Heartland BancCorp

Heartland BancCorp Announces Higher 1st Quarter 2012 Earnings

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Gahanna, Ohio – April 12, 2012 – Tiney M. McComb, Chairman and CEO of Heartland BancCorp, parent company of Heartland Bank, today reported higher 1st quarter 2012 net income of $1.276 million or $0.82 per diluted share up over earnings of $1.260 million or $0.81 per diluted share for the 1st quarter of 2011.

The recent quarter's increase in earnings as compared with the first quarter of 2011 reflect higher net interest income resulting in a widening of the net interest margin and higher non-interest income while operating expense increased 7%. "Strong core earnings continue to support our franchise value. Compliance with Dodd-Frank and increased audit requirements have contributed to our operating expenses as we remain committed to being a safe, sound, and well capitalized financial institution" stated G. Scott McComb, Vice Chairman and President.

Other Financial highlights for the 1st quarter 2012 compared to the same period in 2011 include:

- Total assets increased $17.7 million or 3% to $577 million,
- Net loans declined 2% or $8.4 million to $386 million,
- Deposits increased 5% or $24.4 million to $493 million,
- Shareholders' equity increased $5.5 million or 12% to $51.6 million,
- Book value per share increased to $33.49 up 12% from $30.02 in 2011.

Heartland Bank provides a complete line of loan and deposit products accessible from any of our banking offices and ATMs, as well as from home or office using Heartland's telephone banking at 416-BANK or worldwide access at www.heartlandbank.com

Heartland BancCorp is a registered Ohio bank holding company and the parent of Heartland Bank, which operates eleven full-service banking offices. Alternative investment services are provided through Infinex Financial Group. Heartland Bank is a member of the Federal Reserve, a member of the FDIC and an Equal Housing Lender. Heartland BancCorp is currently quoted on the over-the-counter (OTC) Bulletin Board Service under the symbol HLAN.

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Earnings Profile
First Quarter
March 31, 2012 and 2011

	2012	2011
Net Interest Income (after provision)	$4,811,228	$4,635,434
Non-Interest Income	834,860	754,522
Net Income	1,275,968	1,259,542
Basic Earnings Per Common Share	$0.83	$0.82
Diluted Earnings Per Common Share	$0.82	$0.81