OTAGO SAVINGS BANK

£

£

OTAGO SAVINGS	BANK		£ £	
PROFIT AND LOSS ACCOUNT FOR YEAR	ENDED 31	March 1		
		£ £	New Zealand Government inscribed stock—at face value 5,883,371	
Interest credited to depositors—	•		Local body debentures—at cost 787,533	
Open accounts		,149	First mortgages on freehold property 4,841,483	
Closed accounts		,784	Total of investments — 11,512	2,387
Credited and accrued on investment		,467	Total of current assets and in-	
Interest and suspensory free de	eposits	-	vestments 12,454	1,679
credited to home lay-by accounts	1	,804	Securities—	
Interest on staff provident funds		-— 427, 4,		
Trustees' honoraria	• •	$\begin{array}{ccc} & 4, \\ & 1, \end{array}$		
Salaries and wages		93,	Cash on hand and at bankers 129,198	
Maintenance and repairs	• •	$\frac{1}{7}$		
Advertising	• •	7, 12,		
Advertising Printing and stationery	• •	6,	Cash on hand and at bankers 13,243	
Other administration expenses		40,		
Depreciation and other allowances, et Buildings	.c.—	,751	Total securing investment accounts and National Savings	
Buildings Office furniture		,731 ,891	depositors 3,446	5.775
Provision for taxation—including adjust	stment —	<del></del> 21,		
for 1966		56,	Total of current assets, investments,	
Profit and loss appropriation account		56,	and securities 15,901 Fixed assets—at cost <i>less</i> depreciation—	1,454
profit	••	56,	Land and buildings—	
		£729,	Balance 1 April 1966 240,048	
		,	Plus additions 110,365	
		£	350,413	
Interest on—		22	Lagg depresention 4 751	
Fixed deposits, etc Government stock	••	23, 395,	34:	5,662
Local body debentures	••	395,	D. I. d. 111066	
Mortgages	• •	252,	Plus additions 24 808	
Rents	• •	5,		
Government stock Local body debentures Mortgages Rents Commissions, refunds, etc. Valuation fees recovered	• •	9, 2,		
	••		2000 depreciation 10,001	3,085
		£729,		
			£16,305	5,201
PROFIT AND LOSS APPROPRIATION AC	COUNT FOR	YEAR EN	G P GTINDIGE P 11	
31 March 19			C. D. STANDAGE, President. W. G. HILLIKER, General Mar	no con
		£		-
Provision for grants		22,	We, the undersigned, being the auditors of the Otago Sa	vings
i iovision for grants				
Reserve fund account	•••	34,	Bank, appointed in terms of section 25 (5) of the frastee ba	ooks,
			Banks Act 1948, report: (1) We have examined the b accounts, and vouchers of the bank, and have received al	ooks, ll the
		34, £56,	Banks Act 1948, report: (1) We have examined the b accounts, and vouchers of the bank, and have received al information and explanations we have required. (2) We	ooks, ll the have
	::	£56,	Banks Act 1948, report: (1) We have examined the baccounts, and vouchers of the bank, and have received al information and explanations we have required. (2) We verified the cash, investments, securities, and assets of the	ooks, ll the have bank
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Profit and loss account		£56, 56, £56,	Banks Act 1948, report: (1) We have examined the baccounts, and vouchers of the bank, and have received al information and explanations we have required. (2) We verified the cash, investments, securities, and assets of the as at 31 March 1967. (3) The General Manager has certified to the best of his knowledge and belief, all requirements or Trustee Savings Banks Act 1948, and regulations thereu have been complied with. In our opinion, the above balance and profit and loss account are properly drawn up so as to present fairly the financial position of the Otago Savings Bank at 31 March 1967 and the results of its operations for the year then ended	ooks, ll the have bank that, of the inder, sheet resent March ed, in
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Profit and loss account  BALANCE SHEET AS AT 31  Depositors' balances— Savings bank department Thrift club accounts Special purpose accounts Home lay-by accounts	March 196 £ 10,949,15 325,25 566,41 51.98	£56, £56, £56, £56, £4	Banks Act 1948, report: (1) We have examined the b accounts, and vouchers of the bank, and have received al information and explanations we have required. (2) We verified the cash, investments, securities, and assets of the as at 31 March 1967. (3) The General Manager has certified to the best of his knowledge and belief, all requirements of Trustee Savings Banks Act 1948, and regulations therein have been complied with. In our opinion, the above balance and profit and loss account are properly drawn up so as to prefairly the financial position of the Otago Savings Bank at 31 M 1967 and the results of its operations for the year then endeconformity with generally accepted accounting principles agon a basis consistent with that of the preceding year.  JAMES BROWN AND CO. J. S. McINNES AND SONS	ooks, Il the have bank that, of the inder, sheet resent March ed, in
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Profit and loss account  BALANCE SHEET AS AT 31  Depositors' balances— Savings bank department Thrift club accounts Special purpose accounts Home lay-by accounts Investment accounts Ordinary and investment account depositors' total  National Savings depositors' balances Add National Savings interest suspense account.  Total liability to depositors Other liabilities and credit balances— Staff provident funds Accrued interest, investment accounts Sundry creditors Owing to other trustee savings banks Provision for taxation Provision for grants	MARCH 190 £ 10,949,15 325,25 566,41 51,98 2,675,66 695,56 13,24 105,51 62,30 1,10 11,08 56,15 22,00	£56, £56, £56, £56, £56, £56, 14,568, 15,277, 57,44, 19,9	Banks Act 1948, report: (1) We have examined the baccounts, and vouchers of the bank, and have received al information and explanations we have required. (2) We verified the cash, investments, securities, and assets of the as at 31 March 1967. (3) The General Manager has certified to the best of his knowledge and belief, all requirements of Trustee Savings Banks Act 1948, and regulations therewe have been complied with. In our opinion, the above balance and profit and loss account are properly drawn up so as to prefairly the financial position of the Otago Savings Bank at 31 M 1967 and the results of its operations for the year then endeconformity with generally accepted accounting principles are on a basis consistent with that of the preceding year.  JAMES BROWN AND CO. J. S. McINNES AND SONS  Dunedin, 24 April 1967.  583  SOUTHLAND SAVINGS BANK  PROFIT AND LOSS ACCOUNT FOR YEAR ENDED 31 MARCH Interest credited to depositors— Savings bank accounts— Open 350,329 Closed	ooks, ll the have bank that, of the inder, sheet resent farch ed, in opplied litors.
Profit and loss account  BALANCE SHEET AS AT 31  Depositors' balances— Savings bank department Thrift club accounts Special purpose accounts Home lay-by accounts Investment accounts Ordinary and investment account depositors' total  National Savings depositors' balances Add National Savings interest suspense account.  Total liability to depositors Other liabilities and credit balances— Staff provident funds Accrued interest, investment accounts Sundry creditors Owing to other trustee savings banks Provision for taxation Provision for grants Provision for suspensory free deposits	MARCH 190 £ 10,949,15 325,25 566,41 51,98 2,675,66 13,24 105,51 62,30 1,10 11,08 56,15 22,00	£56, £56, £56, £56, £56, £56, 14,568, 15,277, 57,77,77,77,77,77,77,77,77,77,77,77,77,7	Banks Act 1948, report: (1) We have examined the baccounts, and vouchers of the bank, and have received al information and explanations we have required. (2) We verified the cash, investments, securities, and assets of the as at 31 March 1967. (3) The General Manager has certified to the best of his knowledge and belief, all requirements of Trustee Savings Banks Act 1948, and regulations thereu have been complied with. In our opinion, the above balance and profit and loss account are properly drawn up so as to predict fairly the financial position of the Otago Savings Bank at 31 M 1967 and the results of its operations for the year then ende conformity with generally accepted accounting principles at on a basis consistent with that of the preceding year.  JAMES BROWN AND CO. J. S. McINNES AND SONS Dunedin, 24 April 1967.  583  SOUTHLAND SAVINGS BANK  PROFIT AND LOSS ACCOUNT FOR YEAR ENDED 31 MARCH Interest credited to depositors—  Savings bank accounts—  Open	ooks, ll the have bank that, of the inder, sheet resent larch led, in pplied litors.
Profit and loss account  BALANCE SHEET AS AT 31  Depositors' balances— Savings bank department Thrift club accounts Special purpose accounts Home lay-by accounts Investment accounts Ordinary and investment account depositors' total  National Savings depositors' balances Add National Savings interest suspense account.  Total liability to depositors Other liabilities and credit balances— Staff provident funds Accrued interest, investment accounts Sundry creditors Owing to other trustee savings banks Provision for taxation Provision for grants	MARCH 190 £ 10,949,15 325,25 566,41 51,98 2,675,66 13,24 105,51 62,30 1,10 11,08 56,15 22,00	£56, £56, £56, £56, £56, £56, 14,568, 15,277, 57,77,77,77,77,77,77,77,77,77,77,77,77,7	Banks Act 1948, report: (1) We have examined the baccounts, and vouchers of the bank, and have received al information and explanations we have required. (2) We verified the cash, investments, securities, and assets of the as at 31 March 1967. (3) The General Manager has certified to the best of his knowledge and belief, all requirements of Trustee Savings Banks Act 1948, and regulations there have been complied with. In our opinion, the above balance and profit and loss account are properly drawn up so as to prove fairly the financial position of the Otago Savings Bank at 31 M 1967 and the results of its operations for the year then ende conformity with generally accepted accounting principles are on a basis consistent with that of the preceding year.  JAMES BROWN AND CO. J. S. McINNES AND SONS  Dunedin, 24 April 1967.  583  SOUTHLAND SAVINGS BANK  PROFIT AND LOSS ACCOUNT FOR YEAR ENDED 31 MARCH Interest credited to depositors— Savings bank accounts— Open	ooks, ll the have bank that, of the inder, sheet resent farch led, in opplied litors.
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Profit and loss account  BALANCE SHEET AS AT 31  Depositors' balances— Savings bank department Thrift club accounts Special purpose accounts Home lay-by accounts Ordinary and investment account depositors' total National Savings depositors' balances Add National Savings interest suspense account.  Total liability to depositors Other liabilities and credit balances— Staff provident funds Accrued interest, investment accounts Sundry creditors Owing to other trustee savings banks Provision for grants Provision for grants Provision for suspensory free deposits on home lay-by accounts	March 190 £ 10,949,15 325,25 566,41 51,98 2,675,66 13,24 105,51 62,30 1,10 11,08 56,15 22,00	£56, £56, £56, £56, £56, £56, £56, £56, 14,568, 15,277, 57,77, 57,77, 57,77, 67,7	Banks Act 1948, report: (1) We have examined the baccounts, and vouchers of the bank, and have received al information and explanations we have required. (2) We verified the cash, investments, securities, and assets of the as at 31 March 1967. (3) The General Manager has certified to the best of his knowledge and belief, all requirements of the same and regulations there have been complied with. In our opinion, the above balance and profit and loss account are properly drawn up so as to present the financial position of the Otago Savings Bank at 31 March 1967 and the results of its operations for the year then endeconformity with generally accepted accounting principles are on a basis consistent with that of the preceding year.  JAMES BROWN AND CO. J. S. McINNES AND SONS  Dunedin, 24 April 1967.  583  SOUTHLAND SAVINGS BANK  PROFIT AND LOSS ACCOUNT FOR YEAR ENDED 31 MARCH Interest credited to depositors— Savings bank accounts— Open 350,329 Closed 10,866  Investment accounts, credited and accrued National Savings accounts— Open 3,522 Closed 295  Charges and administration expenses— Cleaning 353	ooks, ll the have bank that, of the inder, sheet resent farch led, in opplied litors.
Profit and loss account  BALANCE SHEET AS AT 31  Depositors' balances— Savings bank department Thrift club accounts Special purpose accounts Home lay-by accounts Ordinary and investment account depositors' total National Savings depositors' balances Add National Savings interest suspense account.  Total liability to depositors Other liabilities and credit balances— Staff provident funds Accrued interest, investment accounts Sundry creditors Owing to other trustee savings banks Provision for grants Provision for grants Provision for suspensory free deposits on home lay-by accounts	March 190 £ 10,949,15 325,25 566,41 51,98 2,675,66 13,24 105,51 62,30 1,10 11,08 56,15 22,00	£56, £56, £56, £56, £56, £56, £56, 14,568, 15,277, 15,277, 15,277, 16,229, 10,000	Banks Act 1948, report: (1) We have examined the baccounts, and vouchers of the bank, and have received al information and explanations we have required. (2) We verified the cash, investments, securities, and assets of the as at 31 March 1967. (3) The General Manager has certified to the best of his knowledge and belief, all requirements of Trustee Savings Banks Act 1948, and regulations thereu have been complied with. In our opinion, the above balance and profit and loss account are properly drawn up so as to predict fairly the financial position of the Otago Savings Bank at 31 M 1967 and the results of its operations for the year then endeconformity with generally accepted accounting principles are on a basis consistent with that of the preceding year.  JAMES BROWN AND CO. J. S. McINNES AND SONS Dunedin, 24 April 1967.  583  SOUTHLAND SAVINGS BANK  PROFIT AND LOSS ACCOUNT FOR YEAR ENDED 31 MARCH Interest credited to depositors—  Savings bank accounts— Open 350,329 Closed 10,866  Investment accounts, credited and accrued National Savings accounts— Open 3,522 Closed 295  Charges and administration expenses— Cleaning 353 Earthquake damage insurance 257	ooks, ll the have bank that, of the inder, sheet resent farch led, in opplied litors.
Profit and loss account  BALANCE SHEET AS AT 31  Depositors' balances— Savings bank department Thrift club accounts Special purpose accounts Home lay-by accounts Ordinary and investment account depositors' total National Savings depositors' balances Add National Savings interest suspense account.  Total liability to depositors Other liabilities and credit balances— Staff provident funds Accrued interest, investment accounts Sundry creditors Owing to other trustee savings banks Provision for grants Provision for grants Provision for suspensory free deposits on home lay-by accounts	March 190 £ 10,949,15 325,25 566,41 51,98 2,675,66 13,24 105,51 62,30 1,10 11,08 56,15 22,00 1,00	£56,  £56,  £56,  £56,  £56,  £56,  £56,  £57,  £14,568,  £15,277,  £17,  £16,305,  £16,305,	Banks Act 1948, report: (1) We have examined the baccounts, and vouchers of the bank, and have received al information and explanations we have required. (2) We verified the cash, investments, securities, and assets of the as at 31 March 1967. (3) The General Manager has certified to the best of his knowledge and belief, all requirements of Trustee Savings Banks Act 1948, and regulations thereu have been complied with. In our opinion, the above balance and profit and loss account are properly drawn up so as to predict fairly the financial position of the Otago Savings Bank at 31 March 1967 and the results of its operations for the year then end conformity with generally accepted accounting principles are on a basis consistent with that of the preceding year.  JAMES BROWN AND CO. J. S. McINNES AND SONS Dunedin, 24 April 1967.  583  SOUTHLAND SAVINGS BANK  PROFIT AND Loss Account for Year Ended 31 March Interest credited to depositors—  Savings bank accounts—  Open 350,329  Closed 10,866  Investment accounts, credited and accrued National Savings accounts—  Open 3,522  Closed 295  Charges and administration expenses—  Cleaning 353  Earthquake damage insurance 257  Fuel and light 1,875	ooks, ll the have bank that, of the inder, sheet resent farch led, in opplied litors.
Profit and loss account  BALANCE SHEET AS AT 31  Depositors' balances— Savings bank department Thrift club accounts Special purpose accounts Investment accounts Ordinary and investment account depositors' total National Savings depositors' balances Add National Savings interest suspense account.  Total liability to depositors Other liabilities and credit balances— Staff provident funds Accrued interest, investment accounts Sundry creditors Owing to other trustee savings banks Provision for taxation Provision for grants Provision for suspensory free deposits on home lay-by accounts  Reserve fund account	March 190 £ 10,949,15 325,25 566,41 51,98 2,675,66 13,24 105,51 62,30 1,10 11,08 56,15 22,00	£56, £56, £56, £56, £56, £56, £56, £56, 14,568, 15,277, 57,77, 57,77, 57,77, 67,7	Banks Act 1948, report: (1) We have examined the baccounts, and vouchers of the bank, and have received al information and explanations we have required. (2) We verified the cash, investments, securities, and assets of the as at 31 March 1967. (3) The General Manager has certified to the best of his knowledge and belief, all requirements of Trustee Savings Banks Act 1948, and regulations thereu have been complied with. In our opinion, the above balance and profit and loss account are properly drawn up so as to predict fairly the financial position of the Otago Savings Bank at 31 March 1967 and the results of its operations for the year then end conformity with generally accepted accounting principles are on a basis consistent with that of the preceding year.  JAMES BROWN AND CO. J. S. McINNES AND SONS Dunedin, 24 April 1967.  583  SOUTHLAND SAVINGS BANK  PROFIT AND Loss Account for Year Ended 31 March Interest credited to depositors—  Savings bank accounts—  Open 350,329  Closed 10,866  Investment accounts, credited and accrued National Savings accounts—  Open 3,522  Closed 295  Charges and administration expenses—  Cleaning 353  Earthquake damage insurance 257  Fuel and light 1,875  Insurance 2,880	ooks, ll the have bank that, of the inder, sheet resent farch led, in opplied litors.
Profit and loss account  BALANCE SHEET AS AT 31  Depositors' balances— Savings bank department Thrift club accounts Special purpose accounts Home lay-by accounts Investment account depositors' total  National Savings depositors' balances Add National Savings interest suspense account.  Total liability to depositors Other liabilities and credit balances— Staff provident funds Accrued interest, investment accounts Sundry creditors Owing to other trustee savings banks Provision for taxation Provision for grants Provision for suspensory free deposits on home lay-by accounts  Reserve fund account  Current assets— Cash in hand and at bankers	March 190 £ 10,949,15 325,25 566,41 51,98 2,675,66 13,24 105,51 62,30 1,10 11,08 56,15 22,00 1,00 £ 325,82	£56,  £56,  £56,  £56,  £56,  £56,  £56,  £57,  £4,568,  14,568,  15,277,  57,77,  67,	Banks Act 1948, report: (1) We have examined the baccounts, and vouchers of the bank, and have received al information and explanations we have required. (2) We verified the cash, investments, securities, and assets of the as at 31 March 1967. (3) The General Manager has certified to the best of his knowledge and belief, all requirements of Trustee Savings Banks Act 1948, and regulations thereu have been complied with. In our opinion, the above balance and profit and loss account are properly drawn up so as to present fairly the financial position of the Otago Savings Bank at 31 March 1967 and the results of its operations for the year then endeconformity with generally accepted accounting principles are on a basis consistent with that of the preceding year.  JAMES BROWN AND CO. J. S. McINNES AND SONS  Dunedin, 24 April 1967.  583  SOUTHLAND SAVINGS BANK  PROFIT AND LOSS ACCOUNT FOR YEAR ENDED 31 MARCH Interest credited to depositors—  Savings bank accounts— Open 350,329 Closed 10,866  Investment accounts, credited and accrued National Savings accounts— Open 3,522 Closed 350 Closed 350 Closed 355 Closed 355 Clarges and administration expenses— Cleaning 353 Earthquake damage insurance 2,880 Earthquake damage insurance 2,880 Perusal fees 81 Postages, telephones, and tolls 2,795	ooks, ll the have bank that, of the inder, sheet resent farch led, in opplied litors.
Profit and loss account  BALANCE SHEET AS AT 31  Depositors' balances— Savings bank department Thrift club accounts Special purpose accounts Home lay-by accounts Investment accounts Ordinary and investment account depositors' total  National Savings depositors' balances Add National Savings interest suspense account.  Total liability to depositors Other liabilities and credit balances— Staff provident funds Accrued interest, investment accounts Sundry creditors Owing to other trustee savings banks Provision for taxation Provision for grants Provision for grants Provision for suspensory free deposits on home lay-by accounts  Reserve fund account  Current assets— Cash in hand and at bankers Fixed deposits	MARCH 190 £ 10,949,15 325,25 566,41 51,98 2,675,66  13,24  105,51 62,30 1,10 11,08 56,15 22,00  1,00 £ 325,82 325,00	£56,  £56,  £56,  £56,  £56,  £56,  £56,  £56,  £57,  £14,568,  14,568,  15,277,  57,  44,  29,  00  00  259, 768,  £16,305, £  99,  00	Banks Act 1948, report: (1) We have examined the baccounts, and vouchers of the bank, and have received al information and explanations we have required. (2) We verified the cash, investments, securities, and assets of the as at 31 March 1967. (3) The General Manager has certified to the best of his knowledge and belief, all requirements of Trustee Savings Banks Act 1948, and regulations thereu have been complied with. In our opinion, the above balance and profit and loss account are properly drawn up so as to pt fairly the financial position of the Otago Savings Bank at 31 M 1967 and the results of its operations for the year then ende conformity with generally accepted accounting principles are on a basis consistent with that of the preceding year.  JAMES BROWN AND CO. J. S. McINNES AND SONS  Dunedin, 24 April 1967.  583  SOUTHLAND SAVINGS BANK  PROFIT AND LOSS ACCOUNT FOR YEAR ENDED 31 MARCH Interest credited to depositors—  Savings bank accounts—  Open	ooks, ll the have bank that, of the inder, sheet resent farch led, in opplied litors.
Profit and loss account  BALANCE SHEET AS AT 31  Depositors' balances— Savings bank department Thrift club accounts Special purpose accounts Home lay-by accounts Investment accounts Ordinary and investment account depositors' total  National Savings depositors' balances Add National Savings interest suspense account.  Total liability to depositors Other liabilities and credit balances— Staff provident funds Accrued interest, investment accounts Sundry creditors Owing to other trustee savings banks Provision for taxation Provision for grants Provision for grants Provision for suspensory free deposits on home lay-by accounts  Reserve fund account  Current assets— Cash in hand and at bankers Fixed deposits National Provident Fund	March 190 £ 10,949,15 325,25 566,41 51,98 2,675,66 13,24 105,51 62,30 1,10 11,08 56,15 22,00 1,00 £ 325,82 325,00	£56,  £56,  £56,  £56,  £56,  £56,  £56,  £56,  £57,  £14,568,  14,568,  15,277,  57,  44,  29,  00  00  259, 768,  £16,305, £  99,  00	Banks Act 1948, report: (1) We have examined the baccounts, and vouchers of the bank, and have received al information and explanations we have required. (2) We verified the cash, investments, securities, and assets of the as at 31 March 1967. (3) The General Manager has certified to the best of his knowledge and belief, all requirements of Trustee Savings Banks Act 1948, and regulations thereu have been complied with. In our opinion, the above balance and profit and loss account are properly drawn up so as to present the financial position of the Otago Savings Bank at 31 M 1967 and the results of its operations for the year then ende conformity with generally accepted accounting principles are on a basis consistent with that of the preceding year.  JAMES BROWN AND CO. J. S. McINNES AND SONS Dunedin, 24 April 1967.  Savings bank accounts—  Open 350,329  Closed 10,866  Investment accounts, credited and accrued National Savings accounts—  Open 3,522  Closed 295  Charges and administration expenses—  Cleaning 353  Earthquake damage insurance 257  Fuel and light 1,875  Insurance 2,880  Perusal fees 81  Postages, telephones, and tolls 2,795  Printing, stationery, and advertising 15,994  Rent 294	ooks, ll the have bank that, of the inder, sheet resent farch led, in opplied litors.
Profit and loss account  BALANCE SHEET AS AT 31  Depositors' balances— Savings bank department Thrift club accounts Special purpose accounts Home lay-by accounts Investment accounts Ordinary and investment account depositors' total  National Savings depositors' balances Add National Savings interest suspense account.  Total liability to depositors Other liabilities and credit balances— Staff provident funds Accrued interest, investment accounts Sundry creditors Owing to other trustee savings banks Provision for taxation Provision for grants Provision for grants Provision for suspensory free deposits on home lay-by accounts  Reserve fund account  Current assets— Cash in hand and at bankers Fixed deposits	March 190 £ 10,949,15 325,25 566,41 51,98 2,675,66 13,24  105,51 62,30 1,10 11,08 56,15 22,00 1,00 £ 325,82 325,00 115,86	£56,  £56,  £56,  £56,  £56,  £56,  £56,  £56,  £56,  £56,  £7  £  59  44  45  51  14,568,  15,277,  57  67  68,  £16,305, £  £9  10  10  10  10  10  10  10  10  10  1	Banks Act 1948, report: (1) We have examined the baccounts, and vouchers of the bank, and have received al information and explanations we have required. (2) We verified the cash, investments, securities, and assets of the as at 31 March 1967. (3) The General Manager has certified to the best of his knowledge and belief, all requirements of Trustee Savings Banks Act 1948, and regulations thereu have been complied with. In our opinion, the above balance and profit and loss account are properly drawn up so as to present the financial position of the Otago Savings Bank at 31 M 1967 and the results of its operations for the year then ende conformity with generally accepted accounting principles at on a basis consistent with that of the preceding year.  JAMES BROWN AND CO. J. S. McINNES AND SONS  Dunedin, 24 April 1967.  583  SOUTHLAND SAVINGS BANK  PROFIT AND LOSS ACCOUNT FOR YEAR ENDED 31 MARCH Interest credited to depositors—  Savings bank accounts— Open 350, 329 Closed 10,866  Investment accounts, credited and accrued National Savings accounts— Open 3,522 Closed 295  Charges and administration expenses— Cleaning 353 Earthquake damage insurance 257 Fuel and light 1,875 Insurance 2,880 Perusal fees 81 Postages, telephones, and tolls 2,795 Printing, stationery, and advertising 294 Repairs and maintenance 5,508 Salaries fees etc 89 998	ooks, ll the have bank that, of the inder, sheet resent farch led, in opplied litors.
Profit and loss account  BALANCE SHEET AS AT 31  Depositors' balances— Savings bank department Thrift club accounts Special purpose accounts Home lay-by accounts Investment accounts Ordinary and investment account depositors' total  National Savings depositors' balances Add National Savings interest suspense account.  Total liability to depositors Other liabilities and credit balances— Staff provident funds Accrued interest, investment accounts Sundry creditors Owing to other trustee savings banks Provision for taxation Provision for grants Provision for suspensory free deposits on home lay-by accounts  Reserve fund account  Current assets— Cash in hand and at bankers Fixed deposits National Provident Fund  Interest due and accrued on invest-	MARCH 190 £ 10,949,15 325,25 566,41 51,98 2,675,66 13,24 105,51 62,30 1,10 11,08 56,15 22,00 1,00 £ 325,82 325,00 115,86 766,69	£56, £56, £56, £56, £56, £56, £56, £57, 44, 55 14,568, 15,277, 57, 44, 29, 00 259, 768, £16,305, £ 99, 00 44, 33	Banks Act 1948, report: (1) We have examined the baccounts, and vouchers of the bank, and have received al information and explanations we have required. (2) We verified the cash, investments, securities, and assets of the as at 31 March 1967. (3) The General Manager has certified to the best of his knowledge and belief, all requirements of Trustee Savings Banks Act 1948, and regulations thereu have been complied with. In our opinion, the above balance and profit and loss account are properly drawn up so as to present the financial position of the Otago Savings Bank at 31 M 1967 and the results of its operations for the year then ende conformity with generally accepted accounting principles at on a basis consistent with that of the preceding year.  JAMES BROWN AND CO. J. S. McINNES AND SONS  Dunedin, 24 April 1967.  583  SOUTHLAND SAVINGS BANK  PROFIT AND LOSS ACCOUNT FOR YEAR ENDED 31 MARCH Interest credited to depositors—  Savings bank accounts— Open 350, 329 Closed 10,866  Investment accounts, credited and accrued National Savings accounts— Open 3,522 Closed 295  Charges and administration expenses— Cleaning 353 Earthquake damage insurance 257 Fuel and light 1,875 Insurance 2,880 Perusal fees 81 Postages, telephones, and tolls 2,795 Printing, stationery, and advertising 294 Repairs and maintenance 5,508 Salaries fees etc 89 998	ooks, ll the have bank that, of the inder, sheet resent farch led, in opplied litors.
Profit and loss account  BALANCE SHEET AS AT 31  Depositors' balances— Savings bank department Thrift club accounts Special purpose accounts Home lay-by accounts Investment account ordinary and investment account depositors' total  National Savings depositors' balances Add National Savings interest suspense account.  Total liability to depositors Other liabilities and credit balances— Staff provident funds Accrued interest, investment accounts Sundry creditors Owing to other trustee savings banks Provision for taxation Provision for grants Provision for suspensory free deposits on home lay-by accounts  Reserve fund account  Current assets— Cash in hand and at bankers Fixed deposits National Provident Fund  Interest due and accrued on investments, etc.	MARCH 190 £ 10,949,15 325,25 566,41 51,98 2,675,66 695,56 13,24  105,51 62,30 1,10 11,08 56,15 22,00 11,00 £ 325,82 325,00 115,86 766,69	£56, £56,	Banks Act 1948, report: (1) We have examined the baccounts, and vouchers of the bank, and have received al information and explanations we have required. (2) We verified the cash, investments, securities, and assets of the as at 31 March 1967. (3) The General Manager has certified to the best of his knowledge and belief, all requirements or Trustee Savings Banks Act 1948, and regulations thereu have been complied with. In our opinion, the above balance and profit and loss account are properly drawn up so as to present the foliagonal profit and loss accounts are properly drawn up so as to present the foliagonal profit and the results of its operations for the year then end conformity with generally accepted accounting principles are on a basis consistent with that of the preceding year.  JAMES BROWN AND CO. J. S. McINNES AND SONS  Dunedin, 24 April 1967.  583  SOUTHLAND SAVINGS BANK  ——  PROFIT AND LOSS ACCOUNT FOR YEAR ENDED 31 MARCH Interest credited to depositors—  Savings bank accounts—  Open	ooks, ll the have bank that, of the inder, sheet resent farch led, in opplied litors.
Profit and loss account  BALANCE SHEET AS AT 31  Depositors' balances— Savings bank department Thrift club accounts Special purpose accounts Home lay-by accounts Investment account Ordinary and investment account depositors' total  National Savings depositors' balances Add National Savings interest suspense account.  Total liability to depositors Other liabilities and credit balances— Staff provident funds Accrued interest, investment accounts Sundry creditors Owing to other trustee savings banks Provision for taxation Provision for grants Provision for grants Provision for suspensory free deposits on home lay-by accounts  Reserve fund account  Current assets— Cash in hand and at bankers Fixed deposits National Provident Fund  Interest due and accrued on investments, etc. Owing by other trustee savings banks	March 190 £ 10,949,15 325,25 566,41 51,98 2,675,66 13,24 105,51 62,30 1,10 11,08 56,15 22,00 1,00 1,00 1,00 1,00 1,00 1,00 1,0	£56,  £56,  £56,  £56,  £56,  £56,  £56,  £56,  £57,  £4,568,  14,568,  15,277,  57,  67,  67,  68,  £16,305, £  £9,00  64,41  63,01	Banks Act 1948, report: (1) We have examined the baccounts, and vouchers of the bank, and have received al information and explanations we have required. (2) We verified the cash, investments, securities, and assets of the as at 31 March 1967. (3) The General Manager has certified to the best of his knowledge and belief, all requirements of the best of his knowledge and belief, all requirements of the best of his knowledge and belief, all requirements of the best of his knowledge and belief, all requirements of the back of his knowledge and belief, all requirements of the best of his knowledge and belief, all requirements of the best of his how been complied with. In our opinion, the above balance and profit and loss account are properly drawn up so as to predict the financial position of the Otago Savings Bank at 31 M 1967 and the results of its operations for the year then end conformity with generally accepted accounting principles are on a basis consistent with that of the preceding year.  JAMES BROWN AND CO.  J. S. McINNES AND SONS  Dunedin, 24 April 1967.  583  SOUTHLAND SAVINGS BANK  PROFIT AND LOSS ACCOUNT FOR YEAR ENDED 31 MARCH Interest credited to depositors—  Savings bank accounts—  Open	ooks, ll the have bank that, of the inder, sheet resent farch led, in opplied litors.
Profit and loss account  BALANCE SHEET AS AT 31  Depositors' balances— Savings bank department Thrift club accounts Special purpose accounts Home lay-by accounts Investment account ordinary and investment account depositors' total  National Savings depositors' balances Add National Savings interest suspense account.  Total liability to depositors Other liabilities and credit balances— Staff provident funds Accrued interest, investment accounts Sundry creditors Owing to other trustee savings banks Provision for taxation Provision for grants Provision for suspensory free deposits on home lay-by accounts  Reserve fund account  Current assets— Cash in hand and at bankers Fixed deposits National Provident Fund  Interest due and accrued on investments, etc.	MARCH 190 £ 10,949,15 325,25 566,41 51,98 2,675,66 13,24 105,51 62,30 1,10 11,08 56,15 22,00 1,00 £ 325,82 325,00 115,86 766,69 172,29 2,88 44	£56,  £56,  £56,  £56,  £56,  £56,  £56,  £56,  £57,  £4,568,  14,568,  15,277,  57,  67,  67,  68,  £16,305, £  £9,00  64,41  63,01	Banks Act 1948, report: (1) We have examined the baccounts, and vouchers of the bank, and have received al information and explanations we have required. (2) We verified the cash, investments, securities, and assets of the as at 31 March 1967. (3) The General Manager has certified to the best of his knowledge and belief, all requirements of the best of his knowledge and belief, all requirements of Trustee Savings Banks Act 1948, and regulations thereu have been complied with. In our opinion, the above balance and profit and loss account are properly drawn up so as to present the financial position of the Otago Savings Bank at 31 M 1967 and the results of its operations for the year then end conformity with generally accepted accounting principles are on a basis consistent with that of the preceding year.  JAMES BROWN AND CO. J. S. McINNES AND SONS  Dunedin, 24 April 1967.  583  SOUTHLAND SAVINGS BANK  PROFIT AND LOSS ACCOUNT FOR YEAR ENDED 31 MARCH Interest credited to depositors—  Savings bank accounts—  Open	ooks, ll the have bank that, of the inder, sheet resent farch led, in opplied litors.