



news

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*Rocky Mountain Bank,  
a subsidiary of Heartland Financial  
“A Forbes Best Bank 2017”*



**ROCKY MOUNTAIN BANK RECOGNIZED AS A FORBES BEST BANK  
IN AMERICA FOR 2017**

*Rocky Mountain Bank’s Parent Company, Heartland Financial USA, Inc., Recognized  
Among America’s Leading Financial Institutions*

**Billings, MT, May 10, 2017** — [Rocky Mountain Bank](#), a subsidiary of [Heartland Financial USA, Inc. \(NASDAQ:HTLF\)](#), has been named a “*Forbes Best Bank 2017.*”

“We are proud to be named among the best banks in America for 2017,” said Curtis Chrystal, President and CEO of 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.”

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 Chrystal.

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 Rocky Mountain Bank with an outstanding platform for continued growth.

**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 \$479 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.

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