

Report of Condition

Consolidated domestic subsidiaries of:

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

Dollar Amounts in Thousands

ASSETS

Cash and balances due from depository institutions:	
Noninterest-bearing balances and currency and coin	10,470
Interest-bearing balances	6,157
Securities:	
Held-to-maturity securities	32,381
Available-for-sale debt securities	191,544
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	24,016
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	414,410
LESS: Allowance for loan and lease losses	5,148
Loans and leases held for investment, net of allowance	409,262
Trading assets	0
Premises and fixed assets (including capitalized leases)	16,163
Other real estate owned	0
Investments in unconsolidated subsidiaries and associated companies	0
Direct and indirect investments in real estate ventures	0
Intangible assets	18,942
Other assets	24,427
Total assets	733,362

Dollar Amounts in Thousands

LIABILITIES

Deposits:	
In domestic offices	621,613
Noninterest-bearing	93,298
Interest-bearing	528,315
Federal funds purchased and securities sold under agreements to repurchase:	
Federal funds purchased	0
Securities sold under agreements to repurchase	0
Trading liabilities	0
Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases)	19,000

Report of Condition (continued)

Subordinated notes and debentures	0
Other liabilities	4,119
Total liabilities	644,732

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.	21,199
Accumulated other comprehensive income.	3,266
Other equity capital components.	0
Total bank equity capital	88,630
Noncontrolling (minority) interests in consolidated subsidiaries.	0
Total equity capital	88,630
Total liabilities and equity capital	733,362

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