

2025 COMPANY OVERVIEW AND HIGHLIGHTS



OUR STORY

Banterra's story began in 1975 in the small Southern Illinois town of Ridgway. What started as a local bank serving neighbors, farmers, and small businesses has grown into one of the nation's leading community banks, with about 500 team members, more than 40 locations across six states, including metropolitan cities such as Salt Lake City, Phoenix and St. Louis, and \$3.3 billion in assets.

While our footprint has expanded, our purpose has remained the same: **helping our customers reach what's next.** We know you have many choices, and we work every day to earn your trust by listening closely, understanding your needs, and delivering smart, practical solutions. When our customers succeed, we succeed.

Banterra combines the personal attention of a community bank with the strength and lending capacity of much larger institutions. Our team takes the time to know customers by name, visit their businesses, and tailor services to support their goals -- whether in a rural community or a growing metropolitan market. This relationship first approach is the foundation of our culture.

From our agricultural roots to today's diverse economy, Banterra brings deep expertise across industries, including commercial, industrial, and specialty lending. And our personal banking solutions are designed to support every stage of life, from checking and savings to digital banking, home mortgages, and investments.

As the banking industry continues to evolve, Banterra moves forward with purpose -- embracing innovation and technology while staying grounded in the relationships that matter most. As we begin the first chapter of our next 50 years, we are grateful to our customers and team members whose trust and dedication continue to shape our success.

If you're not yet a Banterra customer, we invite you to experience the difference of a true financial partner.

Jeff May
President & CEO



OUR PRODUCTS & SERVICES

The Banterra team is committed to delivering the best in personal and business banking, offering a full suite of products designed to fit your financial goals at every stage. With convenient tools like our online account opening and digital banking, we make managing your money easier than ever. **Keep up to date with our latest products, services, and promotions by visiting Banterra.bank or simply scan the QR code below to head straight to our website.**

SCAN HERE TO LEARN MORE



OUR CULTURE

OUR BEGINNING

Banterra, named for “Bank of the Earth”, started as a small agricultural bank in 1975 and has grown to be a nationally recognized financial organization.

OUR CONTRIBUTION

We are a leading contributor to the economic success of our communities. Banterra embraces conservative values of respect, service, integrity and honesty rooted in our small-town beginnings.

OUR TEAM

Our accomplished leaders develop and support exceptional teams that are dedicated to serving local customers, business partners, community organizations and charities.

OUR SPIRIT

Banterra’s innovative spirit drives competitive products and services, continuously enhancing the customer’s experience.

OUR SUPPORT

Proud supporters of our hometowns, we champion kindness, diversity and giving back to the communities we serve.

OUR CULTURE

At Banterra, we strive to create an environment where everyone feels appreciated and empowered. Together, we are dedicated to building long-term value for our customers, team members and shareholders.

FINANCIAL HIGHLIGHTS

(Dollar Amounts In Thousands)

	2025	2024	2023	2022	2021
Net Income ¹	\$26,022	\$8,761	\$13,318	\$35,036	\$38,630
Total Assets	\$3,288,735	\$3,116,135	\$3,081,020	\$2,844,673	\$2,573,220
Regulatory Capital ²	\$305,028	\$290,141	\$288,692	\$286,655	\$204,770
Loans ³	\$2,568,088	\$2,418,112	\$2,291,198	\$2,076,690	\$1,789,132
Deposits	\$2,979,494	\$2,837,285	\$2,716,784	\$2,510,169	\$2,305,747
Loan Loss Reserve	\$23,950	\$22,476	\$21,079	\$21,251	\$19,707
	2025	2024	2023	2022	2021
Equity/Assets	9.18%	9.22%	9.31%	10.09%	8.30%
Return On Assets ⁴	0.80%	0.28%	0.44%	1.13%	1.42%
Return On Equity ⁵	8.75%	3.04%	4.64%	15.31%	19.93%
Overhead/Total Assets	2.22%	2.26%	2.20%	2.26%	2.18%
Net Loss/Avg Total Loans	0.13%	0.21%	0.17%	0.06%	0.09%
Net Loans/Assets	77.36%	76.88%	73.68%	72.27%	68.84%



U.S. CHARTERED BANKS

Out of 4,345 U.S. chartered banks, Banterra ranks in the **top eight point nine percent** based on total assets.



ILLINOIS CHARTERED BANKS

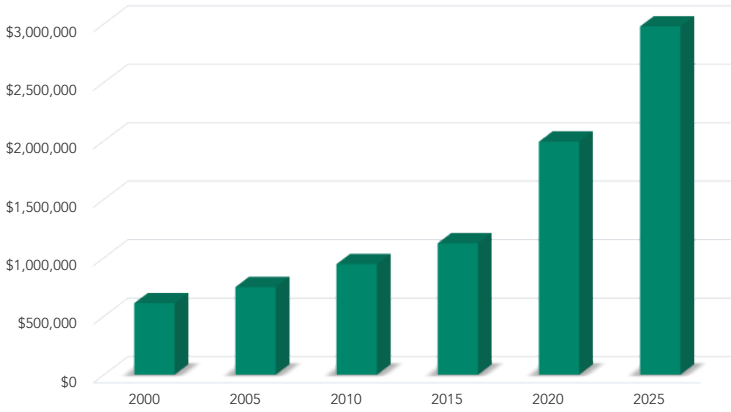
Out of 355 Illinois banks, Banterra ranks in the **top six point seven percent** based on total assets.



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.

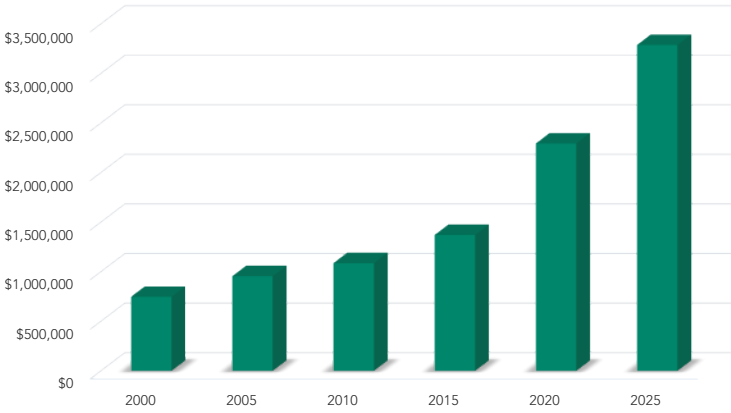
TOTAL DEPOSITS

(Dollar Amounts In Thousands)



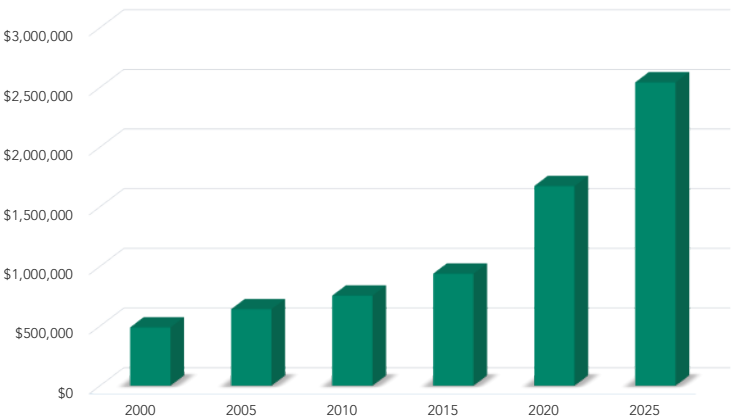
TOTAL ASSETS

(Dollar Amounts In Thousands)



TOTAL LOANS

(Dollar Amounts In Thousands)



2025 MILESTONES



TEAM
MEMBERS

NEARLY
500

TOTAL ASSETS
\$3.3 BILLION

U.S. BANK
RANKING

**TOP
8.9%**

LENDING
CAPACITY

**\$85
MILLION**

STATES

6



DEPOSIT
GROWTH

5%



LOCATIONS

40⁺



CUSTOMERS

95,000



LOAN
GROWTH

6.2%

COMMUNITY
CONTRIBUTIONS

\$1 MILLION

“Our growth has always come from putting our customers first. That principle has served us well from the beginning — and it still does today.”

Everett D. Knight
Chairman





BUILD YOUR CAREER WITH BANTERRA

Banterra has nearly 500 team members and continues to grow every year. We provide a culture of career growth and one that celebrates milestone anniversaries, often beyond 30, 40 and even 50 years. If you ask a team member why they work at Banterra, you will receive several answers – strong brand, respected company, always growing, community supporters – but most often, you will likely find that the answer is that the team members become like family.

Opportunities at Banterra Bank range from traditional banking roles to skill sets in human resources, information technology, marketing, insurance, and more. You are always welcome to reach out to us with your resume for consideration of opportunities not yet posted. We are always interested in finding talent for our growing organization.

ENTRY TO EXECUTIVE LEVEL
CAREERS IN VARIOUS AREAS

COMPREHENSIVE
BENEFITS PACKAGE

NEARLY 500
TEAM MEMBERS

40+ LOCATIONS

“Banterra is constantly growing and evolving as a company. There are always new features, products and services being rolled out. This allows for employees to gain new knowledge and provides opportunities for advancement.”



Meghan Densch
Director of Digital
Banking Operations



SCAN HERE
TO LEARN MORE
AND APPLY

Banterra Bank is an Affirmative Action and Equal Employment Opportunity Employer, Minority/Female/Disabled/Veteran/Gender Identity/Sexual Orientation.

BANTERRA'S TIMELINE

1970s

1975

Acquired Gallatin County State Bank in Ridgway, Illinois; **Banterra has \$11 million in assets.**

1979

Finalized acquisition of The Bank of West Frankfort (IL) by Frankfort Bancorporation, Inc.; \$40 million in assets.



1990s

1990

Changed bank names to "Banterra Bank Of..."

1992

Acquired certain assets and liabilities of Rend Lake Bank.

1993

Opened Banterra Bank locations in both Carbondale (IL) and in Eldorado (IL).

1994

Opened Banterra Bank in Kroger Super Store in Marion (IL).

1995

Banterra opened drive-thru facility in Vienna (IL) and became one of the largest Southern Illinois community banks, with 12 locations.

1996

Banterra entered a second state, establishing a branch in Paducah, Kentucky.

1998

Merged the five separate bank charters into one Banterra Bank.



1999

Acquired Heartland National Bank in Herrin and Carterville (IL); \$64 million in assets.

1980s

1980

Finalized acquisition of Drovers State Bank in Vienna (IL) by Vienna Bancorp, Inc.; \$19 million in assets.

1981

Formed Ridgway Bancorp, Inc. for the ownership of Gallatin County State Bank.

1982

Merged Frankfort Bancorp, Inc. and Vienna Bancorp, Inc. into Ridgway Bancorp, Inc., making it a multi-bank holding company.

1983

Bancorp, Inc. of West Frankfort, Vienna and Ridgway were merged to form a multi-bank holding company (Banterra Corp). The name "Banterra" was selected with "Bank of the Earth" in mind; "terra" meaning Earth and "Ban" short for bank.

1984

Acquired Bank of Christopher (IL); \$16 million in assets.

1985

Finalized acquisition of Bank of Egypt in Marion (IL) by Egypt Bancorp, Inc.; \$54 million in assets.

1986

Acquired Norris City State Bank (IL); \$25 million in assets.

1989

Acquired Hamilton County Bank in McLeansboro (IL); \$41 million in assets. Established Banterra Insurance Services.

2000s

2000

Acquired certain assets and liabilities of National State Bank in Metropolis; \$70 million+ in assets.

2001

Banterra Corp. was converted to a financial holding company. Opened third branch in Marion (IL) at 401 E. DeYoung Street.

2002

Title Professionals, Inc. was acquired. Acquired Fifth Third branches in Carmi, DuQuoin and Harrisburg (IL); assets of \$140 million. Opened loan production office in Mt. Vernon (IL). Opened second branch in Paducah (KY) at 5200 Hinkleville Rd.

Robert Jeff May joined Banterra as Executive Vice President and will be promoted to President & CEO in 2013.

Banterra reached \$1 billion in assets.

2003

2004

Opened fourth Marion location at 3201 Banterra Drive and established branch in Mt. Vernon (IL); Banterra's total number of branches reached 23.

2005

Banterra entered a third state, Indiana, establishing a loan production office in Evansville.

2006

Banterra entered a fourth state, Missouri, establishing a loan production office in Cape Girardeau.

2007

Banterra converted loan production office to a new branch at 3811 Haley Drive in Newburgh (IN). Established RV Lending. Purchased Missouri Charter; converts Cape Girardeau LPO to a branch.

2008

Opened newly constructed branch in Harrisburg (IL) at 520 E. Poplar Street. Moved Cape Girardeau (MO) branch to 1610 N. Kingshighway.

2009

Opened newly constructed branch in Evansville (IN) at 133 Cross Pointe Boulevard. Established Machine Tool Finance.



BANTERRA'S TIMELINE

2010s

2011

Second Evansville branch opened at 705 N. St. Joseph Avenue.

2012

Banterra opened an additional Evansville branch at 435 E. Diamond Avenue.

2013

Banterra entered the St. Louis area market, established a loan production office in Ladue (MO). Banterra opened a loan production office in East Prairie (MO); it will become a branch in a newly renovated space in 2015. Banterra's Cape Girardeau branch was moved to the new Banterra Centre, a \$7 million facility developed by Banterra and The Rhodes Group.

2014

Acquired Area Bank, with branch locations in Southeast Illinois. Branches include Cave-In-Rock, Golconda, Elizabethtown and Rosiclare (IL).

2015

Banterra opened two new branches - a renovated project in East Prairie (MO) and a newly constructed branch in Metropolis (IL).

2016

Board member Mike Alley was named Vice Chairman of Banterra Bank, a new position for Banterra. **Bank has \$1.5 billion in assets.**

2017

Banterra hits record-setting year, with a 20% growth in income.

2018

Banterra entered a fifth state, Arizona, establishing a loan production office in Tempe.



2019

Banterra established a digital banking brand with a location in Sun City West (AZ).

Banterra and SIU announce Naming-Rights Agreement, converting SIU Arena to Banterra Center. The ten-year, multi-million deal is the largest corporate naming rights agreement in SIU's 150-year history and largest partnership agreement made in Banterra history.



2020s



2020
A new Banterra, commercial-focused branch was opened in Scottsdale (AZ). **Banterra exceeds \$2 billion in assets.** In order to take advantage of better interest rates and supply of securities, Banterra formed a non-bank subsidiary, Banterra NV, Inc. to hold certain types of muni bonds. Board member Don Hutson was named to a new position - Vice Chairman of Banterra Corp.

2021
Banterra entered Utah with a loan production office, adding sixth state to its footprint. Western Region was established as a key market for Banterra's growth strategy. Banterra converted Tempe (AZ) loan production office to a branch. Kristina Scott was hired for a new position - Executive Vice President, Chief Banking Officer. **Banterra reaches \$2.6 billion in assets.**

2022
Banterra opened fifth location in Indiana, a loan production office in the former historic City National Bank building in downtown Evansville. Banterra converted Salt Lake City LPO to a branch.

2023
Banterra announced naming-rights deal with Rend Lake College for Banterra Sports Complex.

Banterra exceeds \$3 billion in assets.



2024
Banterra opened second Sun Canyon Bank (a division of Banterra Bank) location in Sun City (AZ).

2025
Banterra moved Tempe branch to Gilbert (AZ).

Banterra celebrated 50 years of helping communities thrive.



OUR LEADERSHIP

BOARD OF DIRECTORS

Everett D. Knight

Jennifer R. Aden

Mark W. Knight

Michael J. Alley

Steve A. Carter

Bobby R. Miller, Jr.

Don D. Hutson

Kirk S. Hovde

James W. Morris

Robert Jeff May

Jason C. Knight

Thomas J. Raben

EXECUTIVE MANAGEMENT

Everett D. Knight — Chairman & Founder

Michael J. Alley — Vice Chairman, Banterra Bank

Don D. Hutson — Vice Chairman, Banterra Corp.

Robert J. May — President & CEO

Kristina M. Scott — EVP, Chief Banking Officer

Gary L. Dillard — EVP, Chief Financial Officer, Asst. Corporate Secretary

Kim N. Drone — EVP, Chief Information & Planning Officer

Jennifer R. Aden — EVP, Chief Legal Officer, Corporate Secretary

James W. Morris — EVP, Sr. Counsel & Asst. Corporate Secretary

Gregory R. Smith — SVP, Chief Operations Officer

Steven R. Burroughs — SVP, Chief Risk Officer Transition Executive

Brian M. Burkhart — SVP, Chief Risk Officer

Regina M. Davis — VP, Comptroller

Cassandra D. DeLap — Asst. Comptroller

Randa J. Herman — Asst. Corporate Secretary

SENIOR MANAGEMENT

Benjamin J. Furlong — Chief Technology Officer

Matthew C. Baughman — Senior Administrative Officer

Shane D. Carsrud — Senior Banking Officer

Bradley L. Cagle — Senior Credit Officer

Ashley M. Kirk — Senior Internal Audit Officer

Teresa M. Loyd — Senior Operations Officer

Janetta S. Flener — Senior Personnel and Development Officer

Sherry A. Schneider — Senior Risk Officer

SPECIALTY LENDING

David Madden — Aircraft Finance

Jason Knight — Machine Tool Finance - *Director of Specialized Lending*

John Gill — RV & Marine Lending

MARKET EXECUTIVES

Jeff Speith	Central Region
Chris Rutledge	Indiana Region
Phil Moore	Southeast Missouri Region
Jim Kratzer	St. Louis Region
Jeremy Lowry	Western Region - <i>Regional Market Executive</i>
Preston Keller	Salt Lake City, Utah
Nicholas Shepherd	Scottsdale, Arizona

SOUTHEAST MISSOURI EXECUTIVE COUNCIL

David Anderson	Eye Consultants, Inc. (<i>Retired</i>)
Rob Janet	Dutch Enterprises, Inc.
Kathy Mangels	Southeast Missouri State University (<i>Retired</i>)
Joe Uzoaru	Athena Property Group
John Voss	Missouri House of Representatives Dist. 147
Tom Weber	Eye Care Specialists, LLC

INDIANA EXECUTIVE COUNCIL

Kyle Dodd	Donaldson Capital Management
Shannon Frank	Kahn, Dees, Donovan & Kahn, LLP
Scott Hartig	Melkay Mechanical-Electric-Plumbing
David Herrenbruck	Fifth Third Bank (<i>Retired</i>)
Jeff Wolfe	Wolfe's Auto Auctions

PADUCAH EXECUTIVE COUNCIL

Dawn Arnold	Arnold Realty Group
Bruce Brockenborough	Hannan Supply Company
Brent Housman	The Housman Group
Jessica Toren	Mercy Health - Lourdes Foundation
Bruce Wilcox	Greater Paducah Economic Development
Jewel Jones	Arkema (<i>Retired</i>)

UTAH EXECUTIVE COUNCIL

Jennifer Boehme	Utah Education Association
Joe Griffin	Advisor Momentum
Brandon Huston	Young Automotive Group
Holly Little	Certified Commercial Investment Member
Michelle McComber	Utah Medical Association
Trevor Peterson	Tanner - CPA & Consulting Firm
Meg Watson	Utah Land Title Association



TAKING CARE OF OUR COMMUNITIES

Banterra Bank is deeply committed to supporting the communities we serve. Each year, we invest more than \$1 million in local sponsorships and charitable donations, while also promoting community organizations across our Banterra locations year-round.



Our commitment goes beyond financial support. Banterra team members log more than 3,000 volunteer hours annually -- serving on boards and committees, supporting civic organizations, hosting events for local farmers, and volunteering at food pantries and community programs.

These efforts reflect our belief that strong banks help build strong communities -- and that meaningful impact starts locally.

Follow Banterra on social media to keep up with us.





SUPPORTING OUR SCHOOLS

Banterra strongly supports the schools within our footprint -- from local K-12 classrooms to college campuses -- with educational, athletic, and wellness opportunities. Our support includes naming-rights partnerships with Southern Illinois University (SIU) and Rend Lake College (IL), as well as large sponsorships with University of Southern Indiana (USI) and Southeast Missouri State University (SEMO). Additionally, Banterra sponsors high school scoreboards, financial literacy opportunities, "Random Acts Of Kindness" campaigns and so much more. Banterra always makes a concerted effort to support the youth and schools in our area, building meaningful connections with students, families, and educators.



ILLINOIS

CARBONDALE

Branch/ATM*
1500 W. Main St.
618-549-2116

ATM Only
SIH Memorial Hospital
of Carbondale
405 W. Jackson St.

ATM Only
SIU Carbondale
Student Center
1255 Lincoln Dr.

CARMI

Branch/ATM
1310 W. Main St.
618-382-7376

CARTERVILLE

Branch/ATM
108 E. Plaza Dr.
618-985-3738

ATM Only
John A. Logan College
700 Logan College Dr.

CAVE-IN-ROCK

ATM Only
249 N. Canal St.

CHRISTOPHER

Branch/ATM
506 N. Victor St.
618-724-9416

DU QUOIN

Branch/ATM*
124 W. Main St.
618-542-2142

ATM Only
Marshall Browning Hospital
900 N. Washington St.

ELDORADO

Branch/ATM
1501 U.S. Hwy. 45 S.
618-273-2242

ELIZABETHTOWN

Branch/ATM
101 S. Main St.
618-287-2171

GOLCONDA

Branch/ATM
121 E. Main St.
618-683-2600

HARRISBURG

Branch/ATM
520 E. Poplar St.
618-253-6000

Branch/ATM*
395 S. Commercial St.
618-253-6000

ATM Only
Southeastern Illinois
College Cafeteria
3575 College Rd.

HERRIN

Branch/ATM
318 S. Park Ave.
618-942-7373

JOHNSTON CITY

Branch/ATM
908 Grand Ave.
618-983-6925

MARION

Branch/ATM*
3201 Banterra Dr.
618-993-2678

Branch/ATM
800 N. Carbon St.
618-993-2984

Branch/ATM*
Located In Kroger
1704 W. DeYoung St.
618-997-1643

Branch Only
102 W. Main St.
618-993-2678

ATM Only
401 E. DeYoung St.

MCLEANSBORO

Branch/ATM
200 E. Market St.
618-643-2351

METROPOLIS

Branch/ATM
521 Ferry St.
618-524-9316

MT. VERNON

Branch/ATM
3520 Broadway St.
618-242-9070

NORRIS CITY

Branch Only
208 E. Main St.
618-378-3453

ATM Only
Doug's Food Mart
201 S. Division St.

RIDGWAY

Branch/ATM
123 S. Murphy St.
618-272-3151

ROSICLARE

Branch/ATM
225 Main St.
618-285-6813

VIENNA

Branch, By Appointment Only
402-04 Court St.
618-658-2011

Branch/ATM
529 E. Vine St.
618-658-8801

WEST FRANKFORT

Branch/ATM
110 E. Oak St.
618-932-2131

ATM* Only
1206 W. Main St.

OUR LOCATIONS

INDIANA

EVANSVILLE

Branch/ATM
133 Cross Pointe Blvd.
812-475-2866

Branch/ATM
435 E. Diamond Ave.
812-228-5230

Branch/ATM
705 N. St. Joseph Ave.
812-401-4323

Loan Production Office
227 Main St., Ste. 200
812-475-2866

NEWBURGH

Branch/ATM
3811 Haley Dr.
812-490-3200

KENTUCKY

BOWLING GREEN

OPENING FALL 2026

Branch/ATM*
760 Lovers Lane, Ste. 102

PADUCAH

Branch/ATM*
5200 Hinkleville Rd.
270-444-6267

Branch/ATM
3151 Parisa Dr.
270-442-9718

MISSOURI

CAPE GIRARDEAU

Branch/ATM
1650 N. Kingshighway,
Ste. 101
573-339-5787

EAST PRAIRIE

Branch/ATM
99 Prairie Dr.
573-649-5146

LADUE

Loan Production Office
9900 Clayton Rd., Ste. E
314-942-3090

ARIZONA

SCOTTSDALE

Branch Only
15100 N. 78th Way
480-576-2510

SUN CITY

Branch Only
Sun Canyon Bank
10736 W. Bell Rd.
480-808-2210

SUN CITY WEST

Branch/ATM
Sun Canyon Bank
Located In Safeway
13503 Camino Del Sol
480-559-8400

GILBERT

Branch Only
355 E. Germann Rd., Ste. 101
480-360-0675

UTAH

COTTONWOOD HEIGHTS

Branch Only
6965 S. Union Park Ctr.,
Ste. 260
385-645-3005





ARIZONA | ILLINOIS | INDIANA | KENTUCKY | MISSOURI | UTAH

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