BALANCE SHEET AS AT 31 MARCH 1972—continued

\$ Office furniture and equipment 46,318.99 Depreciation to date ... 21,037,99

25,281,00

\$8,288,320,36

Notes-

- 1. New Zealand Government stock is shown at face value. The redemption due on maturity in regard to stock purchased under par is shown as a reserve to be brought to account upon either maturity or sale of the stock concerned.
- 2. Fixed deposits having terms of 2 years and shorter are \$592,000. Fixed deposits for terms longer than 2 years are \$200,000.

Sir BASIL ARTHUR, BT., M.P., President. D. R. PARKER, General Manager.

AUDITORS' REPORT

We have examined the balance sheet of South Canterbury Savings Bank as of 31 March 1972, and the related profit and loss account for the year then ended. Our examination was made in accordance with generally accepted auditing standards, and accordingly included such tests of the accounting records and such other auditing procedures as we considered necessary in the circumstances.

In our opinion, the accompanying balance sheet and profit and loss account present fairly the financial position of South Canterbury Savings Bank at 31 March 1972, 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.,

Chartered Accountants.

Timaru, 22 May 1972.

1946

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