

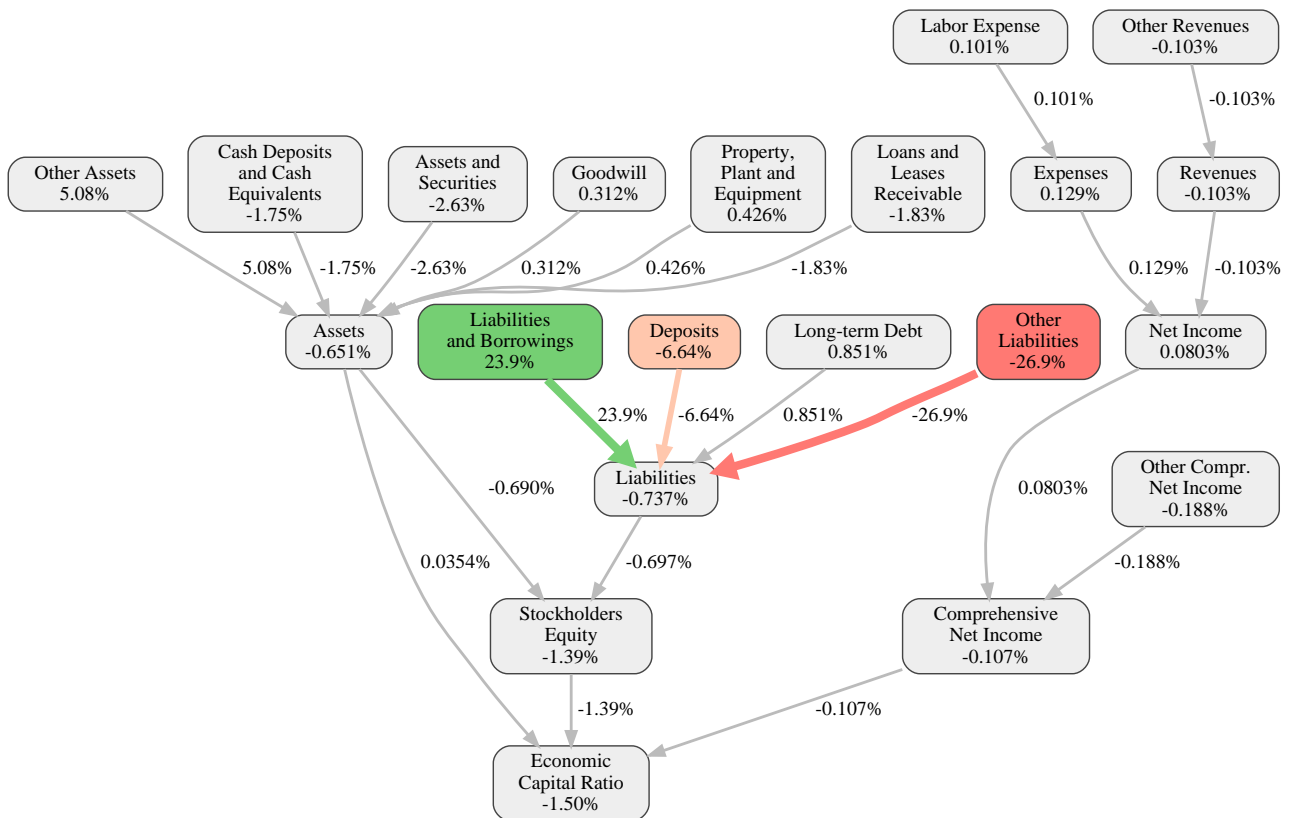


RealRate

# STATE BANKS 2017



Heartland Financial USA INC  
Rank 138 of 177



RealRate

The First AI Rating Agency

www.realrate.ai

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 24% points. The greatest weakness of Heartland Financial USA INC is the variable Other Liabilities, reducing the Economic Capital Ratio by 27% points.

The company's Economic Capital Ratio, given in the ranking table, is 8.0%, being 1.5% points below the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	123,869
Cash Deposits and Cash Equivalents	158,724
Deposits	6,847,411
Fees	0
Goodwill	127,699
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	0
Loans and Leases Receivable	5,297,395
Long-term Debt	0
Occupancy	0
Other Assets	2,375,778
Other Compr. Net Income	-25,019
Other Expenses	36,556
Other Liabilities	658,752
Other Net Income	116,905
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	163,614

Output Variable	Value in 1000 USD
Liabilities	7,506,163
Assets	8,247,079
Expenses	36,556
Revenues	0
Stockholders Equity	740,916
Net Income	80,349
Comprehensive Net Income	55,330
Economic Capital Ratio	8.0%