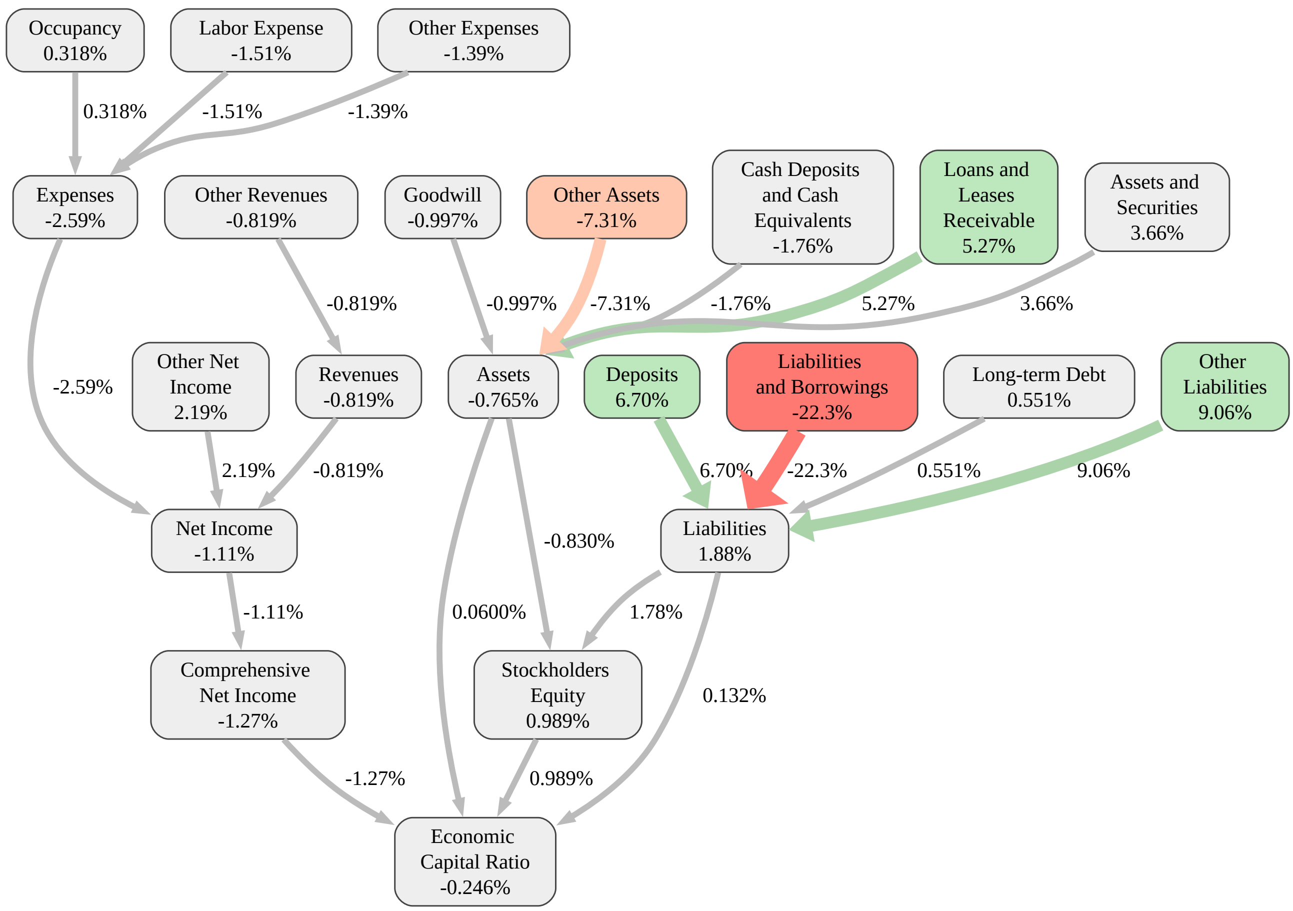
STATE BANKS 2025

Hills Bancorporation
Rank 52 of 96



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HILLS BANK

The relative strengths and weaknesses of Hills Bancorporation 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 Hills Bancorporation compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 9.1% points.The greatest weakness of Hills Bancorporation is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 22% points.

The company's Economic Capital Ratio, given in the ranking table, is 11%, being 0.25% points below the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	955,570
Cash Deposits and Cash Equivalents	123,399
Deposits	3,346,133
Fees	1,922
Goodwill	2,500
IT and Equipment Expense	6,757
Labor Expense	44,548
Liabilities and Borrowings	2,779,757
Loans and Leases Receivable	3,387,521
Long-term Debt	0
Occupancy	0
Other Assets	83,384
Other Compr. Net Income	-124
Other Expenses	35,899
Other Liabilities	-2,078,592
Other Net Income	112,252
Other Noninterest Expense	3,706
Other Revenues	0
Property, Plant and Equipment	35,868

Output Variable	Value in 1000 USD
Liabilities	4,047,298
Assets	4,588,242
Expenses	92,832
Revenues	0
Stockholders Equity	540,944
Net Income	19,420
Comprehensive Net Income	19,296
BaseVar	4,690,223
ECR before LimitedLiability	11%
Economic Capital Ratio	11%