

Rank	Previous Rank	Company Name	Total Assets (\$000s)	% Change	% Return on Assets	Revenue (\$000s)	Rank	% Change	Profit After Tax (\$000s)	% Change	% Pre-Tax Return on Revenue	Total Equity (\$000s)	Rank	% Return on Total Equity	Proprietorship Ratio (%)	Balance Date
1	1	ANZ Bank New Zealand	128,915,000	7.0	1.4	7,357,000	1	8.5	1,716,000	25.2	32.0	11,781,000	1	14.8	9.45%	09/14
2	2	Westpac Banking Corp (NZ Group)	81,678,000	5.3	1.3	4,715,000	2	7.5	1,019,000	19.2	29.1	5,499,000	3	19.8	6.91%	09/14
3	3	Bank of New Zealand	79,685,000	5.8	1.1	4,438,000	4	9.4	850,000	22.3	26.2	5,741,000	2	14.9	7.41%	09/14
4	4	ASB Bank	75,903,000	11.0	1.2	4,494,000	3	11.2	859,000	6.6	26.5	5,378,000	4	16.3	7.45%	06/15
5	5	Kiwibank	18,344,000	10.0	0.7	1,151,000	6	17.1	127,000	27.0	15.3	1,003,000	7	12.7	5.73%	06/15
6	6	Rabobank New Zealand	10,010,328	2.3	1.1	580,500	10	7.6	105,488	30.5	25.2	1,171,869	6	9.4	11.84%	12/14
7	7	IAG (NZ) Holdings	6,959,687	15.6	0.4	1,682,774	5	5.1	25,986	1,038.8	2.3	965,250	8	2.7	14.87%	06/14
8	8	TSB Bank	5,912,151	4.1	0.4	334,882	14	9.2	25,517	-48.9	10.0	497,715	12	5.2	8.59%	03/15
9	9	The Hongkong & Shanghai Banking Corporation	5,308,720	3.0	1.3	254,397	17	1.5	66,456	165.1	36.3	43,949	32	300.4	0.84%	12/14
10	13	Heartland New Zealand	3,359,259	11.3	1.5	273,975	16	20.7	48,163	33.6	23.5	480,125	13	10.3	15.06%	06/15
11	12	AMP Life (NZ Branch)	3,266,937	7.6	3.3	564,599	11	6.4	102,741	157.8	35.8	576,626	11	17.9	18.30%	12/14
12	11	Suncorp Group Holdings (NZ)	3,075,603	-0.9	5.1	1,087,516	7	6.3	159,045	89.6	20.1	741,891	9	22.6	24.01%	06/15
13	10	The Bank of Tokyo-Mitsubishi	3,018,986	-12.5	0.0	144,398	24	19.5	(500)	96.9	-3.0	98,446	28	-0.5	3.04%	03/15
14	(-)	New Zealand Life Insurance Group	2,996,000	2.8	4.3	949,000	8	5.9	126,000	-8.0	19.7	1,314,000	5	9.7	44.47%	06/15
15	16	Southland Building Society	2,862,657	2.7	0.7	209,206	19	9.4	19,437	24.3	12.7	243,676	16	8.1	8.63%	03/15
16	14	GE Finance and Insurance Group	2,758,642	-6.9	2.2	464,718	12	1.5	62,948	-9.9	18.8	673,827	10	9.8	23.56%	12/14
17	17	Deutsche Bank AG New Zealand	2,132,000	-17.2	1.0	94,000	28	27.0	24,000	500.0	31.9	152,000	23	17.1	6.46%	12/14
18	18	Citibank NA New Zealand	1,980,111	-9.6	1.0	89,229	30	17.5	21,117	53.6	32.5	195,531	18	11.0	9.38%	12/14
19	20	The Cooperative Bank	1,806,339	11.2	0.5	131,271	26	13.4	8,888	24.4	8.8	150,266	24	6.1	8.76%	03/15
20	21	Toyota Finance New Zealand	1,129,649	-0.8	1.1	153,901	23	0.9	12,733	-55.5	11.1	142,520	26	8.5	12.56%	03/15
21	23	Lumley General Insurance (NZ)	834,954	-11.4	1.6	422,029	13	9.2	14,453	-55.3	4.4	164,969	21	9.5	18.56%	06/14
22	25	Fidelity Life Assurance Company	813,685	23.0	3.2	138,618	25	11.2	23,806	-32.2	23.5	206,915	17	12.1	28.05%	06/15
23	19	Tower	790,596	-53.4	1.9	327,836	15	-6.5	23,611	-31.3	14.3	326,009	15	6.7	26.22%	09/14
24	22	QBE Insurance (International) NZ Branch	781,951	-23.2	1.8	177,430	21	4.2	15,823	-40.0	14.3	190,579	19	11.8	21.17%	12/14
25	24	AIG Insurance New Zealand	683,108	-10.1	3.6	93,816	29	-9.0	26,290	382.9	39.2	132,407	27	22.0	18.36%	12/14
26	(-)	Southern Cross Medical Care Society	602,133	2.0	1.0	840,588	9	6.6	5,765	1,578.2	0.7	400,108	14	1.5	67.12%	06/15
27	29	Motor Trade Finances	540,910	22.9	1.3	68,802	33	12.2	6,143	-24.8	13.1	80,676	29	7.8	16.45%	09/14
28	27	Mercedes-Benz Financial Services New Zealand	521,923	12.4	1.6	39,413	35	12.0	8,112	-10.0	28.2	35,841	33	22.1	7.27%	12/14
29	26	Medical Assurance Society NZ	511,647	-8.9	3.1	87,715	31	9.3	16,381	297.4	19.7	162,899	22	10.6	30.35%	03/15
30	30	Kookmin Bank Auckland Branch	374,228	-10.6	1.0	16,653	36	-10.3	3,789	-25.3	32.4	4,298	35	74.3	1.08%	12/14