

Report of Condition

Consolidated domestic subsidiaries of:

Heartland Bank in the state of NE at the close of business on September 30, 2022

Dollar Amounts in Thousands

ASSETS

Cash and balances due from depository institutions:

Noninterest-bearing balances and currency and coin 11,736

Interest-bearing balances 2,662

Securities:

Held-to-maturity securities 41,599

Available-for-sale debt securities 219,266

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 478,003

LESS: Allowance for loan and lease losses 5,949

Loans and leases held for investment, net of allowance 472,054

Trading assets 0

Premises and fixed assets (including capitalized leases) 14,604

Other real estate owned 0

Investments in unconsolidated subsidiaries and associated companies 4,220

Direct and indirect investments in real estate ventures 0

Intangible assets 19,168

Other assets 31,621

Total assets 816,930

Dollar Amounts in Thousands

LIABILITIES

Deposits:

In domestic offices 659,391

Noninterest-bearing 106,551

Interest-bearing 552,840

Federal funds purchased and securities sold under agreements to repurchase:

Federal funds purchased 359

Securities sold under agreements to repurchase 0

Trading liabilities 0

Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) 79,997

Report of Condition (continued)

Subordinated notes and debentures	0
Other liabilities	3,896
Total liabilities	743,643

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.	15,159
Accumulated other comprehensive income.	-18,037
Other equity capital components.	0
Total bank equity capital	73,287
Noncontrolling (minority) interests in consolidated subsidiaries.	0
Total equity capital	73,287
Total liabilities and equity capital	816,930

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