

Dear Shareholder

HEARTLAND FULL YEAR RESULTS AND 2017 ANNUAL REPORT NOW AVAILABLE

On behalf of the Board, it is my pleasure to report that in delivering a net profit after tax of \$60.8m, Heartland has demonstrated that it continues to generate strong growth in assets and profitability, and has a clear strategy in place for future growth. Key highlights for the financial year ending 30 June 2017 included:

- A net profit after tax of \$60.8m, an increase of 12% on 2016
- A return on equity of 11.6%, compared to 11.1% for 2016
- Strong asset growth across all divisions, with net finance receivables increasing by 14%
- A final dividend of 5.5 cents per share, bringing the total dividend for the year to 9.0 cents per share

We invite you to view our 2017 Annual Review and 2017 Financial Report (which together form our 2017 Annual Report) for further details. These are now available on our Shareholder Centre at shareholders.heartland.co.nz and copies of our future Annual and Interim Reports will also be available here.

Request for printed or electronic Annual and Interim Reports

If you would like to receive free printed copies or electronic copies of our most recent and future Annual and Interim Reports, please visit the Link Market Services Investor Centre at <https://investorcentre.linkmarketservices.co.nz> and update your communication preferences at any time. You will require your CSN/Holder Number and FIN to access your holding information.

Receiving shareholder communications electronically

We encourage you to elect to receive your shareholder communications from Heartland electronically, including copies of our Annual and Interim Reports. Please visit the Link Market Services Investor Centre at <https://investorcentre.linkmarketservices.co.nz> to update your communication preferences at any time. You will require your CSN/Holder Number and FIN.

Alternatively, please write your email address below and return this form to Link Market Services by email to operations@linkmarketservices.co.nz. Please include your CSN/Holder Number and "Heartland Communications" in the subject of the email.

Yours sincerely



Geoffrey Ricketts
Chair of the Board

I/We would like to receive all Heartland shareholder communications electronically (by email), where possible, at the following email address:
