



The relative strengths and weaknesses of Heartland Financial USA INC 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 Heartland Financial USA INC compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 23% points. The greatest weakness of Heartland Financial USA INC is the variable Other Liabilities, reducing the Economic Capital Ratio by 33% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.7%, being 2.0% points below the market average of 9.7%.

Input Variable	Value in 1000 USD
Assets and Securities	85,212
Cash Deposits and Cash Equivalents	168,054
Deposits	3,845,660
Fees	0
Goodwill	30,627
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	0
Loans and Leases Receivable	2,790,087
Long-term Debt	0
Occupancy	0
Other Assets	1,788,279
Other Compr. Net Income	4,435
Other Expenses	17,384
Other Liabilities	740,354
Other Net Income	67,235
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	128,294

Output Variable	Value in 1000 USD
Liabilities	4,586,014
Assets	4,990,553
Expenses	17,384
Revenues	0
Stockholders Equity	404,539
Net Income	49,851
Comprehensive Net Income	54,286
Economic Capital Ratio	7.7%