PROFIT AND LOSS STATEMENT FOR THE YEAR ENDED 31 MARCH 1972

1971 \$000's	Trading income		972 \$000's				
5,154 1,301 	Income from New Zealand Governme stock and local authority securities Income from other investments Other income	ent 5,083 1,426 8	6,517				
6,480	• • • • • • •		0,517				
4,485	Less operating expenses— Interest to depositors Management and operating expense	4,318					
1,076	(includes payroll tax \$9,440)	1,152	5,470				
919 459		•••	1,047 476				
460 ··· 4	Net profit after taxation Add adjustment to provision for future taxat Tax provision no longer required	tion	571 75				
464			646				
150 314	This income was distributed as follows— Dividend paid		150 496				
464		1	646				
On behalf of the Board:							

On behalf of the Board:

# J. F. EARNSHAW, General Manager. D. O. WHYTE, Director. WILLIAM G. V. FERNIE, Director.

AUDITORS' REPORT TO MEMBERS OF BANK OF NEW ZEALAND SAVINGS BANK 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, according to the best of our informa-tion and the explanations given to us and as shown by the said books, the balance sheet and the profit and loss statement are properly drawn up so as to give respectively a true and fair view of the state of the company's affairs as at 31 March 1972, and of the results of its business for the year ended on that date.

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

#### HUNT, DUTHIE, AND CO., Chartered Accountants and Auditors.

Wellington, 16 May 1972.

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