

Report of Condition

Consolidated domestic subsidiaries of:

Heartland Bank in the state of NE at the close of business on June 30, 2025

Dollar Amounts in Thousands

ASSETS

Cash and balances due from depository institutions:

Noninterest-bearing balances and currency and coin.	11,581
Interest-bearing balances.	3,992

Securities:

Held-to-maturity securities	35,599
Available-for-sale debt securities	164,343
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.	2,320
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.	634,884
LESS: Allowance for credit losses on loans and leases.	6,964
Loans and leases held for investment, net of allowance	627,920

Trading assets.	0
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Premises and fixed assets (including right-of-use assets).	13,996
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Other real estate owned	0
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Investments in unconsolidated subsidiaries and associated companies.	4,077
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Direct and indirect investments in real estate ventures.	0
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Intangible assets	20,359
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Other assets	35,266
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Total assets	919,453
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Dollar Amounts in Thousands

LIABILITIES

Deposits:

In domestic offices	717,407
Noninterest-bearing.	103,040
Interest-bearing.	614,367

Federal funds purchased and securities sold under agreements to repurchase:

Federal funds purchased.	0
Securities sold under agreements to repurchase.	0

Trading liabilities.	0
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Other borrowed money (includes mortgage indebtedness)	98,800
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Subordinated notes and debentures.	0
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Report of Condition (continued)

Other liabilities	5,139
Total liabilities	821,346

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.	30,283
Accumulated other comprehensive income.	-12,422
Other equity capital components.	0
Total bank equity capital	98,107
Noncontrolling (minority) interests in consolidated subsidiaries.	0
Total equity capital	98,107
Total liabilities and equity capital	919,453

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