



news

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*Illinois Bank & Trust,  
a subsidiary of Heartland Financial  
"A Forbes Best Bank 2017"*



## **ILLINOIS BANK & TRUST RECOGNIZED AS A FORBES BEST BANK IN AMERICA FOR 2017**

*Illinois Bank & Trust's Parent Company, Heartland Financial USA, Inc., Recognized Among  
America's Leading Financial Institutions*

**Rockford, IL, May 10, 2017** — [Illinois Bank & Trust](#), a subsidiary of [Heartland Financial USA, Inc. \(NASDAQ:HTLF\)](#), has been named a "Forbes Best Bank 2017."

In its annual review of the largest publicly traded banks and thrifts, *Forbes* ranked Heartland Financial USA, Inc. 44<sup>th</sup> among a nationwide group of 100 leading banking organizations with assets ranging from under \$8 billion to over \$2.5 trillion.

"We are proud to be named among the best banks in America for 2017," said Jeff Hultman, President and CEO of Illinois 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."

To compile [the rankings](#), *Forbes* used data collected by S&P Global Market Intelligence through the third quarter of 2016 on the country's largest publicly traded banks and thrifts. The data covered 10 metrics related to growth, profitability, capital adequacy and asset quality. Metrics included return on average tangible equity, return on average assets, net interest margin, efficiency ratio and net charge-offs as a percent of total loans. Nonperforming assets as a percent of assets, risk-based capital ratio and reserves as a percent of nonperforming assets were also factored in.

"We attribute our strong performance to both our loyal and satisfied customers and our disciplined financial management," said Hultman.

In 2016, Heartland's net income increased by 35 percent over 2015, with earnings per share growing by 14 percent. That strong shared success provides Illinois Bank & Trust with an outstanding platform for continued growth.

**About Illinois Bank & Trust**

Illinois Bank & Trust, a subsidiary of [Heartland Financial USA, Inc.](#), (NASDAQ: HTLF), serves customers from eleven locations in the Rockford metropolitan area, Rock Falls/Sterling region, Galena, Elizabeth and Stockton, Illinois markets. The \$746 million bank offers commercial, personal, agriculture, and private client services. For more information, visit [www.illinoisbank.com](http://www.illinoisbank.com) or call 815.637.7019. Illinois Bank & Trust is a member of the FDIC and an Equal Housing Lender.

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