



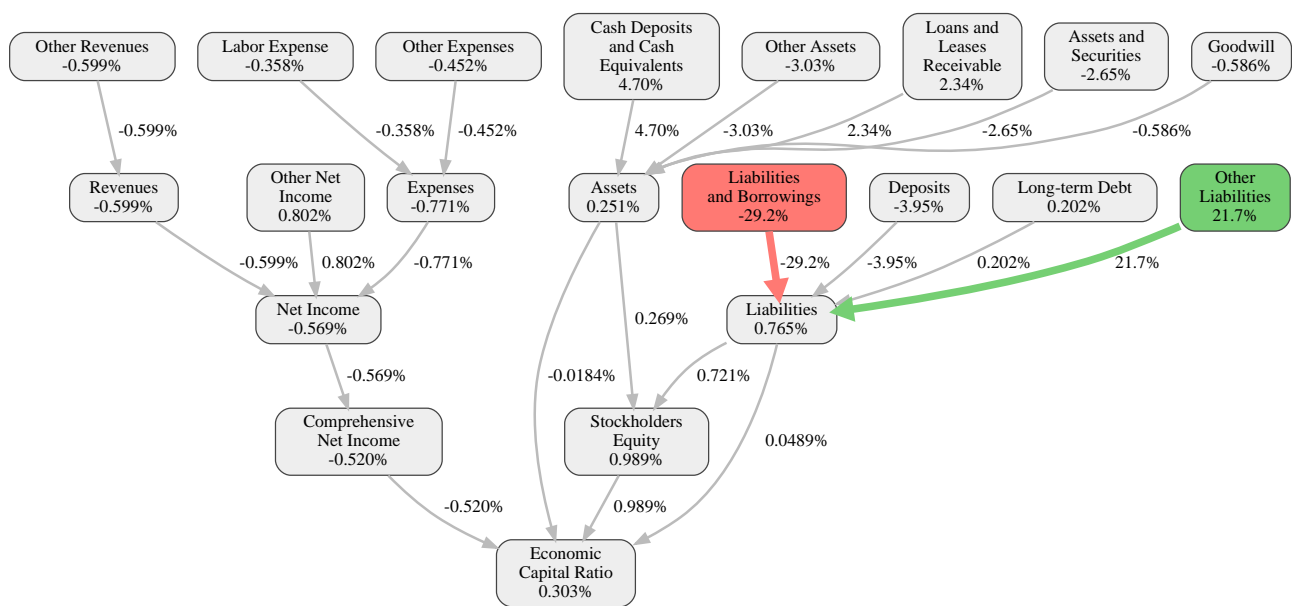
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HILLS BANCORPORATION Rank 54 of 174



HILLS BANK





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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 22% 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 6.8%, being 0.30% points above the market average of 6.5%.

Input Variable	Value in 1000 USD
Assets and Securities	560,153
Cash Deposits and Cash Equivalents	781,918
Deposits	3,533,994
Fees	1,043
Goodwill	2,500
IT and Equipment Expense	7,276
Labor Expense	42,458
Liabilities and Borrowings	2,917,734
Loans and Leases Receivable	2,625,062
Long-term Debt	0
Occupancy	0
Other Assets	40,639
Other Compr. Net Income	-7,305
Other Expenses	34,622
Other Liabilities	-2,895,629
Other Net Income	118,138
Other Noninterest Expense	9,949
Other Revenues	0
Property, Plant and Equipment	34,290

Output Variable	Value in 1000 USD
Liabilities	3,556,099
Assets	4,044,562
Expenses	95,348
Revenues	0
Stockholders Equity	488,463
Net Income	22,790
Comprehensive Net Income	15,485
Economic Capital Ratio	6.8%