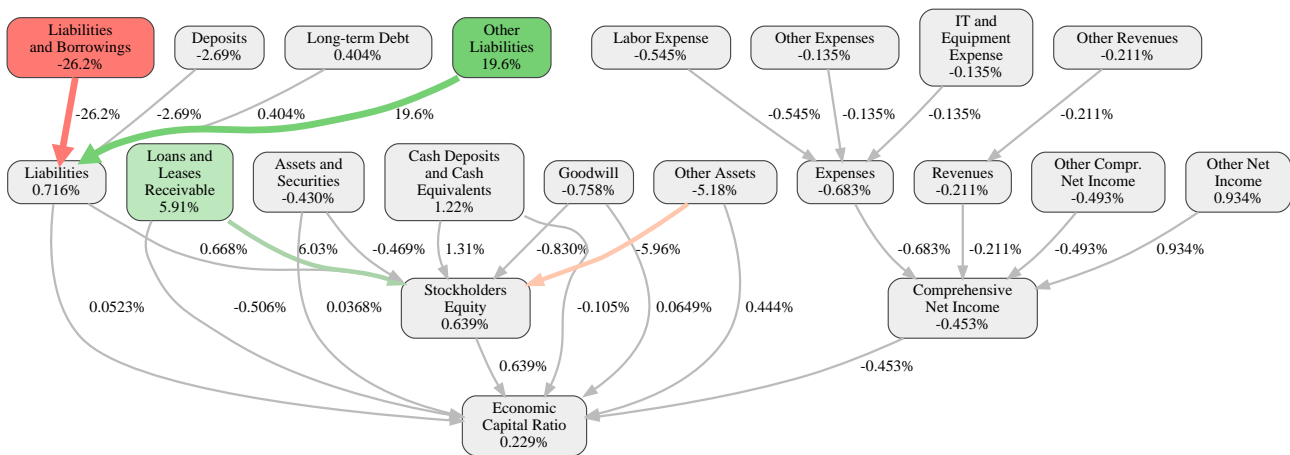




STATE BANKS 2020

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RealRate

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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 20% points. The greatest weakness of HILLS BANCORPORATION is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 26% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.9%, being 0.23% points above the market average of 7.7%.

Input Variable	Value in 1000 USD
Assets and Securities	364,794
Cash Deposits and Cash Equivalents	241,965
Deposits	2,661,364
Fees	194
Goodwill	2,500
IT and Equipment Expense	6,795
Labor Expense	36,709
Liabilities and Borrowings	2,298,764
Loans and Leases Receivable	2,606,277
Long-term Debt	0
Occupancy	0
Other Assets	48,205
Other Compr. Net Income	-7,884
Other Expenses	19,132
Other Liabilities	-2,086,278
Other Net Income	105,276
Other Noninterest Expense	4,434
Other Revenues	0
Property, Plant and Equipment	37,146

Output Variable	Value in 1000 USD
Liabilities	2,873,850
Assets	3,300,887
Expenses	67,264
Revenues	0
Stockholders Equity	427,037
Net Income	38,012
Comprehensive Net Income	30,128
Economic Capital Ratio	7.9%