

# Report of Condition

Consolidated domestic subsidiaries of:

**Heartland Bank in the state of NE at the close of business on September 30, 2020**

Dollar Amounts in Thousands

## ASSETS

Cash and balances due from depository institutions:

Noninterest-bearing balances and currency and coin . . . . . 7,503

Interest-bearing balances . . . . . 6,196

Securities:

Held-to-maturity securities . . . . . 22,972

Available-for-sale securities . . . . . 153,906

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 . . . . . 108

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 . . . . . 426,531

LESS: Allowance for loan and lease losses . . . . . 4,859

Loans and leases held for investment, net of allowance . . . . . 421,672

Trading assets . . . . . 0

Premises and fixed assets (including capitalized leases) . . . . . 16,070

Other real estate owned . . . . . 0

Investments in unconsolidated subsidiaries and associated companies . . . . . 0

Direct and indirect investments in real estate ventures . . . . . 0

Intangible assets . . . . . 19,043

Other assets . . . . . 27,598

Total assets . . . . . 675,068

Dollar Amounts in Thousands

## LIABILITIES

Deposits:

In domestic offices . . . . . 548,171

Noninterest-bearing . . . . . 77,488

Interest-bearing . . . . . 470,683

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) . . . . . 35,000

# Report of Condition (continued)

Subordinated notes and debentures . . . . .	0
Other liabilities . . . . .	3,861
Total liabilities . . . . .	587,032

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. . . . .	19,015
Accumulated other comprehensive income. . . . .	4,856
Other equity capital components. . . . .	0
Total bank equity capital . . . . .	88,036
Noncontrolling (minority) interests in consolidated subsidiaries. . . . .	0
Total equity capital . . . . .	88,036
Total liabilities and equity capital . . . . .	675,068

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