

# FINANCIAL INSTITUTIONS

Rank	Previous Year	Company Name (Head office)		Total Assets (\$000s)	% Change	% Return on Assets	Revenue (\$000s)	Rank	% Change
1	1	ANZ National Bank Wellington	* NZSX	122,915,000	14.0	1.0	10,981,000	1	18.7
2	2	Westpac Banking Corp (NZ Banking Group) Auckland	* NZSX	70,872,000	9.7	1.0	6,012,000	2	17.2
3	3	ASB Bank Auckland	*	65,230,000	9.9	0.7	5,287,000	4	5.5
4	4	National Australia Bank Group (NZ) <sup>1</sup> Auckland	*	64,557,000	13.8	1.2	5,879,000	3	17.3
5	5	Kiwibank (100% NZG) Wellington	SOE	10,371,035	43.7	0.7	802,984	7	16.7
6	6	The Hongkong & Shanghai Banking Corp Auckland	*	6,190,389	0.3	0.6	532,218	8	-2.5
7	8	Rabobank New Zealand Lower Hutt	*	6,015,495	21.6	0.5	496,764	9	14.7
8	7	Deutsche Bank AG New Zealand Auckland	*	3,973,000	-28.4	1.2	820,000	6	47.2
9	9	Citibank NA New Zealand Auckland	*	3,832,088	8.5	1.0	281,643	15	3.5
10	11	TSB Bank (100% TSBC) New Plymouth	-	3,832,020	20.9	1.2	299,851	13	12.0
11	13	Southland Building Society Invercargill	SOC	2,541,177	4.7	0.5	253,776	16	4.1
12	12	Suncorp Group Holdings (NZ) Wellington	*	2,224,564	-10.3	1.3	1,161,153	5	3.7
13	10	AXA Asia Pacific Holdings Ltd <sup>2</sup> Wellington	*	2,148,000	-38.1	4.0	399,000	11	3.4
14	N/A	South Canterbury Finance Timaru	-	2,027,713	22.2	3.8	284,887	14	38.2
15	16	Tower Auckland	NZSX	1,519,018	-1.8	2.6	484,723	10	-47.6
16	15	Pyne Gould Corporation Christchurch	NZSX	1,467,989	-6.7	-3.6	211,878	18	-11.4
17	17	PSIS Wellington	Co-op	1,326,953	6.5	0.6	134,032	20	9.1
18	19	Motor Trade Finances # Dunedin	-	623,893	4.1	0.6	98,424	25	8.8
19	20	Medical Assurance Society NZ Wellington	-	509,982	-11.6	-0.6	89,886	26	-0.3
20	21	Fidelity Life Assurance Company # Auckland	-	493,345	-8.6	2.0	105,488	24	-1.0
21	18	SG Portfolio Management Group Wellington	*	453,257	-55	1.7	132,166	21	3.9
22	23	Southern Cross Building Society Auckland	SOC	412,012	-9.6	-2.0	38,553	28	-16.7
23	(-)	Lumley General Insurance (NZ) Auckland	*	411,873	17.9	2.8	373,215	12	-4.7
24	25	QBE Insurance (International) NZ Branch Auckland	*	369,999	-6.5	3.2	247,279	17	7.1
25	26	Orix New Zealand Auckland	*	329,593	-3.8	1.1	110,261	23	0.9
26	24	GMAC Financial Services Auckland	*	309,106	-28.2	-1.2	58,137	27	-5.0
27	28	Farmers Mutual Group Wellington	-	258,949	-3.7	-2.2	130,396	22	0.0
28	-	American Home Assurance Co (NZ Branch) <sup>3</sup> Auckland	*	200,537	63.1	9.0	138,867	19	5.5
29	29	Hastings Building Society Hastings	SOC	183,412	-5.5	-0.6	20,039	30	-3.9
30	27	Dorchester Pacific Auckland	NZSX	149,253	-51.6	-11.1	25,642	29	-62.5

A = annualised figures. \* = more than 50% overseas controlled. # = prior year figures adjusted to meet NZ International Financial Reporting Standards. NZSX = New Zealand Stock Exchange. Footnotes page 82.

Profit After Tax (\$000s)	% Change	Tax Paid (Refund) (\$000s)	Rank	% Pre-tax Return on Revenue	Total Equity (\$000s)	Rank	% Change	% Return on Total Equity	Approx Employees	Balance Date
1,163,000	-0.4	504,000	1	15.2	9,807,000	1	12.7	12.6	N/D	09/08
682,000	4.9	281,000	3	16.0	4,152,000	2	7.6	17.0	5,573	09/08
425,000	-17.5	217,000	4	12.1	3,158,000	3	-1.3	13.4	4,629	06/09
708,000	11.0	303,000	2	17.2	2,847,000	4	2.6	25.2	5,238	09/08
63,615	72.8	19,975	6	10.4	355,166	7	9.0	18.7	1,001	06/09
39,777	10.7	18,357	8	10.9	20,701	26	-12.8	179.1	258	12/08
28,637	32.5	12,911	10	8.4	257,961	10	12.5	11.8	200	12/08
58,000	462.5	23,000	5	9.9	182,000	13	19.0	34.6	45	12/08
36,420	201.4	15,610	9	18.5	108,639	16	58.1	41.1	33	12/08
42,892	9.1	18,394	7	20.4	302,989	8	19.7	15.4	275	03/09
12,057	-15.8	4,100	15	6.4	155,580	14	0.1	7.8	232	03/09
29,861	-64.0	6,081	13	3.1	841,733	5	73.9	4.5	2,500	06/09
111,000	-20.1	-19,000	30	23.1	477,000	6	-61.7	12.9	290	12/08
69,829	107.0	8,884	11	27.6	252,614	11	23.5	30.6	100	06/08
40,468	-82.7	-15,791	28	5.1	294,220	9	12.3	14.6	750	09/08
-54,355	-221.4	-17,643	29	-34	184,261	12	-29.6	-24.4	250	06/09
7,889	319.4	2,767	16	8.0	103,737	17	8.2	7.9	308	03/09
3,717	421.0	1,342	20	5.1	49,574	24	0.2	7.5	54	09/08
-3,274	-161.9	-623	22	-4.3	100,044	18	-3.6	-3.2	164	03/09
10,350	-33.3	-1,880	24	8.0	96,845	19	10.1	11.2	145	06/09
12,512	-58.8	1,352	19	10.5	92,664	20	15.6	14.5	N/D	12/08
-8,745	-269.2	-2,614	25	-29.5	52,198	23	-13.6	-15.5	N/D	06/09
10,569	159.9	1,865	17	3.3	86,927	21	115.4	16.6	494	06/09
12,445	-53.5	5,627	14	7.3	14,138	29	-72.9	37.5	215	12/08
3,589	-10.1	1,501	18	4.6	55,888	22	-4.1	6.3	70	03/09
-4,350	-235.3	-1,408	23	-9.9	21,242	25	-28.0	-17.1	11	12/08
-5,898	-150.2	-2,839	26	-6.7	111,370	15	-5.0	-5.2	251	03/09
14,591	111.4	-5,990	27	6.2	-3,464	30	94.6	N/A	90	11/08
-1,138	-159.4	-510	21	-8.2	15,948	28	-5.5	-6.9	17	03/09
-25,432	-40.8	7,473	12	-70.0	16,237	27	-61.0	-87.8	60	03/09