

Report of Condition

Consolidated domestic subsidiaries of:

Heartland Bank in the state of NE at the close of business on December 31, 2021

Dollar Amounts in Thousands

ASSETS

Cash and balances due from depository institutions:	
Noninterest-bearing balances and currency and coin	11,131
Interest-bearing balances	6,895
Securities:	
Held-to-maturity securities	33,889
Available-for-sale debt securities	191,890
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	441,156
LESS: Allowance for loan and lease losses	5,643
Loans and leases held for investment, net of allowance	435,513
Trading assets	0
Premises and fixed assets (including capitalized leases)	15,451
Other real estate owned	0
Investments in unconsolidated subsidiaries and associated companies	0
Direct and indirect investments in real estate ventures	0
Intangible assets	19,845
Other assets	25,333
Total assets	739,947

Dollar Amounts in Thousands

LIABILITIES

Deposits:	
In domestic offices	625,938
Noninterest-bearing	99,778
Interest-bearing	526,160
Federal funds purchased and securities sold under agreements to repurchase:	
Federal funds purchased	2,879
Securities sold under agreements to repurchase	0
Trading liabilities	0
Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases)	16,000

Report of Condition (continued)

Subordinated notes and debentures	0
Other liabilities	5,401
Total liabilities	650,218

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).	62,828
Retained earnings.	23,105
Accumulated other comprehensive income.	2,459
Other equity capital components.	0
Total bank equity capital	89,729
Noncontrolling (minority) interests in consolidated subsidiaries.	0
Total equity capital	89,729
Total liabilities and equity capital	739,947

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