



QUOTATION NOTICE: NZX DEBT MARKET BANK OF NEW ZEALAND (“BNZ200”) NOTES

Company:	Bank of New Zealand (“BNZ”)
Security Code:	BNZ200
ISIN:	NZBNZDT407C5
Details of Issue:	NZ\$650,000,000 unsecured, unsubordinated, fixed rate Notes
Offer Opening Date:	Tuesday, 20 January 2026
Offer Closing Date:	11:00am, Thursday, 22 January 2026
Maturity Date:	Tuesday, 28 January 2031
Interest Rate:	4.354% per annum
Interest Payment Dates:	28 July and the 28 January of each year up to and including the Maturity Date
Date of First Interest Payment:	Tuesday, 28 July 2026
First Interest Paid To:	Holder on Record Date
Record Date:	The close of business on the 10th calendar day before an Interest Payment Date (without adjusting such date for payment according to any Business Day Convention)
Minimum Application Amount:	NZ\$5,000
Minimum Holding:	NZ\$5,000
Minimum Transferable Amount:	NZ\$1,000
Face Value:	NZ\$1.00 per Note
Lead Manager:	Bank of New Zealand
Trust Deed Dated:	Issued pursuant to the deed poll dated 14 November 2013 (as amended and restated on 2 August 2018 and amended on 31 May 2019 and 19 September 2025) and final terms to be dated on or about 28 January 2026 and offered under a terms sheet dated 20 January 2026



Registrar: Computershare Investor Services Limited

Settlement Status: NZCDC Settlement System

Issue Date: Wednesday, 28 January 2026

Expected Commencement of Trading on the NZX Debt Market: Thursday, 29 January 2026

A handwritten signature in blue ink, appearing to read 'Mark Peterson'.

Mark Peterson
Chief Executive Officer
NZX Limited

22 January 2026