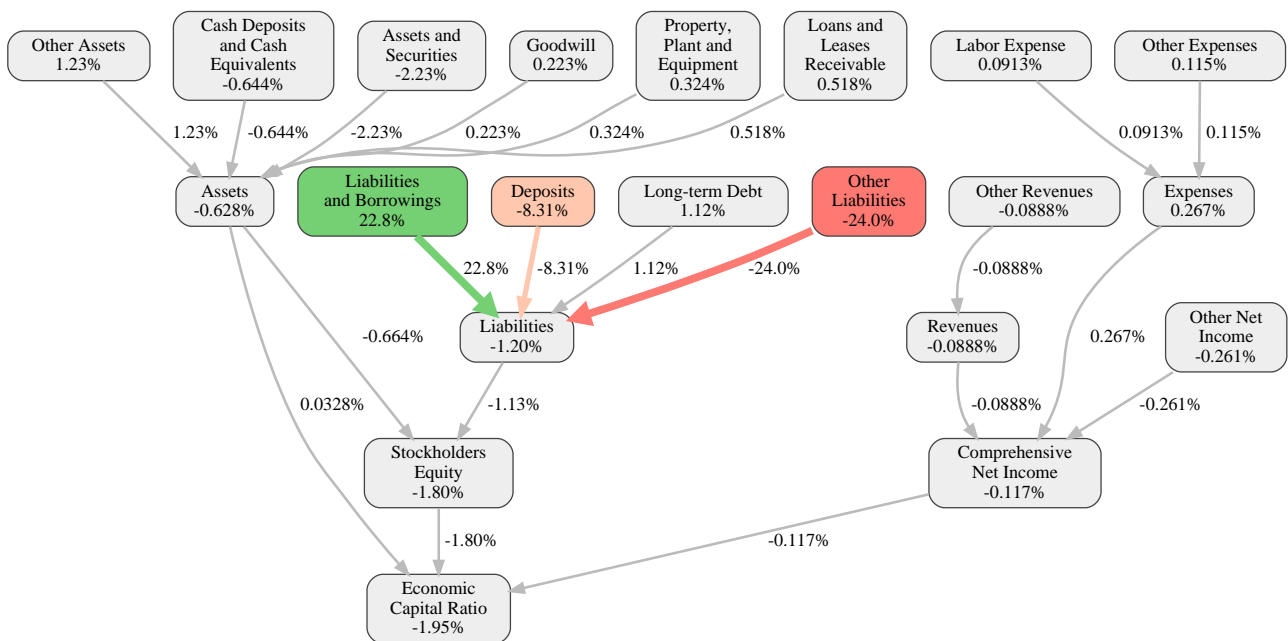




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STATE BANKS 2016

Heartland Financial USA INC
Rank 152 of 177



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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 24% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.7%, being 1.9% points below the market average of 9.7%.

Input Variable	Value in 1000 USD
Assets and Securities	100,256
Cash Deposits and Cash Equivalents	258,799
Deposits	6,405,823
Fees	0
Goodwill	97,900
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	0
Loans and Leases Receivable	4,952,801
Long-term Debt	0
Occupancy	0
Other Assets	2,138,739
Other Compr. Net Income	-7,555
Other Expenses	20,898
Other Liabilities	625,758
Other Net Income	80,940
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	146,259

Output Variable	Value in 1000 USD
Liabilities	7,031,581
Assets	7,694,754
Expenses	20,898
Revenues	0
Stockholders Equity	663,173
Net Income	60,042
Comprehensive Net Income	52,487
Economic Capital Ratio	7.7%