



**CONTACT:**

FOR IMMEDIATE RELEASE

Thomas J. Wilkinson - Chairman and CEO  
(608) 203-1201

Kevin S. Tenpas - President  
(920) 983-5008

**WISCONSIN BANK & TRUST ANNOUNCES FIRST QUARTER RESULTS**

**Madison, WI, May 3, 2013** — Wisconsin Bank & Trust, a Madison-based community bank serving businesses and individuals from 10 branch offices statewide, announced record net income of \$2.54 million for the first quarter of 2013 compared with net income of \$2.15 million in the first quarter of 2012, an increase of 18%.

**Highlights for the Quarter ended March 31, 2013**

- Net Income for the quarter was \$2.54 million, up 18% over the first quarter of 2012, and a record quarter for Wisconsin Bank & Trust.
- Total portfolio of loans and leases was \$445.9 million, up 31% from \$340.8 million as of March 31, 2012.
- Total assets were \$651.3 million versus \$491.7 as of March 31, 2012.
- Non-performing loans and leases were \$3.9 million, down from \$7.5 million on March 31, 2012.

Commenting on Wisconsin Bank & Trust's results, Tom Wilkinson, Chairman and CEO of Wisconsin Bank & Trust, said, "Our record-high first quarter earnings are a result of solid net interest income and our increased presence in the state following our acquisition of First National Bank of Platteville late last year, as well as organic growth across our footprint."

Kevin Tenpas, President of Wisconsin Bank & Trust, said, "An improving economy and our continued credit disciplines have helped reduce nonperforming loans and leases by 48% compared to last year. In addition, we continue to identify attractive commercial and mortgage lending opportunities that we expect to generate continued growth going forward."

During the first quarter, Wisconsin Bank & Trust announced the opening of two dedicated mortgage lending offices, opening this spring in Green Bay and Madison. Wisconsin Bank & Trust and its parent, Heartland Financial USA, Inc., have made substantial investments in growing the company's mortgage origination business. Recent legislative changes have opened the door to new opportunities in mortgage lending as non-bank competitors in this space are leaving the business.

Wisconsin Bank & Trust is a subsidiary of Heartland Financial USA, Inc. The first quarter results for Heartland and more detail on the results for Wisconsin Bank & Trust can be found at [www.htlf.com](http://www.htlf.com).

#### **About Wisconsin Bank & Trust**

Wisconsin Bank & Trust (WB&T) is a community bank with assets of \$650 million serving customers in the Madison, Monroe, Green Bay, Sheboygan and southwest areas of Wisconsin. The bank operates ten branch offices, all located in Wisconsin, and is a subsidiary of Heartland Financial USA, Inc. WB&T is a member of the Federal Deposit Insurance Corporation and an Equal Housing Lender. Learn more at [www.wisconsinbankandtrust.com](http://www.wisconsinbankandtrust.com).

#### **About Heartland Financial USA, Inc.**

Heartland Financial USA, Inc. is a \$4.9 billion diversified financial services company providing banking, mortgage, wealth management, investment, insurance and consumer finance services to individuals and businesses. Heartland currently has 68 banking locations in 46 communities in Iowa, Illinois, Wisconsin, New Mexico, Arizona, Montana, Colorado and Minnesota and loan production offices in California, Nevada, Wyoming, Idaho and North Dakota. Additional information about Heartland Financial USA, Inc. is available at [www.htlf.com](http://www.htlf.com).

#### **Safe Harbor Statement**

This release, and future oral and written statements of Heartland and its management, may contain forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995 about Heartland's financial condition, results of operations, plans, objectives, future performance and business. Although these forward-looking statements are based upon the beliefs, expectations and assumptions of Heartland's management, there are a number of factors, many of which are beyond the ability of management to control or predict, that could cause actual results to differ materially from those in its forward-looking statements. These factors, which are detailed in the risk factors included in Heartland's Annual Report on Form 10-K filed with the Securities and Exchange Commission, include, among others: (i) the strength of the local and national economy; (ii) the economic impact of past and any future terrorist threats and attacks and any acts of war, (iii) changes in state and federal laws, regulations and governmental policies concerning the Company's general business; (iv) changes in interest rates and prepayment rates of the Company's assets; (v) increased competition in the financial services sector and the inability to attract new customers; (vi) changes in technology and the ability to develop and maintain secure and reliable electronic systems; (vii) the potential impact of acquisitions, (viii) the loss of key executives or employees; (ix) changes in consumer spending; (x) unexpected outcomes of existing or new litigation involving the Company; and (xii) changes in accounting policies and practices. All statements in this release, including forward-looking statements, speak only as of the date they are made, and Heartland undertakes no obligation to update any statement in light of new information or future events.

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