

## BALANCE SHEET AS AT 31 MARCH 1964

	£	s.	d.	£	s.	d.
Depositors' Balances—						
Savings bank ..	50,846,253	17	9			
Home lay-by ..	3,994,966	3	7			
Investment accounts ..	3,214,991	14	0			
Thrift clubs ..	2,831,790	2	3			
Schools banks ..	247,970	12	1			
Ordinary depositors' total ..				61,135,972	9	8
National savings depositors' total ..	2,641,367	15	4			
Add: National Savings Interest Suspense Account ..	49,575	8	11			
				2,690,943	4	3
Other liabilities—						
Interest accrued on investment accounts ..	68,167	15	0			
Staff Provident Fund ..	450,585	11	4			
Provision for taxation ..	411,069	6	9			
Provision for donations ..	100,000	0	0			
				1,029,822	13	1
Total of liabilities and provisions ..				64,856,738	7	0
Reserve Fund—						
Balance 31 March 1963 ..	2,754,700	0	0			
Add: Transfer, Reserve Suspense Account ..	2,607	4	8			
Add: Balance of Donations Account ..	4,747	15	6			
	2,762,055	0	2			
Add: Balance, Appropriation Account ..	282,944	19	10			
				3,045,000	0	0
Contingent Liability—						
Subsidies on home lay-by accounts, £10,000.						
				£67,901,738	7	0
Current Assets—	£	s.	d.	£	s.	d.
Cash resources ..	2,210,847	5	3			
Interest due and accrued on investments ..	591,719	10	6			
				2,802,566	15	9
Investments (cost or face value, whichever lower)—						
New Zealand Government inscribed stock ..	35,674,609	2	9			
Local authority securities ..	8,017,194	9	5			
Mortgages ..	17,639,878	5	0			
				61,331,681	17	2
				64,134,248	12	11
National Savings Securities—						
New Zealand Government Inscribed Stock (securing National Savings depositors) ..	2,690,943	4	3			
				2,690,943	4	3
				66,825,191	17	2
Fixed assets at cost, less depreciation—						
Land and buildings ..	943,149	9	2			
Furniture and fittings ..	71,844	14	3			
Office calculating and bookkeeping machines ..	49,844	11	8			
Home safes ..	252	17	8			
Motor vehicles ..	11,114	10	7			
Pass book wallets ..	340	6	6			
				1,076,546	9	10
				£67,901,738	7	0

W. T. ANDERTON, President.

H. J. BARRETT, General Manager.

We, the undersigned, being the auditors of the Auckland 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 1964. (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. (4) 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 Auckland Savings Bank's affairs as at 31 March 1964, and of the results of its business for the year ended on that date.

D. C. O'HALLORAN, B.COM., F.P.A.N.Z. } Auditors.  
A. J. POSTLES, A.P.A.N.Z. }

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## WAIKATO SAVINGS BANK

## RECEIPTS AND PAYMENTS ACCOUNT FOR YEAR ENDED 31 MARCH 1964

		£	s.	d.
<i>Receipts</i>				
Cash on hand and at bankers ..		163,693	1	1
Deposits—				
Savings ..		6,349,984	5	6
Thrift ..		857,159	7	10
Investment ..		1,251,844	17	5
Interest—				
Government stock ..		187,926	19	8
Local Body stock ..		16,740	15	8
Mortgage ..		75,661	5	5
A.N.Z. Bank Ltd. ..		4,375	0	0
National Provident Fund ..		5,584	2	0
Principal—				
Government stock ..		350,000	0	0
Local Body stock ..		6,693	4	2
Mortgage ..		92,900	0	0
A.N.Z. Bank Ltd. term deposit ..		35,000	0	0
Income—				
Brokerage ..		6,943	18	1
Mortgage inspection fees ..		1,667	16	0
Rent ..		2,650	16	4
Stamp duty on N.P.O. cheques ..		79	14	2
Government stock capital profit ..		428	0	0
		£9,409,333	3	4
<i>Payments</i>				
Withdrawals—				
Savings ..		5,178,210	17	4
Thrift ..		706,640	5	4
Investment ..		336,218	18	7
Investments—				
Government stock ..		1,983,500	0	0
Local Body stock ..		126,000	0	0
Mortgage ..		736,155	0	0
A.N.Z. Bank Ltd. ..		40,000	0	0
National Provident Fund ..		95,000	0	0
A.T.S.B. levies ..		85	0	0
Advertising ..		4,047	12	3
Agency commission ..		570	17	10
Audit fee ..		1,100	0	0
Bank charges ..		550	3	11
Bank interest on overdraft ..		138	8	9
Cleaning ..		1,164	7	11
Collection fees on N.P.O. cheques ..		122	14	0
Exchange ..		391	7	6
Franking machine deposit ..		30	0	0
General expenses ..		1,401	0	2
Insurance ..		265	15	5
Legal expenses ..		157	0	11
Maintenance ..		598	17	9
Meal money ..		501	3	0
Mortgagor's insurances ..		5	14	8
Mortgage valuation fees ..		506	2	0
Motor vehicle expenses ..		735	6	3
Post and telephones ..		1,624	15	0
Power ..		453	15	9
Rates ..		666	14	4
Rent ..		5,531	18	0
Salaries ..		32,365	16	7
Signs and displays ..		433	15	6
Stamp duty on N.P.O. cheques ..		10	0	0
Stationery ..		6,376	11	5
Superannuation ..		1,486	19	3
Travelling expenses ..		579	6	4
Trustees honorariums ..		1,000	16	0
Donations ..		4,490	0	0
Taxations ..		24,087	0	2
Administration building ..		4,889	7	3
Building alterations ..		1,642	7	2
Furniture and fittings ..		6,330	16	10
Hillcrest storeroom ..		250	0	0
Machines ..		6,765	15	6
New building sewerage ..		140	13	2
Vehicles ..		1,487	11	2
Cash on hand and at bankers ..		94,622	10	4
		£9,409,333	3	4

## PROFIT AND LOSS ACCOUNT FOR YEAR ENDED 31 MARCH 1964

	£	s.	d.	£	s.	d.
Depositors' interest—						
Closed accounts ..	28,284	7	3			
Open accounts ..	123,085	18	9			
Accrued on investment accounts ..	38,520	0	3			
				189,890	6	3
Advertising ..	4,086	15	6			
Agency commissions ..	596	6	1			
A.T.S.B. levies and subscriptions ..	85	0	0			
Audit fee ..	1,450	0	0			
Bank charges ..	265	3	11			
Cleaning ..	1,216	1	3			