



2024 COMPANY HIGHLIGHTS &
OVERVIEW OF BANTERRA'S 50 YEARS





Helping You Thrive Since

1975



OUR STORY

Banterra began in 1975 in a small Southern Illinois town known as Ridgway. Little did any of us know that 50 years later, we would become one of the top community banks in the nation, with over 40 locations in six states and more than \$3 billion in assets.

We know there are many banks that you can choose from to support your personal and business banking needs. However, I think you will find something special about Banterra that has set us apart from the beginning.

We understand the true meaning of partnership. When you succeed, we succeed, and we feel part of your team in doing so. We offer unmatched service that you find in a local bank, with the lending support and products of much larger institutions. We visit your businesses, get to know you by name and make it a point to understand your needs. That makes a difference whether you are in a small town or a metropolitan city in our footprint. All of this is part of our culture statement, something we are dedicated to do, day in and day out.

Whether you are a small business on our main street or a large commercial enterprise, we have the expertise to help your business thrive. We have supported our farming community from the beginning, with significant experience in ag lending. We've grown to have strong lending capacity for commercial and industrial needs, as well as offering specialty lending that ranges from RV & Marine Lending, Aircraft Finance and Machine Tool Finance, all with dedicated teams within each area of expertise.

Both the banking industry and Banterra have seen monumental change over the past 50 years, and that change will continue at an ever-increasing pace as we strive to better serve our customers. We continue to embrace innovation, technology and forward-thinking to further our growth and development, while never losing site of the importance of relationships.

We're excited to celebrate our 50th anniversary this year with our team members and our customers. Our company would not be where it is today without the dedication and loyalty of these two groups.

If you're not currently a Banterra customer, please give us the opportunity to learn more about you and your unique needs, and consider us as your financial partner.

Jeff May
President & CEO

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

1975



▶ 1980s

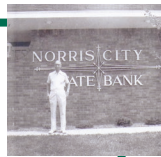
Banterra expanded by acquiring The Bank of West Frankfort (1979) and Drovers State Bank (1980), forming a multi-bank holding company called Bancorp, Inc. The selected name "Banterra" reflects "Bank of the Earth" (1983). Further growth occurred through acquiring banks in Southern Illinois. (Christopher, 1984; Marion, 1985; Norris City, 1986; and McLeansboro, 1989).



Banterra Insurance Services is established (1989).

1990s

Banterra expands to become one of the largest community banks in Southern Illinois, including Carbondale (1993), Eldorado (1993), Kroger in Marion (1994) and a drive-thru facility in Vienna (1995).



Banterra enters a second state, establishing a branch in Paducah, Kentucky (1996).

KY

2000s

BANTERRA REACHES \$1 BILLION IN ASSETS.

Banterra saw growth by acquisitions and opening new branches and loan offices, reaching over 23 branches across Illinois, Kentucky, Indiana, and Missouri from 1999 to 2009.

Banterra Corp. is converted to a financial holding company (2001).

Robert Jeff May joins Banterra as Executive Vice President and will be promoted to President & CEO in 2013 (2002).

Established the new Banterra Centre in Cape Girardeau, Missouri, a \$7 million facility developed by Banterra and The Rhodes Group (2009).



IN

MO

Fourth Marion location; 2004

Cape Girardeau, Missouri; 2009



BANTERRA HITS RECORD-SETTING YEAR WITH A 20% INCOME GROWTH

2017

2010s

In 2013, Banterra entered the St. Louis market and established a loan production office in Ladue, Missouri.

Acquired Area Bank, with branches in Cave-In-Rock, Golconda, Elizabethtown, and Rosiclare, Illinois (2014). Additionally, two new branches opened in 2015 - the renovated branch in East Prairie, Missouri and the newly constructed branch in Metropolis, Illinois.



Metropolis, Illinois; 2015

Banterra enters its fifth state, Arizona, establishing a loan production office in Tempe (2018).

Banterra establishes a digital banking brand with a location in Sun City West, Arizona.

Banterra and SIU announce a multi-million-dollar, ten-year naming rights agreement, renaming SIU Arena to Banterra Center. This is the largest partnership deal in Banterra's history and the biggest corporate naming rights agreement in SIU's 150-year history (2019).



Banterra Center; 2019



BANTERRA REACHES \$2 BILLION IN ASSETS

2020

2020s



Scottsdale, Arizona; 2020

A new Banterra, commercial-focused branch is opened in Scottsdale, Arizona (2020).

Banterra expands to Utah with a branch, marking its sixth state in 2022. Internally, the Western region is established as a key market for Banterra's growth strategy. A fifth Indiana location is opened as a loan office in downtown Evansville's historic City Bank building.



Banterra announces naming-rights partnership with Rend Lake College for Banterra Sports Complex (2023).

BANTERRA REACHES \$3 BILLION IN ASSETS

2023

BANTERRA CELEBRATES 50 YEARS OF SERVICE

2025



Evansville, Indiana; 2022





OUR CULTURE

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. 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 accomplished leaders develop and support exceptional teams that are dedicated to serving local customers, business partners, community organizations and charities. Banterra’s innovative spirit drives competitive products and services, continuously enhancing the customer’s experience. Proud supporters of our hometowns, we champion kindness, diversity and giving back to the communities we serve. 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.

OUR CUSTOMERS



“I’ve been a Banterra customer for 50 years with some of my earliest deals made directly with Banterra’s Founder and Chairman, Everett Knight. I chose Banterra because they genuinely wanted my business and worked hard to gain it. Unlike others, they are honest, have a smart team and always follow through on promises. My time with Banterra has been like a rocket ride - making deals and making it happen!”

Everett Knight and Jim Reichert

Jim Reichert

PERSONAL PRODUCTS & SERVICES

CHECKING

- Banterra SmartChoice, InterestPlus, or Green
- Private Banking
- Saluki Checking
Student or Interest

CREDIT CARDS

- Visa® credit cards
Banterra offers a variety through Elan Financial Services

LOANS

- Consumer
- Solar
- Aircraft Finance
- Mortgage & Equity
 - Fixed-Rate & Adjustable-Rate
 - FHA & VA
 - Rural Housing
 - Jumbo Mortgage
 - Construction & Refinance
 - Home Possible
 - Vacant Land/Lot
 - Doctor Mortgage Loan & Doctor Line of Credit

TECHNOLOGY

- Digital Banking
- Online Loan Payments
- Online Appointments
- Real-Time Chat

SAVINGS

- Banterra Preferred or Banterra SmartKid
- CDs & IRAs, Money Markets
- Banterra Health Savings Account (HSA)



BUSINESS PRODUCTS & SERVICES

CHECKING

- **Free, Basic or Premium Business Checking**

SAVINGS

- **Preferred Savings, Money Markets & CDs**

TREASURY MANAGEMENT

- **Online Banking & Account Management**
 - Cash Management Tool
 - Business Mobile App
- **Payments**
 - Direct Deposits of Payroll (ACH)
 - Accounts Payable (ACH)
 - Wire Transfers
- **Receivables**
 - Accounts Receivables
 - Cash Concentration
 - Remote Deposit
 - Merchant Processing
 - Electronic Data Interchange (EDI)
- **Fraud Detection**
 - ACH & Check Positive Pay
 - Out-Of-Band Authentication
- **Sweep Accounts**
 - Zero-Balance Accounts
 - IntraFi Network Deposits
 - Line of Credit Sweep



ADDITIONAL BUSINESS SERVICES

- **Night Deposit & Vault Service**
- **CDARS - Certificate of Deposit Account Registry Service**
- **Workforce Banking**
- **Business Credit Cards**
- **checXchange Check Recovery Service**



LENDING

- **Commercial Real Estate Loan**
 - New Purchase Loans
 - Refinance & Consolidation Loans
 - Land Development Loans
 - Construction Loans
- **Small Business**
 - Small Business Lending
 - Lines of Credit
 - Solar Loans
- **Business Loans**
 - Short-Term Loans
 - Inventory Financing Loans
 - Business Acquisition Loans
 - Refinance & Consolidation Loans
 - Agriculture Operating Loans
- **Specialty Lending**
 - Aircraft Finance
 - Machine Tool Finance
 - RV & Marine Lending (directly with dealers)



FINANCIAL HIGHLIGHTS

(Dollar Amounts In Thousands)

	2024	2023	2022	2021	2020
Net Income ¹	\$8,761	\$13,318	\$35,036	\$38,630	\$32,360
Total Assets	\$3,116,135	\$3,081,020	\$2,844,673	\$2,573,220	\$2,294,776
Regulatory Capital ²	\$290,141	\$288,692	\$286,655	\$204,770	\$185,729
Loans ³	\$2,418,112	\$2,291,198	\$2,076,690	\$1,789,132	\$1,674,992
Deposits	\$2,837,285	\$2,716,784	\$2,510,169	\$2,305,747	\$1,994,068
Loan Loss Reserve	\$22,476	\$21,079	\$21,251	\$19,707	\$18,837
	2024	2023	2022	2021	2020
Equity/Assets	9.22%	9.31%	10.09%	8.30%	8.40%
Return On Assets ⁴	0.28%	0.44%	1.13%	1.42%	1.30%
Return On Equity ⁵	3.04%	4.64%	15.31%	19.93%	19.02%
Overhead/Total Assets	2.26%	2.20%	2.26%	2.18%	2.25%
Net Loss/Avg Total Loans	0.21%	0.17%	0.06%	0.09%	0.09%
Net Loans/Assets	76.88%	73.68%	72.27%	68.84%	72.23%

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

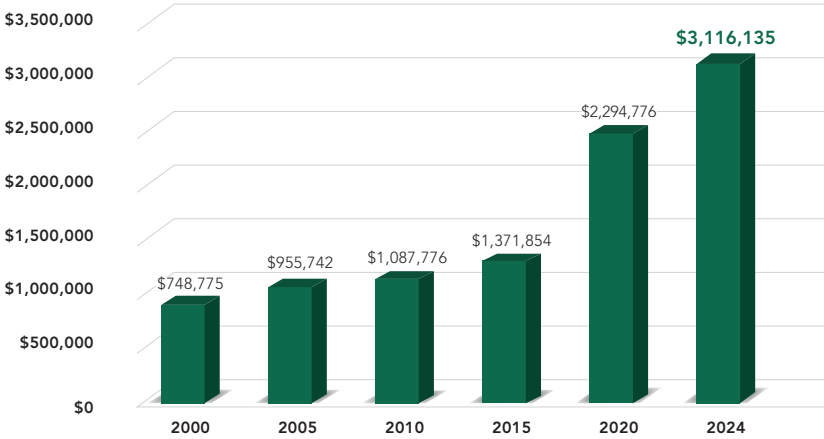
Out of 4,549 U.S. chartered banks, Banterra ranks in the **top eight point three percent** based on total assets.



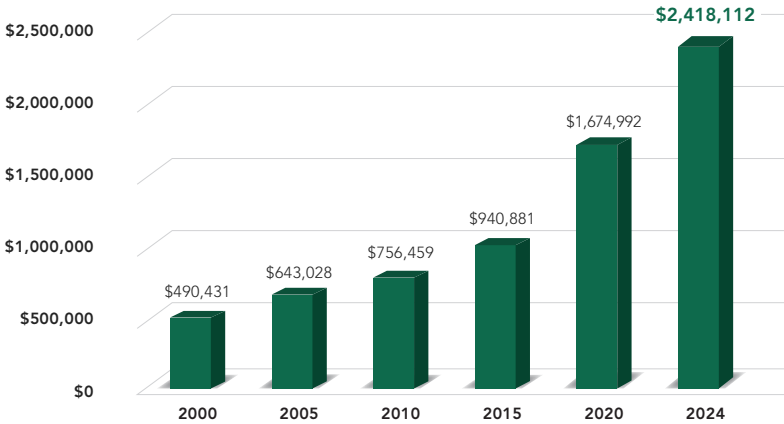
ILLINOIS CHARTERED BANKS

Out of 356 Illinois banks, Banterra ranks in the **top eight point four percent** based on total assets.

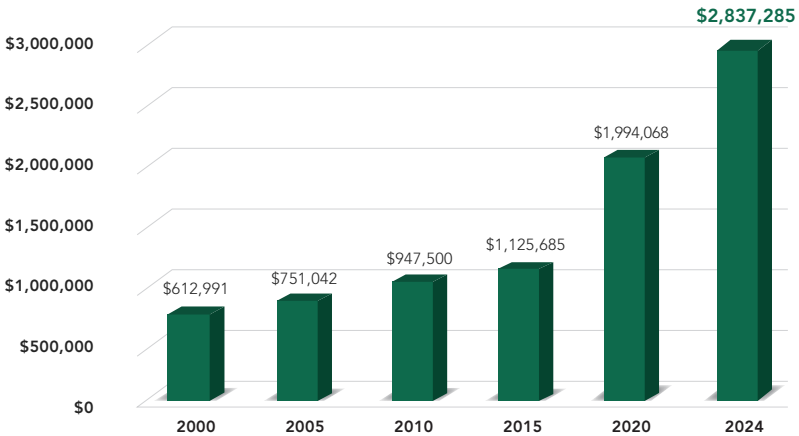
Total Assets (Dollar Amounts In Thousands)



Total Loans (Dollar Amounts In Thousands)



Total Deposits (Dollar Amounts In Thousands)





BUILD YOUR CAREER WITH BANTERRA

Banterra has more than 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.

If you are considering a new career or seeking a different company culture, we invite you to consider Banterra. Opportunities at Banterra range from traditional banking roles to skill sets in human resources, information technology, marketing, insurance, and more. **You can explore our job openings at [Banterra.bank](https://www.banterra.bank).** If you don't see a job opening for your specific skill sets, 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.

“ I have never felt more supported in a job. I feel encouraged to succeed at work, as well as in my personal life. I came to work for Banterra when my daughter was young, and this job has allowed me to have a successful career while also being a present mother. ”

Fern Martin
Banking Center Manager



FULL-TIME & PART-TIME POSITIONS

ENTRY TO EXECUTIVE LEVEL CAREERS IN VARIOUS AREAS

COMPREHENSIVE BENEFITS PACKAGE

500+ TEAM MEMBERS

40+ BRANCH LOCATIONS

2024 MILESTONES



TEAM
MEMBERS
500+

TOTAL ASSETS
\$3+ BILLION

U.S. BANK
RANKING
**TOP
8.3%**

LENDING
CAPACITY
**\$80
MILLION**

STATES
6



DEPOSIT
GROWTH
4.4%



LOCATIONS
40+



CUSTOMERS
95,000+



LOAN
GROWTH
5.5%

COMMUNITY
CONTRIBUTIONS
\$1 MILLION

“ In 50 years, our bank has grown from \$11 million to more than \$3 billion in assets. That growth is due to strong leadership, great team members and unmatched customer service - something we made a priority from the beginning. ”

Everett D. Knight
Chairman

TAKING CARE OF OUR COMMUNITIES

Banterra Bank not only uses a majority of its marketing budget to support sponsorship and donation requests made within our communities, but we also often promote charities in our Banterra locations.



You will also find our team members volunteering in our communities. Whether it is board and committee involvements in civic organizations, coaching youth sports or serving at local food pantries, you will see our team members showing community support throughout the year.





SUPPORTING OUR SCHOOLS

Banterra strongly supports the schools within our footprint, in educational, athletic, and wellness opportunities. Ranging from large sponsorships with colleges and universities, to wellness campaigns such as our “Random Acts of Kindness” and “Student of the Month” promotions, to financial literacy opportunities, Banterra always makes a concerted effort to support the youth and schools in our area.



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	

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
Gregory R. Smith	EVP, Chief Operations Officer
Debra J. White	EVP, Chief Operations Officer Transition Executive
Steven R. Burroughs	EVP, Chief Risk Officer
James W. Morris	EVP, Sr. Counsel & Asst. Corporate Secretary
Regina M. Davis	VP, Comptroller
Cassandra D. DeLap	Asst. Comptroller
Randa J. Herman	Asst. Corporate Secretary

SENIOR MANAGEMENT

Shane D. Carsrud	Senior Banking Officer
Brian M. Burkhart	Senior Credit Officer
Debbie L. Hughes	Senior Operations Officer
Janetta S. Flener	Senior Personnel and Development Officer
Sherry A. Schneider	Senior Risk Officer
Benjamin J. Furlong	Senior Technology Officer

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

SPECIALTY LENDING

David Madden	Aircraft Finance
Jason Knight	Machine Tool Finance - <i>Director of Specialized Lending</i>
John Gill	RV & Marine Lending

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

Alan Clark	Executive Council Member Emeritus
Kyle Dodd	Donaldson Capital Management
Greg Folz	Executive Council Member Emeritus (<i>Retired</i>)
Shannon Frank	Kahn, Dees, Donovan & Kahn, LLP
Scott Hartig	Melkay Electric-Mechanical-Plumbing
David Herrenbruck	Fifth Third Bank (<i>Retired</i>)
Chris Kiefer	Executive Council Member Emeritus
Jeff Wolfe	Wolfe's Auto Auctions

PADUCAH EXECUTIVE COUNCIL

Dawn Arnold	Arnold Realty Group
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

BANTERRA LOCATIONS

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.

BANTERRA 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

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

TEMPE

Branch Only
950 W. Elliot Rd., Ste. 114
480-645-9005

UTAH

COTTONWOOD HEIGHTS

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



Banterra Centre in Cape Girardeau, Missouri



Banterra[®]

Helping You Thrive Since 1975



ARIZONA | ILLINOIS | INDIANA | KENTUCKY | MISSOURI | UTAH

866-BANTERRA (226-8377) | BANTERRA.BANK | MEMBER FDIC

