



news

CONTACT:

Bill Callahan
President
602.381.2080

Tina Newman
Regional Marketing & Sales Support Director
602.381.2081

*Arizona Bank & Trust,
a subsidiary of Heartland Financial USA, Inc.
“A Forbes Best Bank 2018”*



**PARENT COMPANY OF ARIZONA BANK & TRUST RECOGNIZED
AS A FORBES BEST BANK IN AMERICA FOR 2018**

Phoenix, AZ, February 20, 2018 — Arizona Bank & Trust, through its parent company, Heartland Financial USA, Inc. (NASDAQ:HTLF), has been named a “*Forbes Best Bank 2018*.”

In its annual review of the largest publicly traded banks and thrifts, *Forbes* ranked Heartland 60th among a nationwide group of 100 leading banking organizations with assets ranging from \$9 billion to over \$2 trillion.

“We are proud to be named among the Best Banks in America for 2018,” said Bill Callahan, President at Arizona Bank & Trust. “As a community bank, what sets us apart is our strong commitment to our customers, combined with access to ‘big-bank’ products and services as part of Heartland.”

“The *Forbes* ranking underscores the benefits of our unique structure—the strength and capabilities of a big bank, combined with the personal touch and local decision-making of a community bank,” Callahan said. Arizona Bank & Trust offers full-service branches where experts can meet all financial needs throughout the community.

To compile the rankings, *Forbes* used data collected by SNL Financial through the third quarter of 2017 on the country’s largest publicly traded banks and thrifts. The data covered ten metrics of financial health: return on average equity; net interest margin; nonperforming loans (NPLs) as a percentage of loans; nonperforming assets as percentage of assets; reserves as a percentage of NPLs; two capital ratios (Tier 1 and risk-based); and leverage ratio. *Forbes* generated its ranking based on an average of the individual ranks of each metric.

About Arizona Bank & Trust

Arizona Bank & Trust, a subsidiary of Heartland Financial USA, Inc., (NASDAQ: HTLF), is a state chartered bank with more than \$607 million in assets with offices in Phoenix, Scottsdale, Mesa, Chandler, Tempe, Glendale, Gold Canyon and Gilbert. Arizona Bank & Trust provides an array of products and services to fulfill the financial needs of individuals and businesses. It's headquartered at 2036 E. Camelback Road, Phoenix, Arizona. The bank specializes in business lending and deposit services, and provides a wide variety of personal credit and deposit services along with complete electronic banking programs. Visit www.arizbank.com or call 602.381.2090 for more information. The bank is a member of FDIC and an Equal Housing Lender.

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