2025 Corporate Social Responsibility Report

HORIZON BANK

A Tradition of Banking.
A Commitment to Community.


HORIZON
BANK

Message from our CEO

Horizon's story is grounded in our people-first philosophy. Our success comes from the relationships we build, the way we invest in our team, and how we support the communities we serve as a trusted financial partner. This Corporate Social Responsibility Report reflects that commitment—thoughtful, relationship-focused banking guided by accountability, purpose, and long-term value.

Our culture starts with our Advisors. We focus on attracting and developing great talent, supporting work-life balance, and building strong relationships across our teams and communities. By prioritizing leadership development and inclusion, we empower our Advisors to grow, contribute, and bring our shared mission to life.

We're also continuing to invest in how we serve our clients. These enhancements strengthen our relationship banking model—creating more streamlined interactions while expanding our ability to help clients grow and prosper. The result is a Horizon experience that is simpler, faster, and more secure, with quicker in-person transactions, and seamless digital integration.

Beyond our walls, we remain deeply committed to our communities through volunteerism, Horizon Cares Day, charitable giving, financial literacy initiatives, and support for affordable housing. Together, these efforts help strengthen local economies and expand access to opportunity.

At the core of our work is a strong foundation of governance, ethics, and trust that supports disciplined decision-making and financial strength. With the continued support of our shareholders, Advisors, community partners, and clients, our leadership team and Board remain focused on driving long-term, sustainable shareholder value, maintaining consistent financial performance, and positioning Horizon for continued growth.

Thomas Prame

Thomas Prame
Chief Executive Officer and President

Horizon at a Glance

Our Philosophy: People First

We help our customers realize their dreams by providing the financial tools, guidance, and personalized support they need to thrive at every stage of life. At the same time, we are passionate about giving back to the communities we serve—investing our time, resources, and expertise to foster lasting growth and driving meaningful impact.

$6.4 Billion in Assets

Loans over $4.9 Billion

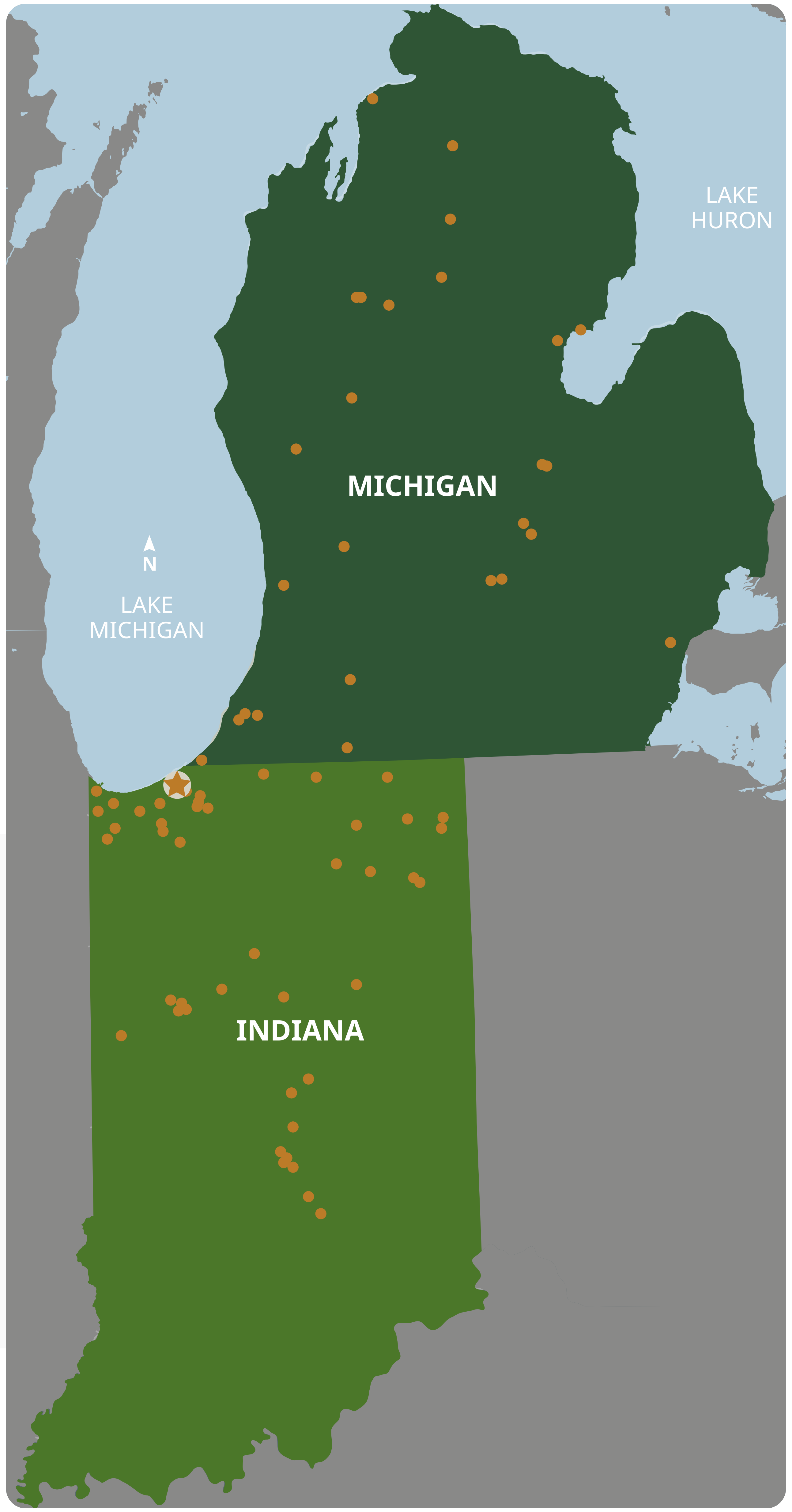
Deposits over $5.3 Billion

850+ Advisors

70+ Locations in IN and MI

NASDAQ Symbol HBNC

Data as of December 31, 2025.



Our Advisors

Excellence in action and leading with Impact.

As trusted advisors, we know strong relationships are built on trust, foresight, and problem-solving. This drives a culture where going above and beyond is simply how we work—serving customers, supporting our communities, and uplifting one another.

Our diverse workforce strengthens an inclusive environment where collaboration and innovation fuel our success. Every year, many of our advisors are recognized with leadership and community service awards, reflecting their impact and deep commitment to the communities we serve.

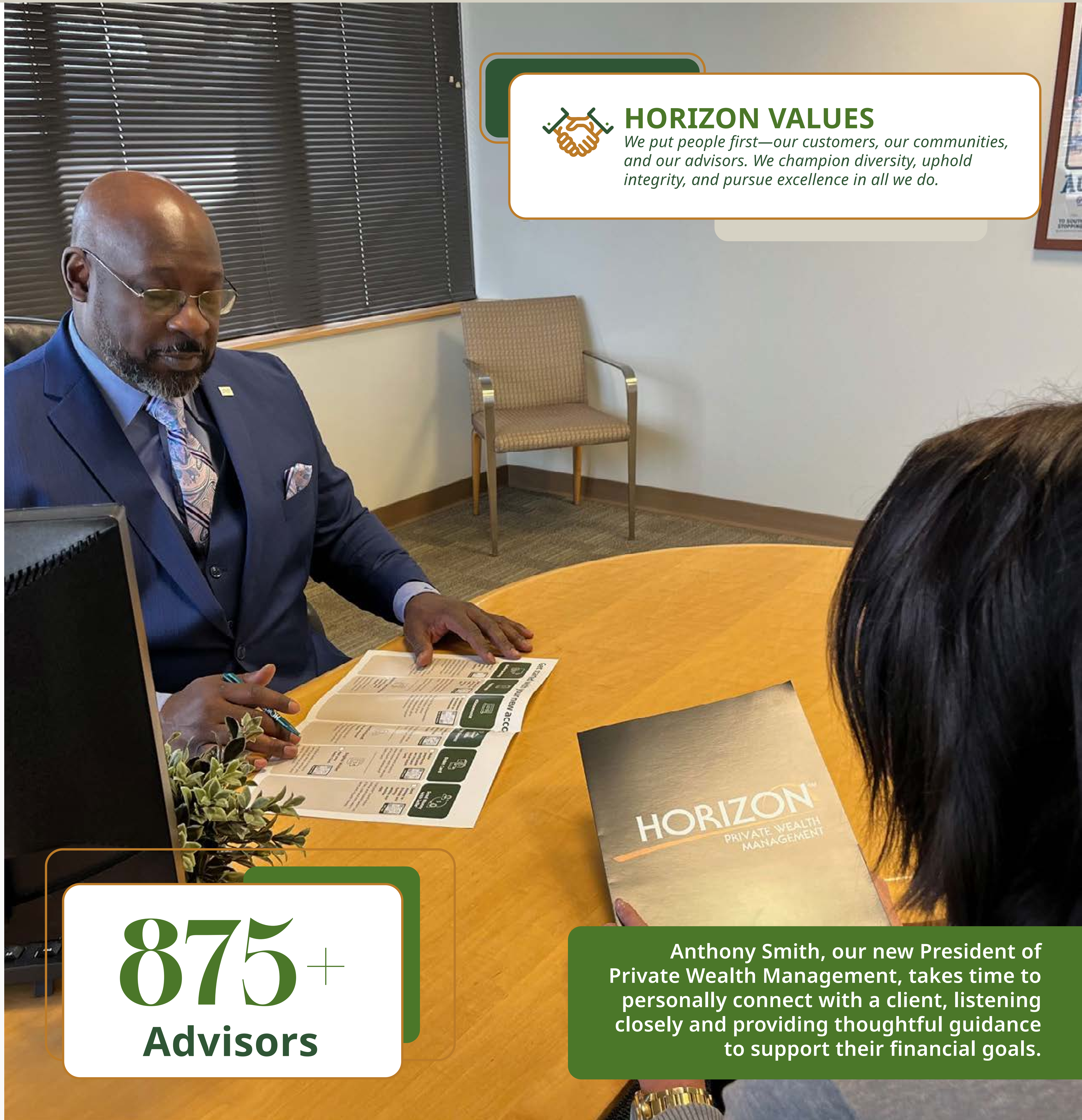
Connie Chesney

Vice President,
Senior Branch Manger

Barbara Simuel

Systems Analyst,
Technology

Congratulations to Connie Chesney and Barbara Simuel on an incredible 40 years in banking! Their dedication and commitment to our clients and communities truly make a difference. We're so grateful for all they've contributed over the years.



HORIZON VALUES

We put people first—our customers, our communities, and our advisors. We champion diversity, uphold integrity, and pursue excellence in all we do.

875+
Advisors

Anthony Smith, our new President of Private Wealth Management, takes time to personally connect with a client, listening closely and providing thoughtful guidance to support their financial goals.

Voted Best Company to Work For in Northwest Indiana Business Magazine's "Best" Awards.

Employee Well-Being and Life Balance

Our dedication to supporting our advisors goes beyond just their professional growth—it extends to fostering balance in both their personal and work lives. We offer competitive health and wellness insurance plans, along with incentives, including a 401k plan that boasts a 91% participation rate.

We also recognize the importance of personal time, providing paid time off for vacation, personal days, sick leave, and bereavement. In addition, Horizon offers 11 paid holidays, allowing our advisors time to reflect, celebrate, and engage in community events during holidays, as well as a paid day off to celebrate their birthday.

Our advisors and their family members also have free access to confidential, professional assistance within our Employee Assistance Program to support their emotional wellness.

In 2025 we provided over 188 Advisor Assist Loans for $184,570. Our advisors can get this interest free loan up to $1,000.

"We strengthened our benefits in 2025 by holding insurance premiums steady and adding a no-cost telehealth service for eligible insurance participants."

— Diane Garwood, Vice President Human Resources, Horizon Bank

Over 91% of Advisors Participate in our 401k Plan

Employee Assist Program (EAP) Free Access to Counseling

188 Advisor Assist Loans Given in 2025 totaling $184,570

11 Paid Holidays + Advisor Birthday Off

Talent Attraction and Development

Learning and Development

Growth and career development are central to our commitment to progressive learning, extending well beyond compliance training. In 2025, nearly 100% of advisors engaged with our Be Horizon Learning platform to build skills that support evolving customer needs and career advancement.

We further support career growth through LEADS (Leadership Exploration and Development), a targeted program focused on leadership development and advancement, as well as our Tuition Assistance Program, available after one year of employment to encourage continued education and personal development.

100% of advisors completed required regulatory training

53% participated in elective learning opportunities

"I found a fresh perspective on each session's topic, along with many ideas I hadn't considered before. I took the time to work through each session's material, and I'm so thankful that I did."

— Trisha Gough, Regional Treasury Management Officer

24.5% of Horizon's workforce are members of an Advisor Resource Group.

Advisor Resource Groups

Horizon provides all advisors the opportunity to join a variety of Advisor Resource Groups. These voluntary groups help cultivate an inclusive culture and play an important role in advisor education and recruitment, community outreach, and identifying meaningful ways to support the communities we serve.

"Horizon's Advisor Resource Groups play a vital role in advancing and supporting advisor development, community outreach, and thoughtful engagement with the diverse communities we serve."

— Sara Exum, VP Talent Management and Development

MULTICULTURAL NETWORK

WOMEN EMPOWERED

HORIZON BANK MILITARY VETERANS FAMILIES

VOICES of Pride

Horizon Cares Day

September 16, 2025

Driven by a strong commitment to community service, our advisors supported 90 nonprofit organizations across Indiana and Michigan, including Habitat for Humanity, United Ways, food banks, and more. They engaged in a wide range of volunteer activities, each carefully designed to meet local needs and strengthen the communities they serve.

Watch the recap video

Food Bank of Northwest Indiana
Packed 217 boxes of food to be distributed to seniors age 60+ in the local community.

800 Advisors Volunteered

80 Organizations Served

2,700+ Volunteer Hours

Habitat for Humanity, Cadillac Michigan
Completed painting of a full 3-bedroom, 2-bath home, including the combined kitchen/dining area, closets, and hallways.

Our Community

Community Engagement and Volunteerism

At Horizon, we foster a culture of giving back, recognizing that our strength lies in the communities we serve. Advisors are supported with a formal paid volunteer time policy, encouraging them to engage with causes that are meaningful to them.

In 2025, our team donated to over 1,095 organizations and volunteered thousands of hours, contributing to nonprofits tackling the most pressing challenges in our communities and helping build a stronger, brighter future for those we serve.

$800,000+
Awarded in Donations

1,095
Organizations

810+
Advisors Volunteered

13,100
Volunteer Hours

Horizon Cares Grants and Donations

The Horizon Cares Community Grant Programs aim to create a lasting, positive impact in our communities by supporting education, the arts, economic development, and initiatives that address housing needs for low- to moderate-income families. Beyond fostering community growth and prosperity, these programs reflect our commitment to corporate citizenship, allowing us to volunteer our time and address unmet needs in the neighborhoods we serve.

HORIZON Cares

Donated $56,000 to Local United Ways to help local communities.

Awarded a $5,000 grant to The Salvation Army of Michigan City to help provide weekend meals for local children facing food insecurity.

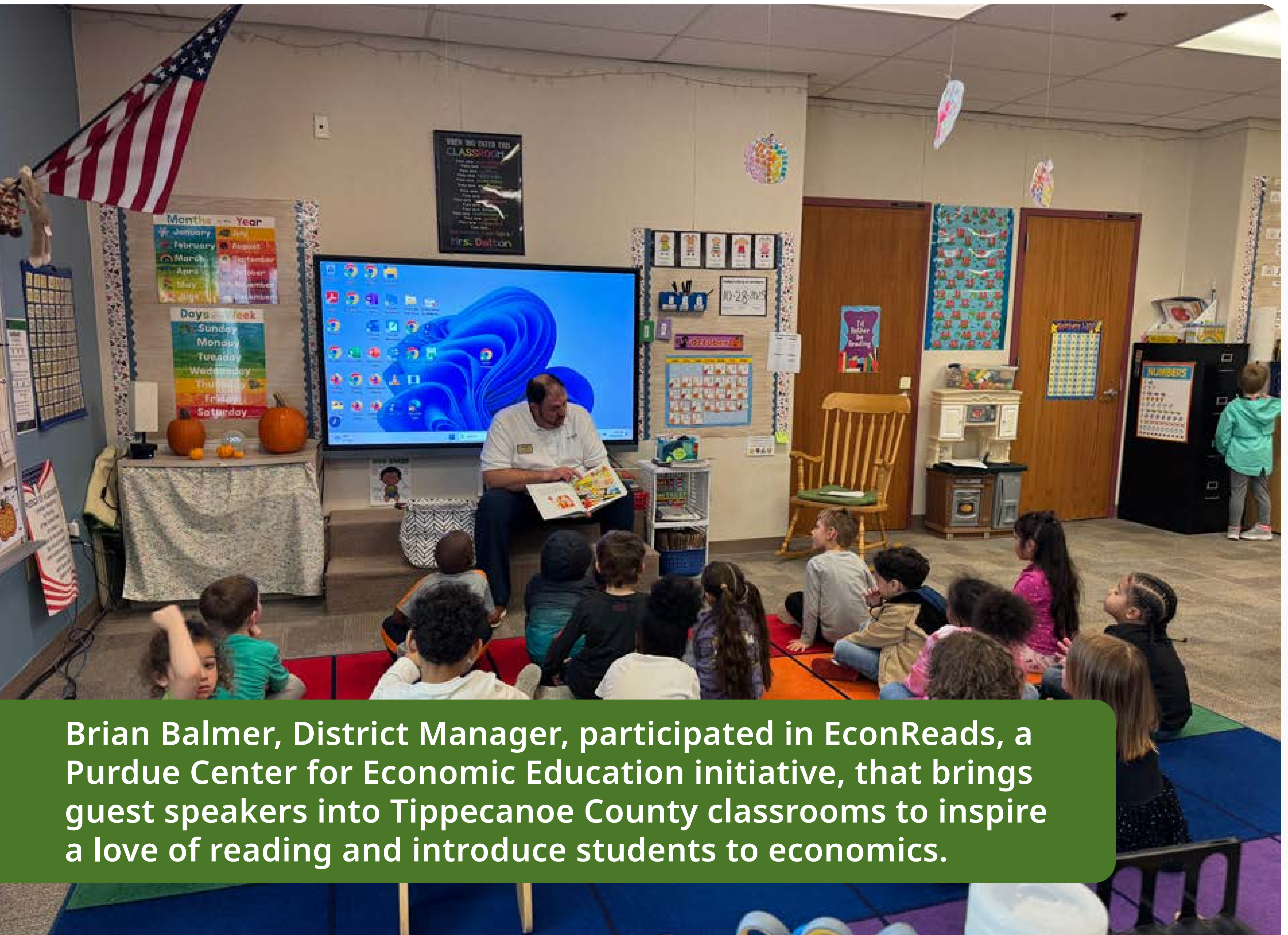
Financial Literacy and Education

Engaging our advisors in community outreach strengthens both employee well-being and the communities we serve. In 2025, advisors led financial literacy programs, volunteering over 300 hours across 170+ events on topics like first-time homebuying, FDIC Money Smart training, and fraud prevention. Our two student-run branches in Northwest Indiana high schools also provide peer-to-peer financial education, helping students build valuable skills while teaching others.

We partnered with Emerge Innovation and the SWMI CRA Association to sponsor the 2025 *Show Me the Money Day* in Benton Harbor, MI, supporting low- and moderate-income individuals and families at or below 80% of area median income. Advisors also led a 14-week financial literacy program at Seeds of Hope in Indianapolis, a nonprofit transitional housing facility serving women in recovery, helping residents build financial skills as part of their journey to a new life.

The Horizon Bank Scholarship Program

Awarded $10,000 in scholarships to students through the Urban League of Northwest Indiana.



Brian Balmer, District Manager, participated in EconReads, a Purdue Center for Economic Education initiative, that brings guest speakers into Tippecanoe County classrooms to inspire a love of reading and introduce students to economics.

171 Financial Literacy Events

381 Financial Literacy Hours

Awarded $18,000 in Scholarships

Our Gary, Indiana branch features a community meeting room for financial education sessions, local organization meetings, and nonprofit or civic events—providing a welcoming space for neighbors to connect and collaborate.

Bilingual Banking Centers

We offer Spanish banking services in LaPorte and Whiting, Indiana, with Spanish-speaking staff providing full-service banking and bilingual financial education and planning support via chat, phone, email, and video.

Bank On Certification

Horizon updated its Fresh Start Checking account to meet national ‘Bank On’ standards, providing secure, affordable banking solutions that better serve underbanked and unbanked individuals.

Horizon Bank
Fresh Start Account
Bank On
Certified 2025 – 2026

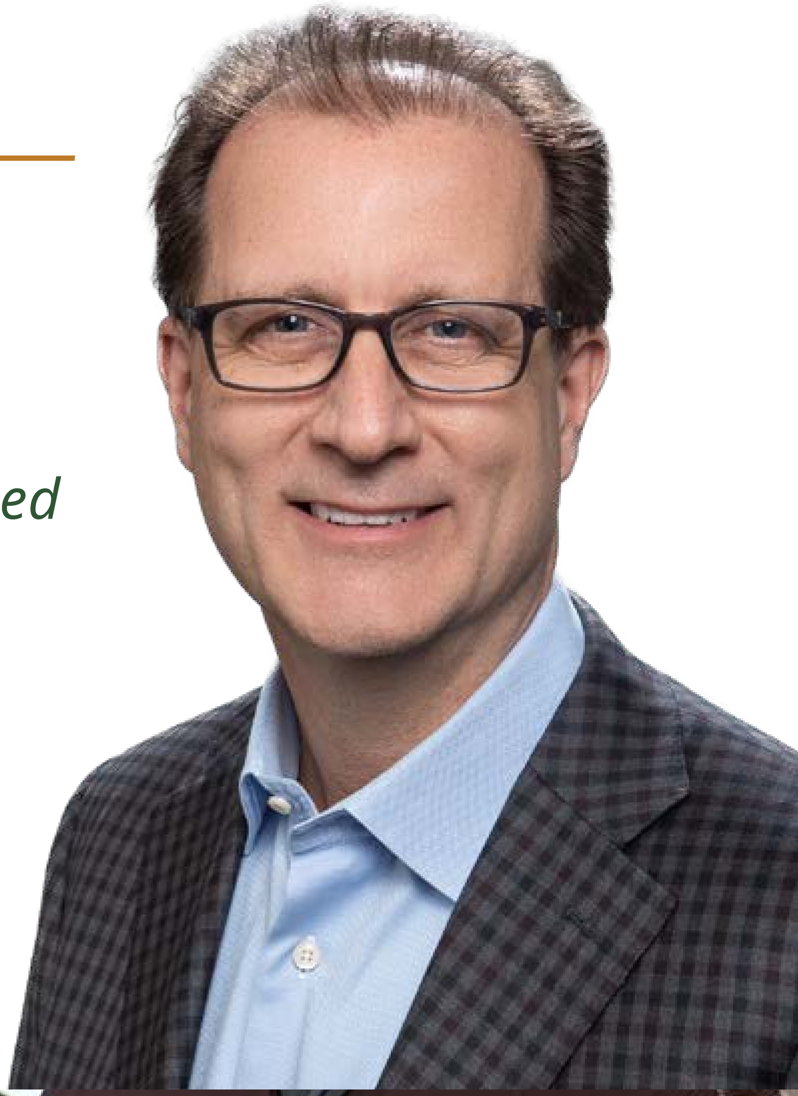
Through 2025, more than 1,300 customers have benefited from the ability to access checking services with our Fresh Start account.

Strategic Market Growth

Expanding Banking Services in 2025

In 2025, Horizon marked important milestones with branch expansion in Kalamazoo, Michigan and a groundbreaking in Indianapolis. These investments reflect our commitment to enhancing accessibility, improving the customer experience, and supporting economic growth in the communities we serve.

> *"We're very excited about our new Kalamazoo office and the progress on our upcoming Indianapolis branch. These expansions reflect our commitment to strengthening community presence and bringing modern, customer-focused banking to vibrant local markets."*
>
> *— Thomas Prame, CEO and President*



Groundbreaking at 38th Street and Arlington Indianapolis, Indiana.

New branch opened at 151 E. Michigan Avenue Kalamazoo, Michigan.

Home Ownership and Affordable Housing

Homeownership remains an important goal for many in the communities we serve. We support this goal by offering affordable mortgage options for individuals with non-traditional credit histories or those needing down payment assistance, while also providing education and guidance to help create a clear path to homeownership. In 2025, we provided more than $49 million in mortgage loan programs for low- to moderate-income homebuyers.

In addition, we were awarded $1 million in Affordable Housing Program (AHP) funds to support Ivy Flats, an affordable housing development in LaPorte that will provide housing exclusively for individuals experiencing homelessness.

We awarded over $1.4 Million in down payment assistance through our Homeownership Programs that helped low to moderate income home buyers.

"Horizon went above my expectations, made my first home buying experience easy. I have highly recommended Horizon to all my family and friends."

— Daisy

A SBA Preferred Lender

Expanding Options for Small Businesses

At Horizon, we know small businesses are essential to strong, thriving communities. By recruiting advisors from the communities we serve, we bring local insight and trusted relationships to our work as lenders. As an SBA Preferred Lender, Horizon provided more than $44 million in loans to support small business growth across Indiana and Michigan.

Beyond small business lending, we address broader community credit needs through our community development lending efforts. These initiatives support affordable housing, economic development, neighborhood revitalization and stabilization in low- to moderate-income areas, and organizations serving individuals and families. In 2025, these partnerships resulted in $203 million in community development loans.

$40 Million in Small Business Administration Loans

$200 Million in Community Development Lending

Horizon earned SBA recognition as a Top Ten 7(a) Lender in Indiana and Michigan and received the Community Lender of the Year award in Michigan.

Our Environment

Long-Term Sustainability and Impact

Digital banking continues to be a convenient option for customers' everyday transactions, and ongoing enhancements help reduce paper use and the need for trips to the bank. Beyond digital services, we responsibly manage end-of-life equipment to minimize waste and reduce strain on local landfills. Together with investments in energy-efficient, resilient facilities, these efforts lower our environmental impact while helping ensure uninterrupted service during extreme weather events. This approach reflects responsible stewardship of resources, supports stronger communities, and aligns our sustainability initiatives with our long-term commitment to the customers and communities we serve.

- 69% Customer Adoption of eStatements
- Leveraged Software for Digital Documents Across Business Lines
- LED retrofits, high-efficiency HVAC systems, and reflective roofing reduce energy demand across facilities.
- Weather-sealing, window upgrades, flood mitigation, and storm-resistant roofing protect facilities long term.
- Upgraded HVAC units, ductwork, diffusers, and mold mitigation improve indoor comfort and air quality.
- Continued Reduction of Printed Page Consumption
- Recycled Cardboard, Electronics, Fluorescent Bulbs and Ballasts
- Energy-efficient lighting, insulation, and climate systems help lower greenhouse gas emissions.
- Proactive maintenance and equipment upgrades extend system life and reduce unplanned replacements.
- Low-flow toilets, efficient water heaters, and refillable bottle stations reduce water consumption.

Renewable Energy Projects

Horizon has financed $71 million in SOLCAP Renewable Energy Projects which represents our investment commitments through December 31, 2025. These projects will produce 119,877,952 kw hours of clean power each year.* Equivalent to removing the emissions created by any of these:

206,940,385 Miles Driven

Burning 90,267,853 Pounds of Coal

Consuming 9,144,000 Gallons of Gas

Powering 10,913 Homes for One Year

*Annual power production is a projected annual amount of power produced based on each project's name-plate capacity and the investor's pro rata investment in each project. The clean power produced is equivalent to removing 80,748 metric tons of greenhouse gas emissions. Examples shown above demonstrate other equivalents that produce a similar amount of greenhouse gas emissions.

Source: US EPA Greenhouse Gas Equivalents Calculator. Results generated January 26, 2026. https://www.epa.gov/energy/greenhouse-gas-equivalencies-calculator

Our Governance

Purpose-Driven Leadership and Culture

As a community bank, we take pride in the deep local connections, diverse backgrounds, and vast experience of our leadership team and Board of Directors. Their guidance lays the foundation for our long-term success, grounded in our core values: putting people first, fostering trust-based relationships, engaging with our communities, and upholding disciplined management practices.

Board of Directors elected Eric Blackhurst to serve as an Independent Chairperson

Blackhurst's strategic vision, character and experience make him ideally suited to seamlessly transition into the role of Chairperson.

Horizon Bank Appoints Larry S. Magnesen to Serve as Independent Director

With his addition to the Horizon Bancorp Board, Magnesen joins the Enterprise Risk Management, Credit Policy, and Fair Lending Committee and the Wealth Committee.

85% Independent Board Members

100% Completion of Board Member Educational Programs

100% Meetings Attended by Board Members

All advisors completed an annual code of conduct acknowledgment.

Governance and Business Ethics

Strong governance and disciplined risk management are foundational to our long-term success. The Board's Corporate Governance and Nominating Committee regularly oversees our corporate social responsibility strategy and progress. Our Code of Ethics, governance charters, and policies are publicly available on our Investor Relations website.

Risk Management

Our enterprise risk management framework supports sustainable growth, financial strength, and long-term shareholder value. We continuously enhance policies and controls to align with industry best practices and evolving regulatory expectations.

Shareholder Engagement

We prioritize transparent, ongoing engagement with shareholders through quarterly earnings communications, investor conferences, SEC filings, press releases, our annual report and proxy statement, and the annual shareholders meeting.

For more information, you can access our formal code of ethics, charters, and policies on our Investor Relations website under the Corporate Governance section:
investor.horizonbank.com/governance/governance-documents

Data Protection and Cybersecurity

Protecting customer and employee data is a critical priority, supported by strong cybersecurity practices, effective risk management, and clear governance. Our approach integrates secure systems, ongoing oversight, employee training, and regulatory compliance to safeguard information and address evolving cyber risks. Through continuous monitoring and improvement, we work to maintain resilience, accountability, and trust across the organization.

Protecting Customer Data
We safeguard customer and employee information through strong cybersecurity controls, encryption, and secure systems designed to prevent unauthorized access.

Cybersecurity Risk Management
Data security is embedded in our enterprise risk management framework, with ongoing monitoring, testing, and incident-response planning.

Governance and Oversight
Senior leadership and the Board provide oversight of cybersecurity and data privacy risks to ensure accountability and continuous improvement.

Employee Training and Awareness
All employees receive regular training on data privacy, cybersecurity best practices, and recognizing potential threats.

Regulatory Compliance
We comply with applicable data protection and privacy laws and regularly review our policies to align with evolving regulations.

Continuous Improvement
We routinely assess our systems, conduct audits and penetration testing, and enhance controls to address emerging risks.

100% of Horizon Advisors completed their compliance and cyber security training in 2025.

Forward Looking Statements

This communication may contain forward–looking statements regarding the financial performance, business prospects, growth and operating strategies of Horizon Bancorp, Inc. and its affiliates (collectively, "Horizon"). For these statements, Horizon claims the protection of the safe harbor for forward-looking statements contained in the Private Securities Litigation Reform Act of 1995. Statements in this communication should be considered in conjunction with the other information available about Horizon, including the information in the filings we make with the Securities and Exchange Commission (the "SEC"). Forward-looking statements provide current expectations or forecasts of future events and are not guarantees of future performance. The forward-looking statements are based on management's expectations and are subject to a number of risks and uncertainties. We have tried, wherever possible, to identify such statements by using words such as "anticipate," "estimate," "project," "intend," "plan," "believe," "will" and similar expressions in connection with any discussion of future operating or financial performance.

Although management believes that the expectations reflected in such forward-looking statements are reasonable, actual results may differ materially from those expressed or implied in such statements. Risks and uncertainties that could cause actual results to differ materially include: effects on Horizon's business resulting from new U.S. domestic or foreign governmental trade measures, including but not limited to tariffs, import and export controls, foreign exchange intervention accomplished to offset the effects of trade policy or in response to currency volatility, and other restrictions on free trade; uncertain conditions within the domestic and international macroeconomic environment, including trade policy, monetary and fiscal policy, and conditions in the investment, credit, interest rate, and derivatives markets, and their impact on Horizon and its customers; current financial conditions within the banking industry; changes in the level and volatility of interest rates, changes in spreads on earning assets and changes in interest bearing liabilities; increased interest rate sensitivity; the aggregate effects of elevated inflation levels in recent years; loss of key Horizon personnel; increases in disintermediation; potential loss of fee income, including interchange fees, as new and emerging alternative payment platforms take a greater market share of the payment systems; estimates of fair value of certain of Horizon's assets and liabilities; changes in prepayment speeds, loan originations, credit losses, market values, collateral securing loans and other assets; changes in sources of liquidity; legislative and regulatory actions and reforms; changes in accounting policies or procedures as may be adopted and required by regulatory agencies; litigation, regulatory enforcement, and legal compliance risk and costs; rapid technological developments and changes; cyber terrorism and data security breaches; the rising costs of cybersecurity; the ability of the U.S. federal government to manage federal debt limits; climate change and social justice initiatives; the inability to realize cost savings or revenues or to effectively implement integration plans and other consequences associated with mergers, acquisitions, and divestitures; acts of terrorism, war and global conflicts, such as the Russia and Ukraine conflict and the Israel and Hamas conflict; and supply chain disruptions and delays. These and additional factors that could cause actual results to differ materially from those expressed in the forward-looking statements are discussed in Horizon's reports (such as the Annual Report on Form 10-K, Quarterly Reports on Form 10-Q, and Current Reports on Form 8-K) filed with the SEC and available at the SEC's website (www.sec.gov). Undue reliance should not be placed on the forward–looking statements, which speak only as of the date hereof. Horizon does not undertake, and specifically disclaims any obligation, to publicly release the result of any revisions that may be made to update any forward-looking statement to reflect the events or circumstances after the date on which the forward–looking statement is made, or reflect the occurrence of unanticipated events, except to the extent required by law.

2025 Sustainability Accounting Standards Board (SASB) Disclosures

Commercial Bank Standards

Topic	SASB Code	Accounting Metric	
Data Security	FN-CB-2301a.2	Description of approach to identifying and addressing data security risks	We understand the need to safeguard our sensitive data. Horizon Bank takes the security of our customers' personal and financial data very seriously. Preventing fraud is also very important to us. Laws and regulations, including the Gramm Leach Bliley Act and Sarbanes-Oxley Act, guide our policies, procedures, and controls regarding the protection and privacy of our customer data. All employees are required to complete information security and awareness training on an annual basis and training on the Cyber Security Policies. We send out monthly phishing test/challenge emails to employees and additional tests when world events may increase risk and increased awareness is warranted. The core elements of data security are confidentiality, integrity, and availability. Confidentiality ensures that only authorized individual's access data. Integrity ensures that information is reliable as well as accurate. Availability ensures that data is both available and accessible to satisfy business needs. Information and records are managed consistent with the organization's risk strategy to protect the confidentiality, integrity, and availability of information. Due to the sensitivity of our data, it is imperative to know where data is stored at all times; this helps us protect sensitive data. Annually, if not more frequent, permission reviews are completed. Knowing who has access to our data at all times is one of the most vital data security approaches. Continuous monitoring and real-time alerts are part of our strategy. Our solutions meet regulatory requirements as we can detect unusual file activity, suspicious accounts, and monitor computer behavior. Horizon Bank follows CISA Cross-Sector Cybersecurity Performance Goals (CPGs) to align with the National Institute of Standards and Technology (NIST) Cybersecurity Framework (CSF 2.0) functions to help manage cybersecurity risk.
Financial Inclusion & Capacity Building	FN-CB-240a.1	Number and amount of loans outstanding qualified to programs designed to promote small business and community development	4,636 small business and small farm loans totaling $647.7 million at 12/31/25. 89 CRA / Community Development loans originated in the year 2025 totaling $203 million.
	FN-CB-240a.2	Number and amount of past due and nonaccrual loans qualified to programs designed to promote small business and community development	36 loans totaling $5.95 million delinquent > 30 days and 41 non-accrual loans totaling $8 million at 12/31/25.
	FN-CB-240a.3	Number of no-cost retail checking accounts provided to previously unbanked or underbanked customers	1,374 Fresh Start Checking Accounts at 12/31/25.
Incorporation of Environmental, Social, and Governance Factors in Credit Analysis	FN-CB-410a.1	Commercial and industrial credit exposure, by industry	The 10 largest industries through year-end 12/31/2025 that are included within our diverse commercial lending portfolio are as follows by NAICS Major Group 3 Digit Code and Description: 531: Lessors of Nonresidential Buildings (except Miniwarehouses) 531: Lessors of Residential Buildings and Dwellings 721: Hotels (except Casino Hotels) and Motels 531: Lessors of Miniwarehouses and Self Storage Units 623: Assisted Living Facilities for the Elderly 722: Limited Service Restaurants 522: Consumer Lending/Bankers Health Notes 236: Commercial and Institutional Building Construction 611: Elementary and Secondary Schools 236: New Single Family Housing Construction (Except for Sale Builder)
	FN-CB-410a.2	Description of approach to incorporation of environmental, social and governance (ESG) factors in credit analysis	When underwriting commercial credit, Horizon considers many factors that may impact a business and its ability to operate successfully in order to meet payment requirements. We continuously evaluate our underwriting process to ensure we are identifying key risks inherent in a business or industry. As ESG continues to be elevated as a key consideration, we will adapt our underwriting in order to ascertain the risks posed to our borrowers and the bank.
Business Ethics	FN-CB-510a.2	Description of whistleblower policies and procedures	Shareholders, directors, customers, vendors, and employees may communicate concerns, suggestions, or questions to any member of the Board of Directors or member of senior management by logging onto the www.ethicspoint.com website from any computer at any time or by calling the toll-free hotline number, 866-294-4694. EthicsPoint is a worldwide, confidential, and anonymous web and telephone reporting system that allows shareholders, directors, customers, vendors and employees the ability to report concerns, as well as to pose questions and suggestions, confidentially and anonymously. We regard EthicsPoint as fully compliant with reporting requirements such as those mandated by the Sarbanes-Oxley Act, Section 301. All communications received through EthicsPoint, either by web or telephone, are transmitted directly to the Chair of the Board's Audit Committee, the Chair of the Board's Corporate Governance and Nominating Committee, the Lead Director, and designated members of senior management, without editing or screening.

2025 Sustainability Accounting Standards Board (SASB) Disclosures

Commercial Bank Standards (continued)

Topic	SASB Code	Accounting Metric	
System Risk Management	FN-CB-550a.2	Description of approach to incorporation of results of mandatory and voluntary stress tests into capital adequacy planning, long-term corporate strategy, and other business activities	Every year Horizon completes a strategic plan and results are monitored, tracked and reported to the Board quarterly. A Capital Policy and Capital Plan, which is informed by an annual capital stress test, and a Contingency Funding Plan is completed annually and approved by the Board. External and internal anomalies can trigger additional stress testing to ensure current status of stress testing and contingency planning is known to management and the Board.
Activity Metric	FN-CB-000.A	Number and value of checking and savings accounts by segment: personal and small business	148,370 personal accounts totaling $1.7 billion and 22, 577 business accounts totaling $2.6 billion at 12/31/25.
	FN-CB-000.B	Number and value of loans by segment: personal, small business, and corporate	24,923 personal loans, including consumer and residential mortgage, totaling $1 billion at 12/31/25; 1,120 small business loans totaling $88 million and 5,249 commercial loans, excluding small business, totaling $2.3 billion at year end 12/31/25.

Mortgage Finance Standards

Topic	SASB Code	Accounting Metric	
Lending Practices	FN-MF-270a.1	Number and value of residential mortgages of the following types: Hybrid or Option Adjustable Rate Mortgages (ARM), prepayment penalty, higher rate, total, by fico scores above or below 660	No hybrid or option ARM's: no prepayment penalty; no higher rate (high cost loans): for ARMS- FICO scores > 660: 50 loans totaling $10.5 million; FICO scores below 660: 3 loans totaling $3.7 million. For total mortgage production (Arms and Fixed) $282 million with $16 million/91 loans below 660 and 900 loans or 265M above 660 credit score.
	FN-MF-270a.4	Description of remuneration structure of loan originators	Horizon employs non-commission, salaried lenders dedicated to serving low-to-moderate income communities who are responsible for community development, small business and mortgage lending.
Fair Lending[1]	FN-MF-270b.3	Description of policies and procedures for insuring nondiscriminatory mortgage origination	Horizon is committed to making credit products available to all qualified applicants without discrimination. All home equity and mobile home applications denials are subject to a second review, as is a portion of all mortgages. Internal Audit performs periodic reviews and data analysis to identify possible discriminatory lending patterns and reports any findings promptly to the Board. These and other policies are outlined in Horizon's Fair Lending Policy, available at www.horizonbank.com/about-us/community-outreach/affordable-loan-options
Activity metrics	FN-MF-000.A	Number and value of mortgages originated by category: residential and commercial	991 residential mortgage loans originated during 2025 totaling $282 million; as of 12/31/25.
	FN-FM-000.B	Number and value of mortgages purchased by category: residential and commercial	None

[1] This topic is referred to as "Discriminatory Lending" by the SASB

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A NASDAQ Traded Company – Symbol HBNC

INVESTOR RELATIONS
219-879-0211

About Horizon Bancorp, Inc.

Horizon Bancorp, Inc. (NASDAQ GS: HBNC) is the $6.4 billion-asset commercial bank holding company for Horizon Bank, which serves customers across diverse and economically attractive Midwestern markets through convenient digital and virtual tools, as well as its Indiana and Michigan branches. Horizon's retail offerings include prime residential and other secured consumer lending to in-market customers, as well as a range of personal banking and wealth management solutions. Horizon also provides a comprehensive array of in-market business banking and treasury management services, as well as equipment financing solutions for customers regionally and nationally, with commercial lending representing over half of total loans. More information on Horizon, headquartered in Northwest Indiana's Michigan City, is available at horizonbank.com and investor.horizonbank.com.