news

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

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

Dubuque, IA, March 5, 2013 — Dubuque 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 Doug Horstmann, President and CEO of Dubuque 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 Horstmann.

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 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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