TRF TEMENOS REGIONAL FORUM

Sydney, Australia – 23 July 2019

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THE BANKING SOFTWARE COMPANY

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Pioneering past. Digital Future.

Hamish Archer

GM of Technology, TSB Bank

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TSB is located in Taranaki, a coastal and mountainous region on the western side of New Zealand's North Island.

Our History

- **1838** - The New Zealand company founded in England to facilitate and encourage migration to New Zealand.
- **1841** - First settlers arrive in Taranaki.
- **1850** -The Bank was created to provide the people of New Plymouth with independence, giving them a self-reliant bank unsupported by government expenditure or British aid.
- **1972** – The bank installed it’s first computers
- **1976** – First NZ bank to use real-time processing
- **1981** - First NZ bank to deploy ATMs
- **1988** – TSB Community Trust established
- **1996** – TSB Bank direct established
- **1999** – TSB Loan direct established

The highest customer satisfaction of any bank in New Zealand

88.5%

Roy Morgan (February 2019)

TSB won the 2018

Canstar Blue

Overall Customer Satisfaction Award

for the fifth time in six years

The majority of the Bank's new business is being generated outside of Taranaki, while the local customer base remains steady

HIGHLIGHTS 2018-19

The opening of the TSB Customer Engagement Centre

Opened in New Plymouth in November 2018. This new, fit-for-purpose workspace will empower our people to continue delivering world class service to customers right across New Zealand, from Taranaki.

TSB won the

2018 Consumer NZ

People's Choice Award for Banking

for the third year in a row

The Bank reported profit before tax of

$62.6 **million**

In October 2018 TSB implemented the

Living Wage

for all staff

TSB won

Best Brand Transformation

at TVNZ NZ Marketing Awards

The Bank's deposits increased by 5.2%

to a record high

$7.1b

$115,000

in grants

Distributed to 11 Surf Life Saving Clubs

throughout New Zealand

"TSB feels like home..."

Samantha H. TSB Customer, Opunake

The Bank paid an annual dividend of

$10m

to TSB Group Ltd

which supports TSB Community Trust's philanthropic work across Taranaki

Throughout the year more than

12,000

new customers

have joined TSB

"By Kiwis, for Kiwis, supporting Kiwis..."

Paula M. TSB Customer, New Plymouth

Awards

- KPMG Customer Experience Excellence Award
- Consumer NZ People’s Choice Award for Banking (x3)
- Canstar Blue Customers Satisfaction awards (x5)
- Roy Morgan Customer Satisfaction Financial Institution of the year (x4)

Investing in our community

Womad

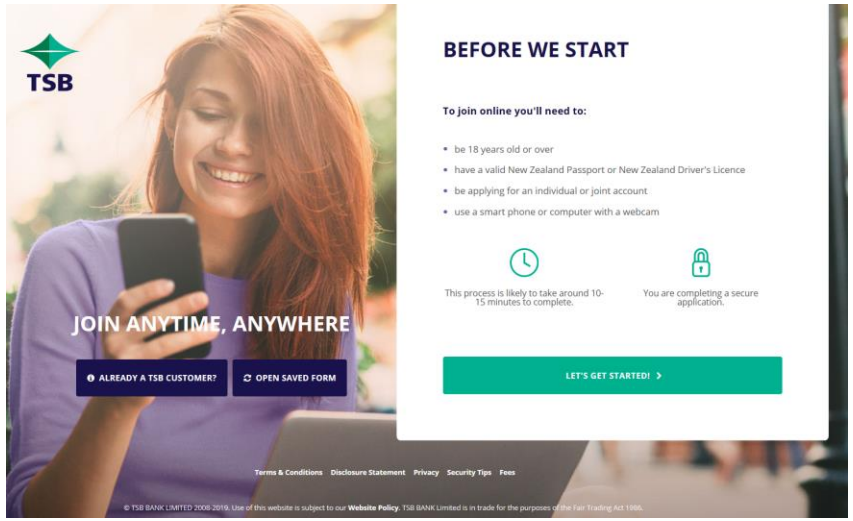
WIN this with TSB
0800 397 328
tsb.co.nz
TSB
TSB

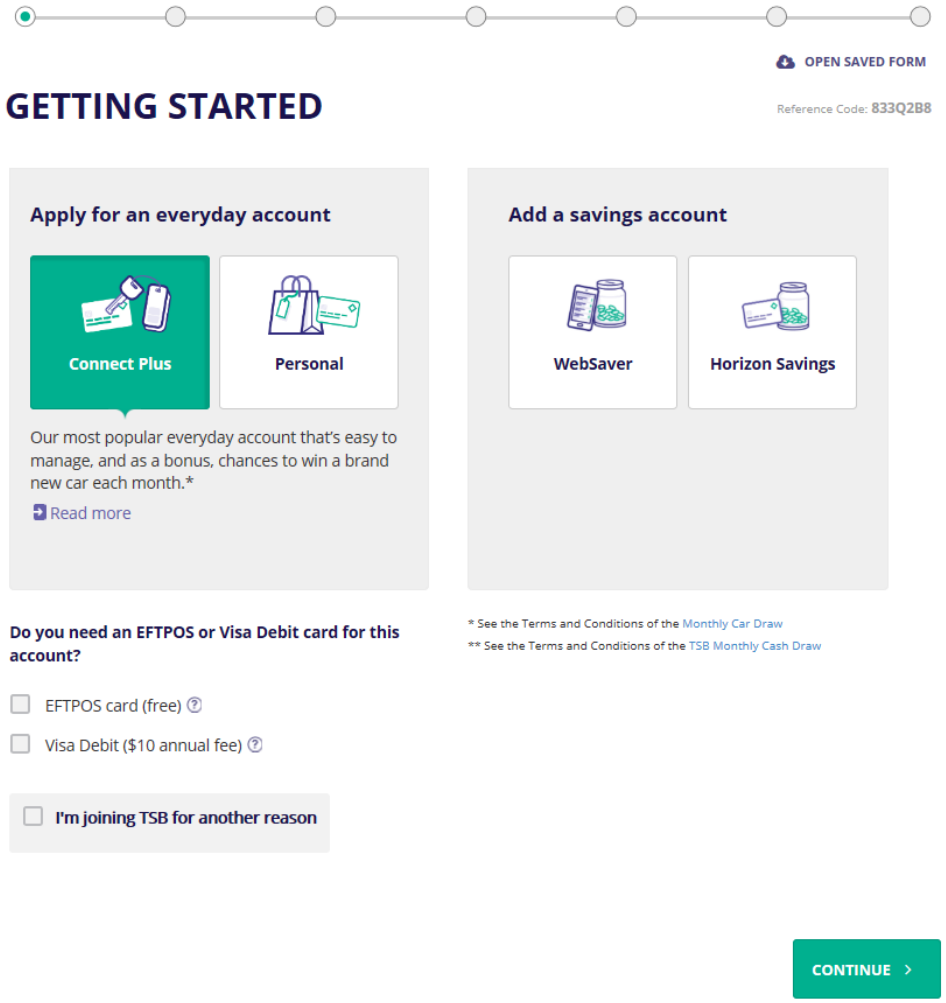
Sponsorship

Facing into the challenges

- Compliance and regulation
- Culture and conduct
- Increased capital requirements
- Sustainable, profitable growth
- Increasing our geographic reach
- Aging customer base
- Transforming our workforce
- Modernising our technology platforms
- Keeping pace with the big banks
- Not losing our personal touch in a digital world

Online onboarding





- Project delivery in 9 weeks
- Soft Launched via WWW
- Went live in May 2019
- 40% of new customers join TSB online
- Will expand our national reach
- Also planned to become our in-branch onboarding solution

Thank You

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