

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	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$230	\$243	5.6%	
Loans	\$159	\$157	-1.3%	
<i>Construction & development</i>	\$16	\$7	-56.9%	
<i>Closed-end 1-4 family residential</i>	\$45	\$49	8.4%	
<i>Home equity</i>	\$17	\$19	9.3%	
<i>Credit card</i>	\$2	\$2	-0.1%	
<i>Other consumer</i>	\$8	\$7	-12.7%	
<i>Commercial & Industrial</i>	\$27	\$24	-13.6%	
<i>Commercial real estate</i>	\$39	\$45	13.9%	
Unused commitments	\$38	\$35	-7.0%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$15	\$15	-2.4%	
Asset-backed securities	\$0	\$0		
Other securities	\$27	\$35	31.5%	
Cash & balances due	\$18	\$22	25.8%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$213	\$221	3.5%	
Deposits	\$176	\$201	14.0%	
Total other borrowings	\$36	\$18	-48.4%	
FHLB advances	\$22	\$11	-52.3%	
Equity				
Equity capital at quarter end	\$17	\$22	31.9%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$5	NA	
Performance Ratios				
Tier 1 leverage ratio	7.8%	9.1%	--	
Tier 1 risk based capital ratio	10.8%	13.1%	--	
Total risk based capital ratio	12.0%	14.4%	--	
Return on equity ¹	-8.0%	-6.9%	--	
Return on assets ¹	-0.6%	-0.6%	--	
Net interest margin ¹	4.1%	4.1%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	58.3%	70.6%	--	
Loss provision to net charge-offs (qtr)	97.1%	191.3%	--	
Net charge-offs to average loans and leases ¹	3.3%	1.6%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	2.3%	16.9%	0.0%	5.1%
<i>Closed-end 1-4 family residential</i>	2.6%	1.1%	0.2%	0.1%
<i>Home equity</i>	0.5%	0.7%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.4%	0.7%	0.9%
<i>Other consumer</i>	1.5%	0.1%	1.2%	0.5%
<i>Commercial & Industrial</i>	4.3%	1.0%	3.9%	0.3%
<i>Commercial real estate</i>	5.1%	5.3%	0.2%	0.2%
<i>Total loans</i>	3.1%	3.1%	0.9%	0.5%