

Report of Condition

Consolidated domestic subsidiaries of:

Heartland Bank in the state of NE at the close of business on June 30, 2023

Dollar Amounts in Thousands

ASSETS

Cash and balances due from depository institutions:	
Noninterest-bearing balances and currency and coin	8,639
Interest-bearing balances	4,123
Securities:	
Held-to-maturity securities	40,429
Available-for-sale debt securities	188,524
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	473,708
LESS: Allowance for loan and lease losses	5,871
Loans and leases held for investment, net of allowance	467,837
Trading assets	0
Premises and fixed assets (including capitalized leases)	14,114
Other real estate owned	0
Investments in unconsolidated subsidiaries and associated companies	4,179
Direct and indirect investments in real estate ventures	0
Intangible assets	18,972
Other assets	27,895
Total assets	774,712

Dollar Amounts in Thousands

LIABILITIES

Deposits:	
In domestic offices	668,999
Noninterest-bearing	105,185
Interest-bearing	563,814
Federal funds purchased and securities sold under agreements to repurchase:	
Federal funds purchased	1,032
Securities sold under agreements to repurchase	0
Trading liabilities	0
Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases)	20,825

Report of Condition (continued)

Subordinated notes and debentures	0
Other liabilities	3,431
Total liabilities	694,287

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.	20,072
Accumulated other comprehensive income.	-15,812
Other equity capital components.	0
Total bank equity capital	80,425
Noncontrolling (minority) interests in consolidated subsidiaries.	0
Total equity capital	80,425
Total liabilities and equity capital	774,712

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