

Notice of availability of Heartland's disclosure statements

Heartland subordinated notes

Heartland's disclosure statements

Information about Heartland Bank Limited (**Heartland**), including its financial statements, is published half-yearly in disclosure statements required under the Banking (Prudential Supervision) Act 1989.

Heartland's disclosure statements are available at the section entitled "Disclosure Statements and Quarterly Reports" at www.heartland.co.nz/about-us/documents-and-forms.