

Report of Condition

Consolidated domestic subsidiaries of:

Heartland Bank in the state of NE at the close of business on September 30, 2023

Dollar Amounts in Thousands

ASSETS

Cash and balances due from depository institutions:	
Noninterest-bearing balances and currency and coin	8,519
Interest-bearing balances	4,192
Securities:	
Held-to-maturity securities	40,068
Available-for-sale debt securities	181,558
Equity securities with readily determinable fair values not held for trading	0
Federal funds sold and securities purchased under agreements to resell:	
Federal funds sold	0
Securities purchased under agreements to resell	0
Loans and lease financing receivables :	
Loans and leases held for sale	0
Loans and leases held for investment	507,245
LESS: Allowance for loan and lease losses	5,872
Loans and leases held for investment, net of allowance	501,373
Trading assets	0
Premises and fixed assets (including capitalized leases)	13,962
Other real estate owned	0
Investments in unconsolidated subsidiaries and associated companies	4,164
Direct and indirect investments in real estate ventures	0
Intangible assets	18,906
Other assets	34,639
Total assets	807,381

Dollar Amounts in Thousands

LIABILITIES

Deposits:	
In domestic offices	629,300
Noninterest-bearing	99,399
Interest-bearing	529,901
Federal funds purchased and securities sold under agreements to repurchase:	
Federal funds purchased	336
Securities sold under agreements to repurchase	0
Trading liabilities	0
Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases)	93,332

Report of Condition (continued)

Subordinated notes and debentures	0
Other liabilities	5,318
Total liabilities	728,286

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.	21,406
Accumulated other comprehensive income.	-18,476
Other equity capital components.	0
Total bank equity capital	79,095
Noncontrolling (minority) interests in consolidated subsidiaries.	0
Total equity capital	79,095
Total liabilities and equity capital	807,381

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