

1971 NZ\$000	1972 NZ\$000
Income from—	
3,420	
735	
273	
<u>\$4,428</u>	<u>\$4,584</u>

## PROFIT AND LOSS APPROPRIATION ACCOUNT

1971 NZ\$000	1972 NZ\$000
20	56
230	290
192	251
<u>\$442</u>	<u>\$597</u>

1971 NZ\$000	1972 NZ\$000
126	192
..	36
316	369
<u>\$442</u>	<u>\$597</u>

## NOTES ON THE ACCOUNTS

1. The market value of Government and local authority securities at 30 September 1972 was \$74,342,000.
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 1972, 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 } Joint Auditors.  
WATKINS, HULL, WHEELER, AND }  
JOHNSTON, Chartered Accountants }

Wellington, New Zealand, 20 October 1972.  
3970

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