

|   | \$         | \$             |
|---|------------|----------------|
| Charges and administration expenses—                                    |            |                |
| Cleaning .. .. .  | 1,514.55   |                |
| Earthquake damage insurance .. .. .                                     | 20.50      |                |
| Fuel and light .. .. .  | 6,256.86   |                |
| Insurance .. .. .   | 6,954.89   |                |
| Perusal fees .. .. .  | 302.40     |                |
| Postages, telephones, and tolls .. .. .                                 | 7,856.09   |                |
| Printing, stationery, and advertising .. .. .                           | 22,224.39  |                |
| Rent .. .. .  | 120.00     |                |
| Repairs and maintenance .. .. .   | 15,475.05  |                |
| Salaries, fees, etc. .. .. .  | 210,101.31 |                |
| Sundry charges .. .. .  | 15,833.62  |                |
| Superannuation .. .. .  | 15,005.73  |                |
| Travelling and relieving expenses .. .. .                               | 6,229.59   |                |
| Trustees' honoraria .. .. .   | 3,267.50   |                |
|   | <hr/>      | 311,162.48     |
| Depreciation—   |            |                |
| Buildings .. .. .   | 10,078.86  |                |
| Furniture and fittings .. .. .  | 14,866.30  |                |
| Ledger posting machines .. .. .   | 32,882.47  |                |
| Office machines .. .. .   | 801.16     |                |
|   | <hr/>      | 58,628.79      |
| Provision for taxation .. .. .  |            | 188,325.00     |
| Net profit transferred to profit and loss appropriation account .. .. . |            | 194,956.30     |
|   |            | <hr/>          |
|   |            | \$1,707,298.49 |
|   |            | <hr/>          |
| Interest on investments—  |            |                |
|   | \$         | \$             |
| National Bank of New Zealand Ltd.—fixed deposits .. .. .                | 40,500.00  |                |
| Short-term investments .. .. .  | 69,402.54  |                |
| New Zealand Government stock .. .. .                                    | 879,240.81 |                |
| Local body securities .. .. .   | 339,505.40 |                |
| Mortgages .. .. .   | 337,777.24 |                |
|   | <hr/>      | 1,666,425.99   |
| Interest on national savings securities .. .. .                         |            | 5,814.32       |
| Commissions .. .. .   |            | 24,986.91      |
| Rents .. .. .   |            | 9,419.17       |
| Valuation fees .. .. .  |            | 652.10         |
|   |            | <hr/>          |
|   |            | \$1,707,298.49 |
|   |            | <hr/>          |

## PROFIT AND LOSS APPROPRIATION ACCOUNT

|   | \$           |
|---|--------------|
| Provision for donations .. .. .               | 30,000.00    |
| Transferred to reserve fund .. .. .           | 164,956.30   |
|   | <hr/>        |
|   | \$194,956.30 |
|   | <hr/>        |
|   | \$           |
| Transfer from profit and loss account .. .. . | 194,956.30   |
|   | <hr/>        |
|   | \$194,956.30 |
|   | <hr/>        |

A. E. W. McDONALD, President.  
L. R. D. PAYNE, Assistant General Manager.

## AUDITORS' REPORT

We, the undersigned, being the auditors of the Southland Savings Bank, appointed in terms of section 29 (3) of the Trustee Savings Banks Act 1948, report:

1. That 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 1969.

3. The assistant 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 Southland Savings Bank's affairs as at 31 March 1969, and of the results of its business for the year ended on that date, in conformity with generally accepted accounting principles and applied on a basis consistent with that of the preceding year.

HENDERSON, ADAM, AND CO., Auditors.

Invercargill, 28 April 1969.

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