

1970 NZ\$000		1971 NZ\$000
	Current assets—	
3,393	Deposits with Australia and New Zealand Banking Group Ltd.	4,445
	New Zealand Government stock (see note 1)—	
27,950	3½ percent special issue	31,580
45,205	Other	39,629
1,974	Local authority securities (see note 1)	2,006
804	Income accrued on investments	722
<hr/>		<hr/>
79,326		78,382
10,471	Mortgage and other loans	11,505
<hr/>		<hr/>
\$89,797		\$89,887

On behalf of the Board—

T. M. WILLIAMSON } Directors.
N. T. CARADUS }
J. G. OLESEN, Secretary.

PROFIT AND LOSS ACCOUNT
FOR THE YEAR ENDED 30 SEPTEMBER 1971

1970 NZ\$000		1971 NZ\$000
2,875	Interest to depositors	3,034
635	Management and operating expenses	762
<hr/>		<hr/>
3,510	Total expenses	3,796
277	Provision for taxation	316
278	Net profit for period	316
<hr/>		<hr/>
\$4,065		\$4,428

1970 NZ\$000		1971 NZ\$000
	Income from—	
3,295	New Zealand Government stock and local authority securities	3,420
628	Mortgage and other loans	735
142	Other	273
<hr/>		<hr/>
\$4,065		\$4,428

PROFIT AND LOSS APPROPRIATION ACCOUNT

1970 NZ\$000		1971 NZ\$000
1	Underprovision for taxation 1969	20
20	Transfer to contingencies reserve	230
200	Transfer to general reserve	192
126	Balance carried forward	442
<hr/>		<hr/>
\$347		\$442
<hr/>		<hr/>
69	Balance brought forward	126
278	Net profit for period	316
<hr/>		<hr/>
\$347		\$442

NOTES ON THE ACCOUNTS

1. The market value of Government and local authority securities at 30 September 1971, was \$72,923,000.

2. There is a contingent liability for subsidies on home lay-by accounts.

AUDITORS' REPORT TO MEMBERS OF A.N.Z. SAVINGS BANK
(NEW ZEALAND) LTD.

We have obtained all the information and explanations that we have required. In our opinion, proper books of account have been kept by the company so far as appears from our examination of those books. In our opinion, and to the best of our information and the explanations given to us, and as shown by the said books, the 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 company's affairs as at 30 September 1971, and of the results of the business for the year ended on that date.

According to such information and explanations, the accounts, the balance sheet and the profit and loss account give the information required by the Companies Act 1955, in the manner so required.

HUNT DUTHIE AND CO., Chartered Accountants
WATKINS, HULL, WHEELER, AND JOHNSTON, Chartered Accountants } Joint Auditors.
Wellington, New Zealand, 22 October 1971.
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