	IKATO	100							
RECEIPTS AND PAYME	31 N	ARCH I	eriod 1960	21	JA	NUARY	19	59	7
THE TYPES	Re	eceipts				£		s.	į
Deposits, savings ban	k accou	nts			1	,032,12	6		
Deposits, thrift accou	nts	117 - 3		• •		27,30	8	2	
Deposits, investment a Interest on New Zeala	accounts	ernment	inscri	hed		37,48	U	U	
stock		0.00	mocri			12,60	7	11	
Interest on local body	securiti	ies				50		8	
Commissions				• •		33	4	5	
					£1	,110,36	2	0	
	Pa	yments				£		s.	
Withdrawals, savings		counts				309,46	1	2	
Withdrawals, thrift ac	counts			• •		9,90		3	
Withdrawals, investme New Zealand Gove	ent acco	inscrib	ed et	ock		1,70	U	0	
investments Local body investmen	ts			::		707,00 37,17		0	
Australia and New Z		Bank Lt	d.: Fi	xed			_		
deposits		4		• •		25,00		6	
Postages and telephon	nes	127		• •				16	1
Power		4				5	4	5	
Stationery				••		71		8	
Advertising Maintenance	•	WIL .		• •		1,02		19	
Cleaning				::		10			1
Salaries Fravelling expenses						2,52		4	
Fravelling expenses General expenses				• •		18 41	_	18	1
Legal expenses				• •		3		0	
Rent						63	7	10	
Bank charges		(for 1:		••		1		0	
Furniture and fittings Building alterations				• •		76		5 18	
Bookkeeping machine						99	0	0	
Cash on hand and at	bank 31	/3/60		• •		12,30	2	8	
Interest andited to	то 31	FOR PER MARCH		ROM S.		JANUAI		19 s.	
savings bank acco	TO 31	March tors'	1960 £	s.	d.				
savings bank acco	deposi	March tors'	1960	s. 2	d. 1	£		s.	,
Closed	deposi	MARCH tors'	1960 £ 1,981 382	s. 2	d. 1			s.	•
savings bank according to the control of the contro	deposition	MARCH tors'	1960 £ 1,981 382	s. 2 4	d. 1 1 4	£		s.	,
savings bank according to the control of the contro	deposition of the deposition o	MARCH tors'	1960 £ 1,981 382 62 191	s. 2 4 6 16	d.  1 1 4 10	£		s.	,
savings bank according to the control of the contro	deposition of the deposition o	MARCH tors'	1960 £ 1,981 382 62 191 54	s. 2 4 6 16 5	d.  1 1 4 10 9	£		s.	,
savings bank according to the control of the contro	deposition of the second secon	March tors'	1960 £ 1,981 382 62 191 54 716	s. 2 4 6 16 5	d.  1 1 4 10 9 2	£		s.	,
savings bank according to the control of the contro	deposition of the control of the con	March tors'	1960 £ 1,981 382 62 191 54 716 1,027	s. 2 4 6 16 5 1 6 9	d.  1 1 4 10 9 2 10 9	£		s.	,
savings bank according to the control of the contro	deposition of the control of the con	MARCH tors' 1 enses—	1960 £ 1,981 382 62 191 54 716 1,027 19	s. 24 616 51 69	d.  1 1 4 10 9 2 10 9 11	£		s.	,
savings bank according to the control of the contro	deposition of the control of the con	MARCH tors' . 1 penses—	1960 £ 1,981 382 62 191 54 716 1,027 19 103 2,578	s. 24 616 51 69 157	d.  1 1 4 10 9 2 10 9 11 2	£		s.	,
savings bank according to the control of the contro	deposition of the control of the con	MARCH tors' 1	1960 £ 1,981 382 62 191 54 716 1,027 19 103 2,578 181 410	s.  2 4  6 16 5 1 6 9 15 7 2 18	d.  1 1 4 10 9 2 10 9 11 2 10 8	£		s.	,
savings bank according to the control of the contro	deposition of the control of the con	MARCH tors' . 1 . penses—	1960 £ 1,981 382 62 191 54 716 1,027 19 103 2,578 181 410 30	s.  2 4  6 16 5 1 6 9 15 7 2 18 0	d.  1 1 4 10 9 2 10 9 11 2 10 8 3	£		s.	•
savings bank according to the control of the contro	deposition of the control of the con	MARCH tors' . 1 . penses—	1,981 382 1,981 382 62 191 54 716 1,027 19 103 2,578 181 410 30 275	s.  2 4  6 16 5 1 6 9 15 7 2 18 0 0	d.  1 1 4 10 9 2 10 9 11 2 10 8 3 0	£		s.	,
savings bank according to the control of the contro	deposition of the control of the con	MARCH tors' 1	1,981 382 62 191 54 716 1,027 193 2,578 181 410 30 275 637	s.  2 4  6 16 5 1 6 9 15 7 2 18 0 0	d.  1 1 4 10 9 2 10 9 11 2 10 8 3 0	£ 12,363	3	s. 6	
savings bank according to the control of the contro	deposition of the control of the con	MARCH tors' 1 2 2 3	1,981 382 62 191 54 716 1,027 193 2,578 181 410 30 275 637	s. 24 616 51 69 15 7 2 18 0 0 10	d.  1 1 4 10 9 2 10 9 11 2 10 8 3 0 0	£	3	s. 6	
savings bank according to the control of the contro	deposition of the control of the con	MARCH tors' 1 2 2 3	1,981 382 62 191 54 716 1,027 103 2,578 181 410 30 275 637 16	s. 24 6 166 5 1 6 9 15 7 2 18 0 0 0 10 0 0 7	d.  1 1 10 9 2 10 9 11 2 10 8 3 0 0 0	£ 12,363	3	s. 6	
savings bank according to the control of the contro	deposition of the control of the con	MARCH tors' 1	1,981 382 62 191 54 716 1,027 193 2,578 181 410 30 275 637 16	s. 24 6 166 5 1 6 9 15 7 2 18 0 0 0 10 0 0 7	d.  1 1  4 10  9 2 10  9 11  2 10  8 3  0 0  0 0	£ 12,365	3	s. 6	
savings bank according to the control of the contro	deposition of the state of the	MARCH tors' . 1 . penses—	1,981 382 62 191 54 716 1,027 193 2,578 181 410 30 275 637 16	s. 24 6 166 5 1 66 9 15 7 2 18 0 0 10 0 0 7 14	d.  1 1  4 10  9 2 10  9 11  2 10  8 3  0 0  0 0	£ 12,365	3	s. 6	
savings bank according to the control of the contro	deposition of the state of the	MARCH tors' . 1 . penses—	1,981 382 62 191 54 716 1,027 193 2,578 181 410 30 275 637 16	s. 24 6 166 5 1 66 9 15 7 2 18 0 0 10 0 0 7 14	d.  1 1  4 10  9 2 10  9 11 2 10 8 3 0 0 0 8 9 0	£ 12,363 6,304 322 1,442	3 4 2 2 1	s. 6	
savings bank according to the control of the contro	deposition of the state of the	MARCH tors' . 1 . penses—	1960 £ 1,981 382 62 191 54 716 1,027 103 2,578 181 410 275 637 16 17 205 99	s. 24 616651 699157722 188000 1000	d.  11  410  92 10  911 210 83 00 0  89 0	£ 12,365 6,304 322 1,442 £20,432	3 4 2 1 2	s. 6 1 2 15 5	
savings bank according of the control of the contro	deposition	MARCH tors' . 1	1,981 382 62 191 54 716 1,027 19 103 2,578 181 410 30 275 637 16 17 205 99	s. 24 6 16 5 1 6 9 15 7 2 18 0 0 10 0 0 7 14 0 0 s. 8	d.  1 1 4 100 9 2 100 9 11 2 100 8 3 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	£ 12,363 6,304 322 1,442	3 4 2 1 2	s. 6	
savings bank according of the profit before present and fitting Machines and equip Net profit before present on investment New Zealand Gover Local body stock and Australia and Net Colosed	deposition of the second of th	MARCH tors' 1 2 2 2 3 .	1,981 382 62 191 54 716 1,027 103 2,578 181 410 275 637 16 17 205 99 £ 8,725 939	s. 24 616511699157721880000000000000000000000000000000000	d.  1 1 1 4 10 9 2 10 8 3 0 0 0 0 8 9 0 0 d. 2 110	£ 12,365 6,304 322 1,442 £20,432	3 4 2 1 2	s. 6 1 2 15 5	
savings bank according to the control of the contro	deposition of the second of th	MARCH tors' 1 2 2 2 3 .	1,981 382 62 191 54 716 1,027 103 2,578 181 410 30 275 637 16 17 205 99 £ 8,725 939 278	s. 24 616511699157721880000000000000000000000000000000000	d.  1 1 1 4 10 9 2 10 8 3 0 0 0 0 8 9 0 0 d. 2 110	£ 12,363 6,304 322 1,442 £20,432 £	44	s. 6 1 2 15 5 s. 0	•
savings bank according to the control of the contro	deposition of the second of th	MARCH tors' 1 2 2 2 3 .	1,981 382 62 191 54 716 1,027 103 2,578 181 410 30 275 637 16 17 205 99 £ 8,725 939 278	s. 24 616511699157721880000000000000000000000000000000000	d.  1 1 1 4 10 9 2 10 9 11 2 10 8 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	£ 12,363 6,304 322 1,442 £20,432 £ 19,943 485	3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	s. 6 1 2 15 5 s. 0 5	•
savings bank according to the commissions	deposit deposi	MARCH tors'  . 1 penses— for for	1,981 382 62 191 54 716 1,027 103 2,578 181 410 30 275 637 16 17 205 99 £ 8,725 939 278	s. 24 616511699157721880000000000000000000000000000000000	d.  1 1 1 4 10 9 2 10 9 11 2 10 8 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	£ 12,363 6,304 322 1,442 £20,432 £ £20,432	3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	s. 6 1 2 15 5 s. 0 5 5	•
savings bank according to the commissions  Savings and manager Insurance Postages and telepher in the commissions  Charges and manager Insurance Postages and telepher in the commissions  Charges and manager Insurance Poor insurance Poor insurance  Cleaning Salaries Travelling expenses General expenses Legal expenses Audit fees Bank charges  Copreciation—Buildings Furniture and fitting Machines and equip Machines and equip for taxation  Interest on investment New Zealand Gover Local body stock and Australia and New Bank Ltd: Fixed of Commissions  Provision for taxation	deposit deposi	MARCH tors'  1 censes—  for  tork  t	1,981 382 62 191 54 716 1,027 19 103 2,578 181 410 30 275 637 16 17 205 99 278	s. 24 4 6 16 5 1 16 9 15 7 7 2 18 0 0 10 0 0 7 14 0 0	d.  1 1 4 10 9 2 10 9 11 2 10 8 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	£ 12,363 6,304 322 1,442 £20,432 £ £20,432 375	333333333333333333333333333333333333333	s. 6  1  2 15  5  5  1	1
savings bank according to the profit before profit before profit before profit taxation  Salaries  Travelling expenses General expenses Legal expenses Audit fees  Rent  Bank charges  Depreciation—Buildings  Furniture and fitting Machines and equip when the profit before profit before profit taxation  Interest on investment New Zealand Gover Local body stock and Australia and Ne Bank Ltd: Fixed of the profit of the profit before profit the profit before profit the profit before profit before profit the profit before profit the profit before profit	deposit deposi	MARCH tors'  1 censes—  for  tork  t	1,981 382 62 191 54 716 1,027 103 2,578 181 410 30 275 637 16 17 205 99 £ 8,725 939 278	s. 24 4 6 16 5 1 16 9 15 7 7 2 18 0 0 10 0 0 7 14 0 0	d.  1 1 4 10 9 2 10 9 11 2 10 8 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	£ 12,363 6,304 322 1,442 £20,432 £ £20,432	333333333333333333333333333333333333333	s. 6  1  2 15  5  5  1	1
savings bank according to the commissions  Savings and manager Insurance Postages and teleph Power Stationery Advertising Maintenance Cleaning Salaries Travelling expenses General expenses Legal expenses Audit fees Rent Bank charges  Depreciation—Buildings Furniture and fitting Machines and equip Net profit before profit taxation  Interest on investment New Zealand Gover Local body stock and Australia and Ne Bank Ltd: Fixed of Commissions  Provision for taxation	deposit deposi	MARCH tors'  1 censes—  for  tork  t	1,981 382 62 191 54 716 1,027 19 103 2,578 181 410 30 275 637 16 17 205 99 278	s. 244 6165169157721880000000000000000000000000000000000	d.  1 1 4 10 9 2 10 9 11 2 10 8 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	£ 12,363 6,304 322 1,442 £20,432 £ £20,432 375	333333333333333333333333333333333333333	s. 6  1  2 15  5  1 13	1
savings bank according to the control of the contro	deposit deposi	MARCH tors'  1 censes—  for  tork  t	1,981 382 62 191 54 706 1,027 19 103 2,578 181 410 30 275 637 16 17 205 99 278	s. 24 4 6 16 5 1 1 6 9 9 15 7 7 2 18 0 0 10 0 0 7 14 0 0	d.  1 1 4 10 9 2 10 9 11 2 10 8 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	£ 12,363 6,304 322 1,442 £20,432 £ 20,432 1,067 £1,442	333333333333333333333333333333333333333	s. 6  1  2 15 5 5 11 13	1
savings bank according to the commissions  savings bank according to the commissions  savings and manager Insurance  Postages and telepher of the commissions  Cleaning Maintenance Cleaning  Salaries  Travelling expenses General expenses Legal expenses Audit fees  Rent  Bank charges  Depreciation—Buildings  Furniture and fitting Machines and equipher taxation  Interest on investment New Zealand Gover Local body stock and Australia and New Bank Ltd: Fixed of Commissions  Provision for taxation	deposit deposi	MARCH tors'  1 censes—  for  tork  t	1,981 382 62 191 54 706 1,027 19 103 2,578 181 410 30 275 637 16 17 205 99 278	s. 24 4 6 16 5 1 1 6 9 9 15 7 7 2 18 0 0 10 0 0 7 14 0 0	d.  1 1 4 10 9 2 10 9 11 2 10 8 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	£ 12,363 6,304 322 1,442 £20,432 £20,432 1,067 £1,442 1,442	33333333333333333333333333333333333333	s. 6  1  2 15 5 5 1 13 15	1
savings bank according to the control of the contro	deposit deposi	MARCH tors'  1 censes—  for  tork  t	1,981 382 62 191 54 706 1,027 19 103 2,578 181 410 30 275 637 16 17 205 99 278	s. 24 4 6 16 5 1 1 6 9 9 15 7 7 2 18 0 0 10 0 0 7 14 0 0	d.  1 1 4 10 9 2 10 9 11 2 10 8 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	£ 12,363 6,304 322 1,442 £20,432 £ 20,432 1,067 £1,442	33333333333333333333333333333333333333	s. 6  1  2 15 5 5 1 13 15	1

BALANCE SHEET AS	AT 31 MARCH 1	960		
Depositors' balances— Savings bank accounts Thrift club accounts	£ s. d. 737,865 5 0 17,564 17 7	£	s.	d.
Investment accounts 35,780 0 0				
Accrued interest 516 6 3	36,296 6 3			
Total liability to depositors	••	791,726	8	10
Other liabilities— Provision for taxation Sundry creditors	375 1 11 326 3 2			
Total of other liabilities		701	5	1
Total of liabilities and provisions	)-	792,427	13	11
Capital reserve		340	0	0
Reserve fund— Balance, Appropriatio Account	n	1,067	13	6
		£793,835	7	5
	£ s. d.	£	s.	d.
Current assets— Cash in hand and at bankers Fixed deposits	12,302 8 2 25,000 0 0			
Interest accrued on invest- ments	6,849 7 11			
trustee savings banks Commissions accrued	3,512 13 5 155 0 0			
Total current assets	· · · · · ·	47,819	9	6
Investments (cost or face value, whichever is lower)—				
New Zealand Government inscribed stock Local body stock and deben-	670,703 13 9			
tures	37,156 16 3			
Total of investments		707,860	10	0
Total of current assets and investments		755,679	19	6
Investment Account securities— New Zealand Government inscribed stock		36,296	6	3
Total of current assets, investments and securities		791,976	5	9
Fixed assets at cost, less deprecia-				
tion— Building alterations, £86 18s. 6d.; less depreciation to date, £17 7s. 8d.  Furniture and fittings, £1,104	69 10 10			
5s. 7d.; less depreciation to date, £205 14s. 9d Calculating and bookkeeping	898 10 10			
machines, £990; less depreciation to date, £99	891 0 0			
Total fixed assets		1,859	1	8
		£793,835	7	5

R. BRAITHWAITE, President. J. W. BROWN, Manager.

We, the undersigned, being the auditors of the Waikato Savings Bank, appointed in terms of section 29 (3) of the Trustee Savings Banks Act 1948, report that: (1) We have examined the books, accounts, and vouchers of the bank and have received all the information and explanations we have required. (2) We have verified the cash, investments, and assets of the bank as at 31 March 1960. (3) The Manager has certified that, to the best of his knowledge and belief, all requirements of the Trustee Savings Banks Act 1948 and regulations thereunder have been complied with.

In our opinion, the above balance sheet and profit and loss account are properly drawn up so as to give respectively a true and fair view of the state of the Waikato Savings Bank's affairs as at 31 March 1960 and of the results of its business for the year ended on that date.

ENGLISH, SMITH, GILLING AND FISHER, Auditors. Hamilton, 27 April 1960.