



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 25% points.

The company's Economic Capital Ratio, given in the ranking table, is 5.9%, being 1.3% points above the market average of 4.6%.

Input Variable	Value in 1000 USD
Assets and Securities	783,722
Cash Deposits and Cash Equivalents	36,641
Deposits	3,357,367
Fees	1,079
Goodwill	2,500
IT and Equipment Expense	6,937
Labor Expense	43,468
Liabilities and Borrowings	2,725,875
Loans and Leases Receivable	3,066,981
Long-term Debt	0
Occupancy	0
Other Assets	57,119
Other Compr. Net Income	-42,537
Other Expenses	34,842
Other Liabilities	-2,582,032
Other Net Income	111,512
Other Noninterest Expense	2,363
Other Revenues	0
Property, Plant and Equipment	33,518

Output Variable	Value in 1000 USD
Liabilities	3,501,210
Assets	3,980,481
Expenses	88,689
Revenues	0
Stockholders Equity	479,271
Net Income	22,823
Comprehensive Net Income	-19,714
Economic Capital Ratio	5.9%