

1971 \$		1972 \$
Deposits—		
1,609,026	With the Commercial Bank of Australia Ltd.	1,298,216
..	With the official short-term money market	460,000
1,609,026		1,758,216
Investments—		
New Zealand Government stock, at cost—		
9,715,000	3½ percent special	9,630,000
10,085,076	Other	9,120,979
624,586	Local authority securities, at cost	698,807
91,000	Other investments, at cost	91,000
	Nominal value	
	\$19,563,520 } see note	
	Market value	
	\$19,457,293 }	
20,515,662		19,540,786
2,955,599	Mortgages and other loans less provisions for bad and doubtful debts	4,012,120
224,694	Interest accrued	223,974
23,695,955		23,776,880
..	Other assets	1,300
\$25,304,981		\$25,536,396

NOTE—The New Zealand Government and local authority securities and other investments are all redeemable at par at fixed dates. Whilst in the ordinary course of business, some realisation of the bank's investment in these securities may prove advantageous at prices less than book values shown, it is the opinion of the directors that existing reserves would be more than adequate to cover any contingency that may arise.

On behalf of the Board:

T. L. WEBB, Director.

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 30 JUNE 1972

1971 \$		1972 \$
818,844	Interest to depositors	796,440
265,000	Management and operating expenses	269,000
1,500	Provision for bad and doubtful debts	1,500
57,872	Provision for taxation	59,247
58,557	Net profit for the year	73,415
\$1,201,773		\$1,199,602
50,000	Transfer to General Reserve	50,000
51,895	Balance carried forward	75,310
\$101,895		\$125,310
1971 \$		1972 \$
Income from—		
940,837	New Zealand Government stock and local authority securities	891,355
260,059	Other investments	307,237
877	Other sources	1,010
\$1,201,773		\$1,199,602
43,338	Balance brought forward from previous year	51,895
58,557	Net profit for the year as above	73,415
\$101,895		\$125,310

AUDITORS' REPORT

TO THE MEMBERS OF THE COMMERCIAL BANK SAVINGS BANK (N.Z.) LIMITED

In our opinion the accompanying balance sheet and profit and loss account give a true and fair view of the state of affairs of The Commercial Bank Savings Bank (N.Z.) Limited, at 30 June 1972, and of its results for the year ended on that date.

We have obtained all the information and explanations we have required. In our opinion, the company has kept proper books, and the balance sheet and profit and loss account give, in the prescribed manner, the information required by the Companies Act 1955.

D. A. F. CROMBIE }
G. L. ALLARD } Chartered Accountants.

Wellington, 31 August 1972.
2743

NEW ZEALAND GOVERNMENT PUBLICATIONS GOVERNMENT BOOKSHOP

A selective range of Government publications is available from the following Government Bookshops:

Wellington: Mulgrave Street Telephone 46 807
N.Z. Display Centre, Cubacade, Cuba Street
Private Bag Telephone 559 572
Auckland: State Advances Building, Rutland Street
P.O. Box 5344 Telephone 32 919
Hamilton: Barton Street
P.O. Box 857 Telephone 80 103
Christchurch: 130 Oxford Terrace
P.O. Box 1721 Telephone 50 331
Dunedin: T. and G. Insurance Building, Princes Street
P.O. Box 1104 Telephone 78 294

Wholesale Retail Mail Order
Postage: All publications are post or freight free within New Zealand by second-class surface mail or surface freight.

Postage or freight is extra when publications are forwarded by first-class surface mail, by air mail, by air freight or overseas.

Call, write or phone your nearest Government Bookshop for your requirements.

THE NEW ZEALAND GAZETTE

Subscriptions—The subscription is at the rate of \$21 per calendar year, including postage, payable in advance.

Single copies available as issued.

The price of each *Gazette* varies and is printed thereon.

The *New Zealand Gazette* is published on Thursday evening of each week, and notices for insertion must be received by the Government Printer before 12 o'clock of the day preceding publication.

Advertisements are charged at the rate of 10c per line.

The number of insertions required must be written across the face of the advertisement.

All advertisements should be written on *one* side of the paper, and signatures, etc., should be written in a legible hand.

NEW ZEALAND STANDARD SPECIFICATIONS

These are not now available from Government Bookshops but may be obtained from the New Zealand Standards Association, Private Bag, Wellington.

STATUTORY REGULATIONS

Under the Regulations Act 1936, statutory regulations of general legislative force are no longer published in the *New Zealand Gazette*, but are supplied under any one or more of the following arrangements:

(1) All regulations serially as issued (punched for filing), subscription \$10 per calendar year in advance.

(2) Annual volume (including index) bound in buckram, \$5 per volume. (Volumes for years 1936-37 and 1939-42 are out of print.)

(3) Separate regulations as issued.

The price of each regulation is printed thereon.

Palaeontological Bulletins

BULLETIN No. 41

The Permian Bivalve Genera *Myonia* *Megadesmus*, *Vacu-nella* and their Allies and their Occurrences in New Zealand. 1969. By J. B. WATERHOUSE, 141 pages. Illustrated. Price \$5.

BULLETIN No. 42

New Zealand Cenozoic Planktonic Foraminifera 1971. By D. GRAHAM JENKINS. 277 pages. Price \$11.

BULLETIN No. 44

New Zealand Turritellidae related to *Zeacolpas* Finlay (*Gastropoda*). By J. MARWICK. 86 pages. Price \$2.50.