

	£	s.	d.
Branch remittances .. .. .	4,273,786	18	9
Other trustee savings banks .. .. .	19,563	19	1
Cheque book sales .. .. .	5,146	19	0
Commission .. .. .	9,384	18	0
Exchanges, fines, and forms .. .. .	381	4	6
Interest—			
New Zealand Government stock .. .. .	264,288	6	5
Local body stock and debentures .. .. .	110,688	17	1
Mortgages .. .. .	125,043	0	5
Other investments .. .. .	46,682	15	4
Principal—			
New Zealand Government stock .. .. .	8	18	0
Local body stock and debentures .. .. .	106,314	5	11
Mortgages .. .. .	244,395	8	7
Other investments .. .. .	887,000	0	0
Miscellaneous receipts .. .. .	1,851	4	9
Rent .. .. .	1,889	15	0
Valuation fees .. .. .	1,010	8	6
Travellers cheques sales .. .. .	38,829	18	10
	<u>£23,493,507</u>	<u>19</u>	<u>5</u>

	£	s.	d.	£	s.	d.
Interest on investments—						
Local body stock and debentures .. .. .	127,597	16	9			
Mortgages .. .. .	134,422	18	5			
New Zealand Government stock .. .. .	257,013	11	9			
New Zealand Government stock: National Development Loan .. .. .	10,109	8	10			
National Provident Fund and N.Z. Short Term Investments Ltd. .. .. .	8,562	19	7			
National Bank of New Zealand Ltd. .. .. .	23,283	2	0			
				<u>560,989</u>	<u>17</u>	<u>4</u>
Interest on National Savings securities .. .. .				10,004	14	6
Commission .. .. .				9,826	19	3
Exchanges, fines, and forms .. .. .				105	1	3
Rent .. .. .				1,920	11	8
Valuation fees .. .. .				643	5	6
				<u>£583,490</u>	<u>9</u>	<u>6</u>

	£	s.	d.
Withdrawals—			
Savings bank accounts .. .. .	15,678,266	7	0
Thrift Club accounts .. .. .	18,244	13	0
Investment accounts .. .. .	111,093	17	0
National Savings accounts .. .. .	44,822	19	2
Branch remittances .. .. .	4,260,330	18	10
Buildings, property, equipment, and donations .. .. .	53,083	0	2
Exchange .. .. .	174	1	9
Fuel, power, and cleaning .. .. .	1,538	3	3
Insurance .. .. .	826	0	2
Investments—			
Local body stock and debentures .. .. .	393,050	0	0
Mortgages .. .. .	473,166	8	8
New Zealand Government stock .. .. .	1,000,266	0	0
Other investments .. .. .	920,000	0	0
Local body loans: Clients' applications .. .. .	19,150	0	0
Miscellaneous payments .. .. .	6,651	16	2
Other trustee savings banks .. .. .	34,594	16	9
Perusal fees .. .. .	117	10	0
Postages, telephones, and tolls .. .. .	1,681	17	3
Printing, stationery, and advertising .. .. .	4,838	7	1
Rent .. .. .	40	0	0
Repairs and maintenance .. .. .	777	19	9
Salaries, fees, etc. .. .. .	59,020	12	10
Stamp duty .. .. .	5,172	12	0
Sundry charges .. .. .	2,107	4	1
Taxation .. .. .	56,592	8	11
Travelling and relieving expenses .. .. .	1,136	2	5
Travellers cheques purchases .. .. .	38,734	13	10
Cash in hand and at bankers, 31 March 1964 .. .. .	308,029	9	4
	<u>£23,493,507</u>	<u>19</u>	<u>5</u>

BALANCE SHEET AS AT 31 MARCH 1964

	£	s.	d.	£	s.	d.
Current liabilities—						
Depositors' balances—						
Savings bank						
accounts .. .. .	12,486,654	10	11			
Thrift club accounts .. .. .	13,245	6	11			
Investment accounts .. .. .	605,760	0	0			
				<u>13,105,659</u>	<u>17</u>	<u>10</u>
National Savings accounts .. .. .				236,815	10	7
Other liabilities—						
Investment accounts, interest accrued .. .. .	12,696	5	7			
National Savings, interest accrued .. .. .	6,228	9	8			
Mortgage interest rebates provision .. .. .	1,824	4	11			
Provision for taxation .. .. .	73,910	11	2			
Provision for donations .. .. .	25,000	0	0			
				<u>119,659</u>	<u>11</u>	<u>4</u>
Total liabilities and provisions .. .. .				<u>13,462,134</u>	<u>19</u>	<u>9</u>
Reserve Fund—						
Balance at 1 April 1963 .. .. .	517,295	19	9			
Add Investment Fluctuation Account .. .. .	11,397	18	0			
Add Riverton Branch capital recovery .. .. .	126	15	10			
Add balance from Profit and Loss Appropriation Account .. .. .	50,033	11	10			
				<u>578,854</u>	<u>5</u>	<u>5</u>
				<u>£14,040,989</u>	<u>5</u>	<u>2</u>
Current assets—						
Cash in hand and at banks .. .. .	308,079	4	10			
National Bank of New Zealand Ltd.: Fixed deposits .. .. .	480,000	0	0			
National Provident Fund deposits .. .. .	515,000	0	0			
				<u>1,303,079</u>	<u>4</u>	<u>10</u>
Branch remittances in transit .. .. .	5,548	15	1			
Interest due and accrued on investments .. .. .	134,150	7	3			
Sundry debtors: Rent, etc. .. .. .	563	1	8			
				<u>140,262</u>	<u>4</u>	<u>0</u>
Investments—						
Investment Account securities (New Zealand Government stock) .. .. .	605,760	0	0			
New Zealand Government stock .. .. .	5,865,350	0	0			
New Zealand Government stock: National Development loan .. .. .	269,585	0	0			
Mortgages .. .. .	2,519,321	9	5			
Public body stock and debentures .. .. .	2,923,840	7	10			
				<u>12,183,856</u>	<u>17</u>	<u>3</u>
National Savings securities .. .. .				244,000	0	0
Total of current assets and investments .. .. .				<u>13,871,198</u>	<u>6</u>	<u>1</u>

PROFIT AND LOSS ACCOUNT FOR YEAR ENDED 31 MARCH 1964

	£	s.	d.	£	s.	d.
Interest credited to depositors—						
Savings bank accounts—						
Open .. .. .	313,447	1	7			
Closed .. .. .	9,325	13	5			
				<u>322,772</u>	<u>15</u>	<u>0</u>
Investment accounts—credited and accrued .. .. .				20,455	0	11
National Savings accounts—						
Open .. .. .	8,400	19	4			
Closed .. .. .	168	0	10			
				<u>8,569</u>	<u>0</u>	<u>2</u>
Charges and administration expenses—						
Cleaning .. .. .	206	4	11			
Earthquake damage insurance .. .. .	74	8	4			
Fuel and light .. .. .	1,346	12	11			
Insurance .. .. .	750	18	2			
Perusal fees .. .. .	117	10	0			
Postages, telephones, tolls .. .. .	1,622	11	5			
Printing, stationery, and advertising .. .. .	4,846	18	2			
Rent .. .. .	33	10	0			
Repairs and maintenance .. .. .	1,328	10	10			
Salaries, fees, etc. .. .. .	59,020	12	10			
Sundry charges .. .. .	2,434	3	0			
Superannuation .. .. .	3,386	15	4			
Travelling and relieving expenses .. .. .	1,181	10	5			
				<u>76,350</u>	<u>6</u>	<u>4</u>
Depreciation—						
Buildings .. .. .	2,725	19	0			
Furniture and fittings .. .. .	1,886	4	0			
Ledger posting machines .. .. .	1,705	6	0			
Office machines .. .. .	81	16	0			
				<u>6,399</u>	<u>5</u>	<u>0</u>
Provision for taxation .. .. .				73,910	10	3
Net profit transferred to Profit and Loss Appropriation Account .. .. .				<u>75,033</u>	<u>11</u>	<u>10</u>
	<u>£583,490</u>	<u>9</u>	<u>6</u>			