

Report of Condition

Consolidated domestic subsidiaries of:

Heartland Bank in the state of NE at the close of business on September 30, 2021

Dollar Amounts in Thousands

ASSETS

Cash and balances due from depository institutions:

Noninterest-bearing balances and currency and coin 10,942

Interest-bearing balances 7,034

Securities:

Held-to-maturity securities 35,716

Available-for-sale debt securities 205,858

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 8,078

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 421,800

LESS: Allowance for loan and lease losses 5,146

Loans and leases held for investment, net of allowance 416,654

Trading assets 0

Premises and fixed assets (including capitalized leases) 15,723

Other real estate owned 0

Investments in unconsolidated subsidiaries and associated companies 0

Direct and indirect investments in real estate ventures 0

Intangible assets 19,776

Other assets 26,572

Total assets 746,353

Dollar Amounts in Thousands

LIABILITIES

Deposits:

In domestic offices 602,116

Noninterest-bearing 91,777

Interest-bearing 510,339

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) 47,032

Report of Condition (continued)

Subordinated notes and debentures	0
Other liabilities	5,268
Total liabilities	654,416

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.	24,019
Accumulated other comprehensive income.	3,753
Other equity capital components.	0
Total bank equity capital	91,937
Noncontrolling (minority) interests in consolidated subsidiaries.	0
Total equity capital	91,937
Total liabilities and equity capital	746,353

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