A.IV	V.Z. SAVINGS BANK (NEW ZEALAND)	LTD.	PROFIT AND LOSS APPROPRIATION ACCOUNT	
	BALANCE SHEET AS AT 30 SEPTEMBER 1974		1973 NZ\$000	1974 √Z\$000
1973		1974	23 Transfer to contingencies reserve	45
NZ\$000		NZ\$000	400 Transfer to general reserve	427
500	Authorised capital	500		
			\$786	\$982
	Issued capital—		1973	1974
500	250,000 ordinary shares of \$2 each fully paid	500		1Z\$000
1,600		500 2,100	251 Balance brought forward	363 619
205	Contingencies reserve	250		
363	Profit and loss appropriation account	437	\$786	\$982
2,668		3,287	Notes Forming Part of These Accounts	
	Current liabilities and provisions—		1. The market value of Government and local authority	
	•		ties at 30 September 1974 was \$81,344,000 (1973, \$87,177,00	
74,770	Depositors' balances: NZ\$000 Ordinary accounts 81,165		There is a contingent liability for subsidies on home accounts.	layby
1,258	Thrift accounts 1,297		3. The names of other group companies in New Zeala	nd are
377	Home layby accounts 262		listed for reference:	
33,590	Investment accounts 28,459		Australia and New Zealand Banking Group Ltd.	
	111,183		A.N.Z. Custodians Ltd. A.N.Z. Holdings Ltd.	
99	Provision for taxation 376 Other liabilities including interest		A.N.Z. Nominees Ltd.	
1,844	accrued 2,427		A.N.Z. Pensions Ltd. A.N.Z. Pensions (Overseas) Proprietary Ltd.	
	<u> </u>	113,986	REPORT OF THE AUDITORS TO THE MEMBERS OF A.N.Z. S	AVINGS
	Deferred liabilities—		BANK (NEW ZEALAND) LTD.	
406		1.47	We have obtained all the information and explanations thave required. In our opinion, proper books of account have	nat we
400	Provision for deferred taxation	147	kept by the company so far as appears from our examina	tion of
\$115,012		\$117,420	those books. In our opinion, and to the best of our informati	on and
			the explanations given to us, and as shown by the said boo balance sheet and profit and loss account are properly drawn	ks, the
1973		1974	as to give respectively a true and fair view of the state of th	e com-
NZ\$000	Current assets— Deposits with Australia and New Zea-	NZ\$000	pany's affairs as at 30 September 1974, and of the results business for the year ended on that date.	of the
4,385	land Banking Group Ltd	4,146	According to such information and explanations, the acc	counts.
	New Zealand Government stock (Note		the balance sheet, and the profit and loss account give the in	forma-
	1)—		tion required by the Companies Act 1955 in the manner so rec	quired.
46,300 38,223	3½% special issue	49,500 28,859	HUNT DUTHIE AND CO., Chartered Joint Audi	tors.
2,507	Transfer (NT + 1)	20,000		
	Local authority securities (Note I)	3,698	HUTCHISON HULL AND CO., Chartered	
	Other investments	17	Accountants	
=	Out		Accountants Wellington, New Zealand, 18 October 1974.	
	Other investments Income accrued on investments	17	Accountants	
748	Other investments Income accrued on investments Mortgage and other loans (less provision	17 515 86,735	Accountants Wellington, New Zealand, 18 October 1974. 3037	
748 92,163 22,849	Other investments Income accrued on investments	17 515 86,735 30,685	Accountants Wellington, New Zealand, 18 October 1974.	
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748 92,163 22,849	Other investments Income accrued on investments Mortgage and other loans (less provision for doubtful debts)	17 515 86,735 30,685 \$117,420	Accountants Wellington, New Zealand, 18 October 1974. 3037 CONTENTS	Page
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748 92,163 22,849	Other investments Income accrued on investments Mortgage and other loans (less provision	17 515 86,735 30,685 \$117,420 irectors.	Accountants Wellington, New Zealand, 18 October 1974. 3037 CONTENTS Advertisements	. 210 . 186
748 92,163 22,849	Other investments Income accrued on investments Mortgage and other loans (less provision for doubtful debts) E. L. JONES W. J. SISAM	17 515 86,735 30,685 \$117,420 irectors.	Accountants Wellington, New Zealand, 18 October 1974. 3037 CONTENTS Advertisements	. 210
748 92,163 22,849 \$115,012	Other investments	17 515 86,735 30,685 \$117,420 irectors.	Accountants Wellington, New Zealand, 18 October 1974. 3037 CONTENTS Advertisements Appointments	. 210 . 186 . 208
748 92,163 22,849 \$115,012	Other investments Income accrued on investments Mortgage and other loans (less provision for doubtful debts) E. L. JONES W. J. SISAM J. G. OLESEN, Se	17 515 86,735 30,685 \$117,420 irectors.	Accountants Wellington, New Zealand, 18 October 1974. 3037 CONTENTS Advertisements Appointments Bankruptcy Notices Land Transfer Act: Notices Miscellaneous—	. 210 . 186 . 208 . 209
748 92,163 22,849 \$115,012 PROFIT AN	Other investments	17 515 86,735 30,685 \$117,420 irectors. cretary.	Accountants Wellington, New Zealand, 18 October 1974. 3037 CONTENTS ADVERTISEMENTS APPOINTMENTS BANKRUPTCY NOTICES LAND TRANSFER ACT: NOTICES MISCELLANEOUS— Burial and Cremation Act: Notices	. 210 . 186 . 208 . 209
748 92,163 22,849 \$115,012 PROFIT AN 1973 NZ\$000	Other investments Income accrued on investments Mortgage and other loans (less provision for doubtful debts) E. L. JONES W. J. SISAM J. G. OLESEN, Se DI LOSS ACCOUNT FOR THE YEAR ENDED 30 S. 1974	17 515 86,735 30,685 \$117,420 irectors. ccretary.	Accountants Wellington, New Zealand, 18 October 1974. 3037 CONTENTS ADVERTISEMENTS APPOINTMENTS BANKRUPTCY NOTICES LAND TRANSFER ACT: NOTICES MISCELLANEOUS— Burial and Cremation Act: Notices Child Welfare Act: Notice Coal Mines Act: Notices	. 210 . 186 . 208 . 209 . 190 . 191 . 189
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748 92,163 22,849 \$115,012 PROFIT AN 1973 NZ\$000 3,273 In 1,184 N	Other investments Income accrued on investments Mortgage and other loans (less provision for doubtful debts) E. L. JONES W. J. SISAM J. G. OLESEN, Se ED LOSS ACCOUNT FOR THE YEAR ENDED 30 S 1974 Interest to depositors Management and operating expenses	17 515 86,735 30,685 \$117,420 irectors. cretary. SEPTEMBER 1974 NZ\$000 3,590 1,455	Accountants Wellington, New Zealand, 18 October 1974. 3037 CONTENTS ADVERTISEMENTS APPOINTMENTS BANKRUPTCY NOTICES LAND TRANSFER ACT: NOTICES MISCELLANEOUS— Burial and Cremation Act: Notices Child Welfare Act: Notice Coal Mines Act: Notice Counties Act: Notice Counties Act: Notice Counties Act: Notice Coustoms Act: Notice	. 210 . 186 . 208 . 209 . 190 . 191 . 189 . 187 . 196
748 92,163 22,849 \$115,012 PROFIT AN 1973 NZ\$000 3,273 In	Other investments Income accrued on investments Mortgage and other loans (less provision for doubtful debts) E. L. JONES W. J. SISAM J. G. OLESEN, Se ED LOSS ACCOUNT FOR THE YEAR ENDED 30 S. 1974	17 515 86,735 30,685 \$117,420 irectors. ccretary. September 1974 NZ\$000 3,590	Accountants Wellington, New Zealand, 18 October 1974. 3037 CONTENTS ADVERTISEMENTS APPOINTMENTS BANKRUPTCY NOTICES LAND TRANSFER ACT: NOTICES MISCELLANEOUS— Burial and Cremation Act: Notices Child Welfare Act: Notice Coal Mines Act: Notices Counties Act: Notice Customs Act: Notice Customs Act: Notice Customs Tariff: Notices Food and Drug Act: Notice	210 186 208 209 190 191 187 196 19, 201 191
748 92,163 22,849 \$115,012 PROFIT AN 1973 NZ\$000 3,273 In 1,184 In 4,457 437 P	Other investments Income accrued on investments Mortgage and other loans (less provision for doubtful debts) E. L. JONES W. J. SISAM J. G. OLESEN, Se RD Loss Account for the Year Ended 30 S 1974 Interest to depositors Management and operating expenses Total expenses Provision for taxation	17 515 86,735 30,685 \$117,420 irectors. cretary. SEPTEMBER 1974 NZ\$000 3,590 1,455 5,045 506	Accountants Wellington, New Zealand, 18 October 1974. 3037 CONTENTS ADVERTISEMENTS APPOINTMENTS BANKRUPTCY NOTICES LAND TRANSFER ACT: NOTICES MISCELLANEOUS— Burial and Cremation Act: Notices Child Welfare Act: Notice Coal Mines Act: Notices Counties Act: Notice Customs Act: Notice Customs Tariff: Notices Food and Drug Act: Notice Forests Act: Notices Forests Act: Notices Source Sealand, 18 October 1974. Adventure 1974. Source	210 186 208 209 190 191 189 187 196 19, 201 191
748 92,163 22,849 \$115,012 PROFIT AN 1973 NZ\$000 3,273 In 1,184 In 4,457 437 P	Other investments Income accrued on investments Mortgage and other loans (less provision for doubtful debts) E. L. JONES W. J. SISAM J. G. OLESEN, Se ED Loss Account for the Year Ended 30 S 1974 Interest to depositors Management and operating expenses Total expenses	17 515 86,735 30,685 \$117,420 irectors. ccretary. SEPTEMBER 1974 NZ\$000 3,590 1,455 5,045	Accountants Wellington, New Zealand, 18 October 1974. 3037 CONTENTS ADVERTISEMENTS APPOINTMENTS BANKRUPTCY NOTICES LAND TRANSFER ACT: NOTICES MISCELLANEOUS— Burial and Cremation Act: Notices Child Welfare Act: Notice Coal Mines Act: Notices Counties Act: Notice Customs Act: Notice Customs Tariff: Notices Customs Tariff: Notices Food and Drug Act: Notice Forests Act: Notices Harbours Act: Notices Harbours Act: Notices 19	210 186 208 209 190 191 187 196 19, 201 191
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748 92,163 22,849 \$115,012 PROFIT AN 1973 NZ\$000 3,273 In 1,184 IN 4,457 437 P 535 N \$5,429	Other investments Income accrued on investments Mortgage and other loans (less provision for doubtful debts) E. L. JONES W. J. SISAM J. G. OLESEN, Se ED LOSS ACCOUNT FOR THE YEAR ENDED 30 S. 1974 Interest to depositors Management and operating expenses Total expenses Provision for taxation	17 515 86,735 30,685 \$117,420 irectors. cretary. SEPTEMBER 1974 NZ\$000 3,590 1,455 5,045 506 619 \$6,170	Accountants Wellington, New Zealand, 18 October 1974. 3037 CONTENTS ADVERTISEMENTS APPOINTMENTS BANKRUPTCY NOTICES LAND TRANSFER ACT: NOTICES MISCELLANEOUS— Burial and Cremation Act: Notices Child Welfare Act: Notice Coal Mines Act: Notice Counties Act: Notice Customs Act: Notice Customs Tariff: Notices Customs Tariff: Notices Food and Drug Act: Notice Forests Act: Notices Harbours Act: Notices Land Act: Notices	210 186 208 209 190 191 189 187 196 19, 201 191 191 4, 193 47, 188 196
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PROFIT AN 1973 NZ\$000 3,273 In 1,184 M 4,457 437 P 535 N \$5,429 1973 NZ\$000	Other investments Income accrued on investments Mortgage and other loans (less provision for doubtful debts) E. L. JONES W. J. SISAM J. G. OLESEN, Se ED LOSS ACCOUNT FOR THE YEAR ENDED 30 S. 1974 Interest to depositors Management and operating expenses Total expenses Provision for taxation Net Profit for period	17 515 86,735 30,685 \$117,420 irectors. cretary. SEPTEMBER 1974 NZ\$000 3,590 1,455 5,045 506 619 \$6,170	Accountants Wellington, New Zealand, 18 October 1974. 3037 CONTENTS ADVERTISEMENTS APPOINTMENTS BANKRUPTCY NOTICES LAND TRANSFER ACT: NOTICES MISCELLANEOUS— Burial and Cremation Act: Notices Child Welfare Act: Notice Coal Mines Act: Notices Counties Act: Notice Customs Act: Notice Customs Act: Notice Customs Act: Notice Secundary Act: Notice Customs Act: Notice Local And Drug Act: Notice Forests Act: Notices Heavy Motor Vehicle Regulations: Notice Land Act: Notices Local Authorities Loans Act: Notice Maori Affairs Act: Notices Meteorological Table Mining Act: Notice	210 186 208 209 190 191 189 187 196 19, 201 191 14, 195 193 17, 188 196 2, 193 203 191
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748 92,163 22,849 \$115,012 PROFIT AN 1973 NZ\$000 3,273 In 1,184 M 4,457 437 P 535 N \$5,429 1973 NZ\$000 In 3,606 1,446	Other investments Income accrued on investments Mortgage and other loans (less provision for doubtful debts) E. L. JONES W. J. SISAM J. G. OLESEN, Se ED LOSS ACCOUNT FOR THE YEAR ENDED 30 S. 1974 Interest to depositors Management and operating expenses Total expenses Provision for taxation Net Profit for period New Zealand Government stock and local authority securities Mortgage and other loans	17 515 86,735 30,685 \$117,420 irectors. ccretary. SEPTEMBER 1974 NZ\$000 3,590 1,455 5,045 506 619 \$6,170 1974 NZ\$000	Accountants Wellington, New Zealand, 18 October 1974. 3037 CONTENTS ADVERTISEMENTS APPOINTMENTS BANKRUPTCY NOTICES LAND TRANSFER ACT: NOTICES MISCELLANEOUS— Burial and Cremation Act: Notices Child Welfare Act: Notice Coal Mines Act: Notice Counties Act: Notice Customs Act: Notice Customs Act: Notice Customs Tariff: Notices Food and Drug Act: Notice Forests Act: Notices Harbours Act: Notices Harbours Act: Notices Local Authorities Loans Act: Notice Maori Affairs Act: Notices Meteorological Table Mining Act: Notice Officiating Ministers: Notice Public Works Act: Notices Regulations Act: Notice Reserves and Domains Act: Notices Sales Tax Act: Notices 193, 19 Standards Act: Notices 193, 19	210 186 208 209 190 191 187 196 19, 201 191 4, 195 193 17, 188 194 203 191 187 195 7, 200 5, 195 7, 200 5, 196 188 188