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Schedule 5

Reg. 39(1)

### Annual Return

Annual Return for the Year Ended 30 June 2010

*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)

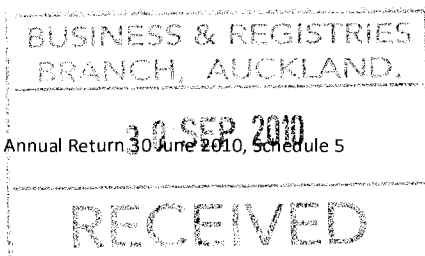
#### 1. NAMES AND ADDRESSES

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
Don James Turkington	-	New Zealand	8/3 Morwong Drive, Noosa Heads, Queensland, Australia	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> )	4,646,082	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 (Average of balances at last day of each month)	\$NIL

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

Amount of cash prize	Amount of loan	Term of loan (years)	Interest rate	Remarks
\$12,500	\$50,000	10	0.0%	Interest free mortgages for ballot held in prior year
\$3,750	\$15,000	10	0.0%	
\$37,500	\$150,000	9	0.0%	
\$7,500	\$30,000	10	0.0%	
\$12,500	\$50,000	15	0.0%	
<b>\$73,750</b>	<b>\$295,000</b>			

### 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
NIL	NIL	NIL	NIL	NIL
	<b>TOTALS</b>	<b>NIL</b>	<b>NIL</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:

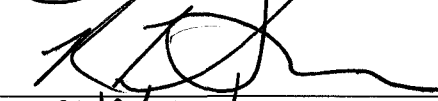
Register No. of Company	Type of Property (if loan secured)	Valuation of Property (if loan secured)	Amount of Loan	Remarks
NIL	NIL	NIL	NIL	NIL

Signatures

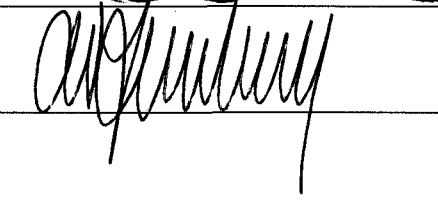
Date

 Director

21.9.2010

 Director

21-9-2010

 Secretary

21.9.2010

## Appendix 1

## Southern Cross Building Society

## Item 3 - List of present fixed capital shareholders

as at 30 June 2010

Name	Address	Number of Shares
Oceania & Eastern Limited	110 Customs Street West Auckland 1010	14,429,432
Forsyth Barr Custodians Limited - 2016293	Private Bag 1999 Dunedin 9054	3,176,134
Horton Corporation Limited	PO Box 28 Shortland Street Auckland 1140	1,000,000
Sinclair Long Term Holdings Limited	P O Box 5546 Dunedin 9054	461,104
PHC Equities Limited	Level 25 25 Broadway Newmarket Auckland 1023	400,000
Trahlee Trust	6 Tirohanga Avenue Remuera Auckland 1050	375,000
Waiaata Trust	6 Tirohanga Avenue Remuera Auckland 1050	375,000
Mr Ian Penn Hamilton Robertson	11 Mackenzie Street Kawerau 3127	270,080
DAM Holdings Limited	Lighter Quay 209/83 Halsey Street The Viaduct Auckland 1010	300,000
Duo Trustee Limited	PO Box 28450 Remuera Auckland 1541	250,000
K & K Turner Family Trust	50 Orakei Road Remuera Auckland 1050	250,000
Mrs Alison Mary Bingham	6 Furneaux Grove Whitby Wellington 6006	225,133
Mr Norman Geoffrey Moss	PO Box 3647 Shortland Street Auckland 1140	215,187
Mr Brian Trevor Greenway	P O BOX 45 Kaiwaka Auckland 0582	212,456
Mr Bruce Robin Mansell	P O Box 11-064 Ellerslie Auckland 1542	210,074
Mr Paul Stewart Simcock	139 Remuera Road Remuera Auckland 1050	208,460
Mr H J & Mrs A J Harte	P O BOX 124 Te Puke 3153	203,123
AMAPUR Securities Limited	PO Box 10-489 Wellington 6143	200,000
Mr R H & Mrs E F James	330 Waharoa Road Esplanade RD1 Matamata 2271	190,614
Southern Cross Building Society Charitable Trust	C/- Southern Cross Building Society PO Box 554 Auckland	250,000
Mr Gerard Brent Champion	132 Avenue Road Greenmeadows Hawkes Bay 4112	170,465
Mr P D & Mrs P P White	32 Field Street Morley Perth 6062 Australia	164,980
Mr M F & Mrs V D Whitlock	82B Clonbern Road Remuera Auckland 1136	164,450
Mr C H & Mrs N B Smeath	9 Maromaku Road R D 1 Kawakawa Auckland 0291	153,856
Mr Edward Grant Curtis Brown	87 Helenslee Road RD 2 Pokeno 2472	152,772
Mr Alistair McDonald Hamilton	41 Joe Brown Avenue Mosgiel Dunedin 9007	150,096
Mrs Jean Harriett Honore	C/O H G O'Donnell Accounting & Business Services Limited P O BOX 255 Pukekohe Sou	149,143
Mr David Graeme Walsh	Box 42-123 Orakei Auckland 1005	140,730
Mr Paul Gueorgieff	21 Sunshine Crescent Kelson Wellington 6009	138,426
Mr Neville James Prowse	26 Caledonia Street Hawera 4610	172,208
Mr Raymond William Baxendine	2 Hohaia Crescent Matamata 3400	127,163
Mr Raymond John Cook	42 King Street Hikurangi Auckland 0251	118,401
Mr Antony Thomas Gough	30 Heaton Street Merivale Christchurch 8052	116,421
Mr B & Miss J L M L & BA Bhula	18 Chieftain Rise Goodwood Heights South Auckland 2105	112,468
Mr N C & Mrs S A Church	9 Regal Street Levin Levin 5510	109,587
Mr Edward John Edwards	77 Pukaki Road Mangere South Auckland 1701	108,394
Mr G A & Mr B A Bird	Baylys Coast Road R D 7 Dargaville 0377	108,094
Mr B J & Mrs S M Hammersley	P O BOX 1048 Taupo 2730	106,919
Mr P R & Mrs A E Vanner	200 Dunkirk Road RD 1 Atiamuri 3291	106,809
Mr John Charles Perry	152 Raeburne Street Te Awamutu 3800	105,929
Miss Debra Elizabeth Beckett	15 Finsbury Street Islington Christchurch 8042	105,137
Mr R J & Mrs H F Shaw	Te Kawa Road RD 3 Te Awamutu 3873	102,838
Mr D S & Mrs J E Newman	44 Manuka Road Glenfield North Shore 0629	101,830
Mr J E & Mrs E I Jarmin	108 Long Melford Road Palmerston North 4412	101,778
Mrs Eileen Elizabeth Hobart	657 Esdaile Road R D 6 Tauranga 3176	101,560
Mr Graeme William Heappey	46 Arawa Street Pipiroa R D 2 Ngatea 3597	101,152
Virtrust Holdings Limited	PO Box 12612 Penrose Auckland 1642	100,900
Mr D R & Mrs D L Wright	62 Shaw Avenue Paeroa 2951	100,516
Nikau Investments (2001) Limited	P O Box 9793 Newmarket Auckland 1149	100,000
Mr Bruce William Bond	R D 2 Ruawai Auckland 0586	99,993
Mr William Woolsey Brown	46 Pakington Lane Waiuku R D 1 South Auckland 2681	99,951
Mrs Connie Ethel Wiese	3 John Brooke Crescent Manukau 2016	98,735
Mr A W & Mrs C D Mason	560 Pakiri Block Road Tomarata R D 4 Wellsford 0974	98,677
Mr L J & Mrs A M Glucina	6 Humber Place Blockhouse Bay Auckland 1230	97,304
Mr R N & Mrs N J Pyle	213 One Tree Point Road Ruakaka R D 1 Auckland 0118	96,947
Mr S J & Mrs B M Holmes	164 Honey Road R D 3 Waiuku 2683	96,943
Mr Ian Alexander Gemmell	3 Forbes Street Onehunga Auckland 1061	96,020
Mr David Stuart Paterson	148 Muhunua West Road R D 20 Levin 5500	95,739
Mr H M & Mrs B A Elliott	53 Kidd Road RD 1 Papakura 2580	94,850
Mr Bernard Patrick Schollum	377 Pukapuka Road R D 3 Warkworth Auckland 1241	93,981
Mrs Aveen Theresa Murphy	12 Callis Avenue Opaheke South Auckland 2113	93,373
Mr P W & Mrs P Y Rye	19 Terrys Road R D 3 Te Awamutu 2400	92,258
Mr A D J & Mrs P A Beasley	57 St Martins Road Christchurch 8002	91,944
Mr David Stanley Duns	P O Box 2056 Christchurch 8000	88,048
Mr R M & Mrs N O Steele	58A Kiripaka Road Whangarei 0112	87,714
Mr Navnit Nathu Morar	12 Torridon Road Miramar Wellington 6003	87,547
Mr Lambertus Johannes Winnubst	11 Brook Street Nelson 7001	85,678
Mr Howard Arthur Sexton	140 Orakei Road Remuera Auckland 1050	85,624
Mr Garry Alan Carter	308 Springfield Road R D 8 Mangapai Whangarei 0121	85,125
Mr Vernon John Powell	22 Gorge Road Maungaturoto Auckland 0581	85,125
Mr Herbert Skipper Gawler	6 Kaka Place Wanganui 5001	84,998

## Appendix 1

## Southern Cross Building Society

## Item 3 - List of present fixed capital shareholders

as at 30 June 2010

Name	Address	Number of Shares
Mr Riki Francis Bain	60 Kakapo Street Waikiwi Invercargill 9810	84,815
Mr Mervyn Ross Troughton	R D 1 Paeroa 2951	84,517
Mr P D & Mrs J H Wells	30 Waikato Esplanade Ngaruawahia 3720	84,380
Mr Ian Robert Jamieson	16 Winchester Street Levin 5510	83,549
Mr Eric Noel Popham	4/6 Amy Street Ellerslie Auckland 1051	83,056
Mr S C & Mrs F E Tunmore	7 Smith Street Matamata 3400	82,007
Mr Fredrick William Wells	Brook Road RD 4 Waiuku 2684	81,473
Mr P A & Mrs J E & Mr T Lucas	R D 3 Amberley Christchurch 8251	80,867
Miss Andrea Nancy King	11 Brook Street Nelson 7001	76,730
Mr J F & Mrs P M Burrell	4 Pitt Street Normanby Hawera 4614	76,562
Mr B F & Mrs M E Munro	272 Umutoi North Road Rd 1 Apiti 4771	76,121
Miss Tanya Maria Posa	21 Moana Place Morrinsville 2251	76,010
Spencer Account	22A Orchard Street Wadestown Wellington 6012	100,000
Mr Hilton James Reeve	Whangamata Road Mangakino Tokoroa 2391	74,253
Mr Kevin Oliver Rutherford	Nireaha RD2 Eketahuna 5480	71,266
Mrs Lynette Margaret Cameron	389 Bremner Road RD 2 Drury 2578	69,398
Mr Thomas Hullena	30 Essex Street Masterton 5810	69,183
Mr C R & Mrs T C Schubert	170 Victoria Street Cambridge 3434	91,384
Mrs Hazel Mary Steiner	P O BOX 11-399 Palm Beach Tauranga 3030	65,927
Mr M G & Mrs L M Thomson	24 Blankney Street Christchurch 8004	64,858
Mr Donald Edward Simpson	193 Hill Street Richmond Nelson 7020	64,765
Mr D L & Mrs G P Wallis	14A Glenross Drive Manurewa South Auckland 1702	64,535
Mr H & Mrs J Moses	21 Waipapakauri Domain Road RD 1 Awanui 0486	64,097
Mr Philip Patrick Vandy	833 Orini Rd RD 2 Taupiri 3792	62,196
Mr Allan James Turner	34 Bradbury Road Howick South Auckland 1705	62,114
Mr David Charles Boskett	284 Vipond Road Stanmore Bay Whanaparaoa Auckland 0932	61,880
Mrs Jean Maxwell	P O Box 57 Bayview Napier 4151	61,132
Mr D R & Mrs N J Shute	648 Horsham Downs Road RD 1 Hamilton 3281	61,054
Mr James Henry Walker	31 Amy Street Ellerslie Auckland 1051	60,577
Mr Graeme Clifford Rout	10 Kowhai Avenue Annesbrook Nelson 7001	60,340
Mr J D & Mrs M R Edhouse	293 Main Road North R D 12 Levin 5572	60,305
Stirling Trust	C/- Katie Margret Kennedy & Brian Leonard Mee PO Box 314 Ashburton 7740	60,000
Mrs Colleen Rae Scott	56A Harkaway Road Berwick Victoria 3806 Australia	59,882
Mr Jeffrey Brian Wood	21A Riverside Road Orewa Whangaparaoa 0931	59,529
Mr G & Mrs C D Prescott	C/- Postshop Maketu Tauranga 3070	59,143
Mr Harold Richardson Porritt	329 Aramahoe Road R D 1 Taumarunui 3991	57,688
Miss Y A & Miss D M Eichmann	202 Hurstmere Road Takapuna North Shore City 0622	57,511
Mr Christopher Robin Atkins	176 Pakiri Road RD 5 Warkworth 0985	56,682
Mrs Doris Merle Titheridge	19 Locksley Avenue Dallington Christchurch 8061	56,009
Mr Peter John Numan	26 Henderson Road R D 4 Otorohanga 2564	54,782
Mr Owen Raymond Evans	60B Laing Crescent Heathcote Christchurch 8022	54,123
Mr Peter Maxwell Hunter	406 Tauwhare Road R D 3 Hamilton 2021	54,074
Mr Paul Hogan	6A Te Ra Place Kaikohe 0405	54,045
Mr John Andrew Paterson	P O Box 100-283 North Shore Mail Centre North Shore 0745	53,978
Mr G W J & Mrs A F Johnston	263 Front Miranda Road R D 6 Thames 2821	53,954
Mr David Murray Gibb	386 Linwood Avenue Woolston Christchurch 8062	53,628
Mr Kenneth Cameron MacDonald	PO Box 134 Morrinsville Morrinsville 3340	53,587
Mr Paul Allan Johansen	PO Box 102119 North Shore City 0745	53,544
Mr A & Mrs H Soma	19 Ramelton Road Mt Roskill Auckland 1041	53,408
Mr Charles Ruaumoko Rourangi	4 Arbour Rise Pakenham Victoria 3810 9900 Australia	53,310
Mr G S & Mrs S J Ford	448 Nelson Road Mt Nelson Tasmania 7007 Australia	53,063
Mr Peter Kevin Hood	109 Totara Road Whenuapai Waitakere 0618	52,473
Mrs Margaret Helen Hewitt	48 Sefton Street Wadestown Wellington 6012	52,459
Mr G & Mrs H P Fewtrell	38A Totara Avenue Pukekohe South Auckland 1800	52,054
Mr Douglas Gordon White	18 Homewood Place Birkenhead North Shore 1310	52,047
Mr D L & Mrs L F Billington	51 Paramount Parade Tikipunga Whangarei 0112	51,332
Mr G D & Mrs S C Bain	Wrights Road Oxford Christchurch 7495	51,212
Mr R M & Mrs D E Garnett	15 Ngamuwahine Road R D 1 Kaimai Tauranga 3171	51,166
Mr D D & Mrs B J Wintle	PO Box 401006 Mangawhai Heads Mangawhai 0541	51,043
Mr B P & Mrs D W Schollum	377 Pukapuka Road RD3 Warkworth 1241	50,618
Mr Peter Schuler	Waitakarura RD 6 Thames 3576	50,488
Mr P K & Mrs E M Brown	15 Ngatitama Street Nelson 7001	50,421
Mr G D & Mrs G A Wilson	1235 Braemar Road R D 2 Whakatane 3080	50,069
Mr Ian Wilson Bond	1472 Tokatoka Road R D 2 Ruawai Auckland 0586	49,989
Mr Joseph Karl Kobele	19 Thorn Crescent Fernhill Queenstown 4250	49,960
Mr L T & Mrs C M Dil	9 Castor Bay Road Castor Bay North Shore 0620	49,955
Mr S G & Mrs B M Winters	1402 Ohauiti Road R D 3 Tauranga 3173	49,714
Mrs Lynette Carol Gunson	401 Taniwha Road R D 1 Te Kauwhata 2152	49,432
Mr Brian Logue Mason	615 School Road R D 4 Wellsford 0974	49,268
Mr J L & Mrs M L Bayly	422 Corbett Road Bell Block New Plymouth 4601	48,793
Mr Amrat Ranchhod	1 Hope Street Grey Lynn Auckland 1002	48,757

## Appendix 1

## Southern Cross Building Society

## Item 3 - List of present fixed capital shareholders

as at 30 June 2010

Name	Address	Number of Shares
Mr M & Mrs J P Abrahamson	173 Ilam Road Ilam Christchurch 8041	48,398
Mr Jeffrey Lewis Jones	2890 Sailor Avenue Ventura California 93001 USA	47,860
Mr N S & Mrs K J Sherson	PO Box 412 Orewa Orewa 0946	47,585
Mr L B & Mrs M E Wilson	Fields Track R D 15 Wanganui 5021	47,032
Mr Graham Michael Fogarty	Maungatoitoti RD 2 Gisborne 3821	46,541
Mr Gary James Seekup	16 Whitby Crescent Mairangi Bay North Shore 1311	46,204
Mr David Charles Smith	Smiths Road Karamu RD5 Hamilton 2021	45,611
Mr G J & Mrs A Lange	4 Sunrise Avenue Mairangi Bay North Shore 1311	45,350
Mr B M & Mrs E D Hicks	159 Oruanui Road R D 1 Taupo 3377	45,053
Mr Werner Leimgruber	Hauptstr 39 5027 Herznach Switzerland 9900	44,799
Mr O F & Mrs D R Reeve	7 Fairfield Street Pukekohe South Auckland 2120	44,639
Mr Graham Lloyd Churchfield	1 Fairview Street Fairview Downs Hamilton 3214	41,456
Mr Michael John Brosnahan	12 Alexander Road Raumati Beach Wellington 5032	44,124
Mr L J & Mrs T Bacon	177 Jones Road Papakura R D 3 South Auckland 2583	43,563
Mr R N F & Mrs E M Lewin	213 Minden Road Te Puna R D 6 Tauranga 3176	43,181
Mr Alan Graham Stevens	81 Viewmont Drive Harbour View Lower Hutt 5010	42,606
Mr William David Page	82 Wainui Road RD 1 Whangaroa Kaeo 0478	42,569
Mr J R & Mrs J E Cole	188 Kawaha Point Road Kawaha Point Rotorua 3010	42,452
Mr K J & Mrs S N Johnson	Box A 30 Pukemiro Huntly 2191	42,431
Mr A V C & Mrs C M Irving	41 Kaipatiki Road Glenfield North Shore 1310	42,413
Mr R W & Mrs L D Gillbanks	26 Waverley Avenue Glenfield North Shore 1310	42,245
Mr A L & Mrs J F Singleton	173 Horsham Downs Road RD1 Hamilton 2021	42,083
Mr Lindsay John Clark	75 Shore Road Remuera Auckland 1050	41,771
Mrs Linda Tai	225 Thames Street Morrinsville 3300	41,742
Mr Grant William Johnson	P O Box 535 Waikanae Post Shop Wellington 5250	41,698
Mr W & Mrs N Parata	44 Guy Road Kaikohe 0405	40,684
Mr Alan John Roebuck	PO BOX 3086 New Plymouth 4601	40,405
Mrs Jean Elaine Sutton	55 Hollister Lane Ohauiti Tauranga 3112	40,069
Mr Bruce John Little	11 Wharf Road Albany North Shore City 0632	53,355
Mrs Helen Mary Thomson	12 Rochdale Street Fendalton Christchurch 8005	40,000
Mrs Stephanie Marilyn Thomas	31 Marine Parade Foxton Beach Foxton 4815	39,937
Mr G & Mrs W J Sales	PO Box 799 Waikato Mail Centre Hamilton 3240	39,561
Mr K J & Mrs O D Nicholson	8 Avocet Avenue Maungatapu Tauranga 3112	39,333
Mr Nigel John Robertson	"Atherstone" Glen Elgin Road Glen Elgin New South Wales 2370 9900 Australia	39,296
Mr R A & Mrs J A Hayward	The Glades 4 Magnolia Place Richmond Nelson 7002	38,982
Mr Peter Marinus Roodbeen	17 Princes Street Hawera 4800	38,897
Mr S H & Mrs V M Mitchell	21 Sandon Road Feilding 4702	37,875
Mr Graham Neill Burchell	PO Box 43 Te Awamutu Te Awamutu 3840	37,627
Mrs Lynetta Monica Bielawa	C/O Tarras Country Store Main Road Tarras Dunedin 9347	37,371
Mr T K MacKay	134 Cameron Road Te Puke 3119	36,910
Mr Cho Nam Wong	42 Owen Street Newtown Wellington 6021	35,237
Mr John Michael Quirke	P O Box 106-062 Auckland 1143	35,203
Mr Rodney Irwin Atchinson	171 Manukau Heads Road R D 4 WAIUKU 1852	34,888
Mr Kevin Patrick Hickey	1002 Maihihi Road RD 2 Otorohanga 3972	34,777
Mr John Stanley Worsnop	State Highway 12 R D 2 Kaikohe Auckland 0400	34,654
Mr Allan John Constable	P O BOX 22-765 Otahuhu Auckland 1640	33,072
Mr B W & Mrs B A Miers	818 Woodlands Road Gordonton R D 1 Hamilton 3281	32,944
Mr P G & Mrs M D Anstis	527 Woodlands Road R D 2 Opotiki 3199	32,157
Mr Peter Roy Kennard	P O BOX 5582 Papanui Christchurch 8030	32,138
Mrs Jill Falkiner	1068 Ararimu Road Drury R D 3 South Auckland 2579	31,882
Mr Henry William Keith Woodall	Fryers Road R D 1 Kaitia Auckland 0500	31,858
Mrs Hinemoa Rihari	13 Whitemans Road Kawakawa Northland 0210	31,763
Mr C B & Mrs S J McPherson	Croydon Siding R D 6 Gore Invercargill 9700	31,344
Mr T M & Mrs A M McCullough	4B Fergusson Drive Gisborne 3801	31,293
Mr Paul Thomas Finlay	38 Daytona Road Lincoln Waitakere City 0610	30,706
Mr Blair George Coburn	29 College Drive Paraparaumu Beach Wellington 5032	30,609
Mr F W & Mrs C Y McWatt	110 Sherborne Street St Albans Christchurch 8014	29,547
Mr Bruno Luigi Delorenzo	114B Nile Street Nelson 7001	29,096
Mr L E & Mrs G Hawken	C/O J Hawken 46 Old Pine Valley Road R D 2 Silverdale Auckland 1462	28,917
Mr Robin Forsyth Hughes	4 Riverside Drive Kaponga Hawera 4850	28,188
Mr D L & Mrs M T K Jamieson	313 Wilson Road North R D 9 Te Puke 3189	27,715
Miss Dinah Maria Eichmann	17 London Street St Marys Bay Auckland 1011	27,445
Mr George Cecil Hopa	1360 Tauhei Road R D 5 Morrinsville 3375	26,809
Mr Peter William O'Shannessy	4 Butler Crescent Warner Bay New South Wales 2282 Australia	26,661
Mr Dahyabhai Haribhai	1 Seideburg Drive Dannemora South Auckland	26,327
Mr Larry Alexander Morgan	37 Waterhouse Street Taradale Hawkes Bay 4001	26,103
Mr Warrick Ian Birchall	C/O Mr Brent Birchall 58 Forth Street Oamaru North 9400	26,045
Mrs Jill Cherie Newman	293 Waterholes Road RD 4 Christchurch 7674	25,945
Mr R A & Mrs F G Wilson	45 Mauchline Street Wallacetown Invercargill 9502	25,680
Mr Michael John Penlington	86 Warwick Street Wilton Wellington 6012	25,541
Mrs Elizabeth Maureen Taylor	158 Randwick Road Moera Lower Hutt Wellington 5010	25,503

## Appendix 1

## Southern Cross Building Society

## Item 3 - List of present fixed capital shareholders

as at 30 June 2010

Name	Address	Number of Shares
Mr Colin Wilton Petty	14A Eastern Beach Road Road Eastern Beach Manukau 2012	25,456
Mr F F & Mrs V R Peteru	7 Lincoln Road Henderson Waitakere City 0610	25,403
Mr Graeme Kruse	135 Windgrove Road R D 23 Stratford 4393	25,351
Mr R B & Mrs M S Thompson	277 Lamb Street Cambridge 3432	25,000
Mr R P & Mrs K Dalzell	270B Beach Road Campbells Bay North Shore 1311	24,450
Mr Geoffrey David Thorpe	P O Box 264 Kumeu Auckland 1250	24,113
Mr Warrick Bruce Rowland	P O BOX 9520 Hamilton 2015	23,896
Mr Patrick John Lapworth	6 Camden Place Pukete Hamilton 3200	23,795
Mr Keith Witheford	4 Rawhiti Place Snells Beach Auckland 0920	23,219
Mr E F C & Mrs N A Dickinson	10A Alexander Place Otaki 5560	23,139
Mr G L & Mrs P H Price	91 Kukunui Road R D 8 Whangarei 0121	23,124
Mr Graeme Henry Dixon	3699 O'Shea Road RD6 Te Awamutu 3876	23,074
Mrs Janice Maureen Eastwood	Counter Delivery C/- Post Office Kaiwaka 0582	22,585
Mr Desmond White	PO Box 872 Taupo Taupo 3351	22,541
Mr I & Mrs N Hoete	45 Jellicoe Avenue Tuakau South Auckland 1892	22,507
Mrs Joanne Kathleen & Mr Ian Michael Johnson	4B Banks Road Mt Wellington Auckland	30,000
Mr Tute Rangiwahi Collier	25 Carrington Avenue Hillcrest Hamilton 3216	22,400
Mrs Rachel Thompson Heatley	Ascot Apartments 101/8 Middleton Road Remuera Auckland 1005	24,821
Mr John Henry Aspinall	P O Box 94 Mt Aspiring Wanaka 9343	22,027
Mr W G & Mrs N Larsen	P O Box 37 Waiwera Auckland 1244	21,790
Mr John Wesley Kempton	RD2 448 Runciman Road Drury South Auckland 1750	21,613
Mr Timothy Philip Kempton	448 Runciman Road RD 2 Drury 2578	21,602
Mr P J & Mrs J M Hick	R D 1 Kohukohu Broadwood 0570	21,539
Mr H M & Mrs K H Matthews	11 Mahoe Place Gonville Wanganui 5030	21,534
Mrs Elaine Lila Dix	301 Waikawa Road Waikawa Bay Picton 7372	21,528
Mr Brent Francis Hulena	Flat 3b 11 Augustus Terrace Parnell Auckland 1052	21,404
Mrs Peg Elaine Berdebes	65A Langley Avenue Palmerston North 5301	21,365
Mr J G & Mrs C D Leith	1044 State Highway 6 Rd2 Wanaka Central Otago 9192	20,935
Mrs Lois Beverly Brinkworth	177 Piakoiti Road R D 1 Walton Matamata 2273	20,801
Mr Ivo Botica	4 Robins Crescent Hawera 4800	20,564
Mr R N & Mrs R Taylor	77 Ferguson Road Whatawhata R D 5 Hamilton 3285	20,469
Mrs Rulan Amanda Oosthoek	100 Wilson Street Te Awamutu 3800	20,395
Mr Raymond George Neason	29 Gair Avenue Cromwell 9310	20,339
Mr Barry Jagtar Singh	173 Mikkelsen Road RD 3 Te Aroha 3393	20,203
Mr Graham Sydney John Wells	P O BOX 512 Thames 3540	20,130
Mr Kevin Rex Johnson	P O Box 21-535 Henderson Auckland 1008	10,000
Mrs Berta Buhler	344 Ketenaarae Road RD 15 Hawera 4800	20,024
Mr W Martin	20 Chambers Street R D 140 Oamaru 9495	20,000
Fulcra Consulting Limited	C/- Level 9 20 Waterloo Quadrant PO Box 879 Auckland 1140	20,000
Mr Brian Wayne Hamilton	4 Tainui Street Raumati Beach Paraparaumu 5032	19,750
Mr Clive Maxwell Alan Glasgow	37 Sawmill Road Totara Valley R D 1 Thames 3578	19,733
Mr W R & Mrs N D Mangan	33 Arran Road Browns Bay North Shore 0630	19,661
Mr William Henry Blissett	52 Piri Road RD 2 Taupiri 3792	19,657
Mr Robert Owen Vaile	442 Fraser Street Te Awamutu 2400	19,576
Mrs Anna Megan Lawson	92 Arthur Street Onehunga Auckland 1061	19,453
Mr Phylip Michael Sutton	18 Rogers Road Bayview Napier 4001	19,406
Mr L J & Mrs A M Christini	R D 3 Matamata 2271	19,402
Mr J W & Mrs J M Dymand	12026 Riverhill Place Riverside California 92503 USA	19,342
Mr Charles Walter Guy Spencer	P O BOX 949 Gisborne 4040	18,931
Mr William George Baxendine	2 Hohaia Crescent Matamata 2271	18,737
Mr Keith Bartram Farley	428 Clarks Beach Road R D 4 Pukekohe 2679	18,512
Mrs Tauaraia Yukich	25 Pah Road Onerahi Whangarei 0110	18,473
Mr Stuart Ross Andrews	Five Rivers R D 3 Lumsden Invercargill 9793	18,463
Mrs Susan Lee Wiles	29 Cunnliffe Street Churton Park Wellington 6037	18,429
Mr Edward Ross Alexander	8 Quebec Place Wainoni Christchurch 8061	18,424
Mr B G & Mrs B J Shaw	Rushbrook Road R D 1 Kamo Whangarei 0121	18,144
Mr John Charles Rendall	210 Mount Grand Road RD 1 Dunedin 9076	17,995
Mr A & Mrs D R Rongo-Raea	10 Scapa Terrace Karori Wellington 6012	17,649
Mr P & Mrs J M Areaiti	421 North Road Waikiwi Invercargill 9810	17,598
Mr Charles Laurence Bougher	7 Bettina Place Manurewa Manukau 2102	17,535
Miss Patricia Marie Leonard	3 Mahana Road Ngatea 3503	17,220
Mr Neil Ian Cunningham	350 Ocean Road Ohope Whakatane 3085	16,946
Mr G & Mrs C L MacNeil	23 Lannan Road Surfdale Waiheke Island 1081	16,750
Mr William Weir O'Connor	5B Tawa Street Tawa Wellington 6006	16,584
Mr W K & Mrs K A Turner	Tiki Road R D 2 Te Awamutu 2400	16,295
Mr J D & Mrs A Thomson	118A Martin Street Upper Hutt Wellington 5018	16,170
Mrs Iriarangi Vercoe	14 Kingsley Place Flaxmere Hastings 4120	16,052
Mr Albert Groeneweg	298 The Parade Island Bay Wellington 6023	15,571
Mr Albert Bernard Emery	P O Box 118 Meremere 2441	15,558
Mr Peter James McLean	13 Umere Crescent Ellerslie Auckland 1005	15,497
Mr R & Mrs S R Quinn	PO BOX 114 Kawhia 3843	15,236

## Appendix 1

## Southern Cross Building Society

## Item 3 - List of present fixed capital shareholders

as at 30 June 2010

Name	Address	Number of Shares
Mrs Denise Marie Duncan	50 Hollyford Avenue Christchurch 8001	15,234
Mr Brian William Hooper	PO Box 618 Paraparaumu Paraparaumu 5254	15,220
Mr Robert Gordon Rose	7 Browning Street Sydenham Christchurch 8023	15,141
Mrs Terongo Kino Hura	27 Elmdon Street Mangere South Auckland 2022	14,797
Mr R J & Mrs E M Burgess	4 Tainui Street Gore Invercargill 9710	14,670
Mrs Lois Eileen Strawbridge	35 Opororu Road Raglan 3225	14,491
Mr Albertus Johannes Bloemen	16 Verona Place Stratford 4332	14,345
Mr Michael Bruce & Mrs Robyn Ann Verschaffelt	40 Lloyd Street Tauranga 3112	13,500
Mrs Joyce Chin	P O BOX 1048 Levin 5500	13,310
Mr I L & Mrs L M France	Clarks Road R D 2 Featherston 5772	13,293
Mr Dirk Kapma	38 Cassino Street Bayswater North Shore 0622	12,788
Mr J W & Mrs V M M Fletcher	1672 Kaipara Hills Road R D 4 Warkworth 0984	12,447
Mr M & Mrs D Govind	36 Wright Street Wainuiomata Lower Hutt 5014	12,230
Mr P L & Mrs R A Jeffrey	49 Eskdale Road Birkdale North Shore 0626	12,154
Mr Donald Robert McLean	P O BOX 791 Matraville New South Wales 2036 Australia	12,001
Mrs Dawn Allen	108 Irvines Road RD 2 Leeston 7682	11,981
Mr Francis William King	163D Buller End Reefton West Coast 7830	11,928
Mr A R & Mrs W A S Sisson	37 Snowdon Road Fendalton Christchurch 8052	11,916
Mr N M & Mrs A C Gray	Tua Rua Kumeneia Road R D 2 Featherston 5952	11,899
Mr B J & Mrs C A Wharehoka	Ridge Road Central RD 3 Pahiataua 4983	11,872
Mr Donald Ian Stringer	4 Hewling Street Shirley Christchurch 8013	11,841
Mrs Joy Keighley	3438 Mokau Road RD 48 Urenui 4378	11,503
Mr A & Mrs J Gandhi	7/170 Waterloo Road Lower Hutt Wellington 5010	11,502
Mrs Mary McInnes Orsourn	Unit 10 Alfriston Court 33-37 Alfriston Road Alfriston Manurewa East South Auckland 21	11,396
Mr Barry Kelvin Flint	156 Front Miranda Road R D 3 Thames 3576	11,307
Mr Clive Henry Wymmer	1303 Glenbrook Road Rd 1 Waiuku 2681	11,272
Mr William Anderson	308 Massey Road Mangere East Manukau 2024	11,215
Mr B M & Mrs H J Bracey	Whatatui Road R D 9 Whangarei 0121	11,171
Mr Frank Douglas Sainsbury	P O BOX 5333 Mordialloc Victoria 3195 Australia	11,117
Mr David Edwin John Garthwaite	72 MacKenzie Drive Twizel Timaru 7901	10,977
Mr G K & Mrs S J Ratahi	10 Hickey Place Opunake Hawera 4854	10,924
Mr M J & Mrs P R Webber	640 Edendale-Seaward Downs Road R D 3 Wyndham 9893	10,894
Mr Michael Conrad King	27 Stanley Drive Lynmore Rotorua 3010	10,843
Mrs Kathleen Mary Duncan	11/199 Papamoa Beach Road Papamoa Beach Tauranga 3118	10,774
Mr Maarten Dirk Stolp	"Janiefield" 828 Maronan-Crocroft Road R D 5 Asnburton 7775	10,727
Mr Mark Nigel Maxwell	P O Box 57 Bay View Hawkes Bay 4151	10,673
Mr D R & Mrs J D Munn	2111 Waihue Road RD 2 Dargaville 0372	10,653
Mr V R & Mrs G Gough	58 Oxford Street Lansdowne Masterton 5810	10,604
Mr B C & Mrs J M Noffke	P O Box 76 Edgumbe 3160	10,519
Mrs Melva May Martin	10 Seymour Street Waitara New Plymouth 4320	10,499
Mr Alister Keith Ward	33 Osborne Street Riverton North Riverton 9822	10,490
Mr Kevin Malcolm Sanford	214 Central Road R D 2 Rotorua 3072	10,364
Mr Michael Nevill Drake	Box 835 Taupo 2730	10,359
Mr Richard Charles Kenning	63 Queen Victoria Street Motueka Nelson 7161	10,355
Mr D & Mrs B W Gock	34 Earnslaw Crescent Manukau 2023	10,254
Mr A G & Mrs B E Harrison	Kapowai Road R D 1 WHITIANGA 2856	10,251
Mr N J & Mrs P D Stephens	222 Strange Road RD2 Te Aroha 2971	10,002
Mr N B & Mrs P E Vaughan	Pickering Road RD3 Hamilton 2021	9,993
Mr C & Mrs A M Kotsapas	124 Owhiro Bay Parade Owhiro Bay Wellington 6002	9,874
Mrs Mary Ann Bryers	Rangi Point Road Hokianga R D 2 Northland 6005	9,630
Mr George James Bryers	Rangi Point Kohukohu R D 2 Northland 6005	9,567
Mrs Gaylene Ngaire Jensen	61 Barber Road RD 5 Otorohanga 3975	9,565
Mr T W & Mrs Q Takurua	39 Cavendish Crescent Outer Kaiti Gisborne 4010	9,558
Mr Henry Heather	246 Shanley Road R D 9 Hastings 4179	9,423
Mr Alexander Waite Broughton	47 Clarendon Road St Heliers Auckland 1071	9,404
Mr Noel Barclay	42 Golf Road Epsom Auckland 1023	9,399
Mr Chiu (Michael) Wong	5 Lympe Lane Mangere South Auckland 1701	9,390
Mr R J & Mr A D Reid	C/O A D Reid P O BOX 394 Queenstown Dunedin 9197	9,235
Mr P H J & Mrs J E Ward	604 Ihaia Road R D 31 Opunake Hawera 4854	9,107
Mr Hamish Andrew Gunn	363 Sunset Road Rotorua 3015	9,057
Mrs Patricia Clare Doull	26 Lynn Street Oamaru 8915	8,955
Mr Ronald Arthur Morgan	413A Baylys Coast Road R D 7 Dargaville 0377	8,949
Mr C L & Mrs E I Ranum	P O BOX 358 Putaruru 3443	8,837
Mr Antony Michael Tarr	185 Tapuae Road RD 3 Otorohanga 3973	8,786
Mr R W & Mrs S H Parry	3A Balmacewen Place Bayfair Estate Mt Maunganui 3116	8,709
Mr R D & Mrs P Henderson	88 Brigger Road R D 1 Ruawai Auckland 0591	8,558
Mr Edward Bruce Robinson	21 Austin Road Greenhithe North Shore City 0632	8,555
Mr Denis Alois Hiestand	#404 22425 Ventura Boulevard Woodland Hills California 91364 USA	8,507
Miss Urmala Pancha	23 Grange Road Papatoetoe Manukau 2025	8,385
Mr Simon Roy Mossman	PO Box 97 Murupara Murupara 3062	8,244
Mrs Brenda Gaylene Harrison	19 West View Crescent Onerahi Whangarei 0110	8,182

## Appendix 1

## Southern Cross Building Society

## Item 3 - List of present fixed capital shareholders

as at 30 June 2010

Name	Address	Number of Shares
Mr Jim Ross Cowan	R D 1 Waipaoa Gisborne 3891	7,833
Mr Phillip Wayne McLarin	4 Vagus Place Royal Oak Auckland 1023	7,808
Mr Ernest Hawira	Te Munga R D 5 Tauranga 3021	7,345
Mr S C & Mrs J Bevins	380 Matheson Road Wyndham R D 2 Invercargill 9892	7,338
Mr Whiti Maaka	Waharua Road R D 4 Kaitara 0484	7,175
Mr B K & Mrs M J Rankin	332 St Heliers Bay Road Kohimarama Auckland 1071	6,982
Miss Sharon Young	Union Road R D 3 Pukekohe 2678	6,869
Mr Graham Reginal Pedley	701 Makino Road R D 9 Fielding 4779	6,775
Mr Philip John Holt	1815 Ngunguru Road R D 3 Whangarei 0173	6,651
Mr Leslie Leonard Renney	38 Seddon Street Rotorua 3010	6,587
Mrs Dorothy Kathryn Hannah	197B Chudleigh Road RD 3 Te Aroha 3393	6,441
Mr Kelvin Douglas Williams	76/7-15 Jackson Avenue Miranda New South Wales 2228 Australia	6,352
Mr Alan Keith Morpeth	72 Crows Road Swanson Auckland 0614	6,344
Mr M & Mrs V F Puia	C/O Mrs Puia-Clark P O Box 1 Masterton Road Pongaroa 4944	6,234
Mr R B & Mrs S J Neville	21 Carroll Street Beverley Park Sydney New South Wales 2217 Australia	6,086
Mr Robert Samuel McAlister	47 Solstice 215 Aspinall Street Watson Canberra 2602 Australia	6,024
Mr Len John Adin	187 Pyke Road R D 7 Palmerston North 4477	5,895
Mr Bernard Paul Thian	Timber Yard Road RD 3 Leeston 7683	5,888
Mr Arvind Devchand Gandhi	7/170 Waterloo Road Lower Hutt Wellington 5010	5,851
Mrs Rangi Marie Marshall	PO Box 103 Te Kuiti Te Kuiti 3941	5,793
Mr Noel Raymond Orsborn	18 Rapley Street Hampstead Ashburton 7700	5,623
Mr Robert Kelvin Watson	74 Rosebank Road Avondale Auckland 1026	5,577
Mr B G & Mrs J L Costar	75 Henderson Street Whakatane 3120	5,569
Mr Michael John Maskery	29 Clifton Street North Balwyn Melbourne Victoria 3104 Australia	5,458
Mr John Morley Hollobon	175 Raeburne Street Te Awamutu 2400	5,431
Mr B A & Mrs V A Adams	C/O Southern Cross Building Society PO Box 554 Shortland Street Auckland 1140	5,410
Mr M C & Mrs P F Holm	125 Jackson Road Oringi Dannevirke 4999	5,363
Mr Lloyd Bernard Jackson	1280 Rewi Street Te Awamutu 3800	5,255
Mrs Susan Leigh Andrews	P O BOX 245 Marton 5460	5,000
Mr T G & Mr E P Bushell	48 Valley Road Titirangi Waitakere 0604	4,837
Mr Edward Michael Tracey	P O Box 15-468 New Lynn Waitakere City 0640	4,809
Mr Henry Charles Haddon	785 East Coast Road Browns Bay North Shore City 0630	4,685
Mr D E & Mrs R R Williams	77 Bell Road Lower Hutt Wellington 5010	4,601
Mrs Ngawaea Manukuria Ripia	6604 Main Road R D 35 Pungarehu Hawera 4855	4,427
Mr Garry John McCone	67 Jutland Street North New Brighton Christchurch 8083	4,405
Mr Philip Leonard Martin	C/O Southern Cross Building Society PO Box 554 Shortland Street Auckland 1140	4,029
Mr Bevan Francis Chalmers	PO Box 6398 Upper Riccarton Christchurch 8442	3,988
Mr D & Mrs R J Dick	Flat 1 50 Pereika Street Victoria Rotorua 3010	3,919
Mrs Patricia Mary Papa	70 Haverstock Road Mt Albert Auckland 1003	3,878
Mr P F & Mrs I M Nicholson	541 Richardson Road Mount Roskill Auckland 1041	3,843
Mr Mark John Nicholls	50 Miro Street Lansdowne Masterton 5810	3,838
Mr Ian Noel Lowe	PO Box 276180 Manukau City Manukau 2241	3,781
Mr Fergus John King	601 Welcome Bay Road RD 5 Tauranga 3175	3,719
Mr Newman Alfred Williams	C/O Southern Cross Building Society PO Box 554 Shortland Street Auckland 1140	3,694
Mrs Betty Mihi Williams	Main Road Waitakaruru Thames 2821	3,585
Mr Allan William Bones	275 Seaforth Road Waihi Beach 3611	3,465
Mr D E & Mrs M L Gwatkin	Flat 1 29 Beach Road Pahurehure Papakura 2113	3,398
Mr J & Mrs H & Miss G Epps	22 Cartier Crescent Flaxmere Hastings 4120	3,385
Mr Terry Cecil Poll	1 Columbia Way Kingston Wellington 6021	3,380
Mr Max (Junior) Schuster	2 Waterview Road Favona Manukau 2024	3,328
Mr Brian Lee Olsen	7 Tuna Place Manurewa South Auckland 2102	3,316
Mr Gary Alan Syme	18 Sapphire Street Bishopdale Christchurch 8051	3,189
Mrs Ruby Emmerson	P O Box 90 Manutuke Gisborne 3891	3,166
Mr K H & Mrs K M Herbert	115 McDonald Mine Road RD1 Huntly 2191	3,020
Mr K G & Mrs M E Ling	210 Heywards Road Kaiapoi R D 2 North Canterbury 7692	3,764
Mr Rodney Arthur Goodspeed	463 Kennedy Road Pirimai Napier 4112	2,814
Mr Tuhi Dennis James Te	105 Ranfurly Street Dargaville Auckland 0300	2,810
Mr Maurice Joseph Hiestand	PO Box 81 Pukekohe Pukekohe 2340	2,736
Mrs Judith Frances Campbell	15A Anzac Drive R D 2 Taupo 3378	2,705
Mr Jon Louis Beck	63 Vigor Brown Street Napier South Napier 4110	2,695
Miss Lucille Marshall	PO Box 103 Te Kuiti Te Kuiti 3941	2,601
Mr Andrew Rivers Loe	PO Box 4 Te Kuiti Te Kuiti 3941	2,592
Mr A A & Mrs S Anderson	C/O Southern Cross Building Society PO Box 554 Shortland Street Auckland 1140	2,554
Mrs Eileen Margaret Ham	609 Hohataha Road Taumarunui 2650	2,429
Mr Keith Robert Dickey	16 Studholme Street Morrinsville 3300	2,405
Mr Colin Leslie Frear	46 Gangway Road R D 2 Kaeo 0479	2,382
Mr L & Mrs M Sorensen	C/O Mrs M Sorensen Akerama Road RD 2 Hikurangi 0182	2,267
Mr W B & Mrs C G Muncaster	292 Pukekopia Road Huntly 2191	2,216
Mr Brian Lindsey	30 Lawrie Avenue Pukekohe East Pukekohe 2120	2,029
Mr John Theo Moetara	63 Whakato Road Manutuke R D 1 Gisborne 4078	1,959
Mrs Agnus Broomfield	1 Mayn Avenue Mount Roskill Auckland 1041	1,825

## Appendix 1

## Southern Cross Building Society

## Item 3 - List of present fixed capital shareholders

as at 30 June 2010

Name	Address	Number of Shares
Mr Murray David Jones	Pokokini Private Bag Havelock 7150	1,734
Mrs Shirley Wilson	160 Mornington Road Dunedin 9011	1,581
Mr Raymond William Lemon	PO Box 47 Paihia Paihia 0247	1,543
Mr Patrick Leonard Foley	1/390 Richardson Road Mt Roskill Auckland 1041	1,521
Mrs R M & Mr K D Kohi	30 Princess Street Opatiki Whakatane 3092	1,457
Mr Darcy James Ria	10 Easton Park Parade Glenfield North Shore 0629	1,416
Mr Derek Travers Hosking	P O Box 612 New Plymouth 4615	1,309
Mr David Veilomani Anaki	17 Harvard Place Mangere Manukau 2022	1,301
Miss Rochelle Anne Slade	C/O Mrs Edmond-Thompson 16/34 North Street Feilding 4702	1,218
Mrs Gillian Marie Loader	1 Church Street Oxford Christchurch 7430	1,178
Mr Stephen Vincent Worth	34 Albrecht Avenue Mount Roskill Auckland 1041	1,136
Mrs Valerie Mercer	21 Maple Street Bunnythorpe Palmerston North 5453	1,106
Mr A N & Mrs J C Gilchrist	41 Rata Street Roslyn Palmerston North 4414	1,001
Mr Dean Lee Rutherford	18 Sequoia Place Sunnynook North Shore City 0620	975
Mr Graeme Patrick Beechey	Flat 1 10 Phoenix Place Papatoetoe Manukau 2025	952
Mr Murray Raymond Johnson	39 Wellington Street Nelson 7010	876
Miss Newa Winikerei	69 Dalmeny Street Tokoroa 2392	801
Miss Tina Moana Tanoa	101 King Street Taradale Napier 4001	773
Mr D & Mrs D Ravji	80 Wallace Street Mt Cook Wellington 6021	466
Mr C A & Mrs A E Micallef	2/10 Blockhouse Bay Road Avondale Auckland 1026	448
Franette Trust	P O Box 410 Waipukurau 4242	18,447
Cohen Trustee Limited	P O Box 28-335 Remuera Auckland 1541	106,624
Mrs S E Mr R I & Brooking	5 Tasman Place Palmerston North 5301	46,200
Mrs K Mr H & Ross-Johnson	P O BOX 729 Burleigh Heads Queensland 4220 Australia	18,648
Ms Kiri Dean Witton	39B Horton Road Hackney London E8 1DP United Kingdom	18,589
Mrs Kim Irene Currie	76 Borlases Road Sawyers Bay Dunedin 9008	17,782
The Stanley A/c	202B Mt Pleasant Road Christchurch	50,000
Accident Compensation Corporation	PO Box 242 Wellington	2,000,000
The Estate of T H S Withey	C/O Ms Raewyn Hughes 19 Atkinson Street Normandy Taranaki 4616	20,922
The Estate of Mrs H P Tawhara	C/O Copeland Fitzpatrick Lawyers PO Box 22014 Otahuhu Auckland 1640	17,493
The Estate of Tia Toeke Kake	C/O Mr P W Kake P O BOX 7097 Tikipunga Whangarei 0133	11,483
The Estate of B & Mrs D Mangu	C/O Mrs D Mangu 111 Cook Drive Whitianga 3510	8,040
The Estate of F Cocurullo	C/O Mrs I Cocurullo-Vincent P O BOX 7 Te Kopuru Dargaville 0356	1,906
Forsyth Barr Custodians Limited - 227012	P O Box 28 Shortland Street Auckland 1140	29,169
John Scott Stewart Richardson	PO Box 37917 Parnell Auckland 1151	494,120
Custodial Services Ltd A/c 259597	PO Box 13155 Tauranga	2,005,000
Custodial Services Ltd A/c 260272	PO Box 13155 Tauranga	100,417
Mr Don & Mrs Denise Turkington	8/3 Morwong Drive Noosa Heads Queensland 4567 Australia	500,000
Ms Rosalyn Schneidermann	PO Box 28-764 Remuera Auckland 1541	250,000
Mr Donald George Church	PO Box 23 Ashburton 7740	120,000
The Estate of K J Morgan	C/O Russell Thomson Solicitors PO Box 272 Te Kuiti Te Kuiti 3941	118,990
Mrs D E & A E Monks	9 Opanuku Road Henderson Valley Auckland 0612	118,985
The Estate of Mr D Jolly & Mrs I Jolly	C/O Mrs I H Jolly 271 Arrow Ville Road Rd 2 Waiuku South Auckland 1852	109,958
Christopher Airey Est Fawcett	C/O Mrs J Fawcett 58 Deam Road R D 2 WAIHI 2981	102,629
Mrs Jennifer Dean Northover	PO Box 78231 Grey Lynn Auckland 1245	100,043
Mrs M H Brewster	Pukekawa R D 1 Tuakau South Auckland 1892	98,044
The Estate of F T Clendton & Mrs H M Clendon	5 Nathan Place Athenree Tauranga 3063	81,544
Mr J W & Mrs J L Lawrence	2 Holmwood Park Drive Morrinsville 2251	74,771
Mr G R & Mrs J A Inglis	219B Casement Road Whangamata 3620	61,100
Mr Roger Bradford	35 Catherford Avenue Allenton Ashburton 7700	60,000
Messrs MC & JK & C & S Parag	14 Montague Street Lower Hutt 5010	56,841
Messrs P G & L C Paganini	16 Peakes Road R D 5 Blenheim 7275	51,183
Mr Hugh Johnston	1 Haunui Way Pukerua Bay Wellington 6010	44,603
Mr Andrew Harnos	P O Box 28 Shortland Street Auckland 1140	41,000
Mrs L L Miss S T Goulden	122 Dip Road R D 6 Whangarei 0176	35,657
MacDonald Carrying Co Ltd	C/O Mr G T Church P O BOX 13 Te Karaka Gisborne 3871	35,536
The Estate of Mr P E Holder & Mrs P A Holder & Sons	The Gums SH8 Tarras RD3 Cromwell 9383	33,805
The Estates of C J & B Edwards	C/O Mr C D Edwards 395 Lyndhurst Lane Rosenthal Heights Warwick Queensland 4370	33,694
P & G Butterworth & D Oxenham	11 The Esplande Huntington Hamilton 3210	33,526
Miss Y M & Miss BL & Mr K W Stokes	C/O Mrs M A Stokes 1268 State Highway 26 R D 4 Hamilton 2021	31,320
Mr R D Murray & Mrs D Earlam	Old Coach Road Mahana Upper Moutere Nelson 7021	29,855
Mr G R & Mara Ms D L Henderson	9 Westbury Crescent Remuera Auckland 1050	29,449
Mrs Victoria Georgiou	10 Rochdale Street Fendalton Christchurch 8014	28,691
J Carson S Scott & A McNamara	21 Willow Lane Gore 9710	27,390
Messrs L & C Potaka	170 Kennedy Road Marewa Napier 4001	25,809
Mr David Warren Milner	P O BOX 55 Paeroa 3640	21,217
The Estate of G J Carpenter & Mrs E M Carpenter	C/O Mrs E M Carpenter 446 Horotiu Road Tekowhai R D 8 Hamilton 3288	21,124
The Estate of B M Shanley	C/O Fraser Accounting Limited P O BOX 86 Tauranga 3001	20,110
Mr R & Mrs E M Horsford	C/O Mrs E M Horsford 190 Kellaghan Road Maromaku KawaKawa South Auckland 0291	19,736
George Frederick Mr Poste	C/O Mrs Wendy Poste 47 Wye Street Island Bay Wellington 6002	19,090
The Estate of Mr G Pickery & Mrs E J Pickery	C/O Mrs E Pickery P O Box 86 Okaihau Auckland 0447	18,105

## Appendix 1

## Southern Cross Building Society

## Item 3 - List of present fixed capital shareholders

as at 30 June 2010

Name	Address	Number of Shares
The Estate of M J Kissick	199 Neill Road Kaponga R D 29 Hawera 4679	17,982
The Estate of S K Shanley	C/O Fraser Accounting Limited P O BOX 86 Tauranga 3001	17,941
Mrs Vena Patel	12 Lilybank Crescent Dannemora South Auckland 2013	17,761
Mr Richard Quigley	61 Georges Drive Marewa Napier 4110	17,333
Mr Harry (Junior) Vercoe	14 Kingsley Place Flaxmere Hastings 4120	16,173
Mr Warwick Hay	10 Kopaki Road R D 3 Te Kuiti 3983	15,980
Mr B L & Mrs B J Flynn	3 Ranginui Street Ngongotaha Rotorua 3231	13,946
The Estate of R M Howson	C/O L M Howson 36 Watts Road North-east Valley Dunedin 9010	13,771
Coutts Family Trust	15 Beach Road Waihi Beach 3611	13,222
Morrow C J Estate	C/O W G Broadbent & Co P O Box 28 Paeroa 2951	13,046
Mr C C & Mrs C G Johnson	154 Clovelly Road Bucklands Beach South Auckland 1704	10,781
The Estates of TW & PM Gamble	C/O Miss T Gamble 1/34 Willoughby Street Hamilton 2001	10,161
Mr Richard Ashford	"Thurlow" Racecourse Road Ashburton 7776	10,000
Mr Ryan Cameron McGowan	3739 Great South Road Ohaupo Hamilton 3803	9,885
The Estate of Malcolm Alfred Sanford	C/O Hammonds Barristers & Solicitors P O Box 16 Dargaville Auckland 0340	9,016
The Estate of Lester L Allan	C/O Mr Ross Alexander Allan 35 Glenwood Avenue Highfield Timaru 7910	8,230
Mr W F & Yates Mrs M R Canning	108 Holliss Avenue Cashmere Christchurch 8022	7,890
Mr J T & Mrs H A Savage	24 Wimpey Street Mangere Manukau 2022	7,777
The Estate of H L Cotter	C/O Mrs D L Gudgeon 10 Lowry Terrace Marewa Napier 4110	7,319
Mr Alexander Moore	P O Box 172 Waipukurau Hawkes Bay 4176	6,982
The Estate of Franz Schaumkell	C/O ED Johnston Barristers & Solicitors PO Box 21850 Henderson Waitakere 0650	6,124
Mr M W & Smith Mrs B L Aitken	P O Box 1108 Pukekohe South Auckland 2340	5,990
Broughton Thomas Estate	45 Tapui Road Matauri Bay Kaeo 0455	4,073
Mr C D Boyd & Miss D C Toms	Fletts Road R D 2 Upper Moutere Nelson 7152	2,440
The Estate of M E Hotene	C/O Mr Hare Hotene 9B Hanford Place Manurewa South Auckland 2103	1,943
The Estate of M J Smith & Mrs H A Smith	C/O Public Trust PO Box 4549 Christchurch Christchurch 8140	1,858
The Estate of Raymond P Reo	C/O Mrs Maruia Reo 104 Lucknow Street Wairoa 4108	1,621
Mrs Beverley Thompson-Slade	Flat 16 Coombrae Court 34 North Street Feilding 4702	1,297
Mr Floyd Allan Hunwick	21 A Arthur Street Ellerslie Auckland 1051	1,217
Mr Mark Bellas	C/- Southern Cross Building Society PO Box 554 Auckland	500,000
Mr Robert Smith	C/- Southern Cross Building Society PO Box 554 Auckland	750,000
Patricia Mary Dawson	C/- Mr M L Dawson 6a Hawthorn Crescent Stokes Valley 5019	9,258
Southern Cross Building Society Charitable Trust - as legal/non-beneficiary	C/- Southern Cross Building Society PO Box 554 Auckland	4,148,975
<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 2010

Name	Address	Date of Registration of	
		Shares	Transfer
TEA Custodians Limited	PO Box 3121, Wellington 6015	2,000,000	1/07/2009
The Estate of R S Pease	C/O Reeves Middleton Young Private Bag 2031 New Plymouth 4342	37,287	11/08/2009
Mr Douglas Graham Warburton	PO Box 4353, Wanganui 4541	34,014	31/08/2009
ANZ Nominees Limited -17190003	PO Box 540, Wellington, New Zealand 6140	1,914,942	16/09/2009
Mr Kevin George Bates	47 Waru Street Khandallah Wellington 6002	1,558	1/10/2009
Mr F & Mrs E M & Mr M Ermerins	C/O Post Office Whitcombe Terrace Lepperton New Plymouth 4650	25,428	21/10/2009
Mrs Ellen Jeanette Mockford	147 Bridge Street R D 2 Ashburton 7772	15,558	21/10/2009
The Estate of Clive S Lowry	C/O Rice Craig Barristers & So P O Box 72-440 Papakura South Auckland 1703	100,417	2/12/2009
The Estate of Ivan Trevor Longman	C/O Andrew Blair Barrister & S P O Box 13-088 Tauranga 3141	45,983	3/12/2009
Mr Michael James Stone	P O BOX 19-122 Avondale Auckland 1746	82,032	8/12/2009
Mr Michael James Stone	P O BOX 19-122 Avondale Auckland 1746	33,500	9/12/2009
Mrs Ellen Jeanette Mockford	147 Bridge Street R D 2 Ashburton 7772	84,880	9/12/2009
Mr Kevin George Bates	47 Waru Street Khandallah Wellington 6002	55,843	6/01/2010
Mrs Irene Hazel Huntley	Flat 2,180 Halsey Drive Lynfield Auckland 1030	50,710	19/02/2010
Mr Edward Thomas Tye	341 Rea Road R D 2, Katikati Tauranga 3063	96,025	24/02/2010
The Estate of R J Dawson	C/O Mrs P M Dawson 1/24 Russell Street Foxton 4814	9,258	16/04/2010
The Estate of J L Crichton	616 East Coast Road Browns Bay North Shore 0630	58,647	24/06/2010
<b>TOTAL</b>		<b>4,646,082</b>	

**STATEMENTS PREPARED IN ACCORDANCE WITH  
SCHEDULE 5 OF THE BUILDING SOCIETIES REGULATIONS 1989 AND SECTION 103  
OF THE BUILDING SOCIETIES ACT 1965**

**STATEMENT OF RESPONSIBILITY**

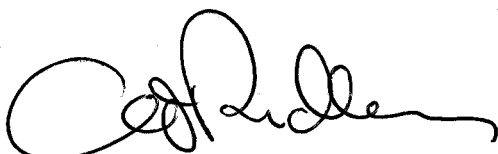
**FOR THE YEAR ENDED 30 JUNE 2010**

The Directors are responsible for the preparation of the Statements in accordance with Schedule 5 of the Building Societies Regulations 1989 and Section 103 of the Buildings Societies Act 1965 for the year ended 30 June 2010.

The Directors have responsibility for ensuring that the proper accounting records have been kept which enable, with reasonable accuracy, Statements prepared in accordance with Schedule 5 of the Building Societies Regulations 1989 and Section 103 of the Buildings Societies Act 1965 for the year ended 30 June 2010.

The Directors have responsibility for the maintenance of a system of internal control designed to provide reasonable assurance as to the integrity and reliability of financial reporting. The Directors consider that adequate steps have been taken to safeguard the assets of the company and to prevent and detect fraud and other irregularities.

The Directors are pleased to present the Statements in accordance with Schedule 5 of the Building Societies Regulations 1989 and Section 103 of the Buildings Societies Act 1965 for the year ended 30 June 2010.



**Director**



**Director**

**For and on behalf of the Board of Directors**

**Date:** 21 September 2010

# Deloitte.

## **AUDIT REPORT TO THE DIRECTORS OF SOUTHERN CROSS BUILDING SOCIETY**

We have audited Sections 5 and 6 of the Annual Return pursuant to our engagement letter dated 30 April 2010. The Annual Return is prepared in accordance with Schedule 5 of the Building Societies Regulations 1989 (the 'Regulations') and Section 103 of the Building Societies Act 1965 (the 'Act') of Southern Cross Building Society (the 'Society') for the year ended 30 June 2010.

This report is prepared solely to the Directors for the purpose of enabling the Directors to comply with Section 40 of the Regulations and Section 106 of the Act. We understand that a copy of this report has been requested by the Registrar of Building Societies solely for the above purpose. We agree that a copy of this report may be provided to the Registrar of Building Societies. This report is not to be used for any other purpose, recited or referred to in any document, copied or made available (in whole or in part) to any other person without our prior written consent. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than Southern Cross Building Society's Directors and the Registrar of Building Societies, for our audit work, for this report, or for the opinions we have formed.

### **Directors' Responsibilities**

The Directors are responsible for the preparation, in accordance with Section 103 of the Act, of an Annual Return for the year ended 30 June 2010 which gives a true and fair view of the matters specifically identified under Schedule 5 of the Regulations.

### **Auditor's Responsibilities**

It is our responsibility to express to the Directors an independent opinion on Sections 5 and 6 of the Annual Return presented by the Directors.

### **Basis of Opinion**

An audit includes examining, on a test basis, evidence relevant to the amounts and disclosures in Sections 5 and 6 of the Annual Return.

We conducted our audit in accordance with New Zealand Auditing Standards. We planned and performed our audit so as to obtain all the information and explanations which we considered necessary in order to provide us with sufficient evidence to obtain reasonable assurance that the Annual Return is free from material misstatements, whether caused by fraud or error.

Other than in our capacity as auditor and the provision of taxation advice, we have no relationship with or interests in the Society or any of its subsidiaries.

### **Unqualified Opinion**

We have obtained all the information and explanations we have required.

In our opinion, Sections 5 and 6 of the Annual Return for the year ended 30 June 2010, in all material respects:

- have been properly drawn up in accordance with Section 103 of the Act and Schedule 5 of the Regulations; and
- gives a true and fair view of the matters specifically identified under Schedule 5 of the Regulations; and
- is in agreement with the books of account and records of the Society.

Our audit was completed on 21 September 2010 and our unqualified opinion is expressed as at that date.



**Chartered Accountants**  
Auckland, New Zealand