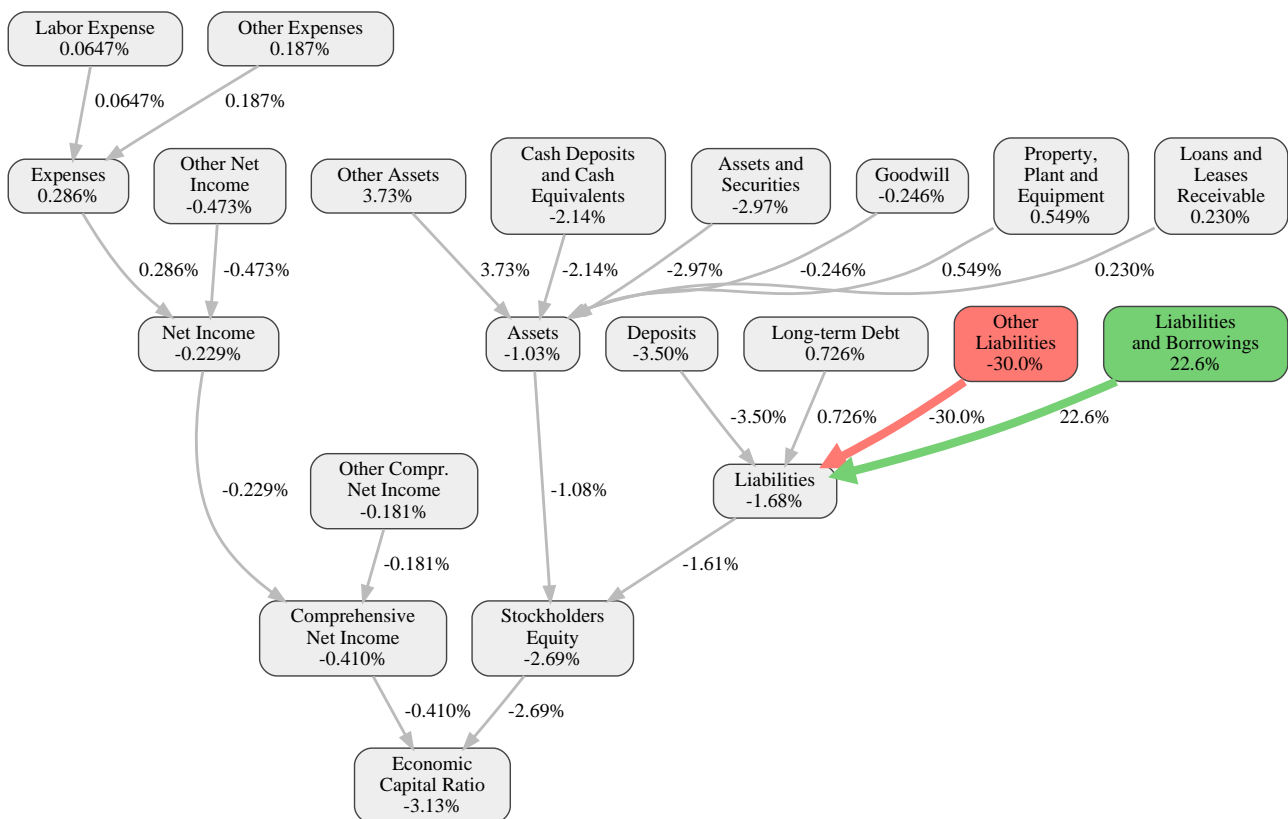




RealRate

STATE BANKS 2014

Heartland Financial USA INC
Rank 150 of 157



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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 30% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.1%, being 3.1% points below the market average of 9.2%.

Input Variable	Value in 1000 USD
Assets and Securities	78,700
Cash Deposits and Cash Equivalents	125,270
Deposits	4,666,499
Fees	0
Goodwill	35,583
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	0
Loans and Leases Receivable	3,461,016
Long-term Debt	0
Occupancy	0
Other Assets	2,087,433
Other Compr. Net Income	-34,041
Other Expenses	10,335
Other Liabilities	817,757
Other Net Income	47,188
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	135,714

Output Variable	Value in 1000 USD
Liabilities	5,484,256
Assets	5,923,716
Expenses	10,335
Revenues	0
Stockholders Equity	439,460
Net Income	36,853
Comprehensive Net Income	2,812
Economic Capital Ratio	6.1%