



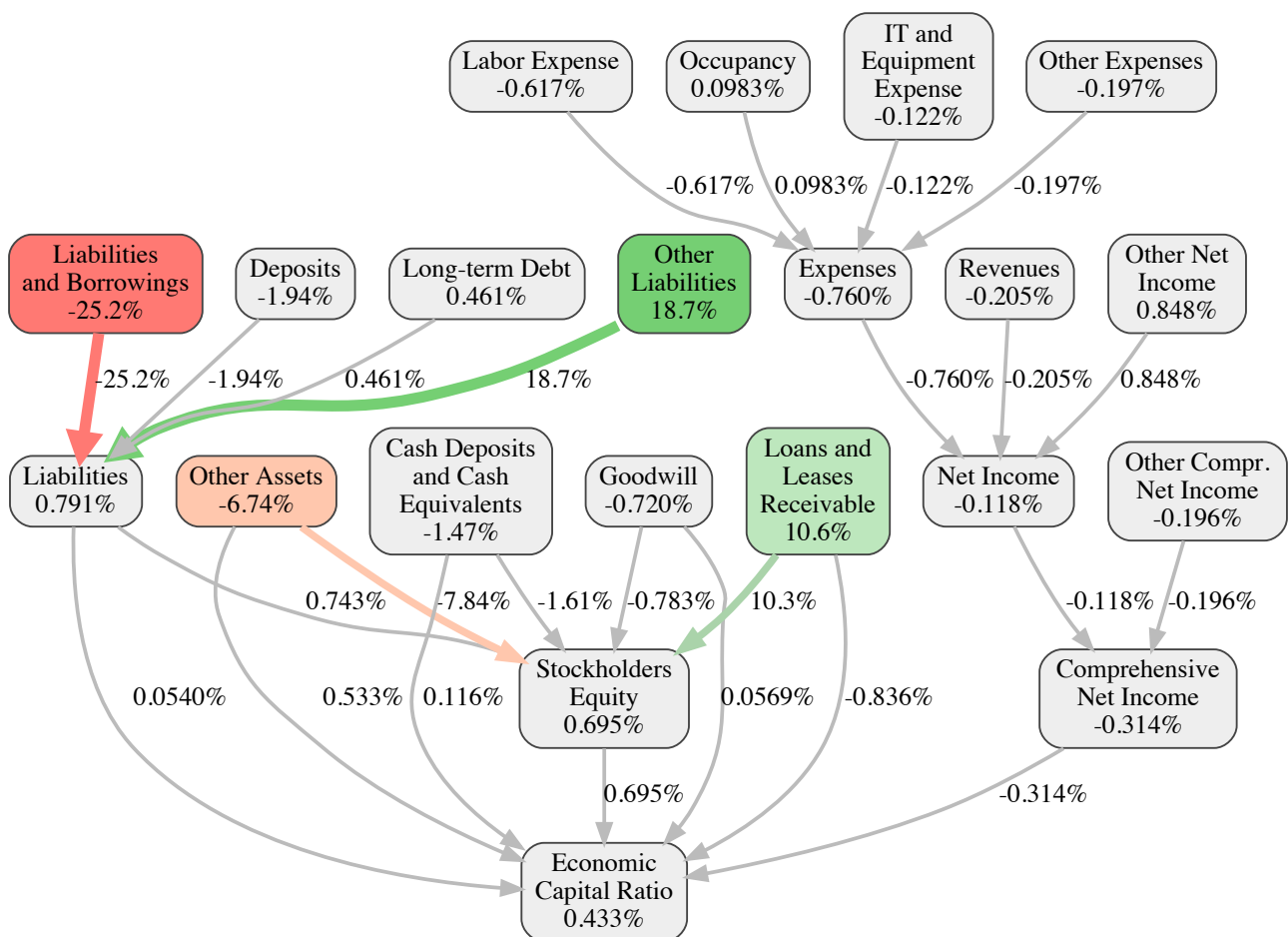
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STATE BANKS 2019

HILLS BANCORPORATION
Rank 73 of 183



HILLS BANK



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The relative strengths and weaknesses of HILLS BANCORPORATION are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of HILLS BANCORPORATION compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 19% points. The greatest weakness of HILLS BANCORPORATION is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 25% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.3%, being 0.43% points above the market average of 6.9%.

Input Variable	Value in 1000 USD
Assets and Securities	322,521
Cash Deposits and Cash Equivalents	43,305
Deposits	2,421,124
Fees	856
Goodwill	2,500
IT and Equipment Expense	5,741
Labor Expense	34,981
Liabilities and Borrowings	2,069,748
Loans and Leases Receivable	2,591,085
Long-term Debt	0
Occupancy	0
Other Assets	46,002
Other Compr. Net Income	-9,183
Other Expenses	18,741
Other Liabilities	-1,832,160
Other Net Income	88,174
Other Noninterest Expense	1,804
Property, Plant and Equipment	37,051
Revenues	0

Output Variable	Value in 1000 USD
Liabilities	2,658,712
Assets	3,042,464
Expenses	62,123
Stockholders Equity	383,752
Net Income	26,051
Comprehensive Net Income	16,868
Economic Capital Ratio	7.3%

