

**Heartland BancCorp Announces:
Increased Third Quarter and Year to Date Earnings
Directors Approve 20% Increase in Quarterly Cash Dividend**

For Immediate Release:

October 27, 2005 – 12:00 noon

Contact: Tiney M. McComb – Chairman, President & CEO

Phone: 614-337-4600

Tiney M. McComb, Chairman, President & CEO of Heartland BancCorp, parent company of Heartland Bank, today reported a 10% increase in net income of \$1.152 million for the three months ended September 30, 2005, up from \$1.048 million reported for the third quarter of 2004. On a diluted earnings per share basis, the Corporation earned \$.71 for the three months ended September 30, 2005 compared to \$.64 for the third quarter 2004. Factors contributing to the increase in earnings included a 12% increase in net interest income resulting from strong loan and deposit growth combined with lower operating expenses.

Year-to-date 2005 net income of \$3.233 million increased 5.5% compared to earnings of \$3.068 million for the first nine months of 2004. Diluted year-to-date 2005 earnings per common share of \$1.98 are up \$.11 over the same period in 2004. Net interest income was \$10.816 million for the first nine months of 2005 compared with \$10.010 million for the same period in 2004 representing an 8% year-over-year increase. The increase in net interest income resulted from a 15% year-over-year growth in loans. Further contributing to the increase in year to date 2005 earnings was a \$280 thousand decrease in non-interest or operating expense.

Heartland BancCorp recorded total asset growth of 12% during the annual period ending September 30, 2005. Assets at September 30, 2005 totaled \$411 million, an increase of \$44.5 million over assets of \$367 million at September 30, 2004. Net loans increased by \$41 million to \$309 million at September 30, 2005, up 15% compared to net loans of \$268 million at September 30, 2004. Deposits increased \$31 million or 10% during the past year to \$356 million at September 30, 2005. Total shareholders' equity grew to \$33 million or \$20.83 per share, an increase of 8% from \$31 million or \$19.27 per share, at September 30, 2004.

McComb stated, "I am pleased that we have been able to achieve higher quarter over quarter earnings in each of the past three quarters of 2005 even though higher short-term interest rates have flattened the yield curve."

During the third quarter 2005 we successfully extended the reach of our Dublin branch office into Friendship Village, a retirement community in northwest Franklin County. We are grateful for the opportunity to serve this unique community with our full array of banking services and products. We believe we are especially suited to bring our community banking philosophy of relationship banking to these residents. In addition, I am particularly enthused about prospects for 2006 and beyond as we experience the expansion of our geographic reach with the opening of our latest two branches. Later this quarter we will open our 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. The 2nd Gahanna office on North Stygler Road 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 full-service branch locations."

I am pleased to announce, as continued evidence of our commitment to our shareholders, our Board of Directors approved a 20% increase to our 4th quarter cash dividend of 20.6 cents per share payable to shareholders of record December 25, 2005 payable January 10, 2006. We have increased our quarterly cash dividend 40% thus far in 2005, the 7th time since the third quarter of 2003, resulting in a total dividend increase of 111% during this time.

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
Third Quarter and Year To Date
September 30, 2005 and 2004

		2005	2004
Third Quarter	Net Interest Income (after provision)	\$3,796,049	\$3,389,161
	Non Interest Income	636,816	894,975
	Net Income	1,151,651	1,047,545
	Basic Earnings Per Share	\$0.72	\$0.66
	Diluted Earnings Per Share	\$0.71	\$0.64
Year to Date	Net Interest Income (after provision)	\$10,815,989	\$10,010,290
	Non Interest Income	2,224,444	3,026,861
	Net Income	3,233,054	3,067,546
	Basic Earnings Per Share	\$2.03	\$1.92
	Diluted Earnings Per Share	\$1.98	\$1.88