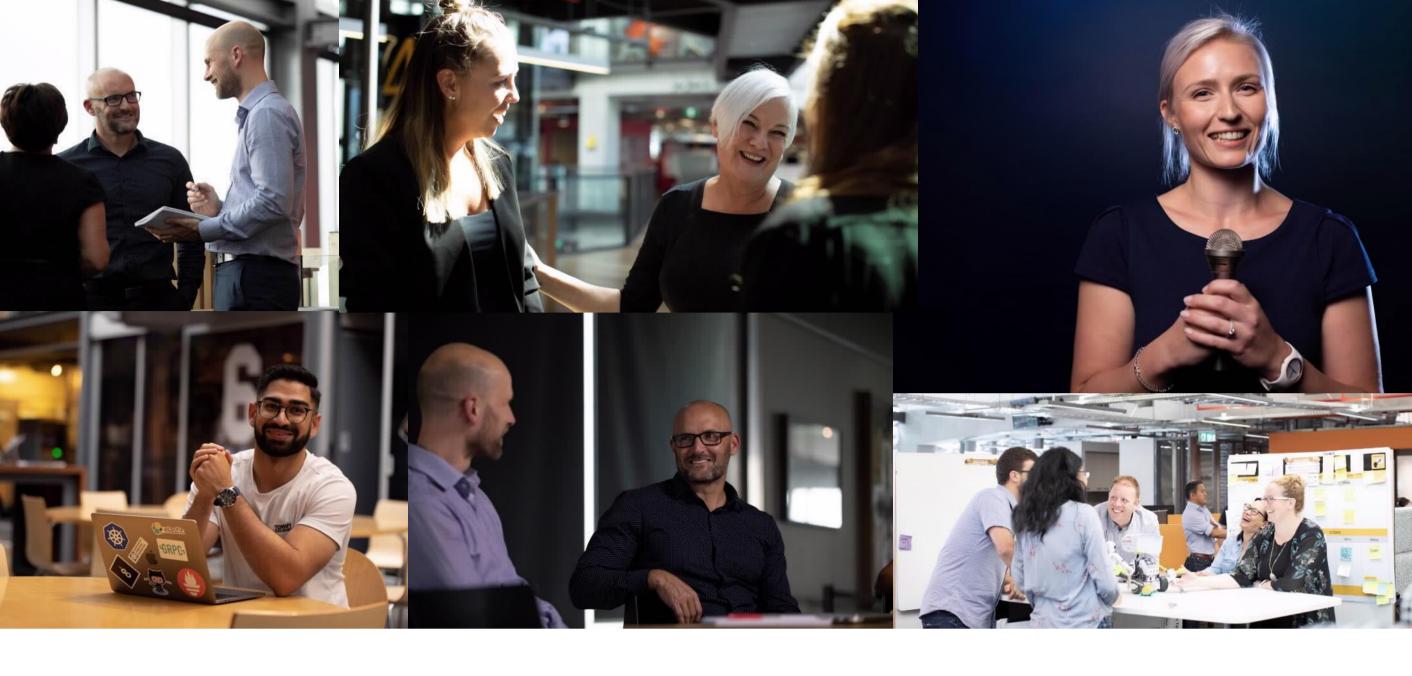
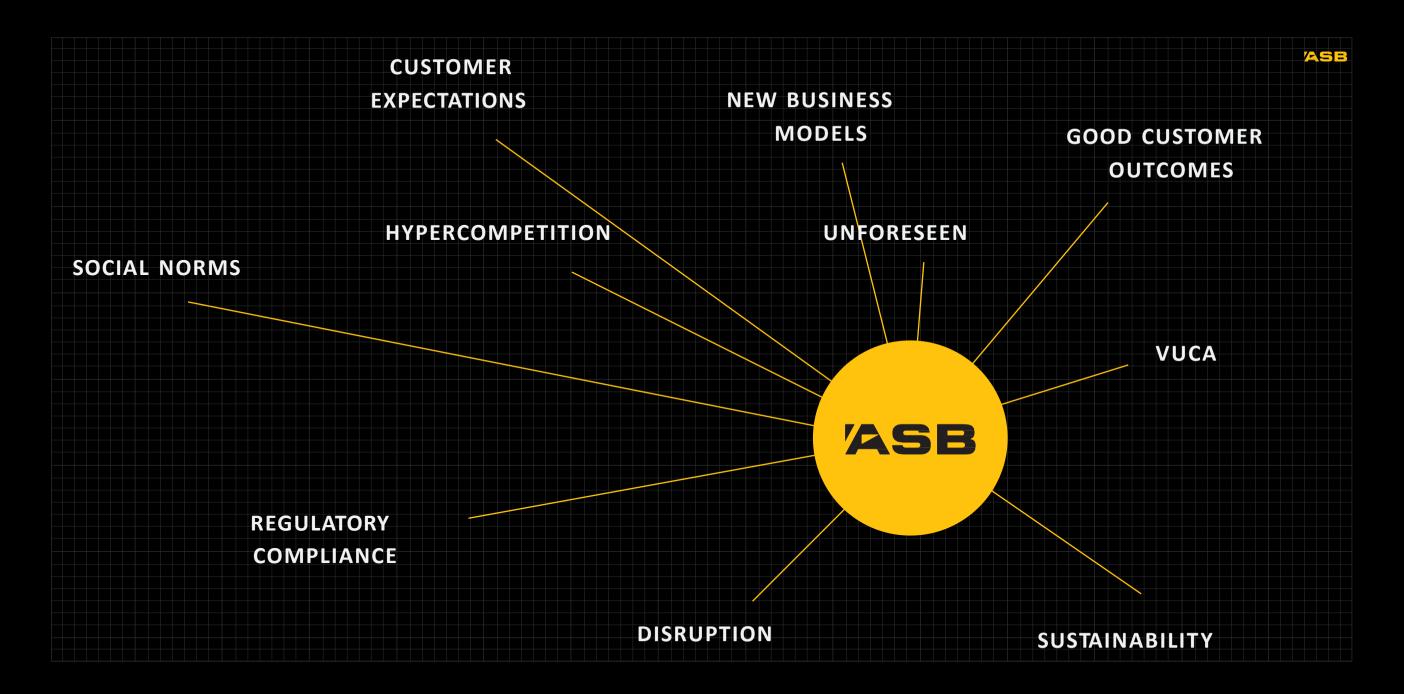


Deloitte. ASB

Kia Ora



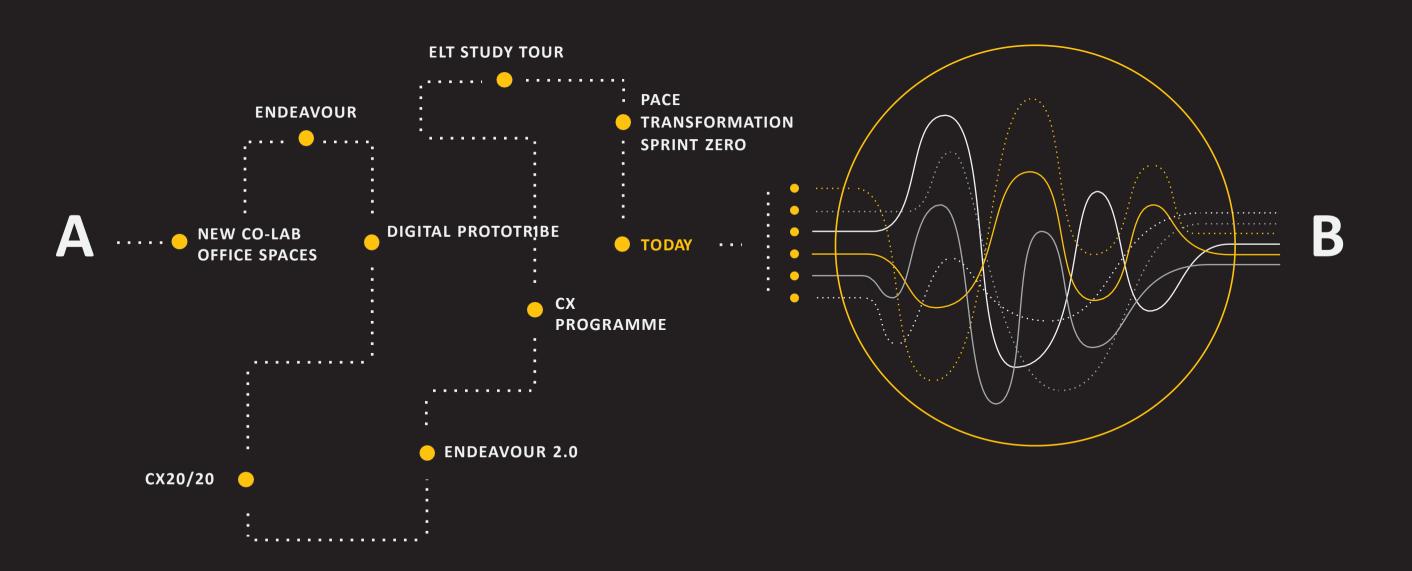
Our purpose is to accelerate the progress of all New Zealanders



OUR WORLD HAS CHANGED.

PEOPLE ACCELERATING CUSTOMER EXPERIENCE

THE NEXT STEP IN OUR JOURNEY







PACE OVER PERFECTION

LEARN IT ALL OVER KNOW IT ALL

EMPOWERMENT over conkrol TRUST and TRANSPARENCY