

# Statutory disclosures

# Statutory disclosures

## Disclosures of interests by directors

The table below lists the general disclosures of interest by directors of Contact Energy Limited as at 30 June 2025 in accordance with section 140 of the Companies Act 1993.

### Robert McDonald

|   |          |
|---|----------|
| FleetPartners Group Limited                                   | Director |
| University of Auckland Business School Advisory Board         | Member   |
| University of Auckland Council                                | Member   |
| Vero New Zealand Insurance Limited and Vero Liability Limited | Director |

### Sandra Dodds

|   |          |
|---|----------|
| Fletcher Building Limited and Fletcher Industries Limited | Director |
| OceanaGold Limited (listed TSX)                           | Director |
| Snowy Hydro Limited (Australian Government owned entity)  | Director |

### David Gibson

|  |          |
|--|----------|
| Freightways Limited  | Director |
| Goodman Property Services (NZ) Limited, Goodman Property Aggregated Limited, GMT Bond Issuer Limited | Director |
| Rangatira Limited  | Director |

### Jon Macdonald

|   |          |
|---|----------|
| Kiwibank Limited  | Director |
| Mitre 10 (New Zealand) Ltd and various subsidiaries               | Director |
| Sharesies Group Limited and various subsidiaries                  | Director |
| Titan Parent New Zealand Limited (Parent company of Trade Me Ltd) | Director |

### Rukumoana Schaafhausen

|  |              |
|--|--------------|
| Tainui Group Holdings                                | Board Member |
| Resource Management Act Reform Expert Advisory Group | Member       |
| Alvarium Investments (NZ) Limited                    | Director     |

|  |          |
|--|----------|
| Equippers Church Trust   | Trustee  |
| KGS Limited  | Director |
| Kings Trust NZ   | Trustee  |
| Kiwi Group Capital Limited   | Director |
| Ministry of Housing and Urban Development's Strategic Advisory Committee | Member   |
| Pathfinder Asset Management Limited                                      | Trustee  |
| Te Rau o te Korimako   | Director |
| Te Waharoa Investments Limited   | Director |
| Tindall Foundation   | Trustee  |
| Watercare Services Limited   | Director |

### David Smol

|  |              |
|--|--------------|
| Department of Internal Affairs' External Advisory Committee              | Chair        |
| Department of Prime Minister and Cabinet Audit and Risk Committee        | Member       |
| Institute of Geological and Nuclear Sciences Limited                     | Chair        |
| Tait Communications Limited  | Director     |
| Ministry of Housing and Urban Development's Strategic Advisory Committee | Member       |
| Ministry of Social Development's Risk and Audit Committee                | Chair        |
| New Zealand Transport Agency   | Board Member |
| The Co-operative Bank Limited  | Director     |
| Victoria University of Wellington Council                                | Member       |

### Elena Trout

|   |                      |
|---|----------------------|
| Ara Ake Limited   | Independent Director |
| Callaghan Innovation  | Independent Director |
| Citycare Limited  | Independent Director |
| Energy Efficiency and Conservation Authority (EECA)         | Chair                |
| Harrison Grierson Holdings Limited and various subsidiaries | Independent Director |
| Kaikohe Berryfruit GP Limited                               | Independent Director |
| Motiti Investments Limited                                  | Director             |
| Ngāpuhi Asset Holding Company Limited                       | Independent Director |

|   |                      |
|---|----------------------|
| Opuha Water Limited   | Independent Director |
| Spencer Henshaw Limited   | Independent Director |
| Te Rāhui Herenga Waka Whakatāne Limited   | Independent Director |
| Waihanga Ara Rau (Construction and Infrastructure)<br>Workforce Development Council | Co-Chair             |
| WorkSafe's Audit, Risk and Finance Committee  | Independent Chair    |

### Information used by directors

No director issued a notice requesting to use information received in his or her capacity as a director that would not otherwise be available to the director.

### Indemnity and insurance

In accordance with section 162 of the Companies Act 1993 and the constitution of the company, Contact has continued to indemnify and insure its directors and officers, including directors of subsidiaries, against potential liability or costs incurred in any proceeding, except to the extent prohibited by law.

### Directors' security participation

The Board encourages directors to hold a minimum of 20,000 Contact shares within three years of appointment to further align the interests of directors with the interests of shareholders. Securities of the company in which each director has a relevant interest at 30 June 2025.

### Securities of the company in which each director has a relevant interest at 30 June 2025

| Director               | Ordinary shares | Bonds   | Capital Bond |
|------------------------|-----------------|---------|--------------|
| Robert McDonald        | 36,043          | 100,000 |              |
| Sandra Dodds           | 20,997          |         |              |
| David Gibson           | 20,000          |         |              |
| Jon Macdonald          | 26,960          | 13,000  | 20,000       |
| Rukumoana Schaafhausen | 1,348           |         |              |
| David Smol             | 23,536          |         |              |
| Elena Trout            | 24,760          |         |              |

### Securities dealings of directors

During the year, Contact directors acquired/redeemed a relevant interest in securities as follows. Consideration per share/bond is stated in NZD unless otherwise specified.

| Director               | Date of transaction | Nature of transaction                    | Consideration per share/bond | Number of shares/bonds |
|------------------------|---------------------|--|------------------------------|------------------------|
| Robert McDonald        | 27 September 2024   | Acquisition of ordinary shares under DRP | \$8.24                       | 877                    |
|                        | 18 March 2025       | Acquisition of ordinary shares under DRP | \$9.04                       | 564                    |
| Sandra Dodds           | 27 September 2024   | Acquisition of ordinary shares under DRP | \$8.24                       | 554                    |
|                        | 18 March 2025       | Acquisition of ordinary shares under DRP | \$9.04                       | 358                    |
| David Gibson           | 7 September 2024    | On-market acquisition of ordinary shares | \$7.98                       | 20,000                 |
| Jon Macdonald          | 27 September 2024   | Acquisition of ordinary shares under DRP | \$8.24                       | 656                    |
|                        | 18 March 2025       | Acquisition of ordinary shares under DRP | \$9.04                       | 422                    |
| Rukumoana Schaafhausen | 27 September 2024   | Acquisition of ordinary shares under DRP | \$8.24                       | 32                     |
|                        | 18 March 2025       | Acquisition of ordinary shares under DRP | \$9.04                       | 21                     |
| David Smol             | 27 September 2024   | Acquisition of ordinary shares under DRP | \$8.24                       | 496                    |
|                        | 18 March 2025       | Acquisition of ordinary shares under DRP | \$9.04                       | 367                    |
| Elena Trout            | 27 September 2024   | Acquisition of ordinary shares under DRP | \$8.24                       | 603                    |
|                        | 18 March 2025       | Acquisition of ordinary shares under DRP | \$9.04                       | 387                    |

## Shareholder statistics

### Twenty largest shareholders at 30 June 2025

|   | Number of<br>ordinary shares | % of ordinary<br>shares |
|---|------------------------------|-------------------------|
| HSBC Nominees (New Zealand) Limited                 | 119,065,972                  | 14.83                   |
| HSBC Nominees (New Zealand) Limited                 | 79,492,980                   | 9.9                     |
| BNP Paribas Nominees NZ Limited Bpss40              | 53,438,242                   | 6.66                    |
| Custodial Services Limited                          | 48,056,023                   | 5.99                    |
| JPMORGAN Chase Bank                                 | 43,336,088                   | 5.4                     |
| Citibank Nominees (NZ) Ltd                          | 41,582,010                   | 5.18                    |
| TEA Custodians Limited                              | 26,382,098                   | 3.29                    |
| Accident Compensation Corporation                   | 25,982,944                   | 3.24                    |
| New Zealand Superannuation Fund<br>Nominees Limited | 25,337,629                   | 3.16                    |
| FNZ Custodians Limited                              | 24,833,339                   | 3.09                    |
| Forsyth Barr Custodians Limited                     | 24,023,407                   | 2.99                    |
| JBWere (NZ) Nominees Limited                        | 19,681,467                   | 2.45                    |
| Premier Nominees Limited                            | 15,994,921                   | 1.99                    |
| New Zealand Permanent Trustees Limited              | 13,609,274                   | 1.7                     |
| New Zealand Depository Nominee                      | 12,636,491                   | 1.57                    |
| BNP Paribas Nominees NZ Limited                     | 10,195,927                   | 1.27                    |
| Public Trust  | 9,192,393                    | 1.15                    |
| Private Nominees Limited                            | 6,681,205                    | 0.83                    |
| PT Booster Investments Nominess Limited             | 4,902,479                    | 0.61                    |
| Masfen Securities Limited                           | 4,565,698                    | 0.57                    |
| <b>Total for top 20</b>                             | <b>608,990,587</b>           | <b>75.87</b>            |

### Distribution of ordinary shares and shareholders at 30 June 2025

| Size of holding  | Number of<br>shareholders | % of<br>shareholders | Number of<br>ordinary shares | % of<br>ordinary<br>shares |
|------------------|---------------------------|----------------------|------------------------------|----------------------------|
| 1–1,000          | 23,176                    | 43.03                | 15,130,761                   | 1.88                       |
| 1,001–5,000      | 25,210                    | 46.81                | 46,723,484                   | 5.82                       |
| 5,001–10,000     | 3,095                     | 5.75                 | 21,940,794                   | 2.73                       |
| 10,001–50,000    | 2,112                     | 3.92                 | 40,735,511                   | 5.07                       |
| 50,001–100,000   | 167                       | 0.31                 | 11,592,865                   | 1.44                       |
| 100,001 and over | 99                        | 0.18                 | 666,688,499                  | 83.04                      |
| <b>Total</b>     | <b>53,859</b>             | <b>100.00</b>        | <b>802,811,914</b>           | <b>99.98</b>               |

### Substantial product holders

According to notices given under the Financial Markets Conduct Act 2013, the following persons were substantial product holders of the company as at 30 June 2025:

| Substantial product<br>holder                 | Number of ordinary shares in<br>which relevant interest is held | Date of notice  |
|---|---|-----------------|
| BlackRock Inc and related<br>bodies corporate | 51,085,662  | 4 March 2025    |
| HSBC Nominees<br>(New Zealand) Limited        | 40,995,587  | 4 March 2025    |
| FirstCape Group Limited                       | 49,142,094  | 30 April 2024   |
| Milford Asset Management<br>Limited           | 47,603,648  | 26 January 2022 |

The total number of voting securities of Contact at 30 June 2025 was 802,811,914 fully paid ordinary shares.



## Bondholder statistics

### Twenty largest CEN060 bondholders at 30 June 2025

|  | Number of<br>CEN060 bonds | % of CEN060<br>bonds |
|--|---------------------------|----------------------|
| Forsyth Barr Custodians Limited        | 69,289,000                | 30.8                 |
| JBWere (NZ) Nominees Limited           | 31,926,000                | 14.19                |
| Custodial Services Limited             | 28,924,000                | 12.86                |
| HSBC Nominees (New Zealand) Limited    | 14,480,000                | 6.44                 |
| New Zealand Permanent Trustees Limited | 13,687,000                | 6.08                 |
| FNZ Custodians Limited                 | 11,123,000                | 4.94                 |
| Forsyth Barr Custodians Limited        | 6,811,000                 | 3.03                 |
| Forsyth Barr Custodians Limited        | 6,131,000                 | 2.72                 |
| Citibank Nominees (NZ) Ltd             | 2,591,000                 | 1.15                 |
| Investment Custodial Services Limited  | 2,591,000                 | 0.96                 |
| Adminis Custodial Nominees Limited     | 2,034,000                 | 0.9                  |
| Forsyth Barr Custodians Limited        | 1,651,000                 | 0.73                 |
| Francis Horton Tuck                    | 1,640,000                 | 0.73                 |
| CML Shares Limited                     | 1,500,000                 | 0.67                 |
| Commonwealth Bank of Australia         | 1,331,000                 | 0.59                 |
| Best Farm Limited                      | 1,000,000                 | 0.44                 |
| Fletcher Building Educational Fund     | 900,000                   | 0.4                  |
| FNZ Custodians Limited                 | 837,000                   | 0.37                 |
| NZX WT Nominees Limited                |                           |                      |
| JBWere (NZ) Nominees Limited           | 700,000                   | 0.31                 |
| <b>Total for top 20</b>                | <b>199,501,000</b>        | <b>88.66</b>         |

### Distribution of CEN060 bonds and bondholders at 30 June 2025

| Size of holding  | Number of<br>bondholders | % of<br>bondholders | Number of<br>bonds | % of bonds    |
|------------------|--------------------------|---------------------|--------------------|---------------|
| 1,001–5,000      | 65                       | 8.54                | 325,000            | 0.14          |
| 5,001–10,000     | 213                      | 27.99               | 2,082,000          | 0.93          |
| 10,001–50,000    | 378                      | 49.67               | 9,649,000          | 4.29          |
| 50,001–100,000   | 51                       | 6.7                 | 4,118,000          | 1.83          |
| 100,001 and over | 54                       | 7.1                 | 208,826,000        | 92.81         |
| <b>Total</b>     | <b>761</b>               | <b>100.00</b>       | <b>225,000,000</b> | <b>100.00</b> |

### Twenty largest CEN070 bondholders at 30 June 2025

|   | Number of<br>CEN070 bonds | % of CEN070<br>bonds |
|---|---------------------------|----------------------|
| Custodial Services Limited                | 81,518,000                | 32.61                |
| Forsyth Barr Custodians Limited           | 34,610,000                | 13.84                |
| FNZ Custodians Limited                    | 21,166,000                | 8.47                 |
| JBWere (NZ)) Nominees Limited             | 18,336,000                | 7.33                 |
| Investment Custodial Services Limited     | 10,065,000                | 4.03                 |
| BNP Paribas Nominees NZ Limited Bpss40    | 6,276,000                 | 2.51                 |
| HSBC Nominees (New Zealand) Limited       | 5,760,000                 | 2.3                  |
| Forsyth Barr Custodians Limited           | 5,185,000                 | 2.07                 |
| Citibank Nominees (NZ) Ltd                | 4,849,000                 | 1.94                 |
| JP Morgan Chase Bank                      | 4,580,000                 | 1.83                 |
| NZX WT Nominees Limited                   | 4,057,000                 | 1.62                 |
| HSBC Nominees (New Zealand) Limited       | 3,240,000                 | 1.3                  |
| Pt (Booster Investments) Nominees Limited | 2,880,000                 | 1.15                 |
| ANZ Wholesale NZ Fixed Interest Fund      | 2,050,000                 | 0.82                 |
| Dunedin City Council                      | 1,900,000                 | 0.76                 |
| FNZ Custodians Limited                    | 1,187,000                 | 0.47                 |
| Private Nominees Limited                  | 1,161,000                 | 0.46                 |
| Fletcher Building Educational Fund        | 1,100,000                 | 0.44                 |
| FNZ Custodians Limited                    | 1,080,000                 | 0.43                 |
| Custodial Services Limited                | 924,000                   | 0.37                 |
| <b>Total for top 20</b>                   | <b>211,924,000</b>        | <b>84.75</b>         |

### Distribution of CEN070 bonds and bondholders at 30 June 2025

| Size of holding  | Number of<br>bondholders | % of<br>bondholders | Number of<br>bonds | % of bonds    |
|------------------|--------------------------|---------------------|--------------------|---------------|
| 1,001–5,000      | 71                       | 8.34                | 355,000            | 0.14          |
| 5,001–10,000     | 152                      | 17.86               | 1,449,000          | 0.58          |
| 10,001–50,000    | 480                      | 56.4                | 12,300,000         |               |
| 50,001–100,000   | 73                       | 8.58                | 5,659,000          | 2.26          |
| 100,001 and over | 75                       | 8.81                | 230,217,000        | 92.09         |
| <b>Total</b>     | <b>851</b>               | <b>99.99</b>        | <b>250,000,000</b> | <b>100.00</b> |

### Twenty largest CEN080 bondholders at 30 June 2025

|   | Number of<br>CEN080 bonds | % of CEN080<br>bonds |
|---|---------------------------|----------------------|
| Custodial Services Limited                              | 97,254,000                | 32.42                |
| Forsyth Barr Custodians Limited                         | 50,923,000                | 16.97                |
| FNZ Custodians Limited                                  | 30,973,000                | 10.32                |
| Citibank Nominees (NZ) Ltd                              | 17,907,000                | 5.97                 |
| BNP Paribas Nominees NZ Limited Bpss40                  | 12,913,000                | 4.3                  |
| JBWere (NZ) Nominees Limited                            | 8,800,000                 | 2.93                 |
| Forsyth Barr Custodians Limited                         | 6,999,000                 | 2.33                 |
| JBWere (NZ) Nominees Limited                            | 6,160,000                 | 2.05                 |
| HSBC Nominees (New Zealand) Limited                     | 5,000,000                 | 1.67                 |
| Investment Custodial Services Limited                   | 4,431,000                 | 1.48                 |
| Premier Nominees Ltd Armstrong Jones Secure Income Fund | 4,300,000                 | 1.43                 |
| ANZ Wholesale NZ Fixed Interest Fund                    | 3,600,000                 | 1.2                  |
| NZX Wt Nominees Limited                                 | 3,084,000                 | 1.03                 |
| FNZ Custodians Limited                                  | 2,236,000                 | 0.75                 |
| Custodial Services Limited                              | 1,937,000                 | 0.65                 |
| Rodney Keith Deppe & Marianne Caroline Deppe            | 1,896,000                 | 0.63                 |
| NZ Permanent Trustees Ltd Grp Invstmnt Fund No 20       | 1,695,000                 | 0.56                 |
| HSBC Nominees (New Zealand) Limited                     | 1,601,000                 | 0.53                 |
| Forsyth Barr Custodians Limited                         | 1,531,000                 | 0.51                 |
| Custodial Services Limited                              | 1,174,000                 | 0.39                 |
| <b>Total for top 20</b>                                 | <b>264,414,000</b>        | <b>88.12</b>         |

### Distribution of CEN080 bonds and bondholders at 30 June 2025

| Size of holding  | Number of<br>bondholders | % of<br>bondholders | Number of<br>bonds | % of bonds    |
|------------------|--------------------------|---------------------|--------------------|---------------|
| 1,001–5,000      | 220                      | 4.34                | 100,000            | 0.03          |
| 5,001–10,000     | 71                       | 15.4                | 697,000            | 0.23          |
| 10,001–50,000    | 255                      | 55.31               | 7,766,000          | 2.59          |
| 50,001–100,000   | 50                       | 10.85               | 4,035,000          | 1.35          |
| 100,001 and over | 65                       | 14.1                | 287,402,000        | 95.80         |
| <b>Total</b>     | <b>461</b>               | <b>100.00</b>       | <b>300,000,000</b> | <b>100.00</b> |

### Twenty largest CEN090 bondholders at 30 June 2025

|  | Number of<br>CEN090 bonds | % of CEN090<br>bonds |
|--|---------------------------|----------------------|
| Forsyth Barr Custodians Limited                    | 87,310,000                | 34.92                |
| HSBC Nominees (New Zealand) Limited                | 38,000,000                | 15.2                 |
| Custodial Services Limited                         | 2,726,5000                | 10.91                |
| Forsyth Barr Custodians Limited                    | 14,283,000                | 5.71                 |
| JBWere (NZ) Nominees Limited                       | 14,105,000                | 5.64                 |
| FNZ Custodians Limited                             | 8,843,000                 | 3.54                 |
| TEA Custodians Limited                             | 7,000,000                 | 2.8                  |
| Pin Twenty Limited                                 | 4,376,000                 | 1.75                 |
| Forsyth Barr Custodians Limited                    | 3,571,000                 | 1.43                 |
| Public Trust                                       | 3,379,000                 | 1.35                 |
| CML Shares Limited                                 | 3,320,000                 | 1.33                 |
| MMC Limited  | 3,000,000                 | 1.2                  |
| Forsyth Barr Custodians Limited                    | 1,816,000                 | 0.73                 |
| NZ Permanent Trustees Limited                      | 1,644,000                 | 0.66                 |
| Philip John Patrick Newdick & Susan Hilbre Newdick | 1,500,000                 | 0.6                  |
| Private Nominees Limited                           | 1,390,000                 | 0.56                 |
| Investment Custodial Services Limited              | 1,017,000                 | 0.41                 |
| Best Farm Limited                                  | 1,000,000                 | 0.4                  |
| Cassington Holdings Limited                        | 1,000,000                 | 0.4                  |
| NZX WT Nominees Limited                            | 857,000                   | 0.34                 |
| <b>Total for top 20</b>                            | <b>224,676,000</b>        | <b>89.88</b>         |

### Distribution of CEN090 bonds and bondholders at 30 June 2025

| Size of holding  | Number of<br>bondholders | % of<br>bondholders | Number of<br>bonds | % of bonds    |
|------------------|--------------------------|---------------------|--------------------|---------------|
| 1,001–5,000      | 25                       | 4.84                | 125,000            | 0.05          |
| 5,001–10,000     | 96                       | 18.6                | 938,000            | 0.38          |
| 10,001–50,000    | 290                      | 56.2                | 8,470,000          | 3.39          |
| 50,001–100,000   | 58                       | 11.24               | 4,988,000          | 2             |
| 100,001 and over | 47                       | 9.11                | 235,479,000        | 94.19         |
| <b>Total</b>     | <b>516</b>               | <b>99.99</b>        | <b>250,000,000</b> | <b>100.01</b> |

## Other disclosures

### Directors of Contact Energy Limited and subsidiaries

The following people held office as directors of Contact Energy Limited as at 30 June 2025: Robert McDonald, Sandra Dodds, David Gibson, Jon Macdonald, Rukumoana Schaafhausen, David Smol, and Elena Trout.

Deion Campbell was appointed by the Contact Board as a director on 11 July 2025, and will resign and stand for election by shareholders at the ASM on 16 September 2025. Elena Trout has indicated she will resign by rotation and not re-stand for election at that same ASM.

The below table lists the subsidiaries of Contact Energy Limited during FY25 and any changes to those subsidiaries and among the people who held office as directors.

| Company name                             | Directors  | Further information  |
|--|--|--|
| Western Energy Services Limited          | Dorian Devers<br>Michael Dunstall<br>Jan Bibby     | Jacqui Nelson resigned as director of Western Energy Services Limited on 20 December 2024. Jan Bibby was appointed on 9 December 2024.               |
| Contact Energy Trustee Company Limited   | Jan Bibby<br>Kirsten Clayton                       | There have been no changes among the people who hold office as directors during FY25.  |
| Contact Energy Risk Limited              | Antony Balfour Will<br>Dorian Devers<br>Mike Fuge  | There have been no changes among the people who hold office as directors during FY25.  |
| Contact Energy Solar Limited             | Kirsten Clayton<br>Saralaya Frost<br>Dorian Devers | Jacqui Nelson resigned as a director of Contact Energy Solar Limited on 20 December 2024. Dorian Devers was appointed on 1 January 2025.             |
| Contact Energy Solar Holdings GP Limited | Kirsten Clayton<br>Saralaya Frost<br>Dorian Devers | Jacqui Nelson resigned as a director of Contact Energy Solar Holdings GP Limited on 20 December 2024. Dorian Devers was appointed on 1 January 2025. |

### NZX waivers

There was one waiver granted by NZX relied on by Contact in the 12 months preceding 30 June 2025. NZX granted a waiver of Listing Rule 4.9.1(a) to the extent this rule would require Contact to offer Contact shares to overseas investors under the Scheme of Implementation whereby Contact would acquire all the shares in Manawa Energy Limited.

### Stock exchange listings

Contact's ordinary shares are listed and quoted on the NZX Main Board and the Australian Securities Exchange (ASX) under the company code 'CEN'. Contact has two tranches of green retail bonds listed and quoted on the NZX Debt Market under the company codes CEN070 and CEN080, and two tranches of green capital bonds listed and quoted on the NZX Debt Market under the company codes CEN060 and CEN090. Contact's listing on the ASX is as a Foreign Exempt Listing. For the purposes of ASX listing rule 1.15.3, Contact confirms that it continues to comply with the NZX listing rules.

### Exercise of NZX disciplinary powers

NZX did not exercise any of its powers under Listing Rule 9.9.3 in relation to Contact during FY25.

### Auditor fee

See auditor's remuneration note **E2** of the financial statements.

### Donations

In accordance with section 211(1)(h) of the Companies Act 1993, Contact records that it donated \$50,920 in FY25 including charitable donations, and where we have given koha. Donations are made on the basis that the recipient is not obliged to provide any service such as promoting Contact's brand and are separate from Contact's sponsorship activity. No political contributions were made during the year. Find out more about our other contributions on our [Community webpage](#).

### Credit rating

Contact Energy Limited has a Standard & Poor's long-term credit rating of BBB/stable and short term rating of A-2.

### Listed Bonds

The \$225 million subordinated, unsecured, redeemable, fixed rate capital bonds issued in November 2021 are rated BB+ by Standard & Poor's.

The \$250 million unsubordinated, unsecured fixed rate bonds issued in October 2022 are rated BBB by Standard & Poor's.

The \$300 million unsubordinated, unsecured fixed rate bonds issued in April 2023 are rated BBB by Standard & Poor's.

The \$250 million subordinated, unsecured, redeemable, fixed rate capital bonds issued in September 2024 are rated BB+ by Standard & Poor's.

### Australian Medium Term Notes

The AUD \$400 million unsubordinated, unsecured fixed rate bonds issued in November 2023 are rated BBB by Standard & Poor's.

The AUD \$400 million unsubordinated, unsecured fixed rate bonds issued in June 2025 are rated BBB by Standard & Poor's.