

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	2009 \$ millions	2010 \$ millions	%chg from prev	
Assets	\$243	\$233	-4.2%	
Loans	\$157	\$147	-6.5%	
Construction & development	\$7	\$6	-12.1%	
Closed-end 1-4 family residential	\$49	\$42	-13.3%	
Home equity	\$19	\$17	-10.3%	
Credit card	\$2	\$3	12.8%	
Other consumer	\$7	\$6	-20.8%	
Commercial & Industrial	\$24	\$24	0.2%	
Commercial real estate	\$45	\$45	0.1%	
Unused commitments	\$41	\$32	-20.7%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$15	\$18	19.9%	
Asset-backed securities	\$0	\$0		
Other securities	\$35	\$39	12.5%	
Cash & balances due	\$22	\$14	-34.9%	
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	\$221	\$210	-4.9%	
Deposits	\$201	\$197	-2.2%	
Total other borrowings	\$18	\$12	-33.8%	
FHLB advances	\$11	\$5	-49.0%	
Equity				
Equity capital at quarter end	\$22	\$23	2.6%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$5	\$1	NA	
Performance Ratios				
Tier 1 leverage ratio	8.8%	9.3%	--	
Tier 1 risk based capital ratio	12.6%	13.6%	--	
Total risk based capital ratio	13.9%	14.9%	--	
Return on equity ¹	-8.0%	-4.6%	--	
Return on assets ¹	-0.7%	-0.5%	--	
Net interest margin ¹	4.1%	4.2%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	70.6%	64.6%	--	
Loss provision to net charge-offs (qtr)	191.3%	30.2%	--	
Net charge-offs to average loans and leases ¹	1.6%	5.7%	--	
¹ Quarterly, annualized.				
Asset Quality (% of Total Loan Type)	Noncurrent Loans		Gross Charge-Offs	
	2009	2010	2009	2010
Construction & development	16.9%	32.0%	5.1%	13.5%
Closed-end 1-4 family residential	1.1%	1.9%	0.1%	0.3%
Home equity	0.7%	0.9%	0.0%	6.4%
Credit card	0.4%	0.5%	0.9%	0.3%
Other consumer	0.1%	0.7%	0.5%	0.5%
Commercial & Industrial	1.0%	0.0%	0.3%	0.0%
Commercial real estate	5.3%	3.8%	0.2%	0.1%
Total loans	3.1%	3.2%	0.5%	1.5%