

**Heartland BancCorp Announces:
2nd Quarter 2005 Earnings
Earnings Growth
Assets Top \$400 Million
Two New Offices to Open**

For Immediate Release:

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Tiney M. McComb, Chairman, President & CEO of Heartland BancCorp, parent company of Heartland Bank, today reported net income of \$1.104 million for the three months ended June 30, 2005, up from \$1.092 million reported for the second quarter of 2004. On a diluted earnings per share basis, the Corporation earned \$.68 for the three months ended June 30, 2005, an increase over \$.67 for the second quarter 2004.

Year to date net income of \$2.081 million increased 3% compared to earnings of \$2.020 million for the first six months of 2004. Diluted earnings per common share of \$1.27 are up \$.03 over the same period in 2004. Net interest income was \$7.020 million for the first six months of 2005, up 6% compared with \$6.621 million for the same period in 2004. The increase in net interest income resulted from a 14% year over year growth in loans contributing to a \$1.6 million or 16% increase in interest income partially offset by a \$1.2 million or 43% increase in interest expense on deposits and borrowed funds. Non-interest income declined \$544 thousand or 26% due to a \$483 thousand or 59% decrease in gains recorded on the sale of loans during the first half of 2005 compared to 2004. Non-interest or operating expense declined by \$266 thousand, a decrease of 5% in 2005 versus 2004.

“We are pleased that our net interest margin has remained relatively stable even as our deposits and loans are experiencing strong growth especially during 2005 as we have experienced a significant flattening of the yield curve,” McComb noted.

Heartland BancCorp recorded total asset growth of 11% during the annual period ending June 30, 2005. Assets at June 30, 2005 totaled \$401 million, an increase of \$39 million over assets of \$362 million at June 30, 2004. Net loans increased by \$36 million to \$298 million at June 30, 2005, up 14% compared to net loans of \$261 million at June 30, 2004. Deposits increased \$35 million during the past year to \$349 million at June 30, 2005, an increase of 11%. Total shareholders’ equity grew to \$32.6 million or \$20.44 per share, an increase of 12% from \$29.2 million or \$18.29 per share, at June 30, 2004.

During its July meeting the Board of Directors of Heartland BancCorp declared a 3rd quarter 2005 cash dividend of 17.17 cents per share to shareholders of record September 25, 2005, payable October 10, 2005.

Heartland Bank will soon open its 10th and 11th banking offices, as previously announced, at 67 North Stygler Road in Gahanna and Downtown Columbus at 65 East State Street on Capitol Square. McComb stated, "The opening of these two branches is evidence of Heartland Bank's commitment to offer a high standard of customer service. North Stygler Road, the 2nd Gahanna office, will create added convenience for customers who are better served by this west Gahanna location. The downtown office extends our reach into the central city area where many of our existing customers work and where new customers can experience the benefits of a community banking relationship. We look forward to continued expansion in the central Ohio community." McComb further stated, "Our directors and employees enthusiastically anticipate the opening of these two branch locations that will offer a full array of services including loan and deposit products and electronic banking services."

Heartland Bank provides a complete line of loan and deposit products from short to long term, and are 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 Internet banking at www.heartlandbank.com

Heartland BancCorp is a registered Ohio bank holding company and the parent of Heartland Bank, which operates nine full-service banking offices. Alternative investment services are provided through Great American Advisors Inc. 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.

[HEARTLAND BANCCORP EARNINGS PROFILE ATTACHED]

Heartland BancCorp
Earnings Profile
Second Quarter and Year To Date
June 30, 2005 and 2004

		2005	2004
Second Quarter	Net Interest Income (after provision)	\$3,643,825	\$3,323,029
	Non Interest Income	760,857	1,161,771
	Net Income	1,104,191	1,092,427
	Basic Earnings Per Share	\$0.69	\$0.68
	Diluted Earnings Per Share	\$0.68	\$0.67
Year to Date	Net Interest Income (after provision)	\$7,019,940	\$6,621,129
	Non Interest Income	1,587,628	2,131,886
	Net Income	2,081,403	2,020,001
	Basic Earnings Per Share	\$1.30	\$1.27
	Diluted Earnings Per Share	\$1.27	\$1.24