

Report of Condition

Consolidated domestic subsidiaries of:

Heartland Bank in the state of NE at the close of business on March 31, 2019

Dollar Amounts in Thousands

ASSETS

Cash and balances due from depository institutions:	
Noninterest-bearing balances and currency and coin	10,837
Interest-bearing balances	27,205
Securities:	
Held-to-maturity securities	11,812
Available-for-sale securities	107,402
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	136
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	408,137
LESS: Allowance for loan and lease losses	4,127
Loans and leases held for investment, net of allowance	404,010
Trading assets	0
Premises and fixed assets (including capitalized leases)	13,579
Other real estate owned	0
Investments in unconsolidated subsidiaries and associated companies	0
Direct and indirect investments in real estate ventures	0
Intangible assets	18,368
Other assets	25,373
Total assets	618,722

Dollar Amounts in Thousands

LIABILITIES

Deposits:	
In domestic offices	508,640
Noninterest-bearing	79,572
Interest-bearing	429,068
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)	31,626

Report of Condition (continued)

Subordinated notes and debentures	0
Other liabilities	2,170
Total liabilities	542,436

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).	60,726
Retained earnings.	13,748
Accumulated other comprehensive income.	475
Other equity capital components.	0
Total bank equity capital	76,286
Noncontrolling (minority) interests in consolidated subsidiaries.	0
Total equity capital	76,286
Total liabilities and equity capital	618,722

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