



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 27% points. The greatest weakness of Heartland Financial USA INC is the variable Other Liabilities, reducing the Economic Capital Ratio by 31% points.

The company's Economic Capital Ratio, given in the ranking table, is 9.5%, being 0.035% points above the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	5,222,903
Cash Deposits and Cash Equivalents	323,013
Deposits	16,201,714
Fees	78,607
Goodwill	576,005
IT and Equipment Expense	11,599
Labor Expense	251,276
Liabilities and Borrowings	0
Loans and Leases Receivable	11,946,079
Long-term Debt	372,396
Occupancy	26,847
Other Assets	1,166,706
Other Compr. Net Income	167,489
Other Expenses	49,115
Other Liabilities	904,480
Other Net Income	453,679
Other Noninterest Expense	61,240
Other Revenues	104,925
Property, Plant and Equipment	177,001

Output Variable	Value in 1000 USD
Liabilities	17,478,590
Assets	19,411,707
Expenses	478,684
Revenues	104,925
Stockholders Equity	1,933,117
Net Income	79,920
Comprehensive Net Income	247,409
Economic Capital Ratio	9.5%