



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 25% 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 11%, being 0.41% points above the market average of 10%.

Input Variable	Value in 1000 USD
Assets and Securities	2,565,550
Cash Deposits and Cash Equivalents	273,630
Deposits	9,396,429
Fees	43,510
Goodwill	391,700
IT and Equipment Expense	12,529
Labor Expense	196,118
Liabilities and Borrowings	0
Loans and Leases Receivable	7,345,734
Long-term Debt	0
Occupancy	25,328
Other Assets	643,974
Other Compr. Net Income	-6,895
Other Expenses	54,991
Other Liabilities	686,402
Other Net Income	419,980
Other Noninterest Expense	49,673
Other Revenues	79,167
Property, Plant and Equipment	187,418

Output Variable	Value in 1000 USD
Liabilities	10,082,831
Assets	11,408,006
Expenses	382,149
Revenues	79,167
Stockholders Equity	1,325,175
Net Income	116,998
Comprehensive Net Income	110,103
Economic Capital Ratio	11%