

BALANCE SHEET AS AT 31 MARCH 1960

Current Liabilities						
	£	s.	d.	£	s.	d.
Depositors' balances—						
Savings bank accounts ..	9,014,211	1	7			
Thrift club accounts ..	10,256	2	1			
				9,024,467	3	8
National Savings accounts ..				306,931	16	11
Other Liabilities—						
National Savings interest accrued ..	8,032	10	0			
Mortgage interest rebates provision ..	1,244	16	8			
Provision for donations ..	5,000	0	0			
Provision for taxation ..	40,107	8	0			
				54,384	14	8
Total liabilities and provisions ..				9,385,783	15	3
Reserve Fund—						
Balance at 1 April 1959 ..	287,213	8	5			
Add over-provision for donations 1959 ..	240	0	0			
Add Investment Fluctuation Account ..	11,110	14	3			
Add Profit and Loss Appropriation Account ..	36,187	9	6			
				334,751	12	2
				£9,720,535	7	5

Current Assets						
	£	s.	d.	£	s.	d.
Cash on hand and at banks	262,827	16	9			
National Bank of New Zealand Ltd.: Fixed deposits	650,000	0	0	912,827	16	9
Branch remittances in transit	4,525	18	1			
Interest due and accrued on investments ..	89,798	18	2			
Sundry debtors: Valuation fees ..	213	8	0	94,538	4	3
Investments—						
New Zealand Government stock ..	3,976,980	0	0			
New Zealand Government stock, National Development Loan ..	431,685	0	0			
Local body stock and debentures ..	2,012,262	12	7			
Mortgages ..	1,904,718	7	7			
				8,325,646	0	2
National savings securities				315,800	0	0
Total of current assets and investments ..				9,648,812	1	2
Fixed assets at cost less depreciation—						
Buildings ..	54,175	19	1			
Add additions ..	276	0	0			
	54,451	19	1			
Less depreciation ..	2,836	15	0	51,615	4	1
Furniture and fittings	7,273	16	5			
Add additions ..	2,369	4	6			
	9,643	0	11			
Less depreciation ..	1,719	14	6	7,923	6	5
Ledger-posting machines	5,055	16	3			
Add additions ..	294	0	0			
	5,349	16	3			
Less depreciation ..	1,009	12	0	4,340	4	3
Office machines	560	5	6			
Add additions ..	89	10	0			
	649	15	6			
Less depreciation ..	128	8	0	521	7	6
Property ..	6,699	19	0			
Add additions ..	623	5	0			
				7,323	4	0
				£9,720,535	7	5

R. G. WEBB, President.
J. T. SHAW, General Manager.

We, the undersigned, being the auditors of the Invercargill Savings Bank, appointed in terms of section 29 (3) of the Trustee Savings Banks Act 1948, report: (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, securities, and assets of the bank as at 31 March 1960. (3) The General 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 Invercargill Savings Bank's affairs as at 31 March 1960 and of the results of its business for the year ended on that date.

HENDERSON, ADAM AND CO., Auditors.
J. G. HENDERSON, B.COM., F.P.A.N.Z., A.C.I.S.
W. T. ADAM, A.P.A.N.Z.

Invercargill, 26 April 1960.

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