

Heartland Financial USA Inc. Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

<https://marketpublishers.com/r/H145FA77F5EBEN.html>

Date: May 2025

Pages: 50

Price: US\$ 499.00 (Single User License)

ID: H145FA77F5EBEN

Abstracts

Heartland Financial USA Inc. Fundamental Company Report provides a complete overview of the company's affairs. All available data is presented in a comprehensive and easily accessed format. The report includes financial and SWOT information, industry analysis, opinions, estimates, plus annual and quarterly forecasts made by stock market experts. The report also enables direct comparison to be made between Heartland Financial USA Inc. and its competitors. This provides our Clients with a clear understanding of Heartland Financial USA Inc. position in the Industry.

The report contains detailed information about Heartland Financial USA Inc. that gives an unrivalled in-depth knowledge about internal business-environment of the company: data about the owners, senior executives, locations, subsidiaries, markets, products, and company history.

Another part of the report is a SWOT-analysis carried out for Heartland Financial USA Inc.. It involves specifying the objective of the company's business and identifies the different factors that are favorable and unfavorable to achieving that objective. SWOT-analysis helps to understand company's strengths, weaknesses, opportunities, and possible threats against it.

The Heartland Financial USA Inc. financial analysis covers the income statement and ratio trend-charts with balance sheets and cash flows presented on an annual and quarterly basis. The report outlines the main financial ratios pertaining to profitability, margin analysis, asset turnover, credit ratios, and

company's long-term solvency. This sort of company's information will assist and strengthen your company's decision-making processes.

In the part that describes Heartland Financial USA Inc. competitors and the industry in whole, the information about company's financial ratios is compared to those of its competitors and to the industry. The unique analysis of the market and company's competitors along with detailed information about the internal and external factors affecting the relevant industry will help to manage your business environment. Your company's business and sales activities will be boosted by gaining an insight into your competitors' businesses.

Also the report provides relevant news, an analysis of PR-activity, and stock price movements. The latter are correlated with pertinent news and press releases, and annual and quarterly forecasts are given by a variety of experts and market research firms. Such information creates your awareness about principal trends of Heartland Financial USA Inc. business.

About Heartland Financial USA Inc.

Heartland Financial USA, Inc. operates as a multi-bank holding company. The company has 10 bank subsidiaries in the states of Iowa, Illinois, Wisconsin, New Mexico, Arizona, Montana, Colorado, and Minnesota. Its bank subsidiaries have 61 banking locations.

Subsidiaries

The company's bank subsidiaries include Dubuque Bank and Trust Company, which has two wholly-owned subsidiaries, including DB&T Insurance, Inc., a multi-line insurance agency and DB&T Community Development Corp., a partner in low-income housing and historic rehabilitation projects; Galena State Bank & Trust Co.; First Community Bank; Riverside Community Bank; Wisconsin Community Bank; New Mexico Bank & Trust; Rocky Mountain Bank; Arizona Bank & Trust; Summit Bank & Trust; and Minnesota Bank & Trust.

The company has eight active non-bank subsidiaries, including Citizens Finance Co., which is a consumer finance company; Heartland Community Development Inc., a property management company with a primary purpose of holding and managing certain nonperforming assets acquired from its subsidiaries; and Heartland Financial Statutory Trust III, Heartland Financial Statutory Trust IV, Heartland Financial Statutory

Trust V, Heartland Financial Statutory Trust VI, Heartland Financial Statutory Trust VII, and Rocky Mountain Statutory Trust I, which are special purpose trust subsidiaries of it formed for the purpose of the offering of cumulative capital securities.

Services

The company subsidiaries provide commercial and retail banking in the communities in which they are located. Deposit products offered by its subsidiaries include checking and other demand deposit accounts, NOW accounts, savings accounts, money market accounts, certificates of deposit, individual retirement accounts, health savings accounts, and other time deposits. Loans include commercial and industrial, agricultural, real estate mortgage, consumer, home equity, and lines of credit. Other products and services include VISA debit cards, automated teller machines, online banking, safe deposit boxes, and trust services. The principal service of its subsidiaries consists of making loans to and accepting deposits from businesses and individuals. These loans are made at the offices of the bank subsidiaries. Its subsidiaries also engage in activities that are related to banking, including investment brokerage and insurance sales.

Lending Activities

The company subsidiaries provide a range of commercial and retail lending services to businesses and individuals. These credit activities include agricultural, commercial, residential real estate, and consumer loans.

Commercial Loans: The company subsidiaries have a commercial loan base. Its subsidiaries' portfolios include loans to wholesalers, hospitality industry, real estate developers, manufacturers, building contractors, business services companies, and retailers. Its subsidiaries provide a range of business loans, including lines of credit for working capital and operational purposes, and term loans for the acquisition of equipment and real estate.

Agricultural Loans: Agricultural loans are emphasized by Dubuque Bank and Trust Company, Rocky Mountain Bank, Wisconsin Community Bank's Monroe banking center, and New Mexico Bank & Trust's Clovis banking offices. Agricultural loans, majority of which are secured by crops, machinery, and real estate, are provided to finance capital improvements and farm operations, as well as acquisitions of livestock and machinery.

Residential Real Estate Mortgage Loans: The company sells residential real estate mortgage loans into the secondary market and retains servicing on the loans sold to Fannie Mae.

Consumer Lending: The company subsidiaries' consumer lending departments provide various types of consumer loans, including motor vehicle, home improvement, home equity, and small personal credit lines. Citizens Finance Co. involves in consumer lending and serves the consumer credit needs of approximately 8,200 customers in Iowa, Illinois, and Wisconsin from its Dubuque, Davenport and Cedar Rapids, Iowa; Madison and Appleton, Wisconsin; and Loves Park, Crystal Lake and Tinley Park, Illinois offices.

Trust and Investment Services

Dubuque Bank and Trust Company, Galena State Bank & Trust Co., Riverside Community Bank, Wisconsin Community Bank, New Mexico Bank & Trust, Arizona Bank & Trust, and Minnesota Bank & Trust offer trust and investment services in their respective communities. Collectively, its subsidiaries provide a complement of trust and investment services for individuals and corporations.

Dubuque Bank and Trust Company provides socially responsible investment services, and it manages investment portfolios for religious and other non-profit organizations located throughout the United States. Dubuque Bank and Trust Company also provides daily valuation 401(k) plans and other retirement services, including retirement plan for its employees.

The company has formed a strategic alliance with LPL Financial Institution Services, a division of LPL Financial, to operate independent securities offices at the bank subsidiaries. Through LPL Financial, it offers an array of investment services, including mutual funds, annuities, retirement products, education savings products, brokerage services, employer sponsored plans, and insurance products. A line of vehicle, property and casualty, life, and disability insurance; and tax-free annuities are also offered by it through DB&T Insurance.

Investment Portfolio

As of December 31, 2009, the company's investment portfolio included U.S. government corporations and agencies; mortgage-backed securities; obligations of states and political subdivisions; and other securities.

History

Heartland Financial USA, Inc. was founded in 1993.

The above Company Fundamental Report is a half-ready report and contents are subject to change.

It means that we have all necessary data in our database to prepare the report but need **2-3 days** to complete it. During this time we are also updating the report with respect to the current moment. So, you can get all the most recent data available for the same price. Please note that preparation of additional types of analyses requires extra time.

Contents

RESEARCH METHODOLOGY

DISCLAIMER

1. HEARTLAND FINANCIAL USA INC. COMPANY PROFILE

- 1.1. Key facts
- 1.2. Financial Performance
- 1.3. Key Executives
- 1.4. Ownership and Major Holders
- 1.5. Company History

2. HEARTLAND FINANCIAL USA INC. BUSINESS OVERVIEW

- 2.1. Business Description
- 2.2. Major Products and Services
- 2.3. Markets and Sales Activities
- 2.4. Locations, Subsidiaries, Operating Units

3. HEARTLAND FINANCIAL USA INC. SWOT ANALYSIS

- 3.1. Overview
- 3.2. Strengths
- 3.3. Weaknesses
- 3.4. Opportunities
- 3.5. Threats

4. HEARTLAND FINANCIAL USA INC. FINANCIAL ANALYSIS

- 4.1. Financial Statements
 - 4.1.1. Income Statement
 - 4.1.2. Balance Sheet
 - 4.1.3. Cash Flow
- 4.2. Financial Ratios
 - 4.2.1. Profitability
 - 4.2.2. Margin Analysis

- 4.2.3. Asset Turnover
- 4.2.4. Credit Ratios
- 4.2.5. Long-Term Solvency
- 4.2.6. Growth Over Prior Year
- 4.2.7. Financial Ratios Charts
- 4.3. Stock Market Snapshot

5. HEARTLAND FINANCIAL USA INC. COMPETITORS AND INDUSTRY ANALYSIS

- 5.1. Heartland Financial USA Inc. Direct Competitors
- 5.2. Comparison of Heartland Financial USA Inc. and Direct Competitors Financial Ratios
- 5.3. Comparison of Heartland Financial USA Inc. and Direct Competitors Stock Charts
- 5.4. Heartland Financial USA Inc. Industry Analysis
 - 5.4.1. Industry Snapshot
 - 5.4.2. Heartland Financial USA Inc. Industry Position Analysis

6. HEARTLAND FINANCIAL USA INC. NEWS & EVENTS

- 6.1. News & PR Activity Analysis
- 6.2. IR Corporate News
- 6.3. Marketing News
- 6.4. Corporate Events

7. HEARTLAND FINANCIAL USA INC. EXPERTS REVIEW¹

- 7.1. Experts Consensus
- 7.2. Experts Revisions

8. HEARTLAND FINANCIAL USA INC. ENHANCED SWOT ANALYSIS²

9. UNITED STATES PESTEL ANALYSIS²

- 9.1. Political Factors
- 9.2. Economic Factors
- 9.3. Social Factors
- 9.4. Technological Factors
- 9.5. Environmental Factors
- 9.6. Legal Factors

10. HEARTLAND FINANCIAL USA INC. IFE, EFE, IE MATRICES²

- 10.1. Internal Factor Evaluation Matrix
- 10.2. External Factor Evaluation Matrix
- 10.3. Internal External Matrix

11. HEARTLAND FINANCIAL USA INC. PORTER FIVE FORCES ANALYSIS²

12. HEARTLAND FINANCIAL USA INC. VRIO ANALYSIS²

APPENDIX: RATIO DEFINITIONS

LIST OF FIGURES

Heartland Financial USA Inc. Annual Revenues in Comparison with Cost of Goods Sold and Gross Profit
Profit Margin Chart
Operating Margin Chart
Return on Equity (ROE) Chart
Return on Assets (ROA) Chart
Debt to Equity Chart
Current Ratio Chart
Heartland Financial USA Inc. 1-year Stock Charts
Heartland Financial USA Inc. 5-year Stock Charts
Heartland Financial USA Inc. vs. Main Indexes 1-year Stock Chart
Heartland Financial USA Inc. vs. Direct Competitors 1-year Stock Charts
Heartland Financial USA Inc. Article Density Chart

1 – Data availability depends on company's security policy.

2 – These sections are available only when you purchase a report with appropriate additional types of analyses.
The complete financial data is available for publicly traded companies.

List Of Tables

LIST OF TABLES

Heartland Financial USA Inc. Key Facts
Profitability
Management Effectiveness
Income Statement Key Figures
Balance Sheet Key Figures
Cash Flow Statement Key Figures
Financial Performance Abbreviation Guide
Heartland Financial USA Inc. Key Executives
Heartland Financial USA Inc. Major Shareholders
Heartland Financial USA Inc. History
Heartland Financial USA Inc. Products
Revenues by Segment
Revenues by Region
Heartland Financial USA Inc. Offices and Representations
Heartland Financial USA Inc. SWOT Analysis
Yearly Income Statement Including Trends
Income Statement Latest 4 Quarters Including Trends
Yearly Balance Sheet Including Trends
Balance Sheet Latest 4 Quarters Including Trends
Yearly Cash Flow Including Trends
Cash Flow Latest 4 Quarters Including Trends
Heartland Financial USA Inc. Profitability Ratios
Margin Analysis Ratios
Asset Turnover Ratios
Credit Ratios
Long-Term Solvency Ratios
Financial Ratios Growth Over Prior Year
Heartland Financial USA Inc. Capital Market Snapshot
Heartland Financial USA Inc. Direct Competitors Key Facts
Direct Competitors Profitability Ratios
Direct Competitors Margin Analysis Ratios
Direct Competitors Asset Turnover Ratios
Direct Competitors Credit Ratios
Direct Competitors Long-Term Solvency Ratios
Industry Statistics

Heartland Financial USA Inc. Industry Position
Company vs. Industry Income Statement Analysis
Company vs. Industry Balance Sheet Analysis
Company vs. Industry Cash Flow Analysis
Company vs. Industry Ratios Comparison
Heartland Financial USA Inc. Consensus Recommendations¹
Analyst Recommendation Summary¹
Price Target Summary¹
Experts Recommendation Trends¹
Revenue Estimates Analysis¹
Earnings Estimates Analysis¹
Historical Surprises¹
Revenue Estimates Trend¹
Earnings Estimates Trend¹
Revenue Revisions¹

ANALYSIS FEATURES

SWOT Analysis

SWOT, which stands for Strengths, Weaknesses, Opportunities and Threats, is an analytical framework that identifies the internal and external factors that are favorable and unfavorable for a company.

Enhanced SWOT Analysis

Enhanced SWOT is a 3x3 grid that arranges strengths, weaknesses, opportunities and threats into one scheme:

How to use the strengths to take advantage of the opportunities?

How to use the strengths to reduce likelihood and impact of the threats?

How to overcome the weaknesses that obstruct taking advantage of the opportunities?

How to overcome the weaknesses that can make the threats a reality?

Upon answering these questions a company can develop a project plan to improve its business performance.

PESTEL Analysis

PESTEL (also termed as PESTLE) is an ideal tool to strategically analyze what influence different outside factors – political, economic, sociocultural, technological, environmental and legal – exert on a business to later chart its long term targets.

Being part of the external analysis when carrying out a strategic assessment or performing a market study, PESTEL gives an overview of diverse macro-environmental factors that any company should thoughtfully consider. By perceiving these outside environments, businesses can maximally benefit from the opportunities while minimizing the threats to the organization.

Key Factors Examined by PESTEL Analysis:

Political – What opportunities and pressures are brought by political bodies and what is the degree of public regulations' impact on the business?

Economic – What economic policies, trends and structures are expected to affect the organization, what is this influence's degree?

Sociological – What cultural and societal aspects will work upon the demand for the business's products and operations?

Technological – What impact do the technological aspects, innovations, incentives and barriers have on the organization?

Environmental – What environmental and ecological facets, both locally and farther afield, are likely to predetermine the business?

Legal – What laws and legislation will exert influence on the style the business is carried out?

IFE, EFE, IE Matrices

The Internal Factor Evaluation matrix (IFE matrix) is a strategic management tool helping audit or evaluate major weaknesses and strengths in a business's functional areas. In addition, IFE matrix serves as a basis for identifying and assessing relationships amongst those areas. The IFE matrix is utilised in strategy formulation.

The External Factor Evaluation matrix (EFE matrix) is a tool of strategic management that is typically utilised to assess current market conditions. It is an ideal instrument for visualising and prioritising the threats and opportunities a firm is facing.

The essential difference between the above mentioned matrices lies in the type of factors incorporated in the model; whilst the latter is engaged in internal factors, the former deals exceptionally with external factors – those exposed to social, political, economic, legal, etc. external forces.

Being a continuation of the EFE matrix and IFE matrix models, the Internal External matrix (IE matrix) rests upon an investigation of external and internal business factors

integrated into one suggestive model.

Porter Five Forces Analysis

The Porter's five forces analysis studies the industry of operation and helps the company find new sources of competitive advantage. The analysis surveys an industry through five major questions:

What composes a threat of substitute products and services?

Is there a threat of new competitors entering the market?

What is the intensity of competitive rivalry?

How big is the bargaining power of buyers?

How significant is the bargaining power of suppliers?

VRIO Analysis

VRIO stands for Value, Rarity, Imitability, Organization. This analysis helps to evaluate all company's resources and capabilities and bring them together into one aggregate table that includes:

Tangible resources

Financial

Physical

Technological

Organizational

Intangible resources

Human

Innovation and Creativity

Reputation

Organizational capabilities

The result of the analysis gives a clear picture of company's competitive and economic implications, answering the questions if the resources mentioned above are:

Valuable?

Rare?

Costly to imitate?

Organized properly?

I would like to order

Product name: Heartland Financial USA Inc. Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

Product link: <https://marketpublishers.com/r/H145FA77F5EBEN.html>

Price: US\$ 499.00 (Single User License / Electronic Delivery)

If you want to order Corporate License or Hard Copy, please, contact our Customer Service:

info@marketpublishers.com

Payment

To pay by Credit Card (Visa, MasterCard, American Express, PayPal), please, click button on product page <https://marketpublishers.com/r/H145FA77F5EBEN.html>