

	1975	1974	
	\$	\$	
Capital commitments—			
Mortgage loans approved but not advanced	185,000	2,365,870	
Local authority approved but not advanced .. ..	..	370,000
	1975	1974	
Current assets—	\$	\$	
Cash on hand and at bank	140,485	..	
Fixed deposits	1,750,000	1,400,000	
Short-term deposits	500,000	600,000	
Interest accrued on investments	451,648	452,599	
Owing by other trustee savings banks	6,600	11,115	
Prepayments .. ..	..	..
Remittances in transit	50,207	..	
Sundry debtors	104,939	48,263	
	3,003,879	2,511,977	
Investments—			
New Zealand Government stock	25,917,468	26,190,493	
Local authority securities	4,099,568	3,881,119	
Personal loans	260,119	136,643	
Mortgages	20,763,912	19,491,016	
Total ordinary investments	51,041,067	49,699,271	
National savings securities—			
New Zealand Government stock .. ..	..	..
Cash on hand and at bank .. ..	..	..
Total national savings securities .. ..	..	..
Fixed assets—	Cost Price	Depreciation to Date	Book Value
	\$	\$	\$
Land and buildings	319,781	6,445	313,336
Vehicles, equipment, furniture, etc.	533,583	321,842	211,741
Total fixed assets	525,077	462,750
		\$54,570,023	\$52,673,998

D. ROGERS, President.
S. R. McROBIE, General Manager.

AUDITORS' REPORT

THE above balance sheet and attached profit and loss account are in agreement with the books which, in our opinion, have been properly kept. We have obtained all the information and explanations we required. In our opinion, according to the best of our information and the explanations given to us, the above balance sheet and profit and loss account present fairly the financial position of the Waikato Savings Bank as at 31 March 1975 in conformity with generally accepted accounting principles applied on a basis consistent with that of the preceding year.

HUTCHINSON, HULL & CO., Chartered Accountants.

19 May 1975.

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