Payr	nents			PROFIT AND LOSS APPRO		FOR YEAR ENDED
Withdrawals— Savings bank accounts Thrift Club accounts Investment accounts	·	£ s 3,218,300 19 15,720 0 2,318 5	) 5	Provision for donations General Reserve Fund	1 March 1963 	£ s. d. 7,500 0 0 50,261 12 5
Investment accounts National Savings accounts Branch remittances		37,778 13 3,231,763 12	3 8 2 4			£57,761 12 5
Buildings, property, equipment, e Exchange Fuel, light, and cleaning		44,173 19 103 13 1,049 6	3 1	Balance from Profit and L	oss Account	£ s. d 57,761 12 5
Insurances Investments— Local Authority stock and deb		774 19				£57,761 12 5
Mortgages New Zealand Government stoo		118,275 18 322,807 1 426,098 13	1 10 3 1	Balance She	EET AS AT 31 MARCI	н 1963
Other investments Local Authority loans, clients' ap	pplications	870,000 ( 78,580 ( 11,994 16	0 0	Current liabilities— Depositors' balances—	£ s. d.	£ s. d.
Other trustee savings banks Perusal fees		5,869 6 97 18	6 6 8 0	Savings bank accounts Thrift club accounts	11,354,886 12 8 11,918 10 3	
Postages, telephones, tolls Printing, stationery, and advertis Rents	ing	1,354 17 6,242 16 206 6	6 2	Investment accounts	291,000 0 0	11,657,805 2 11
Local Authority loans, clients' ap Miscellaneous payments Other trustee savings banks Perusal fees Postages, telephones, tolls Printing, stationery, and advertis Rents Repairs and maintenance Salaries, fees, etc. Stamp duty Sundry charges		1,223 12 44,813 14	2 0 4 11	National Savings accounts Other liabilities—	••	263,114 10 2
Stamp duty Sundry charges Taxation		4,440 10 1,399 18 55,375 18	8 8 8 2	Investment accounts, interest accrued	3,983 16 2	
Travelling and relieving expenses Travellers' cheques sales	famala 1062	2,133 10 31,956 15 426,968 3	0 1 5 3	National Savings, interest accrued Mortgage interest	6,881 18 10	•
Cash in hand and at banks, 31 M	-	8,961,823		rebates provision Provision for taxa- tion	1,457 10 10 56,592 9 10	
				Provision for donations	7,500 0 0	
Profit and Loss Account for	r Year Ended	31 March 1	1963			76,415 15 8
Interest credited to depositors— Savings bank accounts—	£ s. d.	£ s	. d.	Reserve Fund— Balance at 1 April 1962	449,787 7 2	11,757,555 0 7
Open				Add Investment Fluctuation Account	16,581 19 6	
Investment accounts—credited and accrued		296,719 3 4,002 1		Add Overprovision for taxation 1962 Add Overprovision	540 0 8	
National Savings accounts— Open	9,059 19 1	•	1 4	for donations 1962 Add Balance from	125 0 0	
Closed Charges and administration	219 6 2	9,279	5 3	Profit and Loss Appropriation Account	50,261 12 5	
expenses—						517,295 19 9
Cleaning						
Earthquake damage insurance Fuel and light	25 6 6 896 1 2			Current assets—		£12,514,631 8 6
Earthquake damage insurance Fuel and light Insurance Perusal fees Postages, telephones, tolls	25 6 6			Current assets— Cash in hand and at banks	£ s. d. 427,344 18 11	
Earthquake damage insurance Fuel and light Insurance Perusal fees Postages, telephones, tolls Printing, stationery, and advertising	25 6 6 896 1 2 862 16 0 97 18 0 1,350 1 7			Cash in hand and at banks National Bank of New Zealand Ltd.: Fixed	£ s. d. 427,344 18 11	£12,514,631 8 6
Earthquake damage insurance Fuel and light Insurance Perusal fees Postages, telephones, tolls Printing, stationery, and advertising Rent Repairs and maintenance Salaries, fees, etc.	25 6 6 896 1 2 862 16 0 97 18 0 1,350 1 7 6,294 19 11 206 6 8 1,201 16 6 51,338 13 2			Cash in hand and at banks  National Bank of New Zealand Ltd.: Fixed deposits	£ s. d. 427,344 18 11 915,000 0 0	£12,514,631 8 6
Earthquake damage insurance Fuel and light Insurance Perusal fees Postages, telephones, tolls Printing, stationery, and advertising Rent Repairs and maintenance Salaries, fees, etc. Sundry charges Superannuation	25 6 6 896 1 2 862 16 0 97 18 0 1,350 1 7 6,294 19 11 206 6 8 1,201 16 6			Cash in hand and at banks National Bank of New Zealand Ltd.: Fixed deposits Branch remittances in transit Interest due and	£ s. d. 427,344 18 11 915,000 0 0	£12,514,631 8 6 £ s. d.
Earthquake damage insurance Fuel and light Insurance Perusal fees Postages, telephones, tolls Printing, stationery, and advertising Rent Repairs and maintenance Salaries, fees, etc. Sundry charges Superannuation Travelling and relieving expenses.	25 6 6 896 1 2 862 16 0 97 18 0 1,350 1 7 6,294 19 11 206 6 8 1,201 16 6 51,338 13 2 1,974 10 5		0 6	Cash in hand and at banks National Bank of New Zealand Ltd.: Fixed deposits Branch remittances in transit Interest due and accrued on investments Sundry debtors: Valua-	£ s. d. 427,344 18 11  915,000 0 0  10,222 7 11  130,440 11 7	£12,514,631 8 6 £ s. d.
Earthquake damage insurance Fuel and light Insurance Perusal fees Postages, telephones, tolls Printing, stationery, and advertising Rent Repairs and maintenance Salaries, fees, etc. Sundry charges Superannuation Travelling and relieving expenses Depreciation— Buildings	25 6 6 896 1 2 862 16 0 97 18 0 1,350 1 7 6,294 19 11 206 6 8 1,201 16 6 51,338 13 2 1,974 10 5 3,184 1 5 2,133 10 1	69,745 (	0 6	Cash in hand and at banks National Bank of New Zealand Ltd.: Fixed deposits Branch remittances in transit Interest due and accrued on investments	£ s. d. 427,344 18 11  915,000 0 0  10,222 7 11	£12,514,631 8 6 £ s. d.
Earthquake damage insurance Fuel and light Insurance Perusal fees Postages, telephones, tolls Printing, stationery, and advertising Rent Repairs and maintenance Salaries, fees, etc. Sundry charges Superannuation Travelling and relieving expenses.	25 6 6 896 1 2 862 16 0 97 18 0 1,350 1 7 6,294 19 11 206 6 8 1,201 16 6 51,338 13 2 1,974 10 5 3,184 1 5 2,133 10 1	69,745 <b>(</b>		Cash in hand and at banks National Bank of New Zealand Ltd.: Fixed deposits Branch remittances in transit Interest due and accrued on investments Sundry debtors: Valuation fees Investments— Investment Account securities (N.Z.	£ s. d. 427,344 18 11  915,000 0 0  10,222 7 11  130,440 11 7  169 8 6	£12,514,631 8 6 £ s. d.
Earthquake damage insurance Fuel and light Insurance Perusal fees Postages, telephones, tolls Printing, stationery, and advertising Rent Repairs and maintenance Salaries, fees, etc. Sundry charges Superannuation Travelling and relieving expenses  Depreciation— Buildings Furniture and Fittings Ledger Posting machines	25 6 6 896 1 2 862 16 0 97 18 0 1,350 1 7 6,294 19 11 206 6 8 1,201 16 6 51,338 13 2 1,974 10 5 3,184 1 5 2,133 10 1 1,732 10 0 1,147 6 0 1,190 10 0	69,745 <b>(</b>	0 0	Cash in hand and at banks National Bank of New Zealand Ltd.: Fixed deposits  Branch remittances in transit Interest due and accrued on investments Sundry debtors: Valuation fees Investments— Investment Account securities (N.Z. Government stock) New Zealand	£ s. d. 427,344 18 11  915,000 0 0  10,222 7 11  130,440 11 7  169 8 6	£12,514,631 8 6 £ s. d.
Earthquake damage insurance Fuel and light Insurance Perusal fees Postages, telephones, tolls Printing, stationery, and advertising Rent Repairs and maintenance Salaries, fees, etc. Sundry charges Superannuation Travelling and relieving expenses Depreciation— Buildings Furniture and Fittings Ledger Posting machines Office Machines Provision for taxation	25 6 6 896 1 2 862 16 0 97 18 0 1,350 1 7 6,294 19 11 206 6 8 1,201 16 6 51,338 13 2 1,974 10 5 3,184 1 5 2,133 10 1 1,732 10 0 1,147 6 0 1,190 10 0 102 4 0	69,745 ( 4,172 10	0 0 9 10	Cash in hand and at banks National Bank of New Zealand Ltd.: Fixed deposits  Branch remittances in transit Interest due and accrued on investments Sundry debtors: Valuation fees  Investments— Investment Account securities (N.Z. Government stock) New Zealand Government	£ s. d. 427,344 18 11  915,000 0 0  10,222 7 11  130,440 11 7  169 8 6	£12,514,631 8 6 £ s. d.
Earthquake damage insurance Fuel and light Insurance Perusal fees Postages, telephones, tolls Printing, stationery, and advertising Rent Repairs and maintenance Salaries, fees, etc. Sundry charges Superannuation Travelling and relieving expenses  Depreciation— Buildings Furniture and Fittings Ledger Posting machines Office Machines  Provision for taxation Net profit transferred to Profit and Loss Appropriation	25 6 6 896 1 2 862 16 0 97 18 0 1,350 1 7 6,294 19 11 206 6 8 1,201 16 6 51,338 13 2 1,974 10 5 3,184 1 5 2,133 10 1 1,732 10 0 1,147 6 0 1,190 10 0 102 4 0	69,745 ( 4,172 10 56,592 9	0 0 9 10	Cash in hand and at banks National Bank of New Zealand Ltd.: Fixed deposits  Branch remittances in transit Interest due and accrued on investments Sundry debtors: Valuation fees  Investments— Investment Account securities (N.Z. Government stock) New Zealand Government stock New Zealand Government stock	£ s. d. 427,344 18 11  915,000 0 0  10,222 7 11  130,440 11 7  169 8 6  291,000 0 0  5,168,455 0 0	£12,514,631 8 6 £ s. d.
Earthquake damage insurance Fuel and light Insurance Perusal fees Postages, telephones, tolls Printing, stationery, and advertising Rent Repairs and maintenance Salaries, fees, etc. Sundry charges Superannuation Travelling and relieving expenses Depreciation— Buildings Furniture and Fittings Ledger Posting machines Office Machines Provision for taxation Net profit transferred to Profit and Loss Appropriation Account  Interest on investments—	25 6 6 896 1 2 862 16 0 97 18 0 1,350 1 7 6,294 19 11 206 6 8 1,201 16 6 51,338 13 2 1,974 10 5 3,184 1 5 2,133 10 1 1,732 10 0 1,147 6 0 1,190 10 0 102 4 0	69,745 ( 4,172 10 56,592 9 57,761 12 £498,272 2	0 0 9 10	Cash in hand and at banks National Bank of New Zealand Ltd.: Fixed deposits  Branch remittances in transit Interest due and accrued on investments Sundry debtors: Valuation fees  Investments— Investment Account securities (N.Z. Government scourities (N.Z. Government stock) New Zealand Government stock New Zealand Government stock: National Development loan Mortgages	£ s. d. 427,344 18 11  915,000 0 0  10,222 7 11  130,440 11 7  169 8 6	£12,514,631 8 6 £ s. d.
Earthquake damage insurance Fuel and light Insurance Perusal fees Postages, telephones, tolls Printing, stationery, and advertising Rent Repairs and maintenance Salaries, fees, etc. Sundry charges Superannuation Travelling and relieving expenses  Depreciation— Buildings Furniture and Fittings Ledger Posting machines Office Machines  Provision for taxation Net profit transferred to Profit and Loss Appropriation Account  Interest on investments— Local body stock and debentures Mortgages	25 6 6 6 896 1 2 862 16 0 97 18 0 1,350 1 7 6,294 19 11 206 6 8 1,201 16 6 51,338 13 2 1,974 10 5 3,184 1 5 2,133 10 1 1,732 10 0 1,147 6 0 1,190 10 0 102 4 0	69,745 (c) 4,172 10 56,592 5 57,761 12 £498,272 2	0 0 9 10 2 5 2 6	Cash in hand and at banks National Bank of New Zealand Ltd.: Fixed deposits Branch remittances in transit Interest due and accrued on investments Sundry debtors: Valuation fees  Investment Account securities (N.Z. Government scurities (N.Z. Government stock) New Zealand Government stock New Zealand Government stock: National Development loan Mortgages Public body stock and debentures	£ s. d. 427,344 18 11  915,000 0 0  10,222 7 11  130,440 11 7  169 8 6  291,000 0 0  5,168,455 0 0	£12,514,631 8 6 £ s. d.
Earthquake damage insurance Fuel and light Insurance Perusal fees Postages, telephones, tolls Printing, stationery, and advertising Rent Repairs and maintenance Salaries, fees, etc. Sundry charges Superannuation Travelling and relieving expenses  Depreciation— Buildings Furniture and Fittings Ledger Posting machines Office Machines  Provision for taxation Net profit transferred to Profit and Loss Appropriation Account  Interest on investments— Local body stock and debentures Mortgages New Zealand Government stock	25 6 6 6 896 1 2 862 16 0 97 18 0 1,350 1 7 6,294 19 11 206 6 8 1,201 16 6 51,338 13 2 1,974 10 5 3,184 1 5 2,133 10 1 1,147 6 0 1,190 10 0 102 4 0	69,745 ( 4,172 10 56,592 9 57,761 12 £498,272 2 £ s	0 0 9 10 2 5 2 6	Cash in hand and at banks National Bank of New Zealand Ltd.: Fixed deposits  Branch remittances in transit Interest due and accrued on investments Sundry debtors: Valuation fees  Investments— Investment Account securities (N.Z. Government stock) New Zealand Government stock New Zealand Government stock New Zealand Government stock: National Development loan Mortgages Public body stock	£ s. d. 427,344 18 11  915,000 0 0  10,222 7 11  130,440 11 7  169 8 6  291,000 0 0  5,168,455 0 0  2,247,137 0 10  2,617,153 12 6	£12,514,631 8 6 £ s. d. 1,342,344 18 11 140,832 8 0
Earthquake damage insurance Fuel and light Insurance Perusal fees Postages, telephones, tolls Printing, stationery, and advertising Rent Repairs and maintenance Salaries, fees, etc. Sundry charges Superannuation Travelling and relieving expenses  Depreciation— Buildings Furniture and Fittings Ledger Posting machines Office Machines  Provision for taxation Net profit transferred to Profit and Loss Appropriation Account  Interest on investments— Local body stock and debentures New Zealand Government stock New Zealand Government stock: National Development Loan	25 6 6 6 896 1 2 862 16 0 97 18 0 1,350 1 7 6,294 19 11 206 6 8 1,201 16 6 51,338 13 2 1,974 10 5 3,184 1 5 2,133 10 1 1,147 6 0 1,190 10 0 102 4 0	69,745 ( 4,172 10 56,592 9 57,761 12 £498,272 2 £ s	0 0 9 10 2 5 2 6	Cash in hand and at banks National Bank of New Zealand Ltd.: Fixed deposits  Branch remittances in transit Interest due and accrued on investments Sundry debtors: Valuation fees  Investment Account securities (N.Z. Government scurities (N.Z. Government stock) New Zealand Government stock National Savings	£ s. d. 427,344 18 11  915,000 0 0  10,222 7 11  130,440 11 7  169 8 6  291,000 0 0  5,168,455 0 0  2,247,137 0 10  2,617,153 12 6	£12,514,631 8 6 £ s. d. 1,342,344 18 11 140,832 8 0
Earthquake damage insurance Fuel and light Insurance Perusal fees Postages, telephones, tolls Printing, stationery, and advertising Rent Repairs and maintenance Salaries, fees, etc. Sundry charges Superannuation Travelling and relieving expenses  Depreciation— Buildings Furniture and Fittings Ledger Posting machines Office Machines  Provision for taxation Net profit transferred to Profit and Loss Appropriation Account  Interest on investments— Local body stock and debentures  Mortgages New Zealand Government stock: National Develop-	25 6 6 6 896 1 2 862 16 0 97 18 0 1,350 1 7 6,294 19 11 206 6 8 1,201 16 6 51,338 13 2 1,974 10 5 3,184 1 5 2,133 10 1 1,147 6 0 1,190 10 0 102 4 0	69,745 ( 4,172 10 56,592 9 57,761 12 £498,272 2 £ s	0 0 0 0 10 2 5 2 6 . d.	Cash in hand and at banks National Bank of New Zealand Ltd.: Fixed deposits  Branch remittances in transit Interest due and accrued on investments Sundry debtors: Valuation fees  Investments— Investment Account securities (N.Z. Government stock) New Zealand Government stock New Zealand Government stock: National Development loan Mortgages Public body stock and debentures National Savings securities	£ s. d. 427,344 18 11  915,000 0 0  10,222 7 11  130,440 11 7  169 8 6  291,000 0 0  5,168,455 0 0  2,247,137 0 10  2,617,153 12 6	£12,514,631 8 6 £ s. d. 1,342,344 18 11 140,832 8 0 10,593,330 13 4 291,000 0 0
Earthquake damage insurance Fuel and light Insurance Perusal fees Postages, telephones, tolls Printing, stationery, and advertising Rent Repairs and maintenance Salaries, fees, etc. Sundry charges Superannuation Travelling and relieving expenses  Depreciation— Buildings Furniture and Fittings Ledger Posting machines Office Machines  Provision for taxation Net profit transferred to Profit and Loss Appropriation Account  Interest on investments— Local body stock and debentures Mortgages New Zealand Government stock: National Bank of New Zealand Ltd.: Fixed deposits  Interest on National Savings securities	25 6 6 6 896 1 2 862 16 0 97 18 0 1,350 1 7 6,294 19 11 206 6 8 1,201 16 651,338 13 2 1,974 10 5 3,184 1 5 2,133 10 1 1,147 6 0 1,190 10 0 102 4 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	69,745 (c) 4,172 10 56,592 9  57,761 12 £498,272 2 £ s  482,579 2 10,185 0	0 0 0 0 10 2 5 2 6 d.	Cash in hand and at banks National Bank of New Zealand Ltd.: Fixed deposits  Branch remittances in transit Interest due and accrued on investments Sundry debtors: Valuation fees  Investments— Investment Account securities (N.Z. Government stock) New Zealand Government stock New Zealand Government stock: National Development loan Mortgages Public body stock and debentures  National Savings securities  Fixed assets— Buildings	£ s. d. 427,344 18 11  915,000 0 0  10,222 7 11  130,440 11 7  169 8 6  291,000 0 0  5,168,455 0 0  2,247,137 0 10  2,617,153 12 6	£12,514,631 8 6 £ s. d. 1,342,344 18 11 140,832 8 0 10,593,330 13 4 291,000 0 0 12,367,508 0 3
Earthquake damage insurance Fuel and light Insurance Perusal fees Postages, telephones, tolls Printing, stationery, and advertising Rent Repairs and maintenance Salaries, fees, etc. Sundry charges Superannuation Travelling and relieving expenses  Depreciation— Buildings Furniture and Fittings Ledger Posting machines Office Machines Office Machines  Provision for taxation Net profit transferred to Profit and Loss Appropriation Account  Interest on investments— Local body stock and debentures  Mortgages New Zealand Government stock New Zealand Government stock: National Bank of New Zealand Ltd.: Fixed deposits Interest on National Savings securities Commission Exchanges, fines, and forms	25 6 6 6 896 1 2 862 16 0 97 18 0 1,350 1 7 6,294 19 11 206 6 8 1,201 16 6 51,338 13 2 1,974 10 5 3,184 1 5 2,133 10 1  1,732 10 0 1,147 6 0 1,190 10 0 102 4 0   £ s. d. 113,613 9 2 121,283 19 6 212,049 4 2 10,981 11 0 24,650 19 0	69,745 ( 4,172 10 56,592 5 57,761 12 £498,272 2 £ s 482,579 2 10,185 0 4,512 6 159 16	0 0 0 0 0 10 2 5 2 6 d.	Cash in hand and at banks National Bank of New Zealand Ltd.: Fixed deposits  Branch remittances in transit Interest due and accrued on investments Sundry debtors: Valuation fees  Investments— Investment Account securities (N.Z. Government stock) New Zealand Government stock National Savings securities Public body stock and debentures  Fixed assets— Buildings Add additions  Less depreciation Furniture and Fittings	£ s. d. 427,344 18 11  915,000 0 0  10,222 7 11  130,440 11 7  169 8 6  291,000 0 0  5,168,455 0 0  2,247,137 0 10  2,617,153 12 6   52,427 17 11 63,516 15 10  115,944 13 9 1,732 10 0  5,645 4 5	£12,514,631 8 6 £ s. d. 1,342,344 18 11 140,832 8 0 10,593,330 13 4 291,000 0 0
Earthquake damage insurance Fuel and light Insurance Perusal fees Postages, telephones, tolls Printing, stationery, and advertising Rent Repairs and maintenance Salaries, fees, etc. Sundry charges Superannuation Travelling and relieving expenses  Depreciation— Buildings Furniture and Fittings Ledger Posting machines Office Machines Office Machines Office Machines Interest on investments— Local body stock and debentures Mortgages New Zealand Government stock New Zealand Government stock: National Development Loan National Bank of New Zealand Ltd.: Fixed deposits Interest on National Savings securities Commission	25 6 6 6 896 1 2 862 16 0 97 18 0 1,350 1 7 6,294 19 11 206 6 8 1,201 16 651,338 13 2 1,974 10 5 3,184 1 5 2,133 10 1 1 1,147 6 0 1,190 10 0 102 4 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	69,745 ( 4,172 10 56,592 9 57,761 12 £498,272 2 £ s 482,579 2 10,185 0 4,512 6	2 5 2 6 3 d. d.	Cash in hand and at banks National Bank of New Zealand Ltd.: Fixed deposits  Branch remittances in transit Interest due and accrued on investments Sundry debtors: Valuation fees  Investments— Investment Account securities (N.Z. Government securities (N.Z. Government stock) New Zealand Government stock New Zealand Government stock: National Development loan Mortgages Public body stock and debentures  National Savings securities  Fixed assets— Buildings Add additions  Less depreciation	£ s. d. 427,344 18 11  915,000 0 0  10,222 7 11  130,440 11 7  169 8 6  291,000 0 0  5,168,455 0 0  2,247,137 0 10  2,617,153 12 6   52,427 17 11 63,516 15 10  115,944 13 9 1,732 10 0	£12,514,631 8 6 £ s. d. 1,342,344 18 11 140,832 8 0 10,593,330 13 4 291,000 0 0 12,367,508 0 3