



news

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*Citywide Banks,
a subsidiary of Heartland Financial USA, Inc.
“A Forbes Best Bank 2018”*



**PARENT COMPANY OF CITYWIDE BANKS RECOGNIZED AS A
FORBES BEST BANK IN AMERICA FOR 2018**

Denver, CO, February 20, 2018 — Citywide Banks 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 Kevin Quinn, President and CEO at Citywide Banks. “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,” Quinn said. Citywide Banks 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.

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About Citywide Banks

Citywide Banks, is a subsidiary of Heartland Financial USA, Inc. (NASDAQ:HTLF). Citywide Banks is a state-chartered, community-invested bank with assets of approximately \$2.3 billion and banking centers located across Colorado's Front Range, Foothills and Mountain communities. Citywide Banks is committed to delivering responsive service, local expertise, and comprehensive financial tools for Colorado businesses and families. For more than 50 years, Citywide Banks has been dedicated to finding ways it can impact its local community and to move Colorado forward. Visit www.citywidebanks.com to learn more. Citywide Banks is a member FDIC and an Equal Housing Lender.