

	£	s.	d.	£	s.	d.
Securities—						
Investment account securities: New Zealand Government stock				1,380,768	0	0
Total of current assets, investments, and securities				4,385,253	5	9
Fixed assets (at cost less depreciation)—						
Land and buildings	88,994	4	5			
Less previous depreciation	969	8	7			
	88,024	15	10			
Less current depreciation	1,540	14	5			
				86,484	1	5
Office machines, furniture, etc.	16,509	19	6			
Less previous depreciation	1,003	5	2			
	15,506	14	4			
Less current depreciation	2,820	1	0			
				12,686	13	4
				99,170	14	9
				£4,484,424	0	6

WILLIAM G. V. FERNIE, President.
FRANK DICKSON, General Manager.

We, the undersigned, being the auditors of the Canterbury 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, 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. 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 Canterbury Savings Bank's affairs as at 31 March 1964, and of the results of its business for the period of 12 months ended on that date.

PICKLES, PERKINS, AND HADLEE,
Public Accountants.

Christchurch, New Zealand, 27 May 1964.
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HOKITIKA SAVINGS BANK

STATEMENT OF RECEIPTS AND PAYMENTS FOR THE YEAR ENDING 31 MARCH 1964

Receipts		£	s.	d.
Cash in hand and at bankers, 1 April 1963		93,778	10	7
Amount lodged by depositors		374,839	7	2
Repayments of mortgages		92,258	4	4
Repayments of local body debentures		3,609	6	9
Transfers by other savings banks		4,885	17	10
PAYE Taxation		506	8	11
Government stock		19	10	0
Interest received from—				
Government securities		18,690	5	7
Local body debentures		1,375	16	11
Fixed deposits		1,391	5	0
Post Office Savings Bank		19	1	0
Rents received		1,567	10	0
National Provident Fund		230	18	8
		£593,172	2	9
Payments		£	s.	d.
Amount withdrawn by depositors		280,465	8	5
Invested on mortgages		105,499	12	0
Invested in Government stock		75,017	10	0
Erection of buildings		28,197	2	10
Charges paid		6,176	1	2
PAYE taxation		506	8	11
Taxation		2,455	18	5
Transfers to other savings banks		5,062	17	10
Donations made		525	10	0
Cash in hand and at bankers, 31 March 1964		89,265	13	2
		£593,172	2	9

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31 MARCH 1964		£	s.	d.
Interest credited to depositors		23,277	7	0
Interest accrued on investment accounts		541	12	2
Charges administration expenses		6,777	10	2
Depreciation		492	16	1
Provision for taxation		3,996	0	7
Net profit to Appropriation Account		5,146	5	7
		£40,231	11	7
		£	s.	d.
Interest on investments		38,709	11	7
Rents, fees, etc.		1,522	0	0
		£40,231	11	7

BALANCE SHEET AS AT 31 MARCH 1964		£	s.	d.
Depositors' balances		852,994	6	2
Investment Accounts	26,763	0	0	
Add accrued interest	541	12	2	
		27,304	12	2
Total liability to depositors		880,298	18	4
Other liabilities—				
Provision for taxation	3,996	0	7	
Sundry creditors	258	8	10	
		4,254	9	5
Reserve Fund—				
Balance 1 April 1963	83,265	10	0	
Add Balance Appropriation Account	5,002	3	7	
		88,267	13	7
		£972,821	1	4

Current assets—		£	s.	d.	£	s.	d.
Cash in hand and at bankers		89,265	13	2			
Interest accrued on investments		4,895	9	9			
		94,161	2	11			
Investments—							
New Zealand Government inscribed stock		407,332	2	5			
Local body debentures		26,986	19	2			
First mortgages on properties		358,868	17	11			
		793,187	19	6			
Securities—							
Investment account securities New Zealand Government stock					27,304	12	2
Fixed assets at cost less depreciation—							
Land and buildings		29,218	0	0			
Additions		28,197	2	10			
		57,415	2	10			
Less depreciation		279	16	1			
		57,135	6	9			
Furniture and equipment		1,068	0	0			
Less depreciation		213	0	0			
		855	0	0			
Remittances in transit					57,990	6	9
					177	0	0
					£972,821	1	4

W. G. BRYANT, President.
G. ANDERSON, Manager.

I, the undersigned, being the auditor of Hokitika Savings Bank, appointed in terms of section 29 (3) of the Trustee Savings Banks Act 1948, report: (1) I have examined the books, accounts, and vouchers of the bank, and have received all the explanations and information I have required. (2) I have verified the cash, investments, securities, and assets of the bank as at 31 March 1964. (3) The Manager, has certified that to the best of his knowledge and belief all the requirements of the Trustee Savings Banks Act 1948 and regulations thereunder have been complied with. In my opinion the above balance sheet is drawn up so as to exhibit a true and correct view of the state of affairs of the Hokitika Savings Bank according to the best of my information and the explanations given to me, and as shown by the books of the bank.

3208 W. J. GUTBERLET, F.P.A.N.Z., Auditor.

DUNEDIN SAVINGS BANK

RECEIPTS AND PAYMENTS FOR YEAR ENDED 31 MARCH 1964

Receipts		£	s.	d.
Balance		301,583	14	2
Lodged by—				
Depositors		7,749,342	6	2
Depositors for National Savings Investment accounts		187,015	14	9