



news

Premier Valley Bank,
a subsidiary of Heartland Financial USA, Inc.
“A *Forbes Best Bank 2018*”

CONTACT:

Marvell French
Market President, EVP
559.256.6410



**PARENT COMPANY OF PREMIER VALLEY BANK RECOGNIZED AS
A FORBES BEST BANK IN AMERICA FOR 2018**

Fresno, CA, February 20, 2018 — Premier Valley 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 60th 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 Marvell French, Market President at Premier Valley 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,” French said. Premier Valley 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.

About Premier Valley Bank

Premier Valley Bank, a member of Heartland Financial USA, Inc., (NASDAQ: HTLF), is a community bank with assets of more than \$850 million. Premier Valley Bank offers a wide array of deposit, loan and private client services from locations in Fresno, Oakhurst, Mariposa, Groveland, San Luis Obispo, Paso Robles and Morro Bay. For more information, visit www.premiervalleybank.com or call 877.280.1863. Premier Valley Bank is a member of the FDIC and an Equal Housing Lender.

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