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Schedule 5

Reg. 39(1)

### Annual Return

Annual Return for the Year Ended 30 June 2009

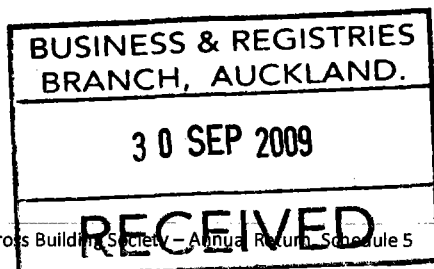
*Building Societies Act 1965 (ss 103, 104)*

(To be sent to the Register in duplicate within three months after the end of the financial year)

#### 1. NAMES AND ADDRESSES

- 1. **Name of Society:** Southern Cross Building Society
- 2. **Registered Office:** Level 1 Southern Cross Building, Cnr High & Victoria Streets, Auckland
- 3. **Particulars of directors, secretary and manager:**

Full Name	Former Name(s)	Nationality	Usual Residential Address	Business Occupation	Other Building Societies on which Board Member
<b>Directors:</b>					
Geoffrey Thomas Ricketts	-	New Zealand	3/10 Crescent Road, Parnell, Auckland	Director	N/A
Noel Barclay	-	New Zealand	42 Golf Road, Epsom, Auckland	Director	N/A
Gavin Ronald Walker	-	New Zealand	6 Tirohanga Avenue, Remuera, Auckland	Director	N/A
Christopher Robert Mace	-	New Zealand	31 Bassett Road, Remuera, Auckland	Director	N/A
Anthony Donald James Beasley	-	New Zealand	57 St. Martins Road, Christchurch	Director	N/A
Robert Leslie Smith	-	New Zealand	45 Clarendon Road, St. Heliers, Auckland	Chief Executive	N/A
<b>Secretary:</b>					
Michael Wesley Finlay	-	New Zealand	22 Jacaranda Avenue, Beach Haven, Auckland	Financial Controller	N/A
<b>Manager:</b>					
Robert Leslie Smith	-	New Zealand	45 Clarendon Road, St. Heliers, Auckland	Chief Executive	N/A
Mark Theodore Bellas	-	New Zealand	15 Sylvan Park Avenue, Milford, Auckland	General Manager – Finance & Strategy	N/A



## 2. SUMMARY OF FIXED CAPITAL SHARES

Total Fixed Capital: \$51,500,000

Nominal Fixed Share Capital			Fixed Share Capital Issued Subject to Payment in Full				Fixed Share Capital Subject to Payment in Part Only						Calls in Arrears			Paid Up Capital
Class	Value (e.g. \$1)	Number	For Cash		For Consideration Other Than Cash		For Cash			For Consideration Other Than Cash			Number	Amount per Share	Total \$	
			Number	Total \$	Number	Total \$	Number	Amount per Share	Total \$	Number	Amount per Share	Total \$				
Ordinary Shares	\$1.00	51,500,000	10,250,000	10,250,000	41,250,000	41,250,000										51,500,000
Total		51,500,000	10,250,000	10,250,000	41,250,000	41,250,000										51,500,000

### 3. LIST OF PRESENT FIXED CAPITAL SHAREHOLDERS

Folio	Name and Address	Number of Fixed Capital Shares Held at Date of List
	Various (refer to attached <i>Appendix 1</i> )	51,500,000
	<b>TOTAL</b>	<b>51,500,000</b>

### 4. LIST OF PERSONS CEASING TO BE FIXED CAPITAL SHAREHOLDERS SINCE DATE OF LAST LIST (OR, IF THIS IS THE FIRST LIST, SINCE THE DATE OF INCORPORATION)

Name and Addresses	Number of Fixed Capital Shares Transferred	Date of Registration of Transfer
Various (refer to attached <i>Appendix 2</i> )	1,563,499	Various

### 5. BONUS BALLOTS

(1) Dates of ballots held during the year	Prize Money Won
NIL	\$ NIL
<b>Total</b>	<b>\$NIL</b>

(2) Interest distributed on bonus balloting shares	\$NIL
(3) Bonus balloting shares fund as defined in regulation 5	\$NIL

(Average of balances at last day of each month)

(4) Details of any loans taken in lieu of cash prizes:

Amount of Cash Prize	Amount of Loan	Term of Loan	Interest Rate	Remarks
NIL	NIL	NIL	NIL	NIL

### 6. LOANS MADE DURING YEAR CONCERNING OFFICERS

(1) Loans to any person who was or became a director or manager or secretary of the society:

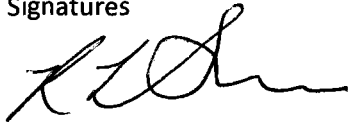
Type of Property (if loan secured)	Valuation of Property (if loan secured)	Amount of Loan	Total Loans to Officer to Date	Remarks
Ordinary Shares	\$1,250,000	\$1,250,000	\$1,250,000	In association with Executive Share Scheme
	<b>TOTALS</b>	<b>\$1,250,000</b>	<b>\$1,250,000</b>	


(2) Loans to any body corporate in which a director or manager or secretary of the society controlled then or later more than 2½ percent of the nominal paid up share capital of that body corporate, or who was or became a director or general manager or secretary or other similar officer of that body corporate:

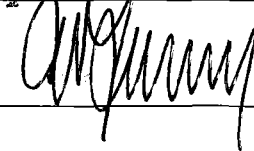
Register No. of Company	Type of Property (if loan secured)	Valuation of Property (if loan secured)	Amount of Loan	Remarks
NIL	NIL	NIL	NIL	NIL

Signatures

Date

  
 \_\_\_\_\_ Director

  
 \_\_\_\_\_ Director

  
 \_\_\_\_\_ Secretary

30/9/2009  
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30/9/2009  
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30/9/2009  
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## Appendix 1

## Southern Cross Building Society

## Item 3 - List of Present Fixed Capital Shareholders

as at 30 June 2009

Name	Address	Number of Shares
Accident Compensation Corporation	PO Box 242 Wellington	2,000,000
AMAPUR Securities Limited	PO Box 10-489 Wellington 6143	200,000
Andrew William Harmos	P O Box 28 Shortland Street Auckland 1140	41,000
ANZ Nominees Limited -17190003	PO Box 540 Wellington New Zealand 6140	1,921,406
Cohen Trustee Limited	P O Box 28-335 Remuera Auckland 1541	106,624
DAM Holdings Limited	C/- James Kellow, Reesby & Company Level 16, PWC Tower 188 Quay Street Auckla	300,000
Don James & Denise Turkington	18A Upland Road Remuera Auckland 1050	500,000
Donald George Church	PO Box 23 Ashburton 7740	120,000
Duo Trustee Limited	PO Box 3573 Shortland Street Auckland 1140	250,000
Forsyth Barr Custodians Limited - 2016293	Private Bag 1999 Dunedin 9054	3,205,303
Franette Trust	P O Box 410 Waipukurau 4242	18,447
Fulcra Consulting Limited	C/- Level 9 20 Waterloo Quadrant PO Box 879 Auckland 1140	20,000
Horton Corporation Limited	PO Box 28 Shortland Street Auckland 1140	1,000,000
K & K Turner Family Trust	K & K Turner Family Trust 50 Orakei Road Remuera Auckland 1050	250,000
Mark Theodore Bellas	C/- Southern Cross Building Society PO Box 554 Auckland	500,000
Miss Andrea Nancy King	11 Brook Street Nelson 7001	76,730
Miss Debra Elizabeth Beckett	15 Finsbury Street Islington Christchurch 8042	105,137
Miss Dinah Maria Eichmann	17 London Street St Marys Bay Auckland 1011	27,445
Miss Lucille Marshall	P O Box 103 PIO PIO 2555	2,601
Miss Newa Winikerei	69 Dalmeny Street Tokoroa 2392	801
Miss Patricia Marie Leonard	190 Orchard East Road R D 4 Thames 3574	17,220
Miss Rochelle Anne Slade	C/O Mrs Edmond-Thompson 16/34 North Street Feilding 4702	1,218
Miss Sharon Young	Union Road R D 3 Pukekohe 2678	6,869
Miss Tanya Maria Posa	21 Moana Place Morrinsville 2251	76,010
Miss Tina Moana Tanoa	101 King Street Taradale Napier 4001	773
Miss Y A & Miss D M Eichmann	202 Hurstmere Road Takapuna North Shore City 0622	57,511
Mr A & Mrs D R Rongo-Raea	10 Scapa Terrace Karori Wellington 6005	17,649
Mr A & Mrs H Soma	19 Ramelton Road Mt Roskill Auckland 1041	53,408
Mr A & Mrs J Gandhi	7/170 Waterloo Road Lower Hutt Wellington 5010	11,502
Mr A D J & Mrs P A Beasley	57 St Martins Road Christchurch 8002	91,944
Mr A G & Mrs B E Harrison	Kapowai Road, R D 1 WHITIANGA 2856	10,251
Mr A J I & Mrs F J Rich	17 Deerhurst Road Brookfields Brisbane Queensland 4069	15,990
Mr A L & Mrs J F Singleton	173 Horsham Downs Road RD1 Hamilton 2021	42,083
Mr A N & Mrs J C Gilchrist	200 Grey Street Palmerston North 4414	1,001
Mr A R & Mrs W A S Sisson	37 Snowdon Road Fendalton Christchurch 8052	11,916
Mr A V C & Mrs C M Irving	41 Kaipatiki Road Glenfield North Shore 1310	42,413
Mr A W & Mrs C D Mason	560 Pakiri Block Road Tomarata, R D 4 Wellsford 0974	98,677
Mr Alan Graham Stevens	81 Viewmont Drive Lower Hutt Wellington 5010	42,606
Mr Alan John Roebuck	PO BOX 3086 New Plymouth 4601	40,405
Mr Alan Keith Morpeth	72 Crows Road Swanson Auckland 0614	6,344
Mr Albert Bernard Emery	P O Box 118 Meremere 2441	15,558
Mr Albert Groeneweg	298 The Parade Island Bay Wellington 6006	15,571
Mr Albertus Johannes Bloemen	16 Verona Place Stratford 4332	14,345
Mr Alexander Waite Broughton	47 Clarendon Road St Heliers Auckland 1071	9,404
Mr Alistair McDonald Hamilton	41 Joe Brown Avenue Mosgiel Dunedin 9007	150,096
Mr Alister Keith Ward	33 Osborne Street Riverton Invercargill 9822	10,490
Mr Allan James Turner	34 Bradbury Road Howick South Auckland 1705	62,114
Mr Allan John Constable	P O BOX 22-765 Otahuhu Auckland 1640	33,072
Mr Allan William Bones	275 Seaforth Road Waihi Beach	3,465
Mr Amrat Ranchhod	1 Hope Street Grey Lynn Auckland 1002	48,757
Mr Andrew Rivers Loe	P O BOX 4 Te Kuiti 2500	2,592
Mr Antony Michael Tarr	185 Tapuai Road R D 3 Otorohanga 3973	8,786
Mr Antony Thomas Gough	30 Heaton Street Merivale Christchurch 8001	116,421
Mr Arvind Devchand Gandhi	7/170 Waterloo Road Lower Hutt Wellington 5010	5,851
Mr B & Miss JL, ML & BA Bhula	18 Chieftain Rise Goodwood Heights South Auckland 2105	112,468
Mr B C & Mrs J M Noffke	P O Box 76 Edgecumbe 3160	10,519
Mr B F & Mrs M E Munro	Umutoi North Road RD1 Feilding 5600	76,121
Mr B G & Mrs B J Shaw	Rushbrook Road R D 1, Kamo Whangarei 0121	18,144
Mr B G & Mrs J L Costar	75 Henderson Street Whakatane 3120	5,569
Mr B J & Mrs C A Wharehoka	Ridge Road Central R D 3 Pahiatua 4983	11,872
Mr B J & Mrs S M Hammersley	P O BOX 1048 Taupo 2730	106,919
Mr B K & Mrs M J Rankin	332 St Heliers Bay Road Kohimarama Auckland 1071	6,982
Mr B M & Mrs E D Hicks	159 Oruanui Road R D 1 Taupo 3377	45,053
Mr B M & Mrs H J Bracey	Whatatui Road R D 9 Whangarei 0121	11,171
Mr B P & Mrs D W Schollum	377 Pukapuka Road RD3 Warkworth 1241	50,618
Mr B W & Mrs B A Miers	818 Woodlands Road Gordonton, R D 1 Hamilton 3281	32,944
Mr Barry Jagtar Singh	173 Mikkelsen Road R D 3 Te Aroha 3393	20,203
Mr Barry Kelvin Flint	156 Front Miranda Road R D 3 Thames 3576	11,307
Mr Bernard Patrick Schollum	377 Pukapuka Road R D 3, Warkworth Auckland 1241	93,981
Mr Bernard Paul Thian	Timber Yard Road Lakeside R D 3 Leeston 7683	5,888
Mr Bevan Francis Chalmers	P O Box 6398 Upper Riccarton Christchurch 8442	3,988

## Appendix 1

## Southern Cross Building Society

## Item 3 - List of Present Fixed Capital Shareholders

as at 30 June 2009

Name	Address	Number of Shares
Mr Blair George Coburn	29 College Drive Paraparaumu Beach Wellington 5032	30,609
Mr Brent Francis Hulena	3B/11 Augustus Terrace Parnell Auckland 1052	21,404
Mr Brian Lee Olsen	7 Tuna Place Manurewa South Auckland 2102	3,316
Mr Brian Lindsey	30 Lawrie Avenue Pukekohe South Auckland 1800	2,029
Mr Brian Logue Mason	615 School Road R D 4 Wellsford 0974	49,268
Mr Brian Trevor Greenway	P O BOX 45 Kaiwaka Auckland 0582	212,456
Mr Brian Wayne Hamilton	4 Tainui Street Raumati Beach Wellington 6010	19,750
Mr Brian William Hooper	P O BOX 618 Paraparaumu Wellington 5254	15,220
Mr Bruce John Little	11 Wharf Road Albany North Shore City 0632	53,355
Mr Bruce Michael Shanley	C/O Fraser Accounting Limited P O BOX 86 Tauranga 3001	20,110
Mr Bruce Robin Mansell	P O Box 11-064 Ellerslie Auckland 1542	210,074
Mr Bruce William Bond	R D 2 Ruawai Auckland 0586	99,993
Mr Bruno Luigi Delorenzo	114B Nile Street Nelson 7001	29,096
Mr C & Mrs A M Kotsapas	124 Owhiro Bay Parade Owhiro Bay Wellington 6002	9,874
Mr C A & Mrs A E Micallef	2/10 Blockhouse Bay Road Avondale Auckland 1026	448
Mr C B & Mrs S J McPherson	Croydon Siding R D 6, Gore Invercargill 9700	31,344
Mr C H & Mrs N B Smeath	9 Maromaku Road R D 1, Kawakawa Auckland 0291	153,856
Mr C L & Mrs E I Ranum	P O BOX 358 Putaruru 3443	8,837
Mr C R & Mrs T C Schubert	11 Brinkley Road Otumoetai Tauranga 3110	91,384
Mr C S & Mrs M H Brewster	Pukekawa, R D 1 Tuakau South Auckland 1892	98,044
Mr Charles Ruaumoko Rourangi	4 Arbour Rise Pakenham Victoria 3810 9900 Australia	53,310
Mr Charles Walter Guy Spencer	P O BOX 949 Gisborne 4040	18,931
Mr Chiu (Michael) Wong	5 Lympe Lane Mangere South Auckland 1701	9,390
Mr Cho Nam Wong	42 Owen Street Newtown Wellington 6002	35,237
Mr Christopher Robin Atkins	176 Pakiri Road R D 5, Leigh Auckland 0985	56,682
Mr Clive Henry Wymer	1303 Glenbrook Road Waiuku, R D 1 South Auckland 2681	11,272
Mr Clive Maxwell Alan Glasgow	37 Sawmill Road Totara Valley, R D 1 Thames 3578	19,733
Mr Colin Leslie Frear	46 Gangway Road R D 2 Kaeo 0479	2,382
Mr D & Mrs B W Gock	34 Earnslaw Crescent Manukau 2023	10,254
Mr D & Mrs D Ravji	80 Wallace Street Mt Cook Wellington 6021	466
Mr D & Mrs R J Dick	Flat 1 50 Pereika Street Victoria Rotorua 3010	3,919
Mr D D & Mrs B J Wintle	P O Box 401-006 Mangawhai Heads Auckland 0541	51,043
Mr D E & Mrs M L Gwatkin	37 Marion Street Hoon Hay Christchurch 8025	3,398
Mr D E & Mrs R R Williams	77 Bell Road Lower Hutt Wellington 5010	4,601
Mr D L & Mrs G P Wallis	14A Glenross Drive Manurewa South Auckland 1702	64,535
Mr D L & Mrs L F Billington	51 Paramount Parade Tikipunga Whangarei 0112	51,332
Mr D L & Mrs M T K Jamieson	313 Wilson Road North R D 9 Te Puke 3189	27,715
Mr D R & Mrs D L Wright	62 Shaw Avenue Paeroa 2951	100,516
Mr D R & Mrs N J Shute	648 Horsham Downs Road R D 1 Hamilton 3281	61,054
Mr D S & Mrs J E Newman	44 Manuka Road Glenfield North Shore 0629	101,830
Mr Dahyabhai Haribhai	1 Seideburg Drive Dannemora South Auckland	26,327
Mr Darcy James Ria	10 Easton Park Parade Glenfield North Shore 0629	1,416
Mr David Charles Boskett	284 Vipond Road Stanmore Bay, Whanaparaoa Auckland 0932	61,880
Mr David Charles Smith	Smiths Road Karamu RD5 Hamilton 2021	45,611
Mr David Edwin John Garthwaite	72 MacKenzie Drive Twizel Timaru 7901	10,977
Mr David Graeme Walsh	Box 42-123 Orakei Auckland 1005	140,730
Mr David Murray Gibb	386 Linwood Avenue Woolston Christchurch 8062	53,628
Mr David Stanley Duns	P O Box 2056 Christchurch 8000	88,048
Mr David Stuart Paterson	148 Muhunoa West Road R D 20 Levin 5500	95,739
Mr David Veilomani Anaki	17 Harvard Place Mangere South Auckland 1701	1,301
Mr Dean Lee Rutherford	18 Sequoia Place Sunnynook North Shore 1309	975
Mr Denis Alois Hiestand	#404 22425 Ventura Boulevard Woodland Hills California 91364	8,507
Mr Derek Travers Hosking	P O Box 612 New Plymouth 4615	1,309
Mr Desmond White	PO Box 872 Taupo 2730	22,541
Mr Dirk Kapma	38 Cassino Street Bayswater North Shore 0622	12,788
Mr Donald Edward Simpson	193 Hill Street Richmond Nelson 7020	64,765
Mr Donald Ian Stringer	4 Hewling Street Shirley Christchurch 8013	11,841
Mr Donald Robert McLean	P O BOX 791 Matraville New South Wales 2036 Australia	12,001
Mr Douglas Gordon White	18 Homewood Place Birkenhead North Shore 1310	52,047
Mr Douglas Graham Warburton	PO Box 4353 Wanganui 4541	34,014
Mr E F C & Mrs N A Dickinson	10A Alexander Place Otaki 5560	23,139
Mr Edward Bruce Robinson	21 Austin Road Greenhithe North Shore 0632	8,555
Mr Edward Grant Curtis Brown	87 Helenslee Road Pokeno South Auckland 1872	152,772
Mr Edward John Edwards	77 Pukaki Road Mangere South Auckland 1701	108,394
Mr Edward Michael Tracey	P O Box 15-468 New Lynn Waitakere City 0640	4,809
Mr Edward Ross Alexander	8 Quebec Place Wainoni Christchurch 8061	18,424
Mr Edward Thomas Tye	341 Rea Road R D 2, Katikati Tauranga 3063	96,025
Mr Eric Noel Popham	4/6 Amy Street Ellerslie Auckland 1051	83,056
Mr Ernest Hawira	Te Munga R D 5 Tauranga 3021	7,345
Mr F & Mrs E M & Mr M Ermerins	C/O Post Office Whitcombe Terrace Lepperton New Plymouth 4650	25,428
Mr F F & Mrs V R Peteru	7 Lincoln Road Henderson Auckland 1008	25,403

## Appendix 1

## Southern Cross Building Society

## Item 3 - List of Present Fixed Capital Shareholders

as at 30 June 2009

Name	Address	Number of Shares
Mr F W & Mrs C Y McWatt	110 Sherborne Street St Albans Christchurch 8014	29,547
Mr Fergus John King	R/601 Welcome Bay Road R D 5 Tauranga 3175	3,719
Mr Francis William King	163D Buller End Reefton West Coast 7830	11,928
Mr Frank Douglas Sainsbury	P O BOX 5333 Mordialloc Victoria 3195 Australia	11,117
Mr Franz Gustav Schaumkell	C/O ED Johnston Barristers & S P O Box 21 850 Waitakere City Auckland	6,124
Mr Fredrick William Wells	Brooks Road Waiuku, R D 4 South Auckland 1852	81,473
Mr G & Mrs C D Prescott	C/- Postshop Maketu Tauranga Tauranga 3070	59,143
Mr G & Mrs C L MacNeil	23 Lannan Road Surfdale Waiheke Island 1081	16,750
Mr G & Mrs H P Fewtrell	38A Totara Avenue Pukekohe South Auckland 1800	52,054
Mr G & Mrs W J Sales	P O Box 799 Hamilton 2001	39,561
Mr G A & Mr B A Bird	Baylys Coast Road R D 7 Dargaville 0377	108,094
Mr G D & Mrs G A Wilson	1235 Braemar Road R D 2 Whakatane 3080	50,069
Mr G D & Mrs S C Bain	Wrights Road Oxford Christchurch 7495	51,212
Mr G J & Mrs A Lange	4 Sunrise Avenue Mairangi Bay North Shore 1311	45,350
Mr G K & Mrs S J Ratahi	10 Hickey Place Opunake Hawera 4854	10,924
Mr G L & Mrs P H Price	91 Kukunui Road R D 8 Whangarei 0121	23,124
Mr G R & Mrs D L Henderson	9 Westbury Crescent Remuera Auckland 1050	29,449
Mr G R & Mrs J I Inglis	219B Casement Road Whangamata 3620	61,100
Mr G S & Mrs S J Ford	448 Nelson Road Mt Nelson Tasmania 7007 Australia	53,063
Mr G W J & Mrs A F Johnston	263 Front Miranda Road R D 6 Thames 2821	53,954
Mr Garry Alan Carter	308 Springfield Road R D 8, Mangapai Whangarei 0121	85,125
Mr Garry John McCone	67 Jutland Street North New Brighton Christchurch 8009	4,405
Mr Gary Alan Syme	18 Sapphire Street Bishopdale Christchurch 8051	3,189
Mr Gary James Seekup	16 Whitby Crescent Mairangi Bay North Shore 1311	46,204
Mr Geoffrey David Thorpe	P O Box 264 Kumeu Auckland 1250	24,113
Mr George Cecil Hopa	1360 Tauhei Road R D 5 Morrinsville 3375	26,809
Mr George Frederick Poste	C/O Mrs Wendy Poste 47 Wye Street Island Bay Wellington 6002	19,090
Mr George James Bryers	Rangi Point Kohukohu, R D 2 Northland 6005	9,567
Mr Gerard Brent Champion	132 Avenue Road Greenmeadows Hawkes Bay 4112	170,465
Mr Graeme Clifford Rout	10 Kowhai Avenue Annesbrook Nelson 7001	60,340
Mr Graeme Henry Dixon	3699 O'Shea Road RD6 Te Awamutu 3876	23,074
Mr Graeme Kruse	135 Windgrove Road R D 23 Stratford 4393	25,351
Mr Graeme Patrick Beechey	1/10 Phoenix Place Papatoetoe South Auckland 2025	952
Mr Graeme William Heapey	46 Arawa Street Pipiroa, R D 2 Ngatea 3597	101,152
Mr Graham Lloyd Churchfield	1 Fairview Street Fairview Downs Hamilton 3214	41,456
Mr Graham Michael Fogarty	Maungatoitoi RD 2 Gisborne 3821	46,541
Mr Graham Neill Burchell	P O BOX 43 Te Awamutu 2400	37,627
Mr Graham Reginal Pedley	701 Makino Road R D 9 Fielding 4779	6,775
Mr Graham Sydney John Wells	P O BOX 512 Thames 3540	20,130
Mr Grant William Johnson	P O Box 535 Waikanae Post Shop Wellington 5250	41,698
Mr H & Mrs J Moses	21 Waipapakauri Domain Road RD1 Awanui Northland 0552	64,097
Mr H J & Mrs A J Harte	P O BOX 124 Te Puke 3153	203,123
Mr H M & Mrs B A Elliott	53A Kidd Road R D 1 Papakura 2580	94,850
Mr H M & Mrs K H Matthews	11 Mahoe Place Gonville Wanganui 5030	21,534
Mr Hamish Andrew Gunn	363 Sunset Road Rotorua 3015	9,057
Mr Harold Richardson Porritt	329 Aramahoe Road R D 1 Taumarunui 3991	57,688
Mr Henry Charles Haddon	785 East Coast Road Browns Bay North Shore 0030	4,685
Mr Henry Heather	246 Shanley Road R D 9 Hastings 4179	9,423
Mr Henry William Keith Woodall	Fryers Road R D 1, Kaitaia Auckland 0500	31,858
Mr Herbert Skipper Gawler	6 Kaka Place Wanganui 5001	84,998
Mr Hilton James Reeve	Whangamata Road Mangakino Tokoroa 2391	74,253
Mr Howard Arthur Sexton	140 Orakei Road Remuera Auckland 1050	85,624
Mr Howard Arthur Sexton	45 Jellicoe Avenue Tuakau South Auckland 1892	22,507
Mr I L & Mrs L M France	Clarks Road R D 2 Featherston 5772	13,293
Mr Ian Alexander Gemmell	3 Forbes Street Onehunga Auckland 1061	96,020
Mr Ian Noel Lowe	P O Box 276-180 Manukau South Auckland 2241	3,781
Mr Ian Penn Hamilton Robertson	11 McKenzie Street Kawerau Whakatane 3127	270,080
Mr Ian Robert Jamieson	16 Winchester Street Levin 5510	83,549
Mr Ian Wilson Bond	1472 Tokatoka Road R D 2, Ruawai Auckland 0586	49,989
Mr Ivan Trevor Longman	C/O Andrew Blair Barrister & S P O Box 13-088 Tauranga 3141	45,983
Mr Ivo Botica	4 Robins Crescent Hawera 4800	20,564
Mr J & Mrs H & Miss G Epps	22 Cartira Crescent Flaxmere Hawkes Bay 4201	3,385
Mr J D & Mrs A Thomson	118A Martin Street Upper Hutt Wellington 5018	16,170
Mr J D & Mrs M R Edhouse	293 Main Road North R D 12 Levin 5572	60,305
Mr J E & Mrs E I Jarmin	108 Long Melford Road Palmerston North 4412	101,778
Mr J F & Mrs P M Burrell	4 Pitt Street Normanby Hawera 4852	76,562
Mr J G & Mrs C D Leith	1044 State Highway 6 Rd2, Wanaka Central Otago 9192	20,935
Mr J L & Mrs M L Bayly	422 Corbett Road Bell Block New Plymouth 4601	48,793
Mr J R & Mrs J E Cole	188 Kawaha Point Road Kawaha Point Rotorua 3010	42,452
Mr J W & Mrs J M Dymand	12026 Riverhill Place Riverside California 92503 USA	19,342
Mr J W & Mrs V M M Fletcher	1672 Kaipara Hills Road R D 4 Warkworth 0984	12,447

## Appendix 1

## Southern Cross Building Society

## Item 3 - List of Present Fixed Capital Shareholders

as at 30 June 2009

Name	Address	Number of Shares
Mr James Henry Walker	31 Amy Street Ellerslie Auckland 1051	60,577
Mr Jeffrey Brian Wood	67 Gateway Boulevard Canning Vale Western Australia 6155 Australia	59,529
Mr Jeffrey Lewis Jones	2890 Sailor Avenue Ventura California 93001 USA	47,860
Mr Jim Ross Cowan	R D 1 Waipaoa Gisborne 3891	7,833
Mr John Andrew Paterson	P O Box 100-283 North Shore Mail Centre North Shore 0745	53,978
Mr John Charles Perry	243 Parklands Road R D 1 Te Awamutu 3879	105,929
Mr John Charles Rendall	210 Mt Grand Road R D 1 Dunedin 9076	17,995
Mr John Henry Aspinall	P O Box 94 Mt Aspiring Wanaka 9343	22,027
Mr John Lawrence Crichton	616 East Coast Road Browns Bay North Shore 0630	58,647
Mr John Michael Quirke	P O Box 106-062 Auckland 1143	35,203
Mr John Morley Hollobon	175 Raeburne Street Te Awamutu 2400	5,431
Mr John Stanley Worsnop	State Highway 12, R D 2 Kaikohe Auckland 0400	34,654
Mr John Theo Moetara	63 Whakato Road Manutuke, R D 1 Gisborne 4078	1,959
Mr John Wesley Kempton	RD2 448 Runciman Road Drury South Auckland 1750	21,613
Mr Jon Louis Beck	63 Vigor Brown Street Napier Hawkes Bay 4001	2,695
Mr Joseph Karl Kobele	19 Thorn Crescent Fernhill Queenstown 4250	49,960
Mr K G & Mrs M E Ling	210 Heywards Road Kaiapoi, R D 2 North Canterbury 7692	3,764
Mr K H & Mrs K M Herbert	115 McDonald Mine Road RD1 Huntly 2191	3,020
Mr K J & Mrs O D Nicholson	8 Avocet Avenue Maungatapu Tauranga 3112	39,333
Mr K J & Mrs S N Johnson	Box A 30 Pukemiro Huntly 2191	42,431
Mr Keith Bartram Farley	428 Clarks Beach Road R D 4 Pukekohe 2679	18,512
Mr Keith Robert Dickey	16 Studholme Street Morrinsville 3300	2,405
Mr Keith Witheford	4 Rawhiti Place Snells Beach Auckland 0920	23,219
Mr Kenneth Cameron MacDonald	P O Box 134 Morrinsville 2251	53,587
Mr Kevin George Bates	47 Waru Street Khandallah Wellington 6002	57,401
Mr Kevin Malcolm Sanford	214 Central Road R D 2 Rotorua 3072	10,364
Mr Kevin Oliver Rutherford	Nireaha RD2 Eketahuna 5480	71,266
Mr Kevin Patrick Hickey	1002 Maihihi Road R D 2 Otorohanga 3972	34,777
Mr Kevin Rex Johnson	P O Box 21-535 Henderson Auckland 1008	10,000
Mr KJ & Estate of FV Morgan	540 Paekaka Road Piopio, R D 2 Te Kuiti 3970	118,990
Mr L & Mrs M Sorensen	C/O Mrs M Sorensen R D 2 Hikurangi 0251	2,267
Mr L B & Mrs M E Wilson	Fields Track R D 15 Wanganui 5021	47,032
Mr L E & Mrs G Hawken	C/O J Hawken 46 Old Pine Valley Road R D 2, Silverdale Auckland 1462	28,917
Mr L J & Mrs A M Christini	R D 3 Matamata 2271	19,402
Mr L J & Mrs A M Glucina	6 Humber Place Blockhouse Bay Auckland 1230	97,304
Mr L J & Mrs T Bacon	177 Jones Road Papakura, R D 3 South Auckland 2583	43,563
Mr L T & Mrs C M Dil	9 Castor Bay Road Castor Bay North Shore 0620	49,955
Mr Lambertus Johannes Winnubst	11 Brook Street Nelson 7001	85,678
Mr Larry Alexander Morgan	37 Waterhouse Street Taradale Hawkes Bay 4001	26,103
Mr Len John Adin	187 Pyke Road R D 7 Palmerston North 4477	5,895
Mr Leslie Leonard Renney	38 Seddon Street Rotorua 3201	6,587
Mr Lindsay John Clark	75 Shore Road Remuera Auckland 1050	41,771
Mr Lloyd Bernard Jackson	1280 Rewi Street Te Awamutu 3800	5,255
Mr M & Mrs D Govind	36 Wright Street Wainuiomata Wellington 5014	12,230
Mr M & Mrs J P Abrahamson	173 Ilam Road Ilam Christchurch 8041	48,398
Mr M & Mrs V F Puia	C/O Mrs Puia-Clark P O Box 1 Masterton Road Pongaroa 4944	6,234
Mr M C & Mrs P F Holm	125 Jackson Road Oringi Dannevirke 4999	5,363
Mr M F & Mrs V D Whitlock	82B Clonbern Road Remuera Auckland 1136	164,450
Mr M G & Mrs L M Thomson	24 Blankney Street Christchurch 8004	64,858
Mr M J & Mrs P R Webber	640 Edendale-Seaward Downs Roa R D 3 Wyndham 9893	10,894
Mr M W & Mrs B L Aitken	P O Box 1108 Pukekohe South Auckland 2340	5,990
Mr Maarten Dirk Stolp	"Janiefield" 828 Maronan-Cracroft Road R D 5 Asnburton 7775	10,727
Mr Malcolm Alfred Sanford	C/O Hammonds Barristers & Soli P O Box 16 Dargaville Auckland 0340	9,016
Mr Mark John Nicholls	50 Miro Street Masterton 5901	3,838
Mr Mark Nigel Maxwell	P O Box 57 Bay View Hawkes Bay 4151	10,673
Mr Maurice John Kissick	199 Neill Road Kaponga, R D 29 Hawera 4679	17,982
Mr Maurice Joseph Hiestand	P O Box 81 Pukekohe Auckland 2340	2,736
Mr Max (Junior) Schuster	2 Waterview Road Favona Auckland 2024	3,328
Mr Mervyn Ross Troughton	R D 1 Paeroa 2951	84,517
Mr Michael Bruce & Mrs Robyn Ann Verschaffelt	40 Lloyd Street Tauranga 3112	13,500
Mr Michael Conrad King	27 Stanley Drive Lynmore Rotorua 3010	10,843
Mr Michael James Stone	P O BOX 19-122 Avondale Auckland 1746	115,532
Mr Michael John Brosnahan	12 Alexander Road Raumati Beach Wellington 5032	44,124
Mr Michael John Maskery	29 Clifton Street North Balwyn Melbourne Victoria 3104	5,458
Mr Michael John Penlington	86 Warwick Street Wilton Wellington 6012	25,541
Mr Michael Nevill Drake	Box 835 Taupo 2730	10,359
Mr Mohi Eruini Hotene	C/O Mr Hare Hotene 9B Hanford Place Manurewa South Auckland 2103	1,943
Mr Murray David Jones	Pokokini Private Bag Havelock 7150	1,734
Mr Murray Raymond Johnson	39 Wellington Street Nelson 7010	876
Mr N B & Mrs P E Vaughan	Pickering Road RD3 Hamilton 2021	9,993
Mr N C & Mrs S A Church	201A Mazengarb Road Paraparaumu Wellington 5032	109,587

## Appendix 1

## Southern Cross Building Society

## Item 3 - List of Present Fixed Capital Shareholders

as at 30 June 2009

Name	Address	Number of Shares
Mr N J & Mrs P D Stephens	222 Strange Road RD2 Te Aroha 2971	10,002
Mr N M & Mrs A C Gray	Tua Rua Kumeneia Road, R D 2 Featherston 5952	11,899
Mr N S & Mrs K J Sherson	P O Box 188 Whangaparaoa North Shore 0943	47,585
Mr Navnit Nathu Morar	12 Torridon Road Miramar Wellington 6003	87,547
Mr Neil Ian Cunningham	350 Ocean Road Ohope Whakatane 3085	16,946
Mr Neville James Prowse	26 Caledonia Street Hawera 4610	172,208
Mr Nigel John Robertson	"Atherstone" Glen Elgin Road Glen Elgin New South Wales 2370 9900	39,296
Mr Noel Barclay	42 Golf Road Epsom Auckland 1023	9,399
Mr Noel Raymond Orsborn	18 Rapley Street Hampstead Ashburton 7700	5,623
Mr Norman Geoffrey Moss	P O Box 3647 Auckland 1140	215,187
Mr O F & Mrs D R Reeve	7 Fairfield Street Pukekohe South Auckland 2120	44,639
Mr Owen Raymond Evans	60B Laing Crescent Heathcote Christchurch 8022	54,123
Mr P & Mrs J M Areaiti	421 North Road Waikiwi Invercargill 9810	17,598
Mr P A & Mrs J E & Mr T Lucas	R D 3 Amberley Christchurch 8251	80,867
Mr P D & Mrs J H Wells	30 Waikato Esplanade Ngaruawahia 3720	84,380
Mr P D & Mrs P P White	32 Field Street Morley Perth 6062 Australia	164,980
Mr P F & Mrs I M Nicholson	541 Richardson Road Mount Roskill Auckland 1004	3,843
Mr P G & Mrs M D Anstis	527 Woodlands Road R D 2 Opotiki 3199	32,157
Mr P H J & Mrs J E Ward	604 Ihaia Road R D 31, Opunake Hawera 4854	9,107
Mr P J & Mrs J M Hick	R D 1 Kohukohu Broadwood 0570	21,539
Mr P K & Mrs E M Brown	15 Ngatitama Street Nelson 7001	50,421
Mr P L & Mrs R A Jeffrey	49 Eskdale Road Birkdale North Shore 0626	12,154
Mr P R & Mrs A E Vanner	200 Dunkirk Road RD 1 Atiamuri 3291	106,809
Mr P W & Mrs P Y Rye	19 Terrys Road R D 3 Te Awamutu 2400	92,258
Mr Patrick John Lapworth	6 Camden Place Pukete Hamilton 2001	23,795
Mr Patrick Leonard Foley	1/390 Richardson Road Mt Roskill Auckland 1041	1,521
Mr Paul Allan Johansen	P O Box 31160 Milford North Shore 1309	53,544
Mr Paul Gueorgieff	21 Sunshine Crescent Kelson Wellington 6009	138,426
Mr Paul Hogan	6A Te Ra Place Kaikohe Auckland 0400	54,045
Mr Paul Stewart Simcock	139 Remuera Road Remuera Auckland 1005	208,460
Mr Paul Thomas Finlay	76 Kaipara Coast Highway Kaukapakapa, R D 1 Auckland 0871	30,706
Mr Peter James McLean	13 Umere Crescent Eilerslie Auckland 1005	15,497
Mr Peter John Numan	26 Henderson Road R D 4 Otorohanga 2564	54,782
Mr Peter Kevin Hood	109 Totara Road Whenuapai Auckland 0618	52,473
Mr Peter Marinus Roodbeen	17 Princes Street Hawera 4800	38,897
Mr Peter Maxwell Hunter	406 Tauwhare Road R D 3 Hamilton 2021	54,074
Mr Peter Roy Kennard	P O BOX 5582 Papanui Christchurch 8030	32,138
Mr Peter William O'Shannessy	4 Butler Crescent Warner Bay New South Wales 2282 Australia	26,661
Mr Philip John Holt	1815 Ngunguru Road R D 3 Whangarei 0173	6,651
Mr Philip Patrick Vandy	833 Orini Rd RD 2 Taupiri 3792	62,196
Mr Phillip Wayne McLarin	4 Vagus Place Royal Oak Auckland 1023	7,808
Mr Phylip Michael Sutton	18 Rogers Road Bayview Napier 4001	19,406
Mr R & Mrs S R Quinn	PO BOX 114 Kawhia 3843	15,236
Mr R A & Mrs F G Wilson	45 Mauchline Street Wallacetown Invercargill 9502	25,680
Mr R A & Mrs J A Hayward	The Glades 4 Magnolia Place Richmond Nelson 7002	38,982
Mr R B & Mrs M S Thompson	277 Lamb Street Cambridge 3432	25,000
Mr R B & Mrs S J Neville	21 Carroll Street Beverley Park Sydney New South Wales 2217	6,086
Mr R D & Mrs D Earlam Murray	Old Coach Road Mahana Upper Moutere Nelson 7021	29,855
Mr R D & Mrs P Henderson	88 Brigger Road R D 1, Ruawai Auckland 0591	8,558
Mr R H & Mrs E F James	330 Waharoa Road Esplanade RD1 Matamata 2271	190,614
Mr R J & Mr A D Reid	C/O A D Reid P O BOX 394 Queenstown Dunedin 9197	9,235
Mr R J & Mrs E M Burgess	4 Tainui Street Gore Invercargill 9710	14,670
Mr R J & Mrs H F Shaw	R D 3 Te Kawa West Te Awamutu 2400	102,838
Mr R M & Mrs D E Garnett	15 Ngamuwahine Road R D 1, Kaimai Tauranga 3171	51,166
Mr R M & Mrs N O Steele	58A Kiripaka Road Whangarei 0112	87,714
Mr R N & Mrs N J Pyle	213 One Tree Point Road Ruakaka, R D 1 Auckland 0118	96,947
Mr R N & Mrs R Taylor	77 Ferguson Road Whatawhata, R D 5 Hamilton 3285	20,469
Mr R N F & Mrs E M Lewin	213 Minden Road Te Puna, R D 6 Tauranga 3176	43,181
Mr R P & Mrs K Dalzell	270B Beach Road Campbells Bay North Shore 1311	24,450
Mr R W & Mrs L D Gillbanks	26 Waverley Avenue Glenfield North Shore 1310	42,245
Mr R W & Mrs S H Parry	3A Balmacewen Place Bayfair Estate Mt Maunganui 3116	8,709
Mr Raymond George Neason	29 Gair Avenue Cromwell 9310	20,339
Mr Raymond John Cook	42 King Street Hikurangi Auckland 0251	118,401
Mr Raymond Philip Reo	C/O Mrs Maruia Reo 104 Luknow Street Wairoa Hawkes Bay 4108	1,621
Mr Raymond William Baxendine	2 Hohaia Crescent Matamata 3400	127,163
Mr Rex Charles Arnott	R D 3 ROTORUA 3221	17,071
Mr Rex Murray Howson	C/O L M Howson 36 Watts Road North-east Valley Dunedin 9010	13,771
Mr Richard Charles Kenning	63 Queen Victoria Street Motueka Nelson 7161	10,355
Mr Riki Francis Bain	60 Kakapo Street Waikiwi Invercargill 9810	84,815
Mr Robert Gordon Rose	7 Browning Street Sydenham Christchurch 8023	15,141
Mr Robert James Dawson	C/O Mrs P M Dawson 1/24 Russell Street Foxton 4814	9,258

## Appendix 1

## Southern Cross Building Society

## Item 3 - List of Present Fixed Capital Shareholders

as at 30 June 2009

Name	Address	Number of Shares
Mr Robert Kelvin Watson	74 Rosebank Road Avondale Auckland 1007	5,577
Mr Robert Owen Vaile	442 Fraser Street Te Awamutu 2400	19,576
Mr Robert Samuel McAlister	47 Solstice 215 Aspinal Street Watson Canberra	6,024
Mr Robert Staveley Pease	C/O Reeves Middleton Young (La Privare Bag 2031 New Plymouth 4342	-6,464
Mr Robin Forsyth Hughes	4 Riverside Drive Kaponga Hawera 4850	28,188
Mr Rodney Arthur Goodspeed	463 Kennedy Road Pirimai Napier 4001	2,814
Mr Rodney Irwin Atchinson	171 Manukau Heads Road R D 4 WAIUKU 1852	34,888
Mr Ronald Arthur Morgan	413A Baylys Coast Road R D 7 Dargaville 0377	8,949
Mr S C & Mrs F E Tunmore	7 Smith Street Matamata 3400	82,007
Mr S C & Mrs J Bevins	380 Matheson Road Wyndham, R D 2 Invercargill 9892	7,338
Mr S G & Mrs B M Winters	1402 Ohauti Road R D 3 Tauranga 3173	49,714
Mr S H & Mrs V M Mitchell	21 Sandon Road Feilding 4702	37,875
Mr S J & Mrs B M Holmes	164 Honey Road R D 3 Waiuku 2683	96,943
Mr Simon Roy Mossman	P O Box 97 Murupara Rotorua 3062	8,244
Mr Stephen Vincent Worth	34 Albrecht Avenue Mount Roskill Auckland 1041	1,136
Mr Stuart Ross Andrews	Five Rivers R D 3, Lumsden Invercargill 9793	18,463
Mr T G & Mr E P Bushell	48 Valley Road Titirangi Auckland 1007	4,837
Mr T K MacKay	134 Cameron Road Te Puke 3119	36,910
Mr T M & Mrs A M McCullough	4B Fergusson Drive Gisborne 3801	31,293
Mr Terry Cecil Poll	1 Columbia Way Kingston Wellington 6021	3,380
Mr Thomas Hullena	30 Essex Street Masterton 5810	69,183
Mr Timothy Philip Kempton	RD2 Drury South Auckland 1750	21,602
Mr Tuhi Dennis James Te	105 Ranfurly Street Dargaville Auckland 0300	2,810
Mr Tute Rangiwahi Collier	25 Carrington Avenue Hilcrest Hamilton 3216	22,400
Mr V R & Mrs G Gough	58 Oxford Street Masterton 5801	10,604
Mr Vena Patel	12 Lilybank Crescent Dannemora South Auckland 2013	17,761
Mr Vernon John Powell	22 Gorge Road Maungaturoto Auckland 0581	85,125
Mr W & Mrs N Parata	44 Guy Road Kaikohe Auckland 0405	40,684
Mr W B & Mrs C G Muncaster	292 Pukekapia Road Huntly 2191	2,216
Mr W F & Mrs M R Canning	108 Holliss Avenue Cashmere Christchurch 8022	7,890
Mr W G & Mrs N Larsen	P O Box 37 Waiwera Auckland 1244	21,790
Mr W K & Mrs K A Turner	Tiki Road R D 2 Te Awamutu 2400	16,295
Mr W Martin	20 Chambers Street R D 140 Oamaru 9495	20,000
Mr W R & Mrs N D Mangan	33 Arran Road Browns Bay North Shore 0630	19,661
Mr Warrick Bruce Rowland	P O BOX 9520 Hamilton 2015	23,896
Mr Warrick Ian Birchall	C/O Mr Brent Birchall 58 Forth Street Oamaru North 9400	26,045
Mr Werner Leimgruber	Hauptstr 39 5027 Herznach Switzerland 9900	44,799
Mr Whiti Maaka	Waharua Road R D 4 Kaitara 0484	7,175
Mr William Anderson	308 Massey Road Mangere East South Auckland 1701	11,215
Mr William David Page	82 Wainui Road RD 1 Whangaroa Kaeo 0478	42,569
Mr William George Baxendine	2 Hohaia Crescent Matamata 2271	18,737
Mr William Henry Blissett	52 Piri Road Taupiri, R D 2 Ngaruawahia 3792	19,657
Mr William Weir O'Connor	58 Tawa Street Tawa Wellington 6006	16,584
Mr William Woolsey Brown	46 Pakington Lane Waiuku, R D 1 South Auckland 2681	99,951
Mrs Agnus Broomfield	1 Mayne Avenue Mount Roskill Auckland 1041	1,825
Mrs Alison Mary Bingham	6 Furneaux Grove Whitby Wellington 6006	225,133
Mrs Anna Megan Lawson	92 Arthur Street Onehunga Auckland 1061	19,453
Mrs Aveen Theresa Murphy	12 Callis Avenue Opaheke South Auckland 2113	93,373
Mrs Berta Buhler	344 Ketenaarae Road RD 15 Hawera 4800	20,024
Mrs Betty Mihi Williams	Main Road Waitakaruru Thames 2821	3,585
Mrs Brenda Gaylene Harrison	19 West View Crescent Onerahi Whangarei 0110	8,182
Mrs Colleen Rae Scott	56A Harkaway Road Berwick Victoria 3806 Australia	59,882
Mrs Connie Ethel Wiese	3 John Brooke Crescent Dannemora Howick Auckland 2016	98,735
Mrs D E & A E Monks	9 Opanuku Road Henderson Valley Auckland 0612	118,985
Mrs D Mangu of B & Estate	C/O Mrs D Mangu 111 Cook Drive Whitianga 3510	8,040
Mrs Dawn Allen	108 Irvines Road RD 2 Leeston 7682	11,981
Mrs Denise Marie Duncan	50 Hollyford Avenue Christchurch 8001	15,234
Mrs Doris Merle Titheridge	19 Locksley Avenue Dallington Christchurch 8061	56,009
Mrs Dorothy Kathryn Hannah	197B Chudleigh Road, RD3 Te Aroha 3393	6,441
Mrs Eileen Elizabeth Hobart	657 Esdaile Road R D 6 Tauranga 3021	101,560
Mrs Eileen Margaret Ham	609 Hohataha Road Taumarunui 2650	2,429
Mrs Elaine Lila Dix	301 Waikawa Road Waikawa Bay Picton 7372	21,528
Mrs Elizabeth Maureen Taylor	158 Randwick Road Moera, Lower Hutt Wellington 5010	25,503
Mrs Ellen Jeanette Mockford	147 Bridge Street R D 2 Ashburton 7772	100,438
Mrs Gaylene Ngairi Jensen	61 Barber Road Otewa Otorohanga 2564	9,565
Mrs Gillian Marie Loader	1 Church Street Oxford Christchurch 7430	1,178
Mrs Hana Cotter	C/O Mrs D L Gudgeon 10 Lowry Terrace Mawera Napier 4110	7,319
Mrs Hazel Mary Steiner	P O BOX 11-399 Palm Beach Tauranga 3030	65,927
Mrs Helen Mary Thomson	12 Rochdale Street Fendalton Christchurch 8005	40,000
Mrs Hinemoa Rihari	13 Whitemans Road Kawakawa Northland 0210	31,763
Mrs Irene Hazel Huntley	Flat 2,180 Halsey Drive Lynfield Auckland 1030	50,710

## Appendix 1

## Southern Cross Building Society

## Item 3 - List of Present Fixed Capital Shareholders

as at 30 June 2009

Name	Address	Number of Shares
Mrs Iriarangi Vercoe	14 Kingsley Place Flaxmere Hawkes Bay 4201	16,052
Mrs Janice Maureen Eastwood	Counter Delivery C/- Post Office Kaiwaka 0582	22,585
Mrs Jean Elaine Sutton	55 Hollister Lane Ohauiti Tauranga 3112	40,069
Mrs Jean Harriett Honore	C/O H G O'Donnell Accounting & P O BOX 255 Pukekohe South Auckland 1730	42,278
Mrs Jean Harriett Honore	C/O H G O'Donnell P O BOX 255 Pukekohe South Auckland 2340	106,865
Mrs Jean Maxwell	P O Box 57 Bayview Napier 4151	61,132
Mrs Jill Cherie Newman	Marshs Road R D 6 Christchurch 7676	25,945
Mrs Jill Falkiner	1068 Ararimu Road Drury, R D 3 South Auckland 2579	31,882
Mrs Joanne Kathleen & Mr Ian Michael Johnson	48 Banks Road Mt Wellington Auckland	30,000
Mrs Joy Keighley	3438 Mokau Road R D 48, Urenui New Plymouth 4378	11,503
Mrs Joyce Chin	P O BOX 1048 Levin 5500	13,310
Mrs Judith Frances Campbell	15A Anzac Drive R D 2 Taupo 3378	2,705
Mrs K Mr H & Ross-Johnson	P O BOX 729 Burleigh Heads Queensland 4220 Australia	18,648
Mrs Kathleen Mary Duncan	11/199 Papamoa Beach Road Papamoa Beach Tauranga 3118	10,774
Mrs Kim Irene Currie	76 Borlases Road Sawyers Bay Dunedin 9008	17,782
Mrs L & Miss S Goulden	122 Dip Road R D 6 Whangarei 0176	35,657
Mrs Linda Tai	225 Thames Street Morrinsville 3300	41,742
Mrs Lois Beverly Brinkworth	177 Piakoiti Road R D 1, Walton Matamata 2273	20,801
Mrs Lois Eileen Strawbridge	35 Opororu Road Raglan 3225	14,491
Mrs Lynetta Monica Bielawa	C/O Tarras Country Store Main Road Tarras Dunedin 9347	37,371
Mrs Lynette Carol Gunson	401 Taniwha Road R D 1 Te Kauwhata 2152	49,432
Mrs Lynette Margaret Cameron	389 Bremner Rd Drury, R D 2 South Auckland 2578	69,398
Mrs Margaret Helen Hewitt	48 Sefton Street Wadestown Wellington 6012	52,459
Mrs Mary Ann Bryers	Rangi Point Road Hokianga, R D 2 Northland 6005	9,630
Mrs Mary McInnes Orsourn	Unit 10 Alfriston Court, 33-37 Alfriston, Manurewa East South Auckland 2102	11,396
Mrs Melva May Martin	10 Seymour Street Waitara New Plymouth 4320	10,499
Mrs Ngawaea Manukuria Ripia	6604 Main Road R D 35, Pungarehu Hawera 4855	4,427
Mrs Patricia Clare Doull	26 Lynn Street Oamaru 8915	8,955
Mrs Patricia Mary Papa	70 Haverstock Road Mt Albert Auckland 1003	3,878
Mrs Peg Elaine Berdebes	65A Langley Avenue Palmerston North 5301	21,365
Mrs R M & Mr K D Kohi	30 Princess Street Opotiki Whakatane 3092	1,457
Mrs Rachel Thompson Heatley	Ascot Apartments 101/8 Middleton Road Remuera Auckland 1005	24,821
Mrs Rangji Marie Marshall	P O Box 103 PIO PIO 2555	5,793
Mrs Ruby Emmerson	P O Box 90 Manutuke Gisborne 3891	3,166
Mrs Rulan Amanda Oosthoek	100 Wilson Street Te Awamutu 3800	20,395
Mrs S E Mr R I & Brooking	5 Tasman Place Palmerston North 5301	46,200
Mrs Shirley Katherine Shanley	C/O Fraser Accounting Limited P O BOX 86 Tauranga 3001	17,941
Mrs Shirley Wilson	160 Mornington Road Dunedin 9011	1,581
Mrs Stephanie Marilyn Thomas	31 Marine Parade Foxton Beach Foxton 4815	39,937
Mrs Susan Lee Wiles	29 Cunnliffe Street Churton Park Wellington 6037	18,429
Mrs Susan Leigh Andrews	P O BOX 245 Marton 5460	5,000
Mrs Taurara Yukich	25 Pah Road Onerahi Whangarei 0110	18,473
Mrs Terongo Kino Hura	27 Elmdon Street Mangere South Auckland 2022	14,797
Mrs Valerie Mercer	21 Maple Street Bunnythorpe Palmerston North 5453	1,106
Ms Kiri Dean Witton	39B Horton Road Hackney London E8 1DP United Kingdom	18,589
Nikau Investments (2001) Limited	P O Box 9793 Newmarket Auckland 1149	100,000
Oceania & Eastern Limited	110 Customs Street West Auckland 1010	14,429,432
PHC Equities Limited	Level 25 25 Broadway Newmarket Auckland 1023	400,000
Richard Walter Ashford	"Thurlow" Racecourse Road Ashburton 7776	10,000
Robert Leslie Smith	C/- Southern Cross Building Society PO Box 554 Auckland	750,000
Roger Bradford	35 Catherford Avenue Allenton Ashburton 7700	60,000
Rosalyn Ellen Isobel Schneidermann	PO Box 28-764 Remuera Auckland 1541	250,000
Sinclair Long Term Holdings Limited	P O Box 5546 Dunedin 9054	461,104
Southern Cross Building Society Charitable Trust	C/- Southern Cross Building Society PO Box 554 Auckland	250,000
Spencer Account	22A Orchard Street Wadestown Wellington 6012	100,000
Stirling Trust	C/- Katie Margret Kennedy & Brian Leonard Mee PO Box 314 Ashburton 7740	60,000
The Stanley A/c	202B Mt Pleasant Road Christchurch	50,000
Trahlee Trust	6 Tirohanga Avenue Remuera Auckland 1050	375,000
Virtrust Holdings Limited	PO Box 9579 Newmarket Auckland 1149	100,900
Waiaata Trust	6 Tirohanga Avenue Remuera Auckland 1050	375,000
The Estate of Donald William Jolly	C/O Mrs I H Jolly 271 Arrow Ville Road Rd 2 Waiuku South Auckland 1852	109,958
Estate of Christopher Airey Fawcett	C/O Mrs J Fawcett 58 Deam Road R D 2 WAIHI 2981	102,629
The Estate of Clive S Lowry	C/O Rice Craig Barristers & So P O Box 72-440 Papakura South Auckland 1703	100,417
The Estate of Frederick Thomas Clendon	5 Nathan Place Athenree Tauranga 3063	81,544
Mrs Janet Lesley Lawrence	2 Holmwood Park Drive Morrinsville 2251	74,771
Mr Manu Chagan Parag	14 Montague Street Lower Hutt Wellington 6009	56,841
Mr Peter Garth Paganini	16 Peakes Road R D 5 Blenheim 7275	51,183
Mr Hugh Neville Phillip Johnston	1 Haunui Way Pukerua Bay Wellington 6010	44,603
The Estate of Chrisopher James Edwards	C/O Mr C D Edwards 395 Lyndhurst Lane Rosenthal Heights Warwick	33,694
The Estate of Chrisopher James Edwards	C/O Mr G T Church P O BOX 13 Te Karaka Gisborne 3871	35,536
The Estate of Peter Edward Holder	The Gums SH8 Tarras RD3 Cromwell 9383	33,805

## Appendix 1

## Southern Cross Building Society

## Item 3 - List of Present Fixed Capital Shareholders

as at 30 June 2009

Name	Address	Number of Shares
Mr Peter John Butterworth	11 The Esplande Huntington Hamilton 3210	33,526
Mr Yvette Marie Stokes	C/O Mrs M A Stokes 1268 State Highway 26 R D 4 Hamilton 2021	31,320
Mrs Victoria Gerogiou	10 Rochdale Street Fendalton Christchurch 8014	28,691
Mrs Jennifer May Carsen	21 Willow Lane Gore 9710	27,390
Mr Lewis Potaka	170 Kennedy Road Marewa Napier 4001	25,809
Mr David Warren Milner	P O BOX 55 Paeroa 3640	21,217
Estate of Graeme Jasper Carpenter	C/O Mrs E M Carpenter 446 Horotiu Road Tekowhai, R D 8 Hamilton 3288	21,124
The Estate of Thomas Henry Sylvester Withy	C/O Ms Raewyn Hughes 19 Atkinson Street Normandy Taranaki 4616	20,922
Estate of Richard Horsford	C/O Mrs E M Horsford 190 Kellaghan Road Maromaku KawaKawa	19,736
Estate of Geoffrey Pickery	C/O Mrs E Pickery P O Box 86 Okaihau Auckland 0447	18,105
The Estate of Huapai Patsy Tawhara	C/O Copeland Fitzpatrick Lawye P O BOX 22-014 Otahuhu South Auckland 1640	17,493
Mr Richard John Hayward Quigley	61 Georges Drive Marewa Napier 4110	17,333
Mr Harry Vercoe	14 Kingsley Place Flaxmere Hawkes Bay 4201	16,173
Mr Warwick Richard McGregor Hay	10 Kopaki Road R D 3 Te Kuiti 3983	15,980
Estate of Flynn Brian Leonard	3 Ranginui Street Ngongotaha Rotorua 3231	13,946
Estate of Tia Toeke Kake	C/O Mr P W Kake P O BOX 7097 Tikipunga Whangarei 0133	11,483
Mr Christopher Charles Johnson	154 Clovelly Road Bucklands Beach South Auckland 1704	10,781
The Estate of Trevor William Gamble	C/O Miss T Gamble 1/34 Willoughby Street Hamilton 2001	10,161
Mr Ryan Cameron McGowan	3739 Great South Road Ohaupo Hamilton 3803	9,885
The Estate of Lester Leslie Allan	C/O Mr Ross Alexander Allan 35 Glenwood Avenue Highfield Timaru 7910	8,230
Mr John Tiona Savage	24 Wimpey Street Mangere Manukau 2022	7,777
Mr Alexander Timothy Bruce Moore	P O Box 172 Waipukurau Hawkes Bay 4176	6,982
Estate of T Broughton	45 Tapui Road Matauri Bay Kaeo 0455	4,073
Mr Collin Darryl Boyd	Fletts Road, R D 2 Upper Moutere Nelson 7152	2,440
Estate of F Courullo Frank	C/O Mrs I Cocurullo-Vincent P O BOX 7 Te Kopuru Dargaville 0356	1,906
Estate of Michael John Smith	C/O Public Trust P O BOX 4549 Christchurch 8015	1,858
Mrs Beverly Eileen Thompson-Slade	16/34 North Street Feilding 4702	1,297
Mr Floyd Allan Hunwick	21 A Arthur Street Ellerslie Auckland 1051	1,217
Mr James Bruce Coutts	15 Main Road Waihi Beach 3611	13,222
Estate of C J Morrow	C/O W G Broadbent & Co P O Box 28 Paeroa 2951	13,046
Mrs Jennifer Dean Northover	P O BOX 78231 Grey Lynn Auckland 1030	100,043
Southern Cross Building Society Charitable Trust - as Nominee	C/- Southern Cross Building Society PO Box 554 Auckland	4,261,571
<b>TOTAL</b>		<b>51,500,000</b>

## Appendix 2

## Southern Cross Building Society

## Item 4 - List of Persons Ceasing to be Fixed Capital Shareholders

for the year ended 30 June 2009

Name	Address	Number of Shares	Date of Registration of Transfer
Financial Consultants (Holdings) Limited	C/- James Kellow, Reesby & Company_Level 16, PWC Tower_188 Quay Street_Auckland	170,000	10/07/2008
Martyn Reesby Family Trust	C/- Martyn Reesby, Reesby & Company_Level 16, PWC Tower_188 Quay Street_Auckland	250,000	10/07/2008
Mr Louis John Lester	21 Hunter Avenue, Richmond, Nelson 7002	27,188	10/07/2008
Mr M C & Mrs K O Hargreaves	State Highway 12, R D 1 Maungaturoto 0583	75,000	27/07/2008
Mr Lewis Daikee Tony	Waipah Road, R D 1, Gore, Invercargill 9700	54,007	27/07/2008
Mr Lee-Anne Marjorie Hunnibell	18 Poinsettia Place, Henderson, Auckland 1008	43,245	27/07/2008
Miss Marilyn Mary Bosnich	7/79-81 Wellesley Street West, Auckland 1001	853	27/07/2008
Mr N A & Mrs L M Hunnibell	18 Poinsettia Place, Henderson, Auckland 1008	10,811	27/07/2008
Martyn Reesby Family Trust	C/- Martyn Reesby, Reesby & Company_Level 16, PWC Tower_188 Quay Street_Auckland	500,000	27/08/2008
Mr Milward James Mathews	C- Harman & Co Solicitors, P O BOX 13-151 Armagh Christchurch 8141	9,763	27/08/2008
Mr Laurie Lelieveld	16A Island View Road, Rotorua 3201	48,307	27/08/2008
Miss Kim Ireland	20 Hampton Street, Balmain, Sydney, New South Wales 2041 Australia	33,558	27/08/2008
The Estate of Ivan Andrew Antunovich	C- Economic Development, Private Bag 92-513 Wellesley St Auckland 1141	24,541	27/08/2008
Mr Peter & Mrs Lyn Ann Verschaffelt	2/52 Tawhiri Street_One Tree Hill_Auckland 1061_	13,500	27/08/2008
Mr Ian Walter McCaul	181 Kairau Road, RD3, New Plymouth 4621	51,422	27/08/2008
Mr Terance Lindsay Durham	151 Wise Street, Wainuiomata, Wellington 6008	21,527	27/08/2008
Mr Francis Stuart Bayly	PO Box 410, Waipukurau, Hawkes Bay 4176	18,447	27/08/2008
Mr Maurice James King	P O Box 40, Whakatane 3080	10,845	27/08/2008
Mr M E & Mrs F B Cohen	P O Box 28 335, Remuera, Auckland 1136	106,624	27/08/2008
Mrs B B Mr & Benton M G Biddick	402 Hape Road, Thames 2801	93,861	27/08/2008
<b>TOTAL</b>		<b>1,563,499</b>	