



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 9.2%, being 0.56% points below the market average of 9.8%.

Input Variable	Value in 1000 USD
Assets and Securities	106,141
Cash Deposits and Cash Equivalents	196,003
Deposits	8,146,909
Fees	0
Goodwill	236,615
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	0
Loans and Leases Receivable	6,335,778
Long-term Debt	0
Occupancy	0
Other Assets	2,763,878
Other Compr. Net Income	11,079
Other Expenses	43,820
Other Liabilities	672,373
Other Net Income	119,092
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	172,324

Output Variable	Value in 1000 USD
Liabilities	8,819,282
Assets	9,810,739
Expenses	43,820
Revenues	0
Stockholders Equity	991,457
Net Income	75,272
Comprehensive Net Income	86,351
Economic Capital Ratio	9.2%