

# Report of Condition

Consolidated domestic subsidiaries of:

**Heartland Bank in the state of NE at the close of business on March 31, 2026**

Dollar Amounts in Thousands

## ASSETS

Cash and balances due from depository institutions:	
Noninterest-bearing balances and currency and coin . . . . .	8,801
Interest-bearing balances . . . . .	3,943
Securities:	
Held-to-maturity securities . . . . .	32,017
Available-for-sale debt securities . . . . .	154,429
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 . . . . .	397
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 . . . . .	641,801
LESS: Allowance for credit losses on loans and leases . . . . .	7,129
Loans and leases held for investment, net of allowance . . . . .	634,672
Trading assets . . . . .	0
Premises and fixed assets (including right-of-use assets) . . . . .	13,497
Other real estate owned . . . . .	1,171
Investments in unconsolidated subsidiaries and associated companies . . . . .	4,044
Direct and indirect investments in real estate ventures . . . . .	0
Intangible assets . . . . .	20,109
Other assets . . . . .	28,409
<b>Total assets . . . . .</b>	<b>901,489</b>

Dollar Amounts in Thousands

## LIABILITIES

Deposits:	
In domestic offices . . . . .	768,558
Noninterest-bearing . . . . .	133,354
Interest-bearing . . . . .	635,204
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) . . . . .	22,000
Subordinated notes and debentures . . . . .	0

# Report of Condition (continued)

Other liabilities .....	6,813
Total liabilities .....	797,371

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). ....	82,663
Retained earnings. ....	28,445
Accumulated other comprehensive income. ....	-8,327
Other equity capital components. ....	0
Total bank equity capital .....	104,118
Noncontrolling (minority) interests in consolidated subsidiaries. ....	0
Total equity capital .....	104,118
Total liabilities and equity capital .....	901,489

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 (CEO, Chief 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