

# Report of Condition

Consolidated domestic subsidiaries of:

**Heartland Bank in the state of NE at the close of business on December 31, 2023**

Dollar Amounts in Thousands

## ASSETS

Cash and balances due from depository institutions:	
Noninterest-bearing balances and currency and coin . . . . .	15,077
Interest-bearing balances . . . . .	4,374
Securities:	
Held-to-maturity securities . . . . .	39,549
Available-for-sale debt securities . . . . .	184,187
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 . . . . .	534,384
LESS: Allowance for loan and lease losses . . . . .	6,174
Loans and leases held for investment, net of allowance . . . . .	528,210
Trading assets . . . . .	0
Premises and fixed assets (including capitalized leases) . . . . .	13,970
Other real estate owned . . . . .	0
Investments in unconsolidated subsidiaries and associated companies . . . . .	4,162
Direct and indirect investments in real estate ventures . . . . .	0
Intangible assets . . . . .	18,840
Other assets . . . . .	33,457
<b>Total assets . . . . .</b>	<b>841,826</b>

Dollar Amounts in Thousands

## LIABILITIES

Deposits:	
In domestic offices . . . . .	651,837
Noninterest-bearing . . . . .	103,476
Interest-bearing . . . . .	548,361
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 and obligations under capitalized leases) . . . . .	97,519

# Report of Condition (continued)

Subordinated notes and debentures . . . . .	0
Other liabilities . . . . .	6,494
Total liabilities . . . . .	755,850

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. . . . .	22,797
Accumulated other comprehensive income. . . . .	-12,986
Other equity capital components. . . . .	0
Total bank equity capital . . . . .	85,976
Noncontrolling (minority) interests in consolidated subsidiaries. . . . .	0
Total equity capital . . . . .	85,976
Total liabilities and equity capital . . . . .	841,826

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