



GROWING BUSINESSES FOR MORE THAN 40 YEARS

At Banterra, we know that smart banking is about relationships, understanding our customers' needs, and having an exceptional team on board to help accomplish this.

That's one of the reasons we'd like to get to know you and your company better. We are dedicated to building businesses and we have the financial experts to do so.

ABOUT US

- Founded in 1975; headquartered in Eldorado, Illinois
- Privately owned with \$1.2 billion in assets
- Regional presence – Illinois, Indiana, Kentucky, Missouri – helps to define our “Midwestern approach”
- We value entrepreneurs, with strong leadership and management teams
- Strong interest in Commercial and Industrial (C&I) companies including manufacturing, distribution and service companies, among others
- Lending capacity up to \$10 million, focusing on middle market, mostly privately-owned companies
- Desired focus of identifying the appropriate capital structure for each borrower, which in addition to senior (bank) debt can include subordinated debt and SBA debt among other alternatives
- Deep experience in working with customers and their advisors to develop the optimal lending arrangement that supports company success now and into the future

LENDING FOCUS

WORKING CAPITAL FINANCING

- Manage cash flow
- Purchase inventory
- Finance accounts receivable
- Expand your business

MACHINERY & EQUIPMENT LOANS

- Acquisition of new or used equipment
- Flexible repayment terms determined by useful life of asset

COMMERCIAL REAL ESTATE LOANS

- Owner-occupied
- Multi-family
- Tenant improvements

BUSINESS ACQUISITION LOANS

- Ability to underwrite cash flow
- Can partner with subordinated lenders to achieve optimal capital structure

FLOOR PLAN LOANS

- New and used vehicle inventory intended for resale
- Automobiles, trucks and recreational vehicles, among other products

OTHER LOAN PRODUCTS

- Construction loans
- Agricultural loans
- SBA 7a/504/USDA loans
- Commercial/Standby Letters of Credit
- Aircraft loans

ILLINOIS | INDIANA | KENTUCKY | MISSOURI

LADUE
314-942-3090

CORPORATE
866-BANTERRA (226-8377)

Banterra.com | MEMBER FDIC



 **Banterra[®] Bank**
Banking With Local Style

WE OFFER A RANGE OF BUSINESS PRODUCTS TO SUPPORT YOUR GROWING COMPANY.

OTHER PRODUCTS

TREASURY MANAGEMENT

- Online Banking & Account Management
 - Cash Management
 - Image Retrieval
 - Account Reconciliation
- Payments
 - Direct Deposit of Payroll (ACH)
 - Accounts Payable (ACH)
 - Wire Transfers
- Receivables
 - Accounts Receivable (ACH)
 - Cash Concentration (ACH)
 - Remote Deposit
 - Merchant Processing
 - Electronic Data Interchange (EDI)

- Fraud Detection
 - Positive Pay
 - Token Administration
 - ACH Monitoring
- Sweep Accounts
 - Zero-Balance Accounts
 - Investment Sweep
 - Line of Credit Sweep

MERCHANT PROCESSING

BUSINESS CHECKING

BUSINESS SAVINGS

BUSINESS CARD SERVICES

PRIVATE BANKING

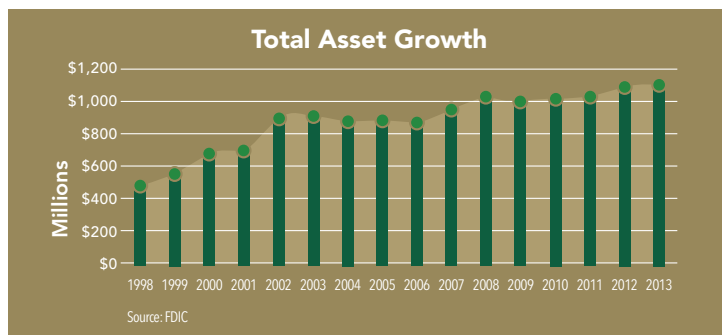
WORKFORCE BANKING

FINANCIALS

	2013*	2012	2011
Net Income	\$16,939	\$20,483	\$18,812
Total Assets	\$1,178,222	\$1,164,535	\$1,103,254
Legal Lending Limit	\$29,951	\$27,867	\$24,489
Shareholders' Equity	\$110,376	\$113,029	\$106,618
Gross Loans	\$814,979	\$792,119	\$748,608
Deposits	\$995,625	\$1,019,765	\$959,194
Loan Loss Reserve	\$9,597	\$9,677	\$9,675

	2013*	2012	Peer Banks** 12/31/13
Equity/Assets	9.37%	9.71%	9.69%
Return on Assets	1.02%	1.24%	0.92%
Return on Equity	10.68%	13.00%	9.49%
Net Loan Losses/Loans	0.24%	0.26%	0.26%
Net Loans/Assets	68.36%	67.19%	63.19%

(Dollar Amounts In Thousands) *2013 Unaudited Financials. **Source FDIC



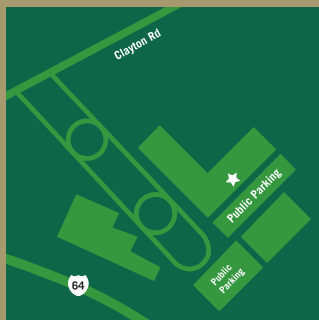
CUSTOMER SPOTLIGHT



"Banterra Bank has been my valued partner since 2003. When I purchased Repco Graphics, I needed a banking partner that was interested in learning about my business and my vision for the future. I found Banterra offered all the products I needed: Lines of credit,

real estate loans, equipment financing, and a full-remote banking package. Above all, the talented staff will listen and advise as new opportunities arise. Our relationship continues to evolve as my business grows."

Fritz Zaegel, President
Repco Graphics, St. Louis, MO



LADUE OFFICE | 9900 Clayton Road, Suite E | St. Louis, MO 63124 | 314-942-3090 | M-F 8:30 a.m. - 4:30 p.m.

ROBERT W. SELLERS | Market Executive | rwsellers@banterra.com | 314-942-8901

KEVIN T. PRUNTY | Senior Commercial Executive | ktprunty@banterra.com | 314-942-8902

SHANNON L. MANALANG | Loan Operations Coordinator | slmanalang@banterra.com | 314-942-8903

RACHEL A. NEUNER | Treasury Management Specialist | raneuner@banterra.com | 314-942-8904

SHELLY D. GREEN | Community Banking Administrative Assistant | sdgreen@banterra.com | 314-942-3090

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