

## AUCKLAND SAVINGS BANK

## BALANCE SHEET

	1981			1980		
	\$	\$	\$	\$	\$	\$
Depositors' Accounts—						
Savings Accounts .. .. .	387,976,069			370,302,598		
Personal Cheques .. .. .	16,661,277			12,669,430		
	<u>404,637,346</u>			<u>382,972,028</u>		
Term Accounts .. .. .	299,889,904			231,500,298		
Housing Bonds .. .. .	891,600			1,017,350		
Total Liability to depositors .. .. .		705,418,850			615,489,676	
National Savings Accounts .. .. .	307,986			327,613		
Add interest suspense account .. .. .	5,792			6,647		
			313,778			334,260
Other Liabilities—						
Interest accrued on term accounts .. .. .	7,816,015			6,123,647		
Interest accrued on housing bonds .. .. .	15,406			19,695		
Interest accrued on solicitor's trust .. .. .	1,045,011			257,771		
Sundry creditors .. .. .	886,372			842,215		
Other (detail) .. .. .	..			..		
Total other liabilities .. .. .		9,762,804			7,243,328	
Provision for donations .. .. .		500,000			500,000	
Provision for current taxation .. .. .		116,545			..	
Provision for deferred taxation .. .. .		3,790,503			3,228,840	
Reserve Fund .. .. .		35,708,001			31,959,264	
		<u>755,610,481</u>			<u>\$658,755,368</u>	
Note—						
Capital Commitments .. .. .	1,240,000			2,352,000		
Lending Commitments Approved but not advanced .. .. .	17,015,000			10,342,000		
Current Assets—						
Cash on hand and at Bank .. .. .	10,598,246			16,191,161		
Fixed Deposits .. .. .	51,230,500			32,500,000		
Interest accrued on investments .. .. .	10,021,363			7,199,810		
Owing by other trustee savings banks .. .. .	810,000			810,000		
Sundry Debtors .. .. .	89,400			32,211		
Taxation Refund Due .. .. .	..			411,362		
			72,749,509			57,144,544
Investments—						
N.Z. Government Securities .. .. .	260,444,784			228,312,868		
Local Authorities Securities .. .. .	39,479,213			36,564,597		
Mortgages .. .. .	345,216,737			306,996,833		
Personal Loans .. .. .	8,927,833			11,040,512		
Term Loans .. .. .	7,654,345			296,711		
Overdrafts .. .. .	137,214			51,922		
Trustee Bank Visa .. .. .	973,899			..		
Total Ordinary Investments .. .. .		662,834,025			583,263,443	
National Savings Securities—						
N.Z. Government Securities .. .. .	313,778			334,260		
Total National Savings Securities .. .. .			313,778			334,260
Fixed Assets—	Cost	Accumulative Depreciation	Book Value	Cost	Accumulative Depreciation	Book Value
Land and Buildings .. .. .	\$ 12,174,171	\$ 1,350,397	10,823,774	\$ 11,148,843	\$ 1,252,663	9,896,180
Vehicles, equipment, furniture, etc. .. .. .	15,658,924	6,769,529	8,889,395	13,610,670	5,493,729	8,116,941
Total Fixed Assets .. .. .			19,713,169			18,013,121
			<u>\$755,610,481</u>			<u>\$658,755,368</u>

## PROFIT AND LOSS ACCOUNT

	1981	1980	1981	1980
	\$	\$	\$	\$
Interest to depositors—				
On open accounts .. .. .	9,605,720	9,419,093		
Closed accounts and matured accounts .. .. .	20,414,850	13,699,045		
Accrued on term accounts .. .. .	7,816,015	6,123,647		
Accrued on housing bonds .. .. .	15,406	19,695		
Accrued on solicitor's trust .. .. .	1,045,011	257,771		
Home Lay-by accounts—				
Suspensory free deposits .. .. .	88,256	82,310		
Sub-total .. .. .	\$38,985,258	\$29,601,561		
Administrative expenses .. .. .	18,705,756	15,085,227		
Trustees' fees and allowances .. .. .	39,920	23,760		
Depreciation .. .. .	1,862,432	1,204,106		
Provision for taxation .. .. .	3,208,155	3,191,397		
Net profit—carried down .. .. .	4,247,009	3,961,426		
	<u>\$67,048,530</u>	<u>\$53,067,477</u>		
Interest on investments—				
From New Zealand Government securities .. .. .			19,408,805	16,229,118
From local authorities securities .. .. .			3,526,731	2,820,555
From mortgages .. .. .			33,730,809	25,923,460
From personal loans .. .. .			1,367,419	1,145,826
From term loans .. .. .			671,049	1,659
From overdrafts .. .. .			7,681	638
From other sources .. .. .			6,872,821	5,791,272
Sub-total .. .. .			\$65,585,315	\$51,912,528
Income from other sources .. .. .			1,463,215	1,154,949
			<u>\$67,048,530</u>	<u>\$53,067,477</u>