

Report of Condition

Consolidated domestic subsidiaries of:

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

Dollar Amounts in Thousands

ASSETS

Cash and balances due from depository institutions:	
Noninterest-bearing balances and currency and coin	10,931
Interest-bearing balances	4,669
Securities:	
Held-to-maturity securities	37,420
Available-for-sale debt securities	185,087
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	2,222
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	575,033
LESS: Allowance for credit losses on loans and leases	6,395
Loans and leases held for investment, net of allowance	568,638
Trading assets	0
Premises and fixed assets (including right-of-use assets)	13,833
Other real estate owned	0
Investments in unconsolidated subsidiaries and associated companies	4,117
Direct and indirect investments in real estate ventures	0
Intangible assets	20,620
Other assets	34,661
Total assets	882,198

Dollar Amounts in Thousands

LIABILITIES

Deposits:	
In domestic offices	659,040
Noninterest-bearing	100,661
Interest-bearing	558,379
Federal funds purchased and securities sold under agreements to repurchase:	
Federal funds purchased	73,000
Securities sold under agreements to repurchase	0
Trading liabilities	0
Other borrowed money (includes mortgage indebtedness)	48,301

Report of Condition (continued)

Subordinated notes and debentures	0
Other liabilities	8,287
Total liabilities	788,628

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.	23,739
Accumulated other comprehensive income.	-10,415
Other equity capital components.	0
Total bank equity capital	93,570
Noncontrolling (minority) interests in consolidated subsidiaries.	0
Total equity capital	93,570
Total liabilities and equity capital	882,198

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