CAPITAL PURCHASE PROGRAM (CPP) LENDING REPORT

Name of institution: Heartland Financial USA, Inc
Person to be contacted about this report: David L. Horstmann, SVP-Finance
Submission date: April 30, 2009

RSSD (for Bank Holding Companies): 1206546
Holding Company Docket Number (for Thrift Holding Companies):
FDIC Certificate Number (for depository institutions):

LENDING ACTIVITY (Thousands $)	2009 FEB	2009 MAR	Key	Comments
1. Loan Balances				
a. Average Consumer Loans	$480,267	$461,630		February consumer totals include $41,336 mortgage loans closed and sold, but not yet delivered to FNMA. March totals include $17,803. This net reduction of $23,523 was due to the change in mortgage loans closed and sold, but not yet delivered
b. Average Commercial Loans	$1,953,138	$1,940,606		
c. Total Loans (sum of lines a and b)	$2,433,405	$2,402,236		

2. General Market Commentary (optional)