

Report of Condition

Consolidated domestic subsidiaries of:

Heartland Bank in the state of NE at the close of business on December 31, 2024

Dollar Amounts in Thousands

ASSETS

Cash and balances due from depository institutions:	
Noninterest-bearing balances and currency and coin	9,800
Interest-bearing balances	3,615
Securities:	
Held-to-maturity securities	36,880
Available-for-sale debt securities	175,881
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	4,198
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	619,019
LESS: Allowance for credit losses on loans and leases	6,809
Loans and leases held for investment, net of allowance	612,210
Trading assets	0
Premises and fixed assets (including right-of-use assets)	14,368
Other real estate owned	0
Investments in unconsolidated subsidiaries and associated companies	4,107
Direct and indirect investments in real estate ventures	0
Intangible assets	20,531
Other assets	40,310
Total assets	921,900

Dollar Amounts in Thousands

LIABILITIES

Deposits:	
In domestic offices	667,437
Noninterest-bearing	112,233
Interest-bearing	555,204
Federal funds purchased and securities sold under agreements to repurchase:	
Federal funds purchased	0
Securities sold under agreements to repurchase	0
Trading liabilities	0
Other borrowed money (includes mortgage indebtedness)	155,714

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Subordinated notes and debentures	0
Other liabilities	7,148
Total liabilities	830,299

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).	78,909
Retained earnings.	25,431
Accumulated other comprehensive income.	-14,076
Other equity capital components.	0
Total bank equity capital	91,601
Noncontrolling (minority) interests in consolidated subsidiaries.	0
Total equity capital	91,601
Total liabilities and equity capital	921,900

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