

SOUTH CANTERBURY SAVINGS BANK—*continued*PROFIT AND LOSS APPROPRIATION ACCOUNT FOR THE YEAR ENDED
31 MARCH 1970

	\$
Provision for grants (1970)	4,000.00
Provision—Reserve for building alterations	8,500.00
Balance to reserve fund	11,219.22
	\$23,719.22
	\$
Provision for grants (1969) not distributed	290.00
Balance from profit and loss account	23,429.22
	\$23,719.22

A. H. CARLTON, President.

D. R. PARKER, General Manager.

Auditors' Report

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

1. We have examined the books, accounts, and vouchers of the bank, and have received all of the information and explanations we have required.

2. We have verified the cash, investments, securities, and assets of the bank as at 31 March 1970.

3. The manager has certified that, to the best of his knowledge and belief, all requirements of the Trustee Savings Bank 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 present fairly the financial position of the South Canterbury Savings Bank as at 31 March 1970, and the results of its operations for the year then ended, in conformity with generally accepted accounting principles applied on a basis consistent with that of the preceding year.

HUBBARD, CHURCHER, GABITES and CO., Auditors.

Timaru, 8 May 1970.

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