

Report of Condition

Consolidated domestic subsidiaries of:

Heartland Bank in the state of NE at the close of business on June 30, 2024

Dollar Amounts in Thousands

ASSETS

Cash and balances due from depository institutions:	
Noninterest-bearing balances and currency and coin	10,456
Interest-bearing balances	5,772
Securities:	
Held-to-maturity securities	39,049
Available-for-sale debt securities	185,443
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	559,830
LESS: Allowance for credit losses on loans and leases	6,336
Loans and leases held for investment, net of allowance	553,494
Trading assets	0
Premises and fixed assets (including right-of-use assets)	13,868
Other real estate owned	0
Investments in unconsolidated subsidiaries and associated companies	4,132
Direct and indirect investments in real estate ventures	0
Intangible assets	20,706
Other assets	31,122
Total assets	864,042

Dollar Amounts in Thousands

LIABILITIES

Deposits:	
In domestic offices	680,260
Noninterest-bearing	106,513
Interest-bearing	573,747
Federal funds purchased and securities sold under agreements to repurchase:	
Federal funds purchased	79,232
Securities sold under agreements to repurchase	0
Trading liabilities	0
Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases)	10,000

Report of Condition (continued)

Subordinated notes and debentures	0
Other liabilities	6,301
Total liabilities	775,793

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.	22,331
Accumulated other comprehensive income.	-14,328
Other equity capital components.	0
Total bank equity capital	88,249
Noncontrolling (minority) interests in consolidated subsidiaries.	0
Total equity capital	88,249
Total liabilities and equity capital	864,042

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