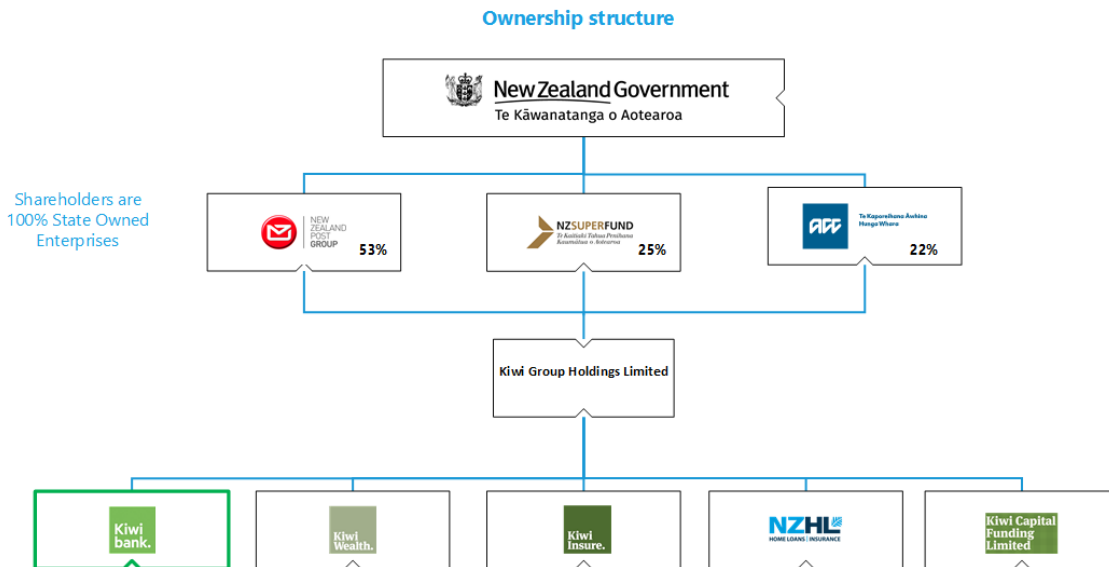


Ownership and governance

Kiwibank is a wholly-owned subsidiary of Kiwi Group Holdings Limited, which is owned by three 100% state-owned enterprises.



Our Board

The Board of Kiwibank currently comprises eight non-executive directors, five of whom are independent directors with three directors appointed by shareholders. The Kiwibank Board is accountable to Kiwi Group Holdings Limited. The Kiwibank Board has delegated day-to-day management to Kiwibank’s Chief Executive, Steve Jurkovich.

Further details of our Board can be found [here](#).

Our Leaders

The Executive team is led by our Chief Executive, Steve Jurkovich. Our executive team is made up of professionals with a wide range of experience in financial industries, as well as other sectors.

Further details of our Executive team can be found [here](#).

Our Disclosure Statement and Credit Ratings

Our latest Disclosure Statement can be found in our investor centre by following this [link](#). These Disclosure Statements are issued by Kiwibank in accordance with the Registered Bank Disclosure Statements (New Zealand Incorporated Registered Banks) Order 2014 (as amended).

Kiwibank Limited has credit ratings issued by three rating agencies being Standard & Poor’s, Moody’s and Fitch Ratings. Our latest credit ratings can be found [here](#).