

Report of Condition

Consolidated domestic subsidiaries of:

Heartland Bank in the state of NE at the close of business on December 31, 2025

Dollar Amounts in Thousands

ASSETS

Cash and balances due from depository institutions:	
Noninterest-bearing balances and currency and coin.....	10,201
Interest-bearing balances.....	4,058
Securities:	
Held-to-maturity securities	32,210
Available-for-sale debt securities	159,107
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.....	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.....	665,653
LESS: Allowance for credit losses on loans and leases.....	7,113
Loans and leases held for investment, net of allowance	658,540
Trading assets.....	0
Premises and fixed assets (including right-of-use assets).....	13,684
Other real estate owned	1,220
Investments in unconsolidated subsidiaries and associated companies.....	4,059
Direct and indirect investments in real estate ventures.....	0
Intangible assets	20,187
Other assets	36,468
Total assets	939,734

Dollar Amounts in Thousands

LIABILITIES

Deposits:	
In domestic offices	713,222
Noninterest-bearing.....	114,685
Interest-bearing.....	598,537
Federal funds purchased and securities sold under agreements to repurchase:	
Federal funds purchased.....	1,991
Securities sold under agreements to repurchase.....	0
Trading liabilities.....	0
Other borrowed money (includes mortgage indebtedness)	114,800
Subordinated notes and debentures.....	0

Report of Condition (continued)

Other liabilities	8,396
Total liabilities	838,409

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	25,810
Accumulated other comprehensive income	-8,485
Other equity capital components	0
Total bank equity capital	101,325
Noncontrolling (minority) interests in consolidated subsidiaries	0
Total equity capital	101,325
Total liabilities and equity capital	939,734

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