

Report of Condition

Consolidated domestic subsidiaries of:

Heartland Bank in the state of NE at the close of business on September 30, 2026

Dollar Amounts in Thousands

ASSETS

Cash and balances due from depository institutions:

Noninterest-bearing balances and currency and coin.	10,389
Interest-bearing balances.	3,610

Securities:

Held-to-maturity securities	30,843
Available-for-sale debt securities	140,123
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.	1,277
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.	664,232
LESS: Allowance for credit losses on loans and leases.	7,132
Loans and leases held for investment, net of allowance	657,100

Trading assets.	0
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Premises and fixed assets (including right-of-use assets).	13,352
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Other real estate owned	0
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Investments in unconsolidated subsidiaries and associated companies.	4,014
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Direct and indirect investments in real estate ventures.	0
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Intangible assets	19,951
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Other assets	38,549
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Total assets	919,208
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Dollar Amounts in Thousands

LIABILITIES

Deposits:

In domestic offices	738,917
Noninterest-bearing.	104,881
Interest-bearing.	634,036

Federal funds purchased and securities sold under agreements to repurchase:

Federal funds purchased.	0
Securities sold under agreements to repurchase.	0

Trading liabilities.	0
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Other borrowed money (includes mortgage indebtedness)	72,100
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Subordinated notes and debentures.	0
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Report of Condition (continued)

Other liabilities	6,382
Total liabilities	817,399

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.	30,100
Accumulated other comprehensive income.	-12,291
Other equity capital components.	0
Total bank equity capital	101,809
Noncontrolling (minority) interests in consolidated subsidiaries.	0
Total equity capital	101,809
Total liabilities and equity capital	919,208

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