



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 4.9%, being 2.8% points below the market average of 7.7%.

Input Variable	Value in 1000 USD
Assets and Securities	6,644,892
Cash Deposits and Cash Equivalents	363,087
Deposits	17,513,009
Fees	65,606
Goodwill	576,005
IT and Equipment Expense	12,499
Labor Expense	254,478
Liabilities and Borrowings	0
Loans and Leases Receivable	11,318,869
Long-term Debt	0
Occupancy	28,155
Other Assets	1,150,896
Other Compr. Net Income	-614,254
Other Expenses	80,499
Other Liabilities	996,164
Other Net Income	593,592
Other Noninterest Expense	56,055
Other Revenues	115,880
Property, Plant and Equipment	190,479

Output Variable	Value in 1000 USD
Liabilities	18,509,173
Assets	20,244,228
Expenses	497,292
Revenues	115,880
Stockholders Equity	1,735,055
Net Income	212,180
Comprehensive Net Income	-402,074
Economic Capital Ratio	4.9%