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*New Mexico Bank & Trust,  
a subsidiary of Heartland Financial USA, Inc.  
"A Forbes Best Bank 2018"*



**PARENT COMPANY OF NEW MEXICO BANK & TRUST  
RECOGNIZED AS A FORBES BEST BANK IN AMERICA FOR 2018**

**Albuquerque, NM, February 20, 2018** — New Mexico Bank & Trust, 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 Greg Leyendecker, President and CEO at New Mexico Bank & 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,” Leyendecker said. New Mexico Bank & Trust 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.

## **About New Mexico Bank & Trust**

New Mexico Bank & Trust, a subsidiary of Heartland Financial USA, Inc., (NASDAQ: HTLF), is a community bank with more than \$1.3 billion in assets and operates 17 offices serving the cities of Albuquerque, Santa Fe, Los Lunas, Rio Rancho, Los Alamos, Espanola, Tierra Amarilla, Clovis and Portales. The bank specializes in business lending and deposit services, and provides a wide variety of personal credit and deposit services along with complete electronic banking programs. Visit [www.nmb-t.com](http://www.nmb-t.com) or call 505.830.8100 to learn more. New Mexico Bank & Trust is a member of the FDIC and an Equal Housing Lender.

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