

RIVERSIDE

COMMUNITY BANK

news

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*Riverside Community Bank,
a subsidiary of Heartland Financial USA, Inc.
"A Forbes Best Bank 2013"*

The logo is a dark blue rectangle with white text. It is divided into three horizontal sections by thin white lines. The top section contains the word "Forbes" on the left and "2013" on the right. The middle section contains the words "BEST BANKS" in all caps. The bottom section contains the words "IN AMERICA" in all caps.

**PARENT COMPANY OF RIVERSIDE COMMUNITY BANK
RECOGNIZED AS A FORBES BEST BANK IN AMERICA FOR 2013**

Rockford, IL, March 5, 2013 — Riverside Community Bank, 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 Steve Ward, President and CEO of Riverside Community Bank. “As community banks, what sets us apart is our strong commitment to our customers, our community and our employees. 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 Ward.

In 2012, Heartland net income increased by 76 percent over 2011, with earnings per share growing by 122 percent. That strong shared success provides Riverside Community Bank with an outstanding platform for continued growth.

About Riverside Community Bank

Riverside Community Bank, a subsidiary of Heartland Financial USA, Inc., (NASDAQ: HTLF), is a state chartered bank with more than \$450 million in assets with four banking centers and an extensive ATM network, many in Road Ranger convenience stores throughout the Northern Illinois area. The bank offers a wide array of credit services, wealth management, investment services and deposit accounts, all with a focus on personal service. Visit www.riversidecommunity.com or call (815) 637-7000. Riverside Community Bank is a member of the FDIC and an Equal Housing Lender.

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