

Report of Condition

Consolidated domestic subsidiaries of:

Heartland Bank in the state of NE at the close of business on December 31, 2022

Dollar Amounts in Thousands

ASSETS

Cash and balances due from depository institutions:	
Noninterest-bearing balances and currency and coin	12,215
Interest-bearing balances	2,246
Securities:	
Held-to-maturity securities	41,538
Available-for-sale debt securities	218,497
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	465,164
LESS: Allowance for loan and lease losses	5,986
Loans and leases held for investment, net of allowance	459,178
Trading assets	0
Premises and fixed assets (including capitalized leases)	14,429
Other real estate owned	0
Investments in unconsolidated subsidiaries and associated companies	4,209
Direct and indirect investments in real estate ventures	0
Intangible assets	19,103
Other assets	32,207
Total assets	803,622

Dollar Amounts in Thousands

LIABILITIES

Deposits:	
In domestic offices	619,711
Noninterest-bearing	105,532
Interest-bearing	514,179
Federal funds purchased and securities sold under agreements to repurchase:	
Federal funds purchased	1,771
Securities sold under agreements to repurchase	0
Trading liabilities	0
Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases)	98,833

Report of Condition (continued)

Subordinated notes and debentures	0
Other liabilities	4,653
Total liabilities	724,968

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.	17,482
Accumulated other comprehensive income.	-14,993
Other equity capital components.	0
Total bank equity capital	78,654
Noncontrolling (minority) interests in consolidated subsidiaries.	0
Total equity capital	78,654
Total liabilities and equity capital	803,622

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