



news

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*Rocky Mountain Bank,  
a subsidiary of Heartland Financial USA, Inc.  
"A Forbes Best Bank 2018"*



**PARENT COMPANY OF ROCKY MOUNTAIN BANK RECOGNIZED  
AS A FORBES BEST BANK IN AMERICA FOR 2018**

**Billings, MT, February 20, 2018** — Rocky Mountain Bank, 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 60<sup>th</sup> 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 Tenpas, President and CEO at Rocky Mountain Bank. “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,” Tenpas said. Rocky Mountain Bank 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 Rocky Mountain Bank**

Rocky Mountain Bank, a subsidiary of [Heartland Financial USA, Inc.](#), (NASDAQ: HTLF), is a state-chartered, community-invested bank with more than \$477 million in assets. Headquartered in Billings, Montana, the bank also has offices in Bigfork, Bozeman, Kalispell, Plains, Plentywood, Stevensville and Whitehall. With a focus on business and personal lending, and deposit services, they are dedicated to making *Great Things Happen!* for their customers. For more information, visit [www.rmbank.com](http://www.rmbank.com) or call 406.655.5112. Rocky Mountain Bank is a member of the FDIC and an Equal Housing Lender.