



news

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*Arizona Bank & Trust,
a subsidiary of Heartland Financial USA, Inc.
"A Forbes Best Bank 2013"*



**PARENT COMPANY OF ARIZONA BANK & TRUST RECOGNIZED
AS A FORBES BEST BANK IN AMERICA FOR 2013**

Phoenix, AZ, March 5, 2013 — Arizona Bank & Trust, through its parent company, Heartland Financial USA, Inc. (NASDAQ:HTLF), has been named a “*Forbes Best Bank 2013*.”

In its annual review of the largest publicly traded banks and thrifts, *Forbes* ranked Heartland 39th among a nationwide group of 100 leading banking organizations with assets ranging from \$4.5 billion to over \$2 trillion.

“We are proud to be named among the best banks in America for 2013,” said Jerry Schwallier, President and CEO of Arizona Bank & Trust. “As community banks, 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.”

To compile the rankings, *Forbes* used data collected by SNL Financial through the third quarter of 2012 on the country’s largest publicly traded banks and thrifts. The data covered eight 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.

““We attribute our strong performance to our loyal and satisfied customers, our disciplined financial management and our employees,” said Schwallier.

In 2012, Heartland net income increased by 76 percent over 2011, with earnings per share growing by 122 percent. That strong shared success provides Arizona Bank & Trust with an outstanding platform for continued growth.

About Arizona Bank & Trust

Arizona Bank & Trust, a subsidiary of Heartland Financial USA, Inc., (NASDAQ: HTLF), is a state chartered bank with more than \$307 million in assets with offices in Phoenix, Scottsdale, Mesa, Chandler, Tempe 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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