1968 \$

960 7,291

16,710 15,117 8,498 4,340

52,916

\$11,721,618

1969 \$

BAY OF PLENTY SAVINGS BANK

				Ψ
				<i>19,196</i> Pr
PROFIT AN	ID LOSS ACCOUNT FOR YEAR END	DED 31 MA	arch 1969	D
1968			969	\$19,196
\$	Interest—	\$	\$	<i>\$19</i> ,190
254,987	Interest credited to depositors	309,068		
88,644	Interest accrued to depositors	107,298	•	
343,631			416,366	
575,051	Charges and administration		.10,000	
17 010	expenses—	10 114		1968
17,212 164	Advertising	13,114 255		\$
3.125	Allowances	2,486		
1,830	Audit fees	2,000		7,333,277
2,526 2,788	Bank charges Cleaning and laundry	5,575 3,062		430,877
2,240	Heating and lighting	2,363		7,764,154
545	Insurance	1,459		3,775,936
140 545	Legal expenses Loss on realisation of assets	40 715		11,540,090
546	Maintenance contracts	719		11,540,090
2,300	Postages	2,756		28,996
14,385 19,453	Printing and stationery Rent	12,689 19,564		20,790
754	Repairs and maintenance	2,760		15,796
88,024	Salaries	100,217		4,071
$2,155 \\ 4,126$	Sundry charges	3,496 4,691		88,644
3,183	Telephones and tolls	3,654		2,927
4,532	Travelling and relieving	5,866		
2,680	Trustees' meeting fees	2,606		
173,253			190,078	
9.728	Depreciation		10,374	3,810
29,952	Profit before taxation		72,467	144,244
\$556 561			\$689,294	
\$556,564			\$009,294	21,088
10,756	Provision for taxation		35,154	
19,196	Net profit after taxation	••	37,313	16,196
\$29,952			\$72,467	
\$29,932			\$72,407	37,284
1968		19	269	\$11,721,618
\$		\$	\$	
394,263	Interest— New Zealand Government stock	438,700		
28,182	Local authority securities	54,190		1968 \$
89,631	Mortgages	138,316		ψ
5,663 3,600	Fixed deposits	5,952 4,689		600 751
21,452	Sundry investments at call	26,386		600,751 140,000
				145,000
542,791			668,233	3,794
5,625	Other income— Commission, etc	15,642		5,794
1,870	Rents receivable	2,146		
	Gains on realisation of	-		136,383 2,627
153	Premiums and discounts	524		2,027
6,125	amortised	2,749		
······				1,028,626
13,773	•		21,061	
Q556 561			\$689,294	
\$556,564			ψ009 ,274	8,246,531
29,952	Profit before taxation		72,467	597,815 1,795,730
	· · · · · · · · · · · · · · · · · · ·		· · · · · · · · · · · · · · · · · · ·	
\$29,952			\$72,467	10,640,076

φ			4
	ofit and loss account onations over-provided 1967	 	. 37,313 . 810
19,196			\$38,123
	BALANCE SHEET AS AT 31 M.	arch 1969	
1968		19	969
\$	Denesitens? helemen	\$	\$
7 222 277	Depositors' balances—	0.000.000	
7,333,277 430,877	Savings bank accounts Thrift club accounts	9,222,029 423,714	
7,764,154 3,775,936	Investments accounts	9,645,743 4,496,110	
1,540,090			14,141,853
.,,.,	Other liabilities and provision		,,
28,996	Bank overdraft	••	
15,796	Owing to trustee savings banks	5,029	
4,071	Sundry creditors	5,626	
88,644	Interest accrued on in- vestment accounts	107,298	
2,927	Remittances in transit	1,962	
	Provision for tax- \$ ation 35,154		
••	Less paid 13,663		
3,810	Provision for donations	21,491 4,000	
144,244	Deserve from t		145,406
21 099	Reserve fund— Relance as at 1 April 1968	27 284	
21,088	Balance as at 1 April 1968 Add balance of appro- priation account	37,284	
16,196	transferred	30,407	
37,284			67,691
11,721,618			\$14,354,950
			territy and the second second
1968		19	69
\$		\$	\$
	Current assets—		
600,751 140,000	Cash on hand and at bank Fixed deposits at bankers	712,793 140,000	
145,000	Short-term investments	170,000	
3,794	Owing by trustee savings banks	25,263	
••	Sundry debtors	900	
136,383	Interest and commission accrued on investments	150,996	
2,627	Payments in advance	2,614	
71	Taxation prepayment	••	
1,028,626			1,202,566
	Investments (at cost, unless		
	otherwise stated)— New Zealand Government		
8,246,531	stock (Note 1)	9,109,476	
597,815 1,795,730	Local authority securities Mortgages	1,115,267 2,874,951	
	······································	-,,	

Profit and Loss Appropriation Account for Year Ended 31 March 1969 1969 1068

1908 \$	The state of the second st			\$	
••	Taxation under-provided 1968	••'	••	2,906	
••	Donations under-provided 1968	••		810	
3,000	Provision for donations	•••	••	4,000	
16,196	Balance to reserve fund	••	••	30,407	
\$19,196				\$38,123	

Capital commitments (Note 2)

Fixed assets (at cost, less de-preciation)— Land Buildings

Furniture, fittings, and equipment Office machinery ... Alterations leased premises

Motor vehicles

13,099,694

960 7,621

15,942 12,333 9,559 6,275

••

^{52,690} \$14,354,950