

In our opinion, the accompanying balance sheet and statement of profit and loss present fairly the financial position of the bank at 31 March 1974, 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.

HUTCHISON, HULL AND CO. }  
GILFILLAN, GENTLES, PICKLES, PERKINS, } Auditors.  
AND CO. }

Dunedin, 30 April 1974.  
1286

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