

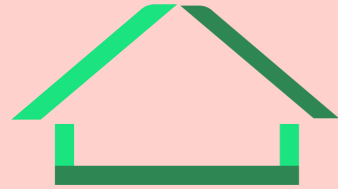
# Kiwibank FY24 performance highlights



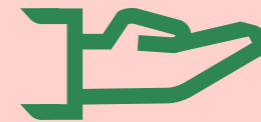
## Key financial metrics

Net profit after tax (NPAT)	\$202m ↑ 15%
Total lending	\$32.4b ↑ 9.3%
Net interest margin (NIM)	2.38% ↓ 10bps

Home lending growth	\$2.6b 2.7 times faster than the market
Business lending growth	\$200m More than three times faster than the market
Deposit growth	\$2.4b 2.6 times faster than the market



**Helped 8,055 Kiwi to buy a home**  
8% market share of new purchases registrations



**Helped 5,009 Kiwi to get a better deal on their home loan**  
17.3% market share of refinance registrations



**More Kiwi businesses choose Kiwibank**  
1,200 increase in new business customers



**More Kiwi choose Kiwibank**  
5.2% growth in main bank customers



**Tamariki are better off**  
Supported more than 62,000 students to build financial confidence by using the Banqer platform<sup>†</sup>



**Kiwi are better off**  
Supported more than 45,000 Kiwi to take action to secure their financial futures<sup>†</sup>



**Aotearoa is better off**  
Delivered more than \$177m in sustainable finance to Kiwi businesses<sup>†</sup>



**Reduced our operational emissions by 29%** compared with FY21<sup>†</sup>

All financials are compared to the full year ended 30 June 2023 unless otherwise stated.

<sup>†</sup>Net Interest Margin (NIM) = Net interest income divided by average Total interest earning and discount bearing assets.

<sup>†</sup>Refer to our 2024 Sustainability Report for more information.