





RealRate

STATE BANKS 2021

HEARTLAND FINANCIAL USA INC Rank 54 of 180



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 15% points. The greatest weakness of HEARTLAND FINANCIAL USA INC is the variable Other Liabilities, reducing the Economic Capital Ratio by 17% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.4%, being 0.78% points above the market average of 6.6%.

Input Variable	Value in 1000 USD
Assets and Securities	6,412,128
Cash Deposits and Cash Equivalents	337,903
Deposits	14,979,905
Fees	54,068
Goodwill	576,005
IT and Equipment Expense	12,514
Labor Expense	202,668
Liabilities and Borrowings	0
Loans and Leases Receivable	9,891,445
Long-term Debt	0
Occupancy	26,554
Other Assets	471,263
Other Compr. Net Income	73,645
Other Expenses	69,359
Other Liabilities	849,203
Other Net Income	464,588
Other Noninterest Expense	43,631
Other Revenues	82,144
Property, Plant and Equipment	219,595

Output Variable	Value in 1000 USD
Liabilities	15,829,108
Assets	17,908,339
Expenses	408,794
Revenues	82,144
Stockholders Equity	2,079,231
Net Income	137,938
Comprehensive Net Income	211,583
Economic Capital Ratio	7.4%