

# 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