



news

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*Centennial Bank and Trust,
a subsidiary of Heartland Financial
"A Forbes Best Bank 2017"*



CENTENNIAL BANK AND TRUST RECOGNIZED AS A FORBES BEST BANK IN AMERICA FOR 2017

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

Denver, CO, May 10, 2017 — [Centennial Bank and 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. 44th 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 Steve Ward, President of Centennial Bank and 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 Ward.

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 Centennial Bank and Trust with an outstanding platform for continued growth.

About Centennial Bank and Trust

Centennial Bank and Trust, a subsidiary of [Heartland Financial USA, Inc.](#), (NASDAQ: HTLF), is a state-chartered community-invested bank with assets of more than \$839 million and 17 Banking Centers located in Boulder, Breckenridge, Broomfield, Centennial, Conifer, Downtown Denver, Edwards, Englewood, Erie, Evergreen, Golden, Idaho Springs, Nederland, Steamboat Springs, Thornton, Vail and Winter Park. With a focus on business and personal lending, and deposit services, we are dedicated to making *Great Things Happen!*TM for our customers. Visit www.centennialbanking.com or call 303.460.4718 to learn more. Centennial Bank and Trust is a member of the FDIC and an Equal Housing Lender.

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