



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 0.19% points above the market average of 11%.

Input Variable	Value in 1000 USD
Assets and Securities	3,503,115
Cash Deposits and Cash Equivalents	378,734
Deposits	11,044,331
Fees	50,022
Goodwill	446,345
IT and Equipment Expense	12,100
Labor Expense	200,541
Liabilities and Borrowings	0
Loans and Leases Receivable	8,297,522
Long-term Debt	0
Occupancy	25,450
Other Assets	386,323
Other Compr. Net Income	30,723
Other Expenses	42,741
Other Liabilities	587,129
Other Net Income	445,654
Other Noninterest Expense	54,208
Other Revenues	88,537
Property, Plant and Equipment	197,558

Output Variable	Value in 1000 USD
Liabilities	11,631,460
Assets	13,209,597
Expenses	385,062
Revenues	88,537
Stockholders Equity	1,578,137
Net Income	149,129
Comprehensive Net Income	179,852
Economic Capital Ratio	11%