



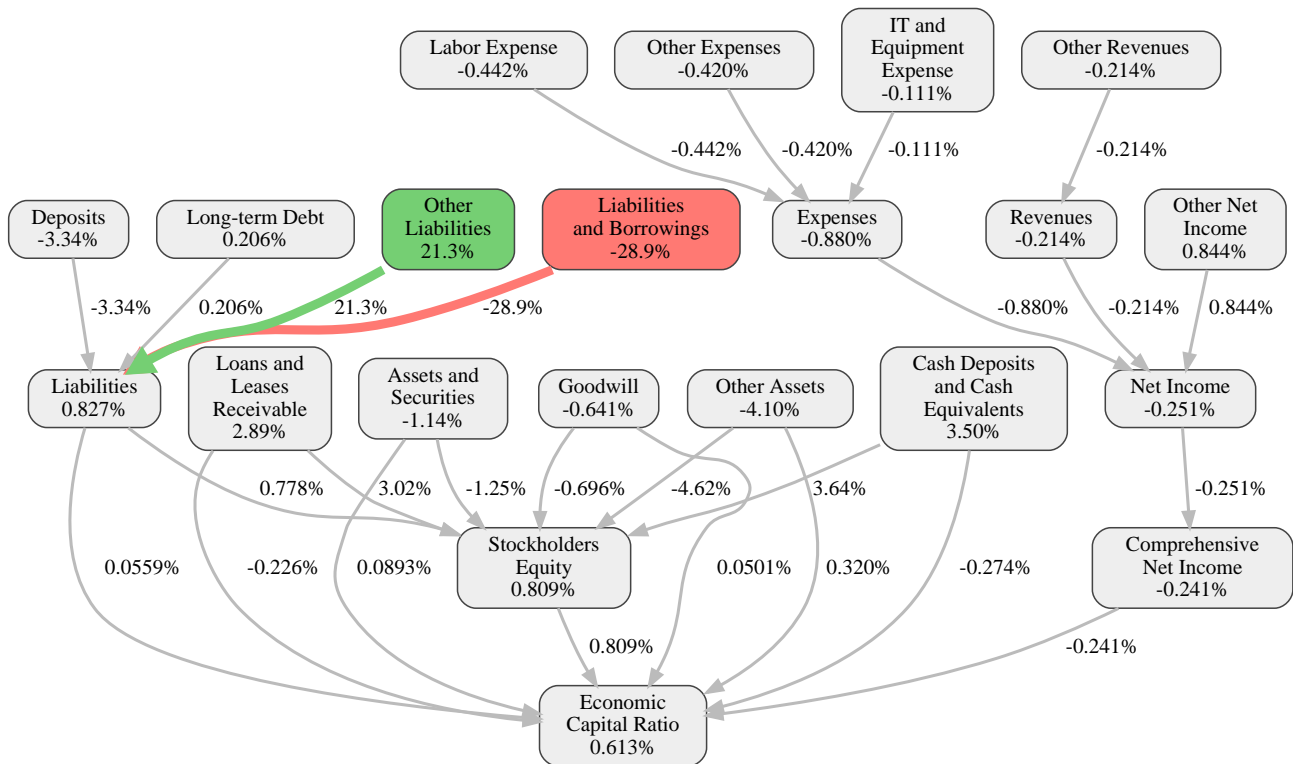
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The relative strengths and weaknesses of HILLS BANCORPORATION are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of HILLS BANCORPORATION compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 21% points. The greatest weakness of HILLS BANCORPORATION is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 29% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.2%, being 0.61% points above the market average of 6.6%.

Input Variable	Value in 1000 USD
Assets and Securities	416,254
Cash Deposits and Cash Equivalents	574,310
Deposits	3,192,568
Fees	856
Goodwill	2,500
IT and Equipment Expense	7,357
Labor Expense	40,621
Liabilities and Borrowings	2,678,283
Loans and Leases Receivable	2,674,012
Long-term Debt	0
Occupancy	0
Other Assets	77,657
Other Compr. Net Income	7,367
Other Expenses	30,570
Other Liabilities	-2,553,645
Other Net Income	105,094
Other Noninterest Expense	7,504
Other Revenues	0
Property, Plant and Equipment	35,878

Output Variable	Value in 1000 USD
Liabilities	3,317,206
Assets	3,780,611
Expenses	86,908
Revenues	0
Stockholders Equity	463,405
Net Income	18,186
Comprehensive Net Income	25,553
Economic Capital Ratio	7.2%