

Report of Condition

Consolidated domestic subsidiaries of:

Heartland Bank in the state of NE at the close of business on June 30, 2022

Dollar Amounts in Thousands

ASSETS

Cash and balances due from depository institutions:

Noninterest-bearing balances and currency and coin	12,484
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Interest-bearing balances	2,781
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Securities:

Held-to-maturity securities	42,203
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Available-for-sale debt securities	212,806
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Equity securities with readily determinable fair values not held for trading	0
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Federal funds sold and securities purchased under agreements to resell:

Federal funds sold	18,045
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Securities purchased under agreements to resell	0
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Loans and lease financing receivables :

Loans and leases held for sale	0
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Loans and leases held for investment	441,143
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LESS: Allowance for loan and lease losses	5,647
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Loans and leases held for investment, net of allowance	435,496
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Trading assets	0
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Premises and fixed assets (including capitalized leases)	14,774
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Other real estate owned	0
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Investments in unconsolidated subsidiaries and associated companies	0
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Direct and indirect investments in real estate ventures	0
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Intangible assets	19,234
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Other assets	29,305
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Total assets	787,128
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Dollar Amounts in Thousands

LIABILITIES

Deposits:

In domestic offices	698,941
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Noninterest-bearing	107,875
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Interest-bearing	591,066
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Federal funds purchased and securities sold under agreements to repurchase:

Federal funds purchased	0
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Securities sold under agreements to repurchase	0
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Trading liabilities	0
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Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases)	10,000
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Report of Condition (continued)

Subordinated notes and debentures	0
Other liabilities	3,595
Total liabilities	712,536

Dollar Amounts in Thousands

EQUITY CAPITAL

Perpetual preferred stock and related surplus.	0
Common stock.	1,337
Surplus (exclude all surplus related to preferred stock).	74,828
Retained earnings.	13,454
Accumulated other comprehensive income.	-15,027
Other equity capital components.	0
Total bank equity capital	74,592
Noncontrolling (minority) interests in consolidated subsidiaries.	0
Total equity capital	74,592
Total liabilities and equity capital	787,128

We, the undersigned directors (trustees), attest to the correctness of this Report of Condition for this report date and declare that the Report of Condition has been examined by us and to the best of our knowledge and belief have been prepared in conformance with the instructions issued by the appropriate Federal regulatory authority and are true and correct.

Director (Trustee)

Director (Trustee)

Director (Trustee)

I, Aaron Schardt (Financial Officer) of the named bank, attest that this Report of Condition for this report date has been prepared in conformance with the instructions issued by the appropriate Federal regulatory authority and are true and correct to the best of my knowledge and belief.

Signature of Chief Financial Officer (or Equivalent)

Date of Signature