



news

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



**PARENT COMPANY OF DUBUQUE BANK & TRUST RECOGNIZED  
AS A FORBES BEST BANK IN AMERICA AGAIN THIS YEAR**

**Dubuque, IA, February 18, 2018** — Dubuque Bank and Trust, through its parent company, Heartland Financial USA, Inc. (NASDAQ:HTLF), has been named a “*Forbes Best Bank 2018*.” Heartland Financial USA is the only bank headquartered in Iowa to receive the prestigious recognition from Forbes, again this year.

In its annual review of the largest publicly traded banks and thrifts, *Forbes* ranked Heartland 60<sup>th</sup> 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 Lynn H. “Tut” Fuller, President and CEO of Dubuque Bank and 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,” Fuller said. Dubuque Bank and 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 Dubuque Bank and Trust Company**

Dubuque Bank and Trust Company (DB&T), a subsidiary of Heartland Financial USA, Inc., (NASDAQ: HTLF), is a state chartered bank with more than \$1.4 billion in assets and serving customers in the Tri-State region of Dubuque County in northeast Iowa, portions of Grant County in southwest Wisconsin and Jo Daviess County in northwest Illinois. Additionally, the bank serves the Keokuk, Iowa and Carthage, Illinois areas through First Community Bank. The bank operates ten branch offices in Dubuque County with three offices in Keokuk and Carthage. 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. For more information visit [www.dubuquebank.com](http://www.dubuquebank.com) or call (877) 280-1851. DB&T is a member of the Federal Deposit Insurance Corporation and an Equal Housing Lender.

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