

**HEARTLAND BANCORP, INC.**

	CPP Disbursement Date 01/23/2009	RSSD (Holding Company) 1208120	Number of Insured Depository Institutions 1	
<b>Selected balance and off-balance sheet items</b>	<b>2011</b> \$ millions	<b>2012</b> \$ millions	%chg from prev	
<b>Assets</b>	\$2,016	\$2,928	45.3%	
Loans	\$1,309	\$1,733	32.4%	
Construction & development	\$165	\$153	-7.3%	
Closed-end 1-4 family residential	\$298	\$375	25.9%	
Home equity	\$63	\$76	21.1%	
Credit card	\$0	\$0	-21.3%	
Other consumer	\$7	\$11	42.2%	
Commercial & Industrial	\$177	\$232	31.2%	
Commercial real estate	\$419	\$592	41.4%	
Unused commitments	\$170	\$275	61.8%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$166	\$364	119.0%	
Asset-backed securities	\$0	\$3		
Other securities	\$298	\$412	38.2%	
Cash & balances due	\$125	\$273	118.8%	
<b>Residential mortgage originations</b>				
Closed-end mortgage originated for sale (quarter)	\$85	\$114	33.4%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$91	\$119	30.4%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
<b>Liabilities</b>	\$1,756	\$2,644	50.6%	
Deposits	\$1,696	\$2,568	51.4%	
Total other borrowings	\$35	\$49	40.3%	
FHLB advances	\$13	\$11	-13.2%	
<b>Equity</b>				
Equity capital at quarter end	\$260	\$284	9.3%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$28	\$0	NA	
<b>Performance Ratios</b>				
Tier 1 leverage ratio	10.1%	8.5%	--	
Tier 1 risk based capital ratio	16.0%	12.3%	--	
Total risk based capital ratio	17.2%	13.6%	--	
Return on equity <sup>1</sup>	3.6%	34.9%	--	
Return on assets <sup>1</sup>	0.5%	3.9%	--	
Net interest margin <sup>1</sup>	4.7%	4.2%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	30.6%	29.4%	--	
Loss provision to net charge-offs (qtr)	480.7%	150.6%	--	
Net charge-offs to average loans and leases <sup>1</sup>	0.3%	0.8%	--	
<sup>1</sup> Quarterly, annualized.				
	<b>Noncurrent Loans</b>		<b>Gross Charge-Offs</b>	
<b>Asset Quality (% of Total Loan Type)</b>	<b>2011</b>	<b>2012</b>	<b>2011</b>	<b>2012</b>
Construction & development	9.1%	10.5%	0.0%	0.3%
Closed-end 1-4 family residential	5.1%	3.5%	0.4%	0.1%
Home equity	5.4%	0.8%	0.1%	0.0%
Credit card	0.0%	0.0%	2.3%	0.0%
Other consumer	7.3%	0.2%	2.9%	3.2%
Commercial & Industrial	4.2%	3.0%	0.5%	0.9%
Commercial real estate	6.3%	6.0%	0.2%	0.1%
Total loans	5.7%	4.4%	0.3%	0.3%