



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 28% points.

The company's Economic Capital Ratio, given in the ranking table, is 10%, being 0.51% points above the market average of 9.6%.

Input Variable	Value in 1000 USD
Assets and Securities	7,780,191
Cash Deposits and Cash Equivalents	435,599
Deposits	16,417,255
Fees	64,600
Goodwill	576,005
IT and Equipment Expense	13,323
Labor Expense	240,114
Liabilities and Borrowings	0
Loans and Leases Receivable	9,844,484
Long-term Debt	0
Occupancy	29,965
Other Assets	433,271
Other Compr. Net Income	-78,471
Other Expenses	84,111
Other Liabilities	675,116
Other Net Income	607,984
Other Noninterest Expense	53,946
Other Revenues	97,998
Property, Plant and Equipment	204,999

Output Variable	Value in 1000 USD
Liabilities	17,092,371
Assets	19,274,549
Expenses	486,059
Revenues	97,998
Stockholders Equity	2,182,178
Net Income	219,923
Comprehensive Net Income	141,452
Economic Capital Ratio	10%