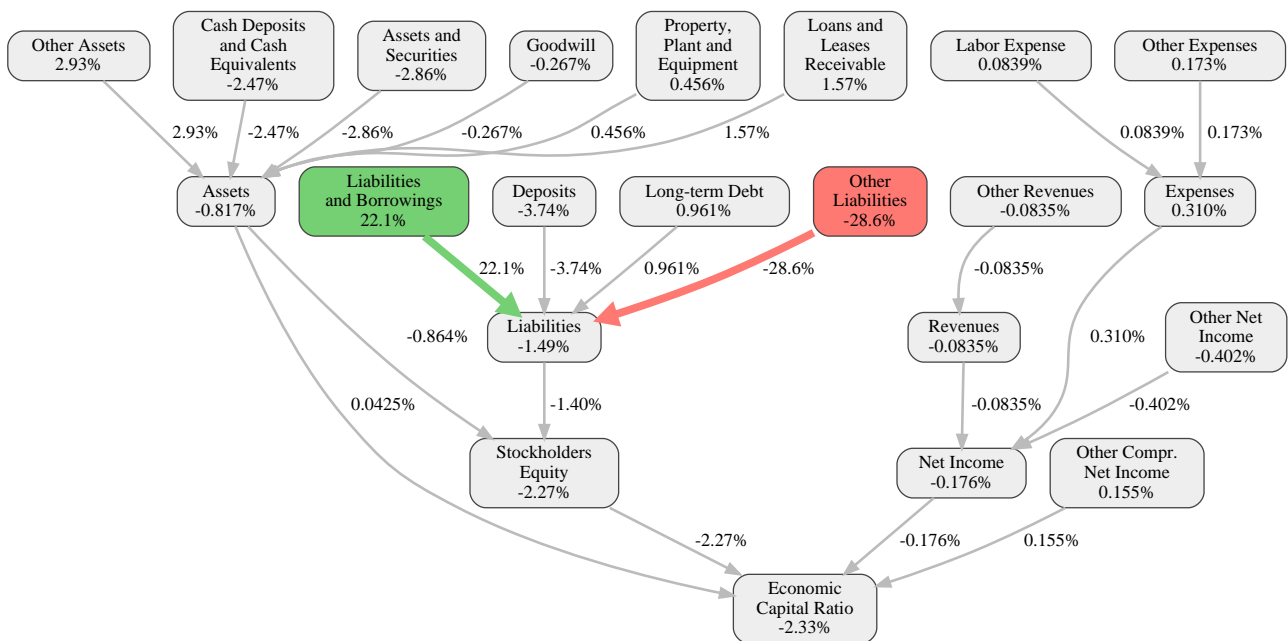




RealRate

STATE BANKS 2015

Heartland Financial USA INC
Rank 148 of 164



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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 22% points. The greatest weakness of Heartland Financial USA INC is the variable Other Liabilities, reducing the Economic Capital Ratio by 29% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.7%, being 2.3% points below the market average of 10%.

Input Variable	Value in 1000 USD
Assets and Securities	59,983
Cash Deposits and Cash Equivalents	73,871
Deposits	4,768,022
Fees	0
Goodwill	35,583
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	0
Loans and Leases Receivable	3,836,554
Long-term Debt	0
Occupancy	0
Other Assets	1,915,658
Other Compr. Net Income	18,864
Other Expenses	13,096
Other Liabilities	788,023
Other Net Income	54,996
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	130,713

Output Variable	Value in 1000 USD
Liabilities	5,556,045
Assets	6,052,362
Expenses	13,096
Revenues	0
Stockholders Equity	496,317
Net Income	41,900
Comprehensive Net Income	60,764
Economic Capital Ratio	7.7%