

HEARTLAND BANCSHARES, INC.

	CPP Disbursement Date 09/11/2009	RSSD (Holding Company) 2595881	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$233	\$245	5.4%		
Loans	\$147	\$138	-5.8%		
Construction & development	\$6	\$5	-21.3%		
Closed-end 1-4 family residential	\$42	\$38	-10.6%		
Home equity	\$17	\$18	2.8%		
Credit card	\$3	\$2	-28.3%		
Other consumer	\$6	\$2	-61.8%		
Commercial & Industrial	\$24	\$24	2.6%		
Commercial real estate	\$45	\$42	-6.0%		
Unused commitments	\$32	\$44	36.5%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$18	\$19	2.5%		
Asset-backed securities	\$0	\$0			
Other securities	\$39	\$42	7.7%		
Cash & balances due	\$14	\$32	124.3%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$210	\$221	5.3%		
Deposits	\$197	\$219	11.3%		
Total other borrowings	\$12	\$1	-91.8%		
FHLB advances	\$5	\$1	-81.6%		
Equity					
Equity capital at quarter end	\$23	\$24	6.3%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$1	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.3%	9.5%	--		
Tier 1 risk based capital ratio	13.6%	14.9%	--		
Total risk based capital ratio	14.9%	16.2%	--		
Return on equity ¹	-4.6%	3.6%	--		
Return on assets ¹	-0.5%	0.4%	--		
Net interest margin ¹	4.2%	4.1%	--		
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	64.6%	42.1%	--		
Loss provision to net charge-offs (qtr)	30.2%	21.2%	--		
Net charge-offs to average loans and leases ¹	5.7%	4.7%	--		
¹ Quarterly, annualized.					
Asset Quality (% of Total Loan Type)	Noncurrent Loans	Gross Charge-Offs			
	2010	2011	2010		
			2011		
Construction & development	32.0%	44.9%	13.5%	10.0%	--
Closed-end 1-4 family residential	1.9%	2.3%	0.3%	0.8%	--
Home equity	0.9%	0.0%	6.4%	0.7%	--
Credit card	0.5%	5.6%	0.3%	1.0%	--
Other consumer	0.7%	1.7%	0.5%	1.4%	--
Commercial & Industrial	0.0%	0.6%	0.0%	0.7%	--
Commercial real estate	3.8%	8.8%	0.1%	1.2%	--
Total loans	3.2%	5.2%	1.5%	1.2%	--