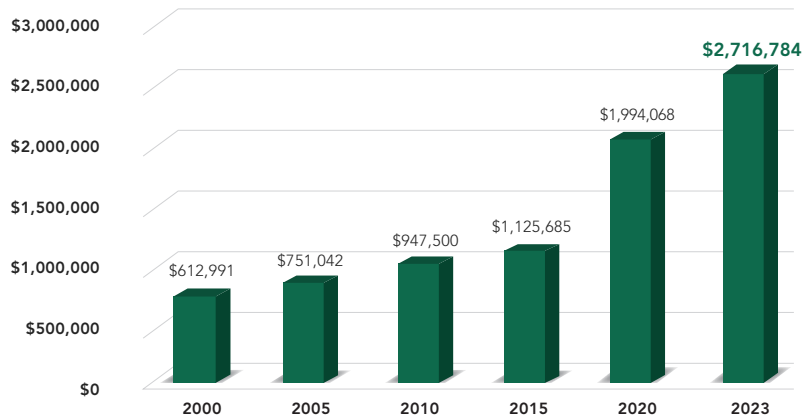
Total Assets (Dollar Amounts In Thousands)



Total Loans (Dollar Amounts In Thousands)



Total Deposits (Dollar Amounts In Thousands)





OUR CUSTOMERS LOVE WHAT WE DO



Friendly staff and the loan process was a breeze. Everything was explained to me and my questions were answered with simple understandable answers.



Mary



Always friendly, process transactions quickly and will help you solve any issue!



Craig



The staff is always kind and courteous. They know me by name, and have treated me exceptionally well over the past 10 years!



Brian



They made us feel comfortable and treated us like family. Very polite and professional.



Tammy

THANKS FOR YOUR REVIEWS

Customer testimonials prove that the right bank can make a huge difference. Search for your local Banterra on Google and leave a review today.

2023 MILESTONES



TEAM
MEMBERS
500+

TOTAL ASSETS

\$3 BILLION

U.S. BANK
RANKING

**TOP
8%**

LENDING
CAPACITY

**\$80
MILLION**

STATES

6



DEPOSIT
GROWTH
8%



LOCATIONS
41



CUSTOMERS
96,000+



LOAN
GROWTH
10%

COMMUNITY
CONTRIBUTIONS

\$1 MILLION

“ Our bank has grown from \$11 million to \$3 billion in assets today. While that is impressive, I'm just as excited about the future growth our company will have due to a solid leadership team making consistent, strategic decisions. ”

Everett D. Knight
Chairman

LEADERSHIP

BOARD OF DIRECTORS

Everett D. Knight	Don D. Hutson	Bobby R. Miller, Jr.
Michael J. Alley	Jason C. Knight	James W. Morris
Steve A. Carter	Mark W. Knight	Thomas J. Raben
Kirk S. Hovde	Robert Jeff May	

OFFICERS

Everett D. Knight	Chairman
Michael J. Alley	Vice Chairman, Banterra Bank
Don D. Hutson	Vice Chairman, Banterra Corp.
Robert J. May	President & Chief Executive Officer
Kristina M. Scott	EVP, Chief Banking Officer
Kim N. Drone	EVP, Chief Information & Planning Officer
Gary L. Dillard	EVP, Chief Financial Officer
Jennifer R. Aden	EVP, Chief Legal Officer
Debra J. White	EVP, Chief Operations Officer
Steven R. Burroughs	EVP, Chief Risk Officer
James W. Morris	EVP, Sr. Counsel & Assistant Corporate Secretary
Regina M. Davis	Vice President, Comptroller

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Jeff Speith	Central Region
Chris Rutledge	Indiana Region
Phil Moore	Southeast Missouri Region
Jim Kratzer	St. Louis Region
Jeremy Lowry	Western Region
Preston Keller	Salt Lake City, UT
Nicholas Shepherd	Scottsdale, AZ

SPECIALTY LENDING

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David Madden	Aircraft Finance
Jason Knight	Machine Tool Finance

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Kathy Mangels	Southeast Missouri State University (Retired)
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John Voss	Missouri House of Representatives Dist. 147
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Chris Kiefer	Ivy Tech Community College
Jeff Wolfe	Wolfe's Auto Auctions

PADUCAH EXECUTIVE COUNCIL

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Dane Blythe	Blythe CPAs & Advisors
Bruce Brockenborough	Hannan Supply Company
Brent Housman	Baird Private Wealth
Jessica Toren	Mercy Health - Lourdes Hospital
Bruce Wilcox	Greater Paducah Economic Development



ARIZONA | ILLINOIS | INDIANA | KENTUCKY | MISSOURI | UTAH

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