TARANAKI SAVINGS BANK BALANCE SHEET AS AT 31 MARCH 1973				Contingent liability— Subsidy on home layby accounts Capital commitments		\$ 5,000
	1973		1972	New Zealand Government Stock		
Depositors' accounts-		\$ <i>\$</i>		Cost Price		6,800,110.40
Ordinary accounts	·	19,060	•	Profit and Loss Account for the Y	1973	1972
Thrift club	987,169		,655	To Interest to depositors—	19/3 \$	1972 \$
Home layby	510,008		5,618	On open accounts	578,143	
Christmas club	87,435		4,839	Closed accounts and matured inv		101 157
	23,303,904	20,36.	2,135	ment accounts Accrued on investment accounts	189,400 241,455	
Investment	0 145 500	0.024	. 264	Home layby accounts: suspens	ory	
accounts	9,145,580	8,824	,304	free deposits	190	470
Total liability to					1,009,189	936,802
depositors	32,	449,484	29,186,499	Administrative expenses	467,248	366,755
National savings accounts	164,199	188	3,795	Trustees' honoraria Depreciation	4,023	
Add interest sus-			•	Payroll tax	34,385	
pense account	3,211	3	3,990	Provision for taxation	123,000	
		167,410	192,785	Net profit	165,46	154,758
Other liabilities—					\$1,808,97	5 \$1,625,005
Interest accrued on investment						
accounts	241,455		,349	By Interest on investments—	1973 \$	1972 \$
Sundry creditors	12,609	7	7,8 <i>17</i>	From New Zealand Governments—	-	φ
Remittances in transit	6,183	3	3,152	stock	855,933	
			<del></del>	From local body debentures From mortgages	<b>3,</b> 970	
Total other liabilities	,	260,247	243,318	From mortgages From other sources	815,44	
Provision for dona-	•	200,247	243,310		1 550 000	1 500 073
tions	,	50,000	40,000	Income from other sources	1,772,228	
Provision for taxation Reserve fund		241,970 766,943	254,631 1,650,017	mome nom other sources		
					\$1,808,97	\$1,625,005
	\$34,	936,054	\$31,567,250	APPROPRIATION ACCOUNT FOR YEAR	R ENDED 31	March 1973
	1973		1972	THINGIAN TROODER TON TEN	1973	1972
Current assets—	\$	\$ \$			\$	\$
Cash in hand and at	•	•	•	To Provision for donations  Loss on disposal of securities	50,00	
bank	570,924		5, <i>169</i>	Reserve account	116,92	
Fixed deposits Interest accrued on	1,855,000	1,555	,000		\$171,0	31 <i>\$154,833</i>
investments	282,644	257	7,453		\$171,U.	= ====
Sundry debtors Remittances in	120		527		\$	\$
transit	2,348	1	1,741	By Donation reserve balance	5,5'	70 <i>75</i>
	2,348	1	7,741	By Donation reserve balance Net profit	5,5	70 75 61 154,758
Total current assets	-		2,579,890	3 f . C.	5,5'	70 75 61 154,758
Total current assets Investments (at par	-	<del></del>	<u></u>	Net profit	5,5 165,40 \$171,00	70 75 61 154,758 31 \$154,833
Total current assets	-	<del></del>	<u></u>	3 f . C.	5,5' 165,4' \$171,0: TT FOR THE YEA	70 75 61 154,758 31 \$154,833 AR ENDED 31
Total current assets Investments (at par value)— New Zealand Government	2,7	711,036	2,579,890	Net profit  Detailed Profit and Loss Accoun  March 19	5,5' 165,46 \$171,00  TT FOR THE YEA 73 1973	75 61
Total current assets Investments (at par value)— New Zealand Government stock	-	<del></del>	2,579,890	Net profit  Detailed Profit and Loss Accoun  March 19  To Interest to depositors—	5,5' 165,44  \$171,00  TT FOR THE YEA  73  1973  \$	75 61
Total current assets Investments (at par value)— New Zealand Government stock Local authority securities	2,7 16,883,480 89,363	711,036 16,10	2,579,890 3,180 7,551	Net profit  Detailed Profit and Loss Accoun March 19  To Interest to depositors— On open accounts	5,5' 165,46 \$171,00  TF FOR THE YEA 73 1973 \$ 578,143.60	75 61 75 81 154,758 31 \$154,833 AR ENDED 31 1972 \$519,525.71
Total current assets Investments (at par value)— New Zealand Government stock Local authority securities	2,7	711,036 16,10	2,579,890 3,180 7,551	Net profit	5,5' 165,46 \$171,00  TF FOR THE YEA 73 1973 \$ 578,143.60 189,400.80	75 61 75 81 154,758 31 \$154,833 AR ENDED 31 1972 \$519,525.71 184,457.07
Total current assets  Investments (at par value)—  New Zealand Government stock  Local authority securities  Mortgages  Total ordinary	2,7 16,883,480 89,363 14,398,490	11,036 16,10 11,93	2,579,890 3,180 7,551 1,776	Net profit	173 1973 578,143.60 189,400.80 241,455.09	75 61
Total current assets Investments (at par value)— New Zealand Government stock Local authority securities Mortgages Total ordinary investments	2,7 16,883,480 89,363 14,398,490	711,036 16,10	2,579,890 3,180 7,551 1,776	Net profit	5,5' 165,46 \$171,00  TF FOR THE YEA 73 1973 \$ 578,143.60 189,400.80	75 61
Total current assets  Investments (at par value)—  New Zealand Government stock  Local authority securities  Mortgages  Total ordinary investments  National savings securities—	2,7 16,883,480 89,363 14,398,490	11,036 16,10 11,93	2,579,890 3,180 7,551 1,776	Net profit	173 1973 578,143.60 189,400.80 241,455.09	70 75 61 154,758 31 \$154,833 AR ENDED 31 1972 \$519,525.71 184,457.07 232,348.83
Total current assets  Investments (at par value)—  New Zealand Government stock  Local authority securities  Mortgages  Total ordinary investments  National savings securities—  New Zealand	2,7 16,883,480 89,363 14,398,490	11,036 16,10 11,93	2,579,890 3,180 7,551 1,776	Net profit	1973 578,143.60 189,400.80 241,455.09 190.00 1,009,189.49	75 61 75 81 154,758 31 \$154,833 AR ENDED 31 1972 \$519,525.71 184,457.07 232,348.83 470.00 936,801.61
Total current assets  Investments (at par value)—  New Zealand Government stock  Local authority securities  Mortgages  Total ordinary investments  National savings securities—	2,7 16,883,480 89,363 14,398,490	16,10. 16,10. 11,93 371,333	2,579,890 3,180 7,551 1,776	Net profit	1973 578,143.60 189,400.80 241,455.09	75 61 154,758 31 \$154,833 AR ENDED 31 1972 \$519,525.71 184,457.07 232,348.83 470.00 936,801.61 241,591.49
Total current assets Investments (at par value)— New Zealand Government stock Local authority securities Mortgages  Total ordinary investments National savings securities— New Zealand Government stock Cash on hand and	2,7 16,883,480 89,363 14,398,490 31,4	711,036 16,10. 97 11,93 371,333	2,579,890 3,180 7,551 1,776 28,132,507 5,000	Detailed Profit and Loss Accound March 19  To Interest to depositors— On open accounts	5,5' 165,46 \$171,00  TF FOR THE YEA 73  1973 \$ 578,143.60  189,400.80 241,455.09  190.00  1,009,189.49  303,037.08 4,023.00	75 61
Total current assets Investments (at par value)— New Zealand Government stock Local authority securities Mortgages  Total ordinary investments National savings securities— New Zealand Government stock	2,7 16,883,480 89,363 14,398,490 31,7	711,036 16,10. 97 11,93 371,333	2,579,890 3,180 7,551 1,776 28,132,507	Net profit	5,5' 165,46 \$171,00  TT FOR THE YEA  73 1973 \$ 578,143.60 189,400.80 241,455.09 190.00 1,009,189.49 303,037.08 4,023.00 43,140.09	75 61
Total current assets Investments (at par value)— New Zealand Government stock Local authority securities Mortgages  Total ordinary investments National savings securities— New Zealand Government stock Cash on hand and at bank Total national	2,7 16,883,480 89,363 14,398,490 31,4	711,036 16,10. 97 11,93 371,333	2,579,890 3,180 7,551 1,776 28,132,507 5,000	Net profit	5,5' 165,46 \$171,00  TF FOR THE YEA 73  1973 \$ 578,143.60  189,400.80 241,455.09  190.00  1,009,189.49  303,037.08 4,023.00	75 61
Total current assets Investments (at par value)— New Zealand Government stock Local authority securities Mortgages  Total ordinary investments National savings securities— New Zealand Government stock Cash on hand and at bank Total national savings socurities—	2,7 16,883,480 89,363 14,398,490 31,7 160,000 7,410	16,10. 16,10. 97 11,93 371,333	2,579,890 3,180 7,551 1,776 28,132,507 5,000 7,785	Detailed Profit and Loss Accound March 19  To Interest to depositors— On open accounts	5,5' 165,46 \$171,00  TF FOR THE YEA 73  1973 \$ 578,143.60  189,400.80 241,455.09  190.00  1,009,189.49  303,037.08 4,023.00  43,140.09 10,093.34	75 61 75 61 154,758 31 \$154,833 AR ENDED 31 1972 \$519,525.71 184,457.07 232,348.83 470.00 936,801.61 241,591.49 3,497.25 35,350.25 8,957.36
Total current assets Investments (at par value)— New Zealand Government stock Local authority securities Mortgages  Total ordinary investments National savings securities— New Zealand Government stock Cash on hand and at bank  Total national s a v ings securities Fixed assets (at	2,7 16,883,480 89,363 14,398,490 31,7 160,000 7,410	711,036 16,10. 97 11,93 371,333	2,579,890 3,180 7,551 1,776 28,132,507 5,000	Detailed Profit and Loss Accound March 19  To Interest to depositors— On open accounts Closed accounts and matured investment accounts Accrued on investment accounts Home layby accounts: suspensory free deposits  Administrative expenses— Salaries and wages Trustees' honoraria Printing, advertising, and stationery Rates and insurance premiums Share of earthquake premiums of properties mortgaged to the bank Mortgage inspection expense	5,5' 165,46 \$171,00  TT FOR THE YEA  73 1973 \$ 578,143.60 189,400.80 241,455.09 190.00 1,009,189.49 303,037.08 4,023.00 43,140.09	75 61
Total current assets Investments (at par value)— New Zealand Government stock Local authority securities Mortgages  Total ordinary investments National savings securities— New Zealand Government stock Cash on hand and at bank  Total national s a vings securities— Fixed assets (at cost)—	2,7 16,883,480 89,363 14,398,490 31,7 160,000 7,410	16,10.  16,10.  11,93  371,333  185  7  167,410	2,579,890  3,180 7,551 1,776 28,132,507  5,000 7,785	Net profit	5,5' 165,46 \$171,00  TT FOR THE YEA 73 1973 \$578,143.60 189,400.80 241,455.09 190.00 1,009,189.49 303,037.08 4,023.00 43,140.09 10,093.34 328.55	75 61 75 61 154,758 31 \$154,833 31 \$154,833 31 \$154,833 32 \$19,525.71 184,457.07 232,348.83 470.00 936,801.61 241,591.49 3,497.25 35,350.25 8,957.36
Total current assets Investments (at par value)— New Zealand Government stock Local authority securities Mortgages  Total ordinary investments National savings securities— New Zealand Government stock Cash on hand and at bank  Total national s a v i n g s securities Fixed assets (at cost)— Land and buildings Vehicles, office	2,7 16,883,480 89,363 14,398,490 31,7 160,000 7,410	16,10.  16,10.  11,93  371,333  185  7  167,410	2,579,890 3,180 7,551 1,776 28,132,507 5,000 7,785	Detailed Profit and Loss Accound March 19  To Interest to depositors— On open accounts Closed accounts and matured investment accounts Accrued on investment accounts Home layby accounts: suspensory free deposits  Administrative expenses— Salaries and wages Trustees' honoraria Printing, advertising, and stationery Rates and insurance premiums Share of earthquake premiums of properties mortgaged to the bank Mortgage inspection expense account Staff provident fund contributions Rent branch premises	5,5' 165,46 \$171,00  TF FOR THE YEA 73  1973 \$578,143.60  189,400.80 241,455.09  190.00  1,009,189.49  303,037.08 4,023.00  43,140.09 10,093.34  328.55  17,172.52 4,150.58	75 61 75 61 154,758 31 \$154,833 AR ENDED 31 1972 \$519,525.71 184,457.07 232,348.83 470.00 936,801.61 241,591.49 3,497.25 35,350.25 8,957.36 218.46 14,760.97 3,986.59
Total current assets Investments (at par value)— New Zealand Government stock Local authority securities Mortgages  Total ordinary investments National savings securities— New Zealand Government stock Cash on hand and at bank  Total national savings securities— In the stock Cash on hand and at bank  Total national savings securities Total national savings securities Local national savings securities Fixed assets (at cost)— Land and buildings Vehicles, office equipment,	2,7 16,883,480 89,363 14,398,49031, 160,000 7,410 644,228	16,10.  16,10.  11,93  371,333  185  7  167,410	2,579,890  3,180  7,551 1,776  28,132,507  5,000 7,785  192,785	Detailed Profit and Loss Accound March 19  To Interest to depositors— On open accounts	5,5' 165,40 \$171,00  TF FOR THE YEA 73  1973 \$578,143.60  189,400.80 241,455.09  190.00  1,009,189.49  303,037.08 4,023.00  43,140.09 10,093.34  328.55  17,172.52 4,150.58 4,818.55	75 61 75 61 154,758 31 \$154,833 31 \$154,833 31 \$154,833 31 1972 \$519,525.71 184,457.07 232,348.83 470.00 936,801.61 241,591.49 3,497.25 35,350.25 8,957.36 218.46 14,760.97 3,986.59 3,891.07
Total current assets Investments (at par value)— New Zealand Government stock Local authority securities Mortgages  Total ordinary investments National savings securities— New Zealand Government stock Cash on hand and at bank  Total national s a v i n g s securities Fixed assets (at cost)— Land and buildings Vehicles, office	2,7  16,883,480  89,363  14,398,490  31,7  160,000  7,410   644,228  316,806	16,10.  16,10.  11,93  371,333  183  7  167,410  633	2,579,890  3,180  7,551 1,776  28,132,507  5,000 7,785  192,785  3,120  0,694	Net profit	5,5' 165,46 \$171,00  TT FOR THE YEA 73 1973 \$578,143.60 189,400.80 241,455.09 190.00 1,009,189.49 303,037.08 4,023.00 43,140.09 10,093.34 328.55 17,172.52 4,150.58 4,818.55 74,660.92	75 61
Total current assets Investments (at par value)— New Zealand Government stock Local authority securities Mortgages  Total ordinary investments National savings securities— New Zealand Government stock Cash on hand and at bank  Total national s aving s securities—  New Zealand Government stock Cash on hand and at bank  Total national s a v i n g s securities Fixed assets (at cost)— Land and buildings Vehicles, office e q u i p m e n t, furniture, etc	2,7 16,883,480 89,363 14,398,49031, 160,000 7,410 644,228	16,10.  16,10.  11,93  371,333  183  7  167,410  633	2,579,890  3,180  7,551 1,776  28,132,507  5,000 7,785  192,785	Detailed Profit and Loss Accound March 19  To Interest to depositors— On open accounts	5,5' 165,44 \$171,02  TT FOR THE YEA 73  1973 \$ 578,143.60  189,400.80 241,455.09  190.00  1,009,189.49  303,037.08 4,023.00  43,140.09 10,093.34  328.55  17,172.52 4,150.58 4,818.55 74,660.92 9,845.15	75 61 75 61 154,758 31 \$154,833  AR ENDED 31 1972 \$ 519,525.71 184,457.07 232,348.83 470.00 936,801.61 241,591.49 3,497.25 35,350.25 8,957.36 218.46 14,760.97 3,986.59 3,891.07 51,387.74 6,610.90
Total current assets Investments (at par value)— New Zealand Government stock Local authority securities Mortgages  Total ordinary investments National savings securities— New Zealand Government stock Cash on hand and at bank  Total national savings securities— In the stock Cash on hand and at bank  Total national savings securities Total national savings securities Local national savings securities Fixed assets (at cost)— Land and buildings Vehicles, office equipment,	2,7  16,883,480  89,363  14,398,490  31,7  160,000  7,410   644,228  316,806	16,10.  16,10.  11,93  371,333  183  7  167,410  633  269  902	2,579,890  3,180  7,551 1,776  28,132,507  5,000 7,785  192,785  3,120  0,694	Net profit	5,5' 165,44'	75 61
Total current assets Investments (at par value)— New Zealand Government stock Local authority securities Mortgages  Total ordinary investments National savings securities— New Zealand Government stock Cash on hand and at bank  Total national s a vings securities— Fixed assets (at cost)— Land and buildings Vehicles, office e quipment, furniture, etc  Less depreciation to date	2,7 16,883,480 89,363 14,398,490 31,7 160,000 7,410  644,228 316,806 961,034 274,759	16,10.  16,10.  11,93  371,333  185  7  167,410  633  269  902  240	2,579,890  3,180  7,551 1,776  28,132,507  5,000  7,785  192,785  3,120  2,694 2,814 2,746	Net profit	5,5' 165,44 \$171,0:  TT FOR THE YEA 73  1973 \$578,143.60  189,400.80 241,455.09  190.00  1,009,189.49  303,037.08 4,023.00  43,140.09 10,093.34  328.55  17,172.52 4,150.58 4,818.55 74,660.92  9,845.15 34,389.35 5,665.31 123,000.00	75 61
Total current assets Investments (at par value)— New Zealand Government stock Local authority securities Mortgages  Total ordinary investments National savings securities— New Zealand Government stock Cash on hand and at bank  Total national s av i n g s securities Fixed assets (at cost)— Land and buildings Vehicles, office e q u i p m e n t, furniture, etc  Less depreciation to	2,7  16,883,480  89,363  14,398,490  31,7  160,000  7,410   644,228  316,806  961,034  274,759	16,10. 16,10. 11,93 371,333 185 7 167,410 633 269 902 240 686,275	2,579,890  3,180  7,551 1,776  28,132,507  5,000 7,785  192,785  3,120  0,694 2,814 0,746  662,068	Detailed Profit and Loss Accound March 19  To Interest to depositors— On open accounts and matured investment accounts. Accrued on investment accounts Home layby accounts: suspensory free deposits  Administrative expenses— Salaries and wages Trustees' honoraria Printing, advertising, and stationery Rates and insurance premiums Share of earthquake premiums of properties mortgaged to the bank Mortgage inspection expense account Staff provident fund contributions Rent branch premises Lighting and heating General office expenses Expenses maintaining bank premises Depreciation Payroll tax Provision for taxation Net profit	5,5' 165,44' \$171,02' TF FOR THE YEA 73  1973 \$578,143.60  189,400.80 241,455.09  190.00  1,009,189.49  303,037.08 4,023.00  43,140.09 10,093.34  328.55  17,172.52 4,150.58 4,818.55 74,660.92  9,845.15 34,389.35 5,665.31 123,000.00 165,461.23	75 61
Total current assets Investments (at par value)— New Zealand Government stock Local authority securities Mortgages  Total ordinary investments National savings securities— New Zealand Government stock Cash on hand and at bank  Total national s a vings securities— Fixed assets (at cost)— Land and buildings Vehicles, office e quipment, furniture, etc  Less depreciation to date	2,7  16,883,480  89,363  14,398,490  31,7  160,000  7,410   644,228  316,806  961,034  274,759	16,10.  16,10.  11,93  371,333  185  7  167,410  633  269  902  240	2,579,890  3,180  7,551 1,776  28,132,507  5,000  7,785  192,785  3,120  2,694 2,814 2,746	Detailed Profit and Loss Accound March 19  To Interest to depositors— On open accounts and matured investment accounts. Accrued on investment accounts Home layby accounts: suspensory free deposits  Administrative expenses— Salaries and wages Trustees' honoraria Printing, advertising, and stationery Rates and insurance premiums Share of earthquake premiums of properties mortgaged to the bank Mortgage inspection expense account Staff provident fund contributions Rent branch premises Lighting and heating General office expenses Expenses maintaining bank premises Depreciation Payroll tax Provision for taxation Net profit	5,5' 165,44 \$171,0:  TT FOR THE YEA 73  1973 \$578,143.60  189,400.80 241,455.09  190.00  1,009,189.49  303,037.08 4,023.00  43,140.09 10,093.34  328.55  17,172.52 4,150.58 4,818.55 74,660.92  9,845.15 34,389.35 5,665.31 123,000.00	75 61 154,758 31 \$154,833  AR ENDED 31  1972 \$519,525.71  184,457.07 232,348.83  470.00  936,801.61  241,591.49 3,497.25 35,350.25 8,957.36  218.46  14,760.97 3,986.59 3,891.07 51,387.74  6,610.90 28,735.51 4,458.00 130,000.00 154,757.75