

Report of Condition

Consolidated domestic subsidiaries of:

Heartland Bank in the state of NE at the close of business on December 31, 2018

Dollar Amounts in Thousands

ASSETS

Cash and balances due from depository institutions:	
Noninterest-bearing balances and currency and coin	8,934
Interest-bearing balances	8,463
Securities:	
Held-to-maturity securities	8,632
Available-for-sale securities	53,874
Equity securities with readily determinable fair values not held for trading	NR
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	332,344
LESS: Allowance for loan and lease losses	4,009
Loans and leases held for investment, net of allowance	328,335
Trading assets	0
Premises and fixed assets (including capitalized leases)	12,347
Other real estate owned	0
Investments in unconsolidated subsidiaries and associated companies	0
Direct and indirect investments in real estate ventures	0
Intangible assets	7,073
Other assets	14,548
Total assets	442,206

Dollar Amounts in Thousands

LIABILITIES

Deposits:	
In domestic offices	360,125
Noninterest-bearing	61,911
Interest-bearing	298,214
Federal funds purchased and securities sold under agreements to repurchase:	
Federal funds purchased	528
Securities sold under agreements to repurchase	0
Trading liabilities	0
Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases)	31,053

Report of Condition (continued)

Subordinated notes and debentures	0
Other liabilities	1,983
Total liabilities	393,689

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).	35,663
Retained earnings.	12,132
Accumulated other comprehensive income.	-615
Other equity capital components.	0
Total bank equity capital	48,517
Noncontrolling (minority) interests in consolidated subsidiaries.	0
Total equity capital	48,517
Total liabilities and equity capital	442,206

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