

## PROFIT AND LOSS APPROPRIATION ACCOUNT

| 1974<br>NZ<br>\$000 |   | 1975<br>NZ<br>\$000 |
|---------------------|---|---------------------|
| 45                  | Transfer to contingencies reserve .. .. | 50                  |
| 500                 | Transfer to general reserve .. ..       | 600                 |
| 437                 | Balance carried forward .. ..           | 473                 |
| <b>\$982</b>        |   | <b>\$1,123</b>      |
| 1974<br>NZ<br>\$000 |   | 1975<br>NZ<br>\$000 |
| 363                 | Balance brought forward .. ..           | 437                 |
| 619                 | Net profit for period .. ..             | 686                 |
| <b>\$982</b>        |   | <b>\$1,123</b>      |

## NOTES FORMING PART OF THESE ACCOUNTS

1. The market value of Government and local authority securities at 30 September 1975 was \$83,732,000 (1974 \$81,344,000).

2. There is a contingent liability for subsidies on home layby accounts.

3. The names of other group companies in New Zealand are listed for reference:

Australia and New Zealand Banking Group Ltd.  
A.N.Z. Custodians Ltd.  
A.N.Z. Holdings Ltd.  
A.N.Z. Nominees Ltd.  
A.N.Z. Pensions Ltd.  
A.N.Z. Pensions (Overseas) Proprietary Ltd.  
Fifty-seven Willis Street Ltd.

## REPORT OF THE AUDITORS TO THE 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 1975, 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 & CO., Chartered Accountants }  
HUTCHISON HULL & CO., Chartered Accountants } Joint Auditors.

Wellington, New Zealand, 24 October 1975.  
3336

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