	£ s. d		£	s. d.	£	s. d.
Mortgage sundries	12,444 11	National Savings securities—				
Earthquake and war damage insurance Mortgage securities inspections	280 19 11 3,207 13					
Taxation	219,516 16	(securing National				
Motor vehicles (expenses) Motor vehicles (capital)	2,936 9 2 4,344 0 0	Savings depositors)			3,161,833	19 2
Home lay-by subsidies	2,697 17 9	Total of current assets,				
Pass book wallets £ s. d.	762 9 (55 422 600	12 7
Balance at Bank of New		Fixed assets at cost, less	••		55,422,690	15 /
Zealand		depreciation— Land and buildings	552 165	15 1		
Balance cash in hand 320,583 18 9	867,285 1 4		552,165 47,828	9 4		
-	£41,366,376 14 (Office calculating and	34,002			
	V41,300,370 14 C	Motor vehicles	10,514	1 8		
Note—Cash resources— Cash in Hand and at Bankers	£ s. d 867,285 1 4		311	17 8 0 6		
Add: Over-invested in National Savings	607,265 1 4	Pass book wallets Total fixed assets			645,157	4 4
securities	439,166 0 10			_		
Government stock	600,000 0 0	•		£	56,067,847	1/ 11
Total as per halance sheet	£1,906,451 2 2		**	***	24.35	1062
Total as per balance sheet	11,900,431 2 2	- I TOTAL THE LOSS FICEOUTI				
H. J. BARRETT,	General Manager	Interest on— Depositors' closed Ac-	£	s. d.	£	s. d.
We hereby certify that, to the best of our	haliaf the above	counts (net)	46,837			
statement of cash receipts and payments is corr		Depositors' open accounts Accrued interest on deposi-	1,286,987	10 9		
ERNEST DAVIS, F	President.	tors' investment accounts	22,757	8 9	1 256 502	
H. J. BARRETT,	General Manager	Interest on Provident Fund			1,356,582 16,863	
We hereby certify that, in accordance with the	he requirements of	Charges—		0 4	,	•
auditors, we have examined the books and vouc above record of receipts and payments and tha			310,374 17,821			
so as to exhibit a true and correct statement.	t such is drawn up				328,196	2 6
D. C. O'HALLORAN, B.COM., F.I. A. J. POSTLES, A.P.A.N.Z.	P.A.N.Z. LAuditors	Home lay-by subsidies Loss on sales: Motor vehicles	• •		2,697 367	94
A. J. POSTLES, A.P.A.N.Z.	f raditors.				20 502	5 11
		Buildings Furniture and fittings	• •		28,593 11,220	0 0
BALANCE SHEET AS AT 31 MARCH	1962	Office calculating and			-	
Depositors' balances— £ s. d.	£ s. d.	book-keeping machines Home safes	• •		8,129 35	
Savings bank	. J. G.	Motor vehicles	• •		2,005	
Home lay-by 3,266,505 14 10 Investment accounts 1,167,640 0 0		Provision for taxation Net profit	• •		268,412 250,612	
Thrift clubs 2,324,291 4 6		-		-		
Schools banks 248,339 4 10 Ordinary depositors'				, =	£2,273,715	0 9
total ——————	49,639,126 2 4	Interest on— Bank of New Zealand	£	s. d.	£	s. d.
National savings depositors'			20. 707	3 6		
total 3,099,099 0 8		Account	29,707	2 0		
total 3,099,099 0 8 Add: National Savings		New Zealand Govern-	•			
Add: National Savings Interest Suspense Ac-			1,153,387 313,076	1 1 18 0		
Add: National Savings Interest Suspense Account 62,734 18 6	3,161,833 19 2	New Zealand Govern- ment inscribed stock	1,153,387	1 1 18 0		
Add: National Savings Interest Suspense Account 62,734 18 6 Other liabilities—	3,161,833 19 2	New Zealand Govern- ment inscribed stock Local body securities	1,153,387 313,076	$\begin{array}{ccc} 1 & 1 \\ 18 & 0 \\ 2 & 11 \end{array}$	2,203,903	5 6
Add: National Savings Interest Suspense Account	3,161,833 19 2	New Zealand Government inscribed stock Local body securities Mortgages Interest on investments Surplus interest on National	1,153,387 313,076 707,732	$\begin{array}{ccc} 1 & 1 \\ 18 & 0 \\ 2 & 11 \end{array}$		
Add: National Savings Interest Suspense Account	, ,	New Zealand Government inscribed stock Local body securities Mortgages Interest on investments Surplus interest on National Savings securities	1,153,387 313,076 707,732	$\begin{array}{ccc} 1 & 1 \\ 18 & 0 \\ 2 & 11 \end{array}$	17,824 28,014	4 2 5 8
Add: National Savings Interest Suspense Account	3,161,833 19 2 701,887 16 5	New Zealand Government inscribed stock Local body securities Mortgages Interest on investments Surplus interest on National Savings securities Rent Safe custody fees	1,153,387 313,076 707,732	$\begin{array}{ccc} 1 & 1 \\ 18 & 0 \\ 2 & 11 \end{array}$	17,824 28,014 285	4 2 5 8 3 3
Add: National Savings Interest Suspense Account	, ,	New Zealand Government inscribed stock Local body securities Mortgages Interest on investments Surplus interest on National Savings securities	1,153,387 313,076 707,732	1 1 18 0 2 11	17,824 28,014 285 23,688	4 2 5 8 3 3 2 2
Add: National Savings Interest Suspense Account	701,887 16 5	New Zealand Government inscribed stock Local body securities Mortgages Interest on investments Surplus interest on National Savings securities Rent Safe custody fees	1,153,387 313,076 707,732	1 1 18 0 2 11	17,824 28,014 285	4 2 5 8 3 3 2 2
Add: National Savings Interest Suspense Account	701,887 16 5	New Zealand Government inscribed stock Local body securities Mortgages Interest on investments Surplus interest on National Savings securities Rent	1,153,387 313,076 707,732	1 1 1 18 0 2 11	17,824 28,014 285 23,688	4 2 5 8 3 3 2 2 0 9
Add: National Savings Interest Suspense Account	701,887 16 5	New Zealand Government inscribed stock Local body securities Mortgages Interest on investments Surplus interest on National Savings securities Rent Safe custody fees	1,153,387 313,076 707,732	1 1 1 18 0 2 11	17,824 28,014 285 23,688 E2,273,715	4 2 5 8 3 3 2 2 0 9
Add: National Savings Interest Suspense Account	701,887 16 5	New Zealand Government inscribed stock Local body securities Mortgages Interest on investments Surplus interest on National Savings securities Rent Safe custody fees Exchange and commissions	1,153,387 313,076 707,732 	1 1 1 18 0 2 11	17,824 28,014 285 23,688 E2,273,715 31 MARCH 19 £ 70,000	4 2 5 8 3 3 2 2 0 9 062 s. d. 0 0
Add: National Savings Interest Suspense Account	701,887 16 5	New Zealand Government inscribed stock Local body securities Mortgages Interest on investments Surplus interest on National Savings securities Rent	1,153,387 313,076 707,732 	1 1 1 18 0 2 11	17,824 28,014 285 23,688 £2,273,715	4 2 5 8 3 3 2 2 0 9 062 s. d. 0 0
Add: National Savings Interest Suspense Account	701,887 16 5	New Zealand Government inscribed stock Local body securities Mortgages Interest on investments Surplus interest on National Savings securities Rent Safe custody fees Exchange and commissions	1,153,387 313,076 707,732 	1 1 1 18 0 2 11	17,824 28,014 285 23,688 E2,273,715 31 MARCH 19 £ 70,000	4 2 5 8 3 3 2 2 0 9
Add: National Savings Interest Suspense Account	701,887 16 5 53,502,847 17 11	New Zealand Government inscribed stock Local body securities Mortgages Interest on investments Surplus interest on National Savings securities Rent	1,153,387 313,076 707,732 	1 1 1 18 0 2 11	17,824 28,014 285 23,688 E2,273,715 31 March 19 £ 70,000 180,612	4 2 5 8 3 3 2 2 0 9
Add: National Savings Interest Suspense Account	701,887 16 5 53,502,847 17 11	New Zealand Government inscribed stock Local body securities Mortgages Interest on investments Surplus interest on National Savings securities Rent	1,153,387 313,076 707,732 	1 1 1 18 0 2 11	17,824 28,014 285 23,688 £2,273,715 31 MARCH 19 £ 70,000 180,612 19 £250,612 1	4 2 5 8 3 3 2 2 0 9 062 s. d. 0 0 6 9 6 9
Add: National Savings Interest Suspense Account	701,887 16 5 53,502,847 17 11	New Zealand Government inscribed stock Local body securities Mortgages Interest on investments Surplus interest on National Savings securities Rent Safe custody fees Exchange and commissions	1,153,387 313,076 707,732 	1 1 1 18 0 2 11	17,824 28,014 285 23,688 £2,273,715 81 MARCH 19 £ 70,000 180,612 £250,612 1	4 2 5 8 3 3 2 2 0 9 062 s. d. 0 0 6 9 6 9
Add: National Savings Interest Suspense Account	701,887 16 5 53,502,847 17 11	New Zealand Government inscribed stock Local body securities Mortgages Interest on investments Surplus interest on National Savings securities Rent	1,153,387 313,076 707,732 	1 1 1 18 0 2 11	17,824 28,014 285 23,688 £2,273,715 31 MARCH 19 £ 70,000 180,612 19 £250,612 1	4 2 5 8 3 3 2 2 0 9 062 s. d. 0 0 6 9 6 9 s. d. 6 9
Add: National Savings Interest Suspense Account	701,887 16 5 53,502,847 17 11 2,565,000 0 0	New Zealand Government inscribed stock Local body securities Mortgages Interest on investments Surplus interest on National Savings securities Rent Safe custody fees Exchange and commissions Appropriation Account Provision for donations Balance to Reserve Fund	1,153,387 313,076 707,732 FOR YEAR E	1 1 18 0 2 11 2 11	17,824 28,014 285 23,688 E2,273,715 B1 MARCH 19 £ 70,000 180,612 £250,612 1 £250,612 1	4 2 5 8 3 3 2 2 0 9 062 s. d. 0 0 6 9 6 9 s. d. 6 9
Add: National Savings Interest Suspense Account	701,887 16 5 53,502,847 17 11	New Zealand Government inscribed stock Local body securities Mortgages Interest on investments Surplus interest on National Savings securities Rent Safe custody fees Exchange and commissions Appropriation Account Provision for donations Balance to Reserve Fund Net profit	1,153,387 313,076 707,732 FOR YEAR E	1 1 1 18 0 2 11 ENDED 3	17,824 28,014 285 23,688 E2,273,715 B1 MARCH 19 £ 70,000 180,612 £250,612 1 £250,612 1	4 2 5 8 3 3 2 2 0 9 062 s. d. 0 6 9 6 9 6 9
Add: National Savings Interest Suspense Account	701,887 16 5 53,502,847 17 11 2,565,000 0 0	New Zealand Government inscribed stock Local body securities Mortgages Interest on investments Surplus interest on National Savings securities Rent Safe custody fees Exchange and commissions Appropriation Account Provision for donations Balance to Reserve Fund Net profit E H We, the undersigned, being	1,153,387 313,076 707,732 FOR YEAR E RNEST DA . J. BARRI the auditors	1 1 1 18 0 2 11	17,824 28,014 285,014 285 23,688 E2,273,715 B1 MARCH 19 £ 70,000 180,612 £ 250,612 £ 250,612 £ tresident. General Man Auckland Sa	4 2 5 8 3 3 3 2 2 2 0 9 0 62 s. d. 0 0 6 9 6 9 6 9 6 9 6 9 6 9 6 9 6 9 6 9
Add: National Savings Interest Suspense Account	701,887 16 5 53,502,847 17 11 2,565,000 0 0	New Zealand Government inscribed stock Local body securities Mortgages Interest on investments Surplus interest on National Savings securities	1,153,387 313,076 707,732 FOR YEAR E RNEST DA . J. BARRI the auditors section 29 (2	1 1 1 18 0 2 11 ENDED 3	17,824 28,014 285,014 285 23,688 E2,273,715 31 MARCH 19 £ 70,000 180,612 1 £250,612 1 £250,612 1 feresident. General Man Auckland Sa e Trustee Sa	4 2 5 8 3 3 3 2 2 2 0 9 9 0 6 9 6 9 6 9 6 9 6 9 6 9 6 9 6 9
Add: National Savings Interest Suspense Account	701,887 16 5 53,502,847 17 11 2,565,000 0 0 56,067,847 17 11 £ s. d.	New Zealand Government inscribed stock Local body securities Mortgages Interest on investments Surplus interest on National Savings securities Rent Safe custody fees Exchange and commissions Appropriation Account Provision for donations Balance to Reserve Fund Net profit We, the undersigned, being Bank, appointed in terms of Banks Act 1948, report: (1) Wand vouchers of the bank, as	1,153,387 313,076 707,732 FOR YEAR E RNEST DA . J. BARRI the auditors section 29 (2) fe have exam dhave recc	VIS, Pretty Gof the As) of the besived all	17,824 28,014 285 23,688 E2,273,715 B1 MARCH 19 £ 70,000 180,612 £ 250,612 £ 250,612 f £250,612 f £csident. General Man Auckland Sa e Trustee Sa e books, acco the inform	4 2 5 8 3 3 2 2 2 0 9 9 062 s. d. 0 6 9 6 9 6 9 6 9 6 9 6 9 6 9 6 9 6 9 6
Add: National Savings Interest Suspense Account	701,887 16 5 53,502,847 17 11 2,565,000 0 0 56,067,847 17 11 £ s. d.	New Zealand Government inscribed stock Local body securities Mortgages Interest on investments Surplus interest on National Savings securities Rent Safe custody fees Exchange and commissions Appropriation Account Provision for donations Balance to Reserve Fund Net profit We, the undersigned, being Bank, appointed in terms of Banks Act 1948, report: (1) Wand vouchers of the bank, an and explanations we have required.	1,153,387 313,076 707,732 FOR YEAR E RNEST DA . J. BARRI the auditors section 29 (27) fe have exame and have recognized. (2) W	VIS, Present of the Asymptotic	17,824 28,014 285 23,688 E2,273,715 B1 MARCH 19 £ 70,000 180,612 £ 250,612 £ 250,612 fresident. General Man Auckland Sa e Trustee Sa e books, acco the inform verified the	4 2 2 8 8 3 3 3 2 2 2 9 9 9 9 9 9 9 9 9 9 9 9 9 9
Add: National Savings Interest Suspense Account	701,887 16 5 53,502,847 17 11 2,565,000 0 0 56,067,847 17 11 £ s. d.	New Zealand Government inscribed stock Local body securities Mortgages Interest on investments Surplus interest on National Savings securities Rent Safe custody fees Exchange and commissions Appropriation Account Provision for donations Balance to Reserve Fund Net profit We, the undersigned, being Bank, appointed in terms of Banks Act 1948, report: (1) W and vouchers of the bank, at and explanations we have req investments, securities, and as (3) The General Manager h.	1,153,387 313,076 707,732 FOR YEAR E RNEST DA . J. BARRI the auditors section 29 (2) fe have exam nd have rece uired. (2) We have exam sets of the beas certified	VIS, Preserved all local desired all local desir	17,824 28,014 285,014 285 23,688 £2,273,715 31 MARCH 19 £ 70,000 180,612 19 £250,612 11 £250,612 11 £250,612 11 £250,612 11 £250,612 11 £250,612 11 £250,612 11 £250,612 10 £250,612 11 £250,612 11 £250,612 10	4 2 8 3 3 3 2 2 2 0 9 9 0 0 9 0 0 0 6 9 0 0 0 6 9 0 0 0 0
Add: National Savings Interest Suspense Account	701,887 16 5 53,502,847 17 11 2,565,000 0 0 56,067,847 17 11 £ s. d.	New Zealand Government inscribed stock Local body securities Mortgages Interest on investments Surplus interest on National Savings securities Rent	1,153,387 313,076 707,732 FOR YEAR E RNEST DA RNEST DA the auditors section 29 (2 'e have exam nd have rece uired. (2) W sets of the ba as certified equirements	VIS, Pretty Gof the Abined the cived all /e have ank as a that, to of the that, to of the	17,824 28,014 285 23,688 E2,273,715 B1 MARCH 19 £ 70,000 180,612 £ 250,612 £ 250,612 £ tesident. General Man Auckland Sa e Trustee Sa to the best of the best of Trustee Sa	4 2 5 8 3 3 3 2 2 2 0 9 9 062 s. d. 0 0 6 9 6 9 6 9 6 9 6 9 6 9 6 9 6 9 6 9
Add: National Savings Interest Suspense Account	701,887 16 5 53,502,847 17 11 2,565,000 0 0 56,067,847 17 11 £ s. d.	New Zealand Government inscribed stock Local body securities Mortgages Interest on investments Surplus interest on National Savings securities Rent Safe custody fees Exchange and commissions Appropriation Account Provision for donations Balance to Reserve Fund Net profit We, the undersigned, being Bank, appointed in terms of Banks Act 1948, report: (1) Wand vouchers of the bank, and explanations we have requivestments, securities, and as (3) The General Manager hand knowledge and belief, all rebanks Act 1948 and regulation with. (4) In our opinion the	1,153,387 313,076 707,732 FOR YEAR E RNEST DA . J. BARRI the auditors section 29 (27e have exam and have recequired. (2) We sets of the base certified equirements to sons thereun above balar	I 1 1 18 0 2 11 2 11 2 11 2 11 2 11 2 11	17,824 28,014 285 23,688 E2,273,715 B1 MARCH 19 £ 70,000 180,612 £ 250,612 £ 250,612 £ 1 £250,612 1 £250,612 1 feresident. General Man Auckland Sa e Trustee Sa e books, acco l the inform verified the at 31 March of the best of Trustee Sa ve been comet and profit	4 2 2 8 3 3 3 2 2 2 9 9 9 9 9 9 9 9 9 9 9 9 9 9
Add: National Savings Interest Suspense Account	701,887 16 5 53,502,847 17 11 2,565,000 0 0 56,067,847 17 11 £ s. d.	New Zealand Government inscribed stock Local body securities Mortgages Interest on investments Surplus interest on National Savings securities Rent	1,153,387 313,076 707,732 FOR YEAR E RNEST DA RNEST DA Carrier auditors the fauditors the fauditors the fauditors the fauditors as certified equirements ons thereun above balar who up so as to the Aucklan	VIS, Preserved all feet have as a that, to of the der have consider from the derived all feet have a	17,824 28,014 285 23,688 E2,273,715 B1 MARCH 19 £ 70,000 180,612 £ 250,612 £ 250,612 £ 250,612 £ tesident. General Man Auckland Sa e Trustee Sa e books, acco l the inform verified the at 31 March of the best o Trustee Save been com et and profit respectively a ngs Bank's a	4 2 5 5 8 3 3 2 2 2 0 9 9 062 s. d. 0 0 6 9 6 9 6 9 6 9 6 9 6 9 6 9 6 9 6 9
Add: National Savings Interest Suspense Account	701,887 16 5 53,502,847 17 11 2,565,000 0 0 56,067,847 17 11 £ s. d. 2,382,342 7 3	New Zealand Government inscribed stock Local body securities Mortgages Interest on investments Surplus interest on National Savings securities Rent	1,153,387 313,076 707,732 FOR YEAR E RNEST DA RNEST DA Carrier auditors the fauditors the fauditors the fauditors the fauditors as certified equirements ons thereun above balar who up so as to the Aucklan	VIS, Preserved all feet have as a that, to of the der have consider from the derived all feet have a	17,824 28,014 285 23,688 E2,273,715 B1 MARCH 19 £ 70,000 180,612 £ 250,612 £ 250,612 £ 250,612 £ tesident. General Man Auckland Sa e Trustee Sa e books, acco l the inform verified the at 31 March of the best o Trustee Save been com et and profit respectively a ngs Bank's a	4 2 5 5 8 3 3 2 2 2 0 9 9 062 s. d. 0 0 6 9 6 9 6 9 6 9 6 9 6 9 6 9 6 9 6 9
Add: National Savings Interest Suspense Account	701,887 16 5 53,502,847 17 11 2,565,000 0 0 56,067,847 17 11 £ s. d. 2,382,342 7 3	New Zealand Government inscribed stock Local body securities Mortgages Interest on investments Surplus interest on National Savings securities Rent	1,153,387 313,076 707,732 FOR YEAR E RNEST DA . J. BARRI the auditors section 29 (if whave exammed have reculuired. (2) Wests of the bas certified equirements ons thereun above balar vn up so as the the Aucklan the results of the results	NVIS, Preserved all seven as a savince sheet of the desired that, to of the der have and savince sheet of seven all savince sheet of the der have a sheet of the der have a sheet of the der have the sheet of the der have the sheet of the der have the d	17,824 28,014 285 23,688 E2,273,715 B1 MARCH 19 £ 70,000 180,612 £ 250,612 £ 250,612 £ 250,612 fresident. General Man Auckland Sa e Trustee Sa e books, accool the inform verified the at 31 March of the best of the the the saland salan	4 2 2 5 8 3 3 3 2 2 2 0 9 9 062 s. d. 0 6 9 6 9 6 9 6 9 6 9 6 9 6 9 6 9 6 9 6
Add: National Savings Interest Suspense Account	701,887 16 5 53,502,847 17 11 2,565,000 0 0 56,067,847 17 11 £ s. d. 2,382,342 7 3	New Zealand Government inscribed stock Local body securities Mortgages Interest on investments Surplus interest on National Savings securities Rent	1,153,387 313,076 707,732 FOR YEAR E RNEST DA . J. BARRI the auditors section 29 (if whave exammed have reculuired. (2) Wests of the bas certified equirements ons thereun above balar vn up so as the the Aucklan the results of the results	NVIS, Preserved all seven as a savince sheet of the desired that, to of the der have and savince sheet of seven all savince sheet of the der have a sheet of the der have a sheet of the der have the sheet of the der have the sheet of the der have the d	17,824 28,014 285 23,688 E2,273,715 B1 MARCH 19 £ 70,000 180,612 £ 250,612 £ 250,612 £ 250,612 fresident. General Man Auckland Sa e Trustee Sa e books, accool the inform verified the at 31 March of the best of the the the saland salan	4 2 2 5 8 3 3 3 2 2 2 0 9 9 062 s. d. 0 6 9 6 9 6 9 6 9 6 9 6 9 6 9 6 9 6 9 6