

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	\$1,547	\$245	-84.1%	
Loans	\$997	\$138	-86.1%	
Construction & development	\$31	\$5	-84.7%	
Closed-end 1-4 family residential	\$239	\$38	-84.1%	
Home equity	\$60	\$18	-70.4%	
Credit card	\$0	\$2		
Other consumer	\$8	\$2	-73.8%	
Commercial & Industrial	\$61	\$24	-60.1%	
Commercial real estate	\$217	\$42	-80.6%	
Unused commitments	\$140	\$44	-68.7%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$274	\$19	-93.2%	
Asset-backed securities	\$0	\$0		
Other securities	\$164	\$42	-74.3%	
Cash & balances due	\$20	\$32	57.8%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$103	\$0	-100.0%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$101	\$0	-100.0%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$1,401	\$221	-84.2%	
Deposits	\$1,018	\$219	-78.5%	
Total other borrowings	\$370	\$1	-99.7%	
FHLB advances	\$174	\$1	-99.4%	
Equity				
Equity capital at quarter end	\$146	\$24	-83.6%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	8.5%	9.5%	--	
Tier 1 risk based capital ratio	11.9%	14.9%	--	
Total risk based capital ratio	13.1%	16.2%	--	
Return on equity ¹	10.8%	3.6%	--	
Return on assets ¹	1.0%	0.4%	--	
Net interest margin ¹	4.0%	4.1%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	113.7%	42.1%	--	
Loss provision to net charge-offs (qtr)	78.6%	21.2%	--	
Net charge-offs to average loans and leases ¹	0.4%	4.7%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011
Construction & development	0.7%	44.9%	0.0%	10.0%
Closed-end 1-4 family residential	2.7%	2.3%	0.0%	0.8%
Home equity	1.5%	0.0%	0.0%	0.7%
Credit card	0.0%	5.6%	0.0%	1.0%
Other consumer	1.7%	1.7%	5.7%	1.4%
Commercial & Industrial	1.9%	0.6%	0.4%	0.7%
Commercial real estate	2.4%	8.8%	0.0%	1.2%
Total loans	1.7%	5.2%	0.2%	1.2%