

Fixed assets at cost: less depreciation—	£	s. d.	£	s. d.
Land and buildings ..	1,334,933	11 1		
Furniture and fittings ..	163,062	11 1		
Plant ..	6,666	8 0		
Office calculating and bookkeeping machines ..	58,874	14 9		
Home safes ..	204	17 8		
Motor vehicles ..	13,956	16 10		
Passbook wallets ..	1,930	7 8		
			1,579,629	7 1
			<u>£78,702,662</u>	<u>1 0</u>

K. N. BUTTLE, 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 1966. (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 attached 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 1966, 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

#### PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31 MARCH 1966

	£	s. d.	£	s. d.
Interest to depositors ..	246,800	8 8		
Interest accrued, investment ..	70,760	15 2		
			317,561	3 10
Trustees' honoraria ..			1,657	17 6
Management expenses—				
Salaries ..	68,456	2 0		
Maintenance ..	1,461	18 10		
Rent and rates ..	13,649	1 2		
Mortgage valuation fees ..	220	10 0		
			83,787	12 0
Depreciation ..			13,511	6 7
Loss on realisation or disposal ..			3,896	0 0
Advertising ..			11,167	15 1
Stationery ..			7,340	1 4
Other expenses ..			23,909	6 8
Provision for taxation ..			24,259	0 0
Net profit to Profit and Loss Appropriation Account ..			36,126	0 1
			<u>£523,216</u>	<u>3 1</u>

Interest on—	£	s. d.	£	s. d.
Government stock ..			327,269	4 0
Mortgages ..			119,346	7 10
Local body securities ..			34,889	11 0
Fixed deposits ..			11,775	6 8
National Provident Fund ..			7,399	0 2
			500,679	9 8
Total interest ..			13,000	0 0
Profit on purchase, Government stock ..			250	0 0
Profit on sale of lease ..			7,555	16 5
Commissions, fees, etc. ..			1,705	10 0
Rent ..			25	7 0
Depreciation recovered ..				
			<u>£523,216</u>	<u>3 1</u>

#### BALANCE SHEET AS AT 31 MARCH 1966

Depositors balances—	£	s. d.	£	s. d.
Savings bank accounts ..	6,777,004	1 10		
Thrift Club accounts ..	809,585	19 6		
Investment accounts ..	3,263,825	0 0		
	10,850,415	1 4		
Accrued interest on investment depositors ..	70,760	15 2		
			10,921,175	16 6
Total depositors' balances ..				
Provision for taxation (paid in advance 1967) ..	3,570	12 8		
Provision for donations ..	7,000	0 0		
Sundry creditors ..	12,730	14 1		
			16,160	1 5
Reserve fund ..			152,406	11 11
			<u>£11,089,742</u>	<u>9 10</u>

Contingent liabilities—	£	£	s. d.	£	s. d.
Mortgages approved but not advanced ..	274,645				
Hamilton Branch alterations ..	6,000				
Cash in hand and at bank ..			18,423	12 10	
Fixed deposit ..			340,000	0 0	
National Provident Fund ..			160,000	0 0	
Accrued income ..			114,365	3 9	
New Zealand Government stock at face value ..			7,213,710	0 0	
Mortgage advances ..			2,469,674	0 0	
Local body securities ..			674,283	13 3	
Land and buildings (at cost less depreciation to 31 March 1966) ..	46,646	13 5			
Less depreciation to date ..	1,497	13 5			
			45,149	0 0	
Equipment, fittings, etc. (at cost less depreciation to 31 March 1966) ..	86,745	5 1			
Less depreciation to date ..	32,608	5 1			
			54,137	0 0	
			<u>£11,089,742</u>	<u>9 10</u>	

L. C. REID, President.  
S. R. McROBIE, Manager.

We, the undersigned, being the auditors of the Waikato Savings Bank, appointed in terms of section 29 (3) of the Trustee Savings Bank Act 1948, report that: (a) We have examined the books, accounts, and vouchers of the bank, and have received all the information and explanations required. (b) We have verified the cash, investments, securities, and assets of the bank as at 31 March 1966. (c) The 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 Waikato Savings Bank's affairs as at 31 March 1966 and of the results of its business for the year ended on that date, and in conformity with generally accepted accounting principles applied on the basis consistent with that of the preceding year.

Hamilton, 23 May 1966.

FISHER, DAY AND CO., Public Accountants, Auditors.  
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### BAY OF PLENTY SAVINGS BANK

#### PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31 MARCH 1966

	£	£
Interest credited to depositors ..	66,204	
Interest accrued to depositors ..	22,852	
		89,056
Charges and administration expenses—		
Salaries and allowances ..	21,483	
Rents ..	5,942	
Advertising ..	4,413	
Promotion expenses ..	1,526	
Printing and stationery ..	3,364	
Travelling and relieving ..	1,405	
Telephones and tolls ..	877	
Insurance ..	312	
Postages ..	344	
Heating and lighting ..	546	
Legal expenses ..	101	
Maintenance contracts ..	140	
Repairs and maintenance ..	26	
Sundry charges ..	642	
Cleaning and laundry ..	851	
Superannuation ..	736	
Trustees meetings fees ..	1,477	
Audit fees ..	1,050	
Bank charges ..	465	
		45,700
Depreciation ..		3,403
Provision for taxation ..	4,702	
Net profit to Appropriation Account ..	5,783	
		<u>£148,644</u>
Interest on investments—		
New Zealand Government stock ..	125,984	
Local body securities ..	6,682	
Mortgages ..	6,665	