Investments— Government stock (note 2) Local authority stock Mortgages Personal loans (note 1f) Depositors overdrafts Associated company (note 3) Total investments Fixed assets: (note 1d) Land Building and improvements Less depreciation to date Furniture and fittings Less depreciation to date Vehicles Less depreciation to date Office equipment Less depreciation to date Total fixed assets To be read in conjunction with the notes to the a PROFIT AND L Income— Investment income: New Zealand Government stock Local authority stock Mortgages Personal loans Overdrafts Trusteebank Visa Fixed and call deposits Total investment interest Other income— Sundry income Total income Less expenditure— Interest on depositors accounts: Savings and current accounts—paid and credited	accounts, w		28,263,742 13,000 39,340,148 4,891,964 1,918,228 841,380 	75,268,462 319,800 724,849 88,842 56,727	25,825,994 123,000 34,817,522 4,132,869 1,459,622 352,111 66,711,123 278,600 650,967
Government stock (note 2) Local authority stock Mortgages Personal loans (note 1f) Depositors overdrafts Associated company (note 3) Total investments Fixed assets: (note 1d) Land Building and improvements Less depreciation to date Furniture and fittings Less depreciation to date Vehicles Less depreciation to date Office equipment Less depreciation to date Total fixed assets To be read in conjunction with the notes to the a PROFIT AND L Income— Investment income: New Zealand Government stock Local authority stock Mortgages Personal loans Overdrafts Trusteebank Visa Fixed and call deposits Total investment interest Other income— Sundry income Total income Less expenditure— Interest on depositors accounts: Savings and current accounts—paid and credited Investment—paid and accrued Total interest Other expenses— Management and staff expenses Trustees fees and expenses General operating expenses General operating expenses General operating expenses Control of the expenses Total expenditure Net profit fees Property expenses Office equipment expenses Total expenditure Net profit before taxation Taxation expenses (note 4) Associate company share of profits (note 3) Net profit after taxation Provision for donations Prior year taxation (under) over provided	accounts, w		13,000 39,340,148 4,891,964 1,918,228 841,380 	319,800 724,849 88,842	123,000 34,817,522 4,132,869 1,459,622 352,117 66,711,123 278,600 650,967
Government stock (note 2) Local authority stock Mortgages Personal loans (note 1f) Depositors overdrafts Associated company (note 3) Total investments Fixed assets: (note 1d) Land Building and improvements Less depreciation to date Furniture and fittings Less depreciation to date Vehicles Less depreciation to date Office equipment Less depreciation to date Total fixed assets To be read in conjunction with the notes to the a PROFIT AND L Income— Investment income: New Zealand Government stock Local authority stock Mortgages Personal loans Overdrafts Trusteebank Visa Fixed and call deposits Total investment interest Other income— Sundry income Total income Less expenditure— Interest on depositors accounts: Bavings and current accounts—paid and credited Investment—paid and accrued Total interest Other expenses— Other expenses— Other expenses— Office equipment expenses General operating expenses General operating expenses Office equipment expenses Depreciation Loss on disposal Government Stock Total other expenses Total expenditure Net profit from profit and loss account Provision for donations Prior year taxation (under) over provided	accounts, w		13,000 39,340,148 4,891,964 1,918,228 841,380 	319,800 724,849 88,842	123,00 34,817,52 4,132,86 1,459,62 352,11 66,711,12 278,60 650,96
ocal authority stock Mortgages Personal loans (note 1f) Depositors overdrafts Associated company (note 3) Total investments Fixed assets: (note 1d) and Building and improvements Less depreciation to date Furniture and fittings Less depreciation to date Diffice equipment Less depreciation to date Diffice equipment Less depreciation to date Total fixed assets To be read in conjunction with the notes to the a PROFIT AND L Income— Investment income: New Zealand Government stock Local authority stock Mortgages Dersonal loans Doverdrafts Irusteebank Visa Trusteebank Visa Trusteebank Visa Trustee and all deposits Total investment interest Dither income— Sundry income Total income Less expenditure— Interest on depositors accounts: Bavings and current accounts—paid and credited nvestment—paid and accrued Total interest Dither expenses— Management and staff expenses Frustees fees and expenses General operating expenses Depreciation Loss on disposal Government Stock Total other expenses Depreciation Loss on disposal Government Stock Total other expenses Depreciation Loss on disposal Government Stock Total other expenses Total expenditure Net profit from profit and loss account Provision for donations Prior year taxation (under) over provided	accounts, w		13,000 39,340,148 4,891,964 1,918,228 841,380 	319,800 724,849 88,842	123,00 34,817,52 4,132,86 1,459,62 352,11 66,711,12 278,60 650,96
Personal loans (note 1f) Depositors overdrafts Associated company (note 3) Total investments Fixed assets: (note 1d) and Building and improvements Less depreciation to date Furniture and fittings Less depreciation to date Diffice equipment Less depreciation to date Diffice equipment Less depreciation to date Total fixed assets To be read in conjunction with the notes to the a PROFIT AND L Income— Investment income: New Zealand Government stock Local authority stock Mortgages Personal loans Diverdrafts Frusteebank Visa Fixed and call deposits Total investment interest Dither income— Soundry income Total income Less expenditure— Interest on depositors accounts: Savings and current accounts—paid and credited Total interest Dither expenses— Management and staff expenses Frustees fees and expenses Depreciation Loss on disposal Government Stock Total other expenses Depreciation Loss on disposal Government Stock Total other expenses Total expenditure Net profit from profit and loss account Provision for donations Prior year taxation (under) over provided	accounts, w		4,891,964 1,918,228 841,380 	319,800 724,849 88,842	4,132,86 1,459,62 352,11 66,711,12 278,60 650,96
Depositors overdrafts Associated company (note 3) Total investments Fixed assets: (note 1d) Land Building and improvements Less depreciation to date Furniture and fittings Less depreciation to date Office equipment Less depreciation to date Office equipment Less depreciation to date Total fixed assets To be read in conjunction with the notes to the a PROFIT AND L Income— Investment income: New Zealand Government stock Local authority stock Mortgages Dersonal loans Doverdrafts Trusteebank Visa Trusteebank Visa Truste and call deposits Total investment interest Other income— Sundry income Total income Less expenditure— Interest on depositors accounts: Bavings and current accounts—paid and credited Investment—paid and accrued Total interest Other expenses— Management and staff expenses Trustees fees and expenses Depreciation Loss on disposal Government Stock Total other expenses Depreciation Loss on disposal Government Stock Total other expenses Total expenditure Net profit before taxation Investion for donations Prior year taxation for donations Prior year taxation for donations Prior year taxation (under) over provided	accounts, w		1,918,228 841,380 887,340 162,491 220,946 132,104 77,946 21,219 787,504	319,800 724,849 88,842	1,459,62 352,11 66,711,12 278,60 650,96
Associated company (note 3) Total investments Fixed assets: (note 1d) and Building and improvements Less depreciation to date Furniture and fittings Less depreciation to date Vehicles Less depreciation to date Office equipment Less depreciation to date Total fixed assets To be read in conjunction with the notes to the a PROFIT AND L Income— Investment income: New Zealand Government stock Local authority stock Mortgages Personal loans Doverdrafts Trusteebank Visa Frixed and call deposits Total investment interest Other income— Sundry income Total income Less expenditure— Interest on depositors accounts: Savings and current accounts—paid and credited investment—paid and accrued Total interest Other expenses— Management and staff expenses Frustees fees and expenses Beneral operating expenses Depreciation Loss on disposal Government Stock Total other expenses Depreciation Loss on disposal Government Stock Total other expenses Total expenditure Net profit before taxation Investing the profit from profit and loss account Provision for donations Prior year taxation (under) over provided	accounts, w		887,340 162,491 220,946 132,104 77,946 21,219 787,504	319,800 724,849 88,842	352,11 66,711,12 278,60 650,96
Fixed assets: (note 1d) Land Building and improvements Less depreciation to date Furniture and fittings Less depreciation to date Vehicles Less depreciation to date Office equipment Less depreciation to date Total fixed assets To be read in conjunction with the notes to the a PROFIT AND L Income— Investment income: New Zealand Government stock Local authority stock Mortgages Personal loans Overdrafts Trusteebank Visa Frised and call deposits Total investment interest Other income— Sundry income Total income Less expenditure— Interest on depositors accounts: Savings and current accounts—paid and credited investment—paid and accrued Total interest Other expenses— Management and staff expenses General operating expenses General operating expenses General operating expenses Depreciation Loss on disposal Government Stock Total other expenses Total expenditure Net profit before taxation Inaxation expenses (note 4) Associate company share of profits (note 3) Net profit after taxation Net profit from profit and loss account Provision for donations Prior year taxation (under) over provided	accounts, w		220,946 132,104 77,946 21,219 787,504	319,800 724,849 88,842	278,60 650,96
and Building and improvements Less depreciation to date Furniture and fittings Less depreciation to date Vehicles Less depreciation to date Office equipment Less depreciation to date Total fixed assets To be read in conjunction with the notes to the a PROFIT AND L Income— Investment income: New Zealand Government stock Local authority stock Mortgages Personal loans Diverdrafts Irusteebank Visa Firusteebank Visa Firusteebank Visa Firusteebank Visa Firusteebank of the interest Other income— Sundry income Total investment interest Other income— Less expenditure— Interest on depositors accounts: Savings and current accounts—paid and credited investment—paid and accrued Total interest Other expenses— Management and staff expenses Firustees fees and expenses General operating expenses General operating expenses Depreciation Loss on disposal Government Stock Total other expenses Total expenditure Net profit before taxation Insartion expenses (note 4) Associate company share of profits (note 3) Net profit after taxation Provision for donations Prior year taxation (under) over provided	accounts, w		220,946 132,104 77,946 21,219 787,504	724,849 88,842	650,96
Building and improvements Less depreciation to date Furniture and fittings Less depreciation to date Vehicles Less depreciation to date Office equipment Less depreciation to date Total fixed assets To be read in conjunction with the notes to the a PROFIT AND L Income— Investment income: New Zealand Government stock Local authority stock Mortgages Personal loans Derdrafts Trusteebank Visa Trusteebank Visa Trusteebank Visa Total investment interest Other income— Bundry income Total income Less expenditure— Interest on depositors accounts: Savings and current accounts—paid and credited investment—paid and accrued Total interest Other expenses— Management and staff expenses Trustees fees and expenses General operating expenses Coffice equipment expenses Depreciation Loss on disposal Government Stock Total other expenses Total expenditure Net profit before taxation Faxation expenses (note 4) Associate company share of profits (note 3) Net profit after taxation Net profit from profit and loss account Provision for donations Prior year taxation (under) over provided	accounts, w		220,946 132,104 77,946 21,219 787,504	724,849 88,842	650,96
Less depreciation to date Furniture and fittings Less depreciation to date Vehicles Less depreciation to date Office equipment Less depreciation to date Total fixed assets To be read in conjunction with the notes to the a PROFIT AND L Income— Investment income: New Zealand Government stock Local authority stock Mortgages Deverdrafts Trusteebank Visa Frised and call deposits Total investment interest Other income— Sundry income Total income Less expenditure— Interest on depositors accounts: Savings and current accounts—paid and credited investment—paid and accrued Total interest Other expenses— Management and staff expenses General operating expenses General operating expenses Depreciation Loss on disposal Government Stock Total other expenses Depreciation Loss on disposal Government Stock Total other expenses Total expenditure Net profit before taxation Faxation expenses (note 4) Associate company share of profits (note 3) Net profit after taxation Net profit from profit and loss account Provision for donations Prior year taxation (under) over provided	accounts, w		220,946 132,104 77,946 21,219 787,504	88,842	,
Furniture and fittings Less depreciation to date Vehicles Less depreciation to date Office equipment Less depreciation to date Total fixed assets To be read in conjunction with the notes to the a PROFIT AND L Income— Investment income: New Zealand Government stock Local authority stock Mortgages Personal loans Dverdrafts Trusteebank Visa Fixed and call deposits Total investment interest Other income— Sundry income Total income Less expenditure— Interest on depositors accounts: Savings and current accounts—paid and credited investment—paid and accrued Total interest Other expenses— Management and staff expenses General operating expenses General operating expenses Deffice equipment expenses Deffice equipment expenses Deffice equipment expenses Depreciation Loss on disposal Government Stock Total other expenses Total expenditure Net profit before taxation Taxation expenses (note 4) Associate company share of profits (note 3) Net profit after taxation Net profit from profit and loss account Provision for donations Prior year taxation (under) over provided	accounts, w		220,946 132,104 77,946 21,219 787,504	88,842	,
Less depreciation to date Vehicles Less depreciation to date Diffice equipment Less depreciation to date Total fixed assets To be read in conjunction with the notes to the a PROFIT AND L Income— Investment income: New Zealand Government stock Local authority stock Mortgages Personal loans Dverdrafts Trusteebank Visa Fixed and call deposits Total investment interest Other income— Sundry income Total income Less expenditure— Interest on depositors accounts: Savings and current accounts—paid and credited investment—paid and accrued Total interest Other expenses— Management and staff expenses General operating expenses Depreciation Loss on disposal Government Stock Total other expenses Depreciation Loss on disposal Government Stock Total other expenses Total expenses Total expension Less expenditure Net profit before taxation Laxation expenses (note 4) Associate company share of profits (note 3) Net profit after taxation Net profit from profit and loss account Provision for donations Prior year taxation (under) over provided	accounts, w		132,104 77,946 21,219 787,504	,	88,93
Vehicles Less depreciation to date Office equipment Less depreciation to date Total fixed assets To be read in conjunction with the notes to the a PROFIT AND L Income— Investment income: New Zealand Government stock Local authority stock Mortgages Personal loans Overdrafts Trusteebank Visa Tixed and call deposits Total investment interest Other income— Sundry income Total income Less expenditure— Unterest on depositors accounts: Savings and current accounts—paid and credited investment—paid and accrued Total interest Other expenses— Management and staff expenses Trustees fees and expenses General operating expenses Depreciation Loss on disposal Government Stock Total other expenses Depreciation Loss on disposal Government Stock Total other expenses Total expenditure Net profit before taxation Taxation expenses (note 4) Associate company share of profits (note 3) Net profit after taxation Net profit from profit and loss account Provision for donations Prior year taxation (under) over provided	accounts, w		77,946 21,219 787,504	,	88,93
Less depreciation to date Office equipment Less depreciation to date Total fixed assets To be read in conjunction with the notes to the a PROFIT AND L Income— Investment income: New Zealand Government stock Local authority stock Mortgages Personal loans Dverdrafts Trusteebank Visa Fixed and call deposits Total investment interest Other income— Sundry income Total income Less expenditure— Interest on depositors accounts: Savings and current accounts—paid and credited investment—paid and accrued Total interest Other expenses— Management and staff expenses Frustees fees and expenses General operating expenses Depreciation Loss on disposal Government Stock Total other expenses Office equipment expenses Depreciation Loss on disposal Government Stock Total other expenses Total other expenses Total expenditure Net profit before taxation Faxation expenses (note 4) Associate company share of profits (note 3) Net profit after taxation Priovision for donations Priori year taxation (under) over provided	accounts, w		21,219 787,504	56 727	
Office equipment Less depreciation to date Total fixed assets To be read in conjunction with the notes to the a PROFIT AND L Income— Investment income: New Zealand Government stock Local authority stock Mortgages Personal loans Diverdrafts Trusteebank Visa Tristed and call deposits Total investment interest Other income— Sundry income Total income Less expenditure— Interest on depositors accounts: Savings and current accounts—paid and credited nivestment—paid and accrued Total interest Other expenses— Management and staff expenses General operating expenses Depreciation Loss on disposal Government Stock Total other expenses Total other expenses Total expenditure Net profit before taxation Taxation expenses (note 4) Associate company share of profits (note 3) Net profit after taxation Provision for donations Prior year taxation (under) over provided	accounts, w		787,504	36 ///	44.0
To be read in conjunction with the notes to the a PROFIT AND L. Income— Investment income: New Zealand Government stock Local authority stock Mortgages Personal loans Diverdrafts Trusteebank Visa Tixeteand call deposits Total investment interest Other income— Sundry income Total income Less expenditure— Interest on depositors accounts: Savings and current accounts—paid and credited investment—paid and accrued Total interest Other expenses— Management and staff expenses General operating expenses General operating expenses Depreciation Loss on disposal Government Stock Total other expenses— Net profit before taxation Taxation expenses (note 4) Associate company share of profits (note 3) Net profit from profit and loss account Provision for donations Prior year taxation (under) over provided	accounts, w			30,121	44,35
Profit and Lancome— Investment income: New Zealand Government stock Local authority stock Mortgages Personal loans Directoral income Prostrate and call deposits Total investment interest Other income— Soundry income Total income Less expenditure— Interest on depositors accounts: Bavings and current accounts—paid and credited investment—paid and accrued Total interest Other expenses— Management and staff expenses Frustees fees and expenses General operating expenses Audit fees Property expenses Depreciation Loss on disposal Government Stock Total other expenses Total expenditure Net profit before taxation If axation expenses (note 4) Associate company share of profits (note 3) Net profit after taxation Provision for donations Prior year taxation (under) over provided			· · · , • - ·	342,880	362,77
Profit and L Income— Investment income: New Zealand Government stock Local authority stock Mortgages Personal loans Diverdrafts Irusteebank Visa Total investment interest Other income— Sundry income Total income Less expenditure— Interest on depositors accounts: Savings and current accounts—paid and credited investment—paid and accrued Total interest Other expenses— Management and staff expenses Irustees fees and expenses General operating expenses Depreciation Loss on disposal Government Stock Total other expenses Total expenditure Net profit before taxation I exaction expenses (note 4) Associate company share of profits (note 3) Net profit from profit and loss account Provision for donations Prior year taxation (under) over provided				1,533,098	1,425,62
Income— Investment income: New Zealand Government stock Local authority stock Mortgages Personal loans Dverdrafts Trusteebank Visa Fixed and call deposits Total investment interest Other income— Sundry income Total income Less expenditure— Interest on depositors accounts: Savings and current accounts—paid and credited Investment—paid and accrued Total interest Other expenses— Management and staff expenses Trustees fees and expenses General operating expenses Office equipment expenses Depreciation Loss on disposal Government Stock Total other expenses Total expenditure Net profit before taxation Taxation expenses (note 4) Associate company share of profits (note 3) Net profit from profit and loss account Provision for donations Prior year taxation (under) over provided				\$90,449,609	\$79,315,24
Income— Investment income: New Zealand Government stock Local authority stock Mortgages Personal loans Overdrafts Trusteebank Visa Fixed and call deposits Total investment interest Other income— Sundry income Total income Less expenditure— Interest on depositors accounts: Savings and current accounts—paid and credited investment—paid and accrued Total interest Other expenses— Management and staff expenses General operating expenses General operating expenses Office equipment expenses Depreciation Loss on disposal Government Stock Total other expenses Depreciation Loss on disposal Government Stock Total other expenses (note 4) Associate company share of profits (note 3) Net profit after taxation Provision for donations Prior year taxation (under) over provided		-			
New Zealand Government stock Local authority stock Mortgages Personal loans Diverdrafts Trusteebank Visa Fixed and call deposits Total investment interest Other income Gundry income Total income Less expenditure— Interest on depositors accounts: Savings and current accounts—paid and credited investment—paid and accrued Total interest Other expenses— Management and staff expenses Trustees fees and expenses General operating expenses Depreciation Loss on disposal Government Stock Total other expenses Total expenditure Net profit before taxation Taxation expenses (note 4) Associate company share of profits (note 3) Net profit after taxation Provision for donations Prior year taxation (under) over provided	OSS ACCOU		985 1985	1984 \$	1984 \$
New Zealand Government stock Local authority stock Mortgages Personal loans Doverdrafts Frusteebank Visa Fixed and call deposits Total investment interest Other income Gundry income Total income Less expenditure— Interest on depositors accounts: Savings and current accounts—paid and credited nivestment—paid and accrued Total interest Other expenses— Management and staff expenses Frustees fees and expenses General operating expenses Office equipment expenses Defice equipment expenses Depreciation Loss on disposal Government Stock Total other expenses Total expenditure Net profit before taxation Faxation expenses (note 4) Associate company share of profits (note 3) Net profit after taxation Provision for donations Provision for donations Prior year taxation (under) over provided			\$ \$	Φ	Þ
Local authority stock Mortgages Personal loans Doverdrafts Frusteebank Visa Fixed and call deposits Total investment interest Other income— Sundry income Total income Less expenditure— Interest on depositors accounts: Savings and current accounts—paid and credited investment—paid and accrued Total interest Other expenses— Management and staff expenses Frustees fees and expenses General operating expenses Office equipment expenses Defice equipment expenses Depreciation Loss on disposal Government Stock Total other expenses Total expenditure Net profit before taxation Faxation expenses (note 4) Associate company share of profits (note 3) Net profit after taxation Provision for donations Prior year taxation (under) over provided		3.8	807,846	2,736,966	
Personal loans Overdrafts Trusteebank Visa Fixed and call deposits Total investment interest Other income— Sundry income Total income Less expenditure— Interest on depositors accounts: Savings and current accounts—paid and credited investment—paid and accrued Total interest Other expenses— Management and staff expenses General operating expenses General operating expenses Office equipment expenses Depreciation Loss on disposal Government Stock Total other expenses Total expenditure Net profit before taxation Taxation expenses (note 4) Associate company share of profits (note 3) Net profit after taxation Provision for donations Prior year taxation (under) over provided			10,294	12,074	
Overdrafts Trusteebank Visa Fixed and call deposits Total investment interest Other income— Sundry income Total income Total income Less expenditure— Interest on depositors accounts: Savings and current accounts—paid and credited nivestment—paid and accrued Total interest Other expenses— Management and staff expenses Trustees fees and expenses General operating expenses Office equipment expenses Office equipment expenses Office equipment expenses Total other expenses Total other expenses Total expenditure Net profit before taxation Taxation expenses (note 4) Associate company share of profits (note 3) Net profit after taxation Provision for donations Prior year taxation (under) over provided			275,203	4,563,224	
Trusteebank Visa Fixed and call deposits Total investment interest Other income— Sundry income Total income Less expenditure— Interest on depositors accounts: Savings and current accounts—paid and credited investment—paid and accrued Total interest Other expenses— Management and staff expenses Frustees fees and expenses General operating expenses Office equipment expenses Office equipment expenses Depreciation Loss on disposal Government Stock Total other expenses Total expenditure Net profit before taxation Faxation expenses (note 4) Associate company share of profits (note 3) Net profit after taxation Provision for donations Prior year taxation (under) over provided			825,316 257,620	79 4 ,651 161,121	
Total investment interest Other income— Sundry income Total income Less expenditure— Interest on depositors accounts: Savings and current accounts—paid and credited investment—paid and accrued Total interest Other expenses— Management and staff expenses Crustees fees and expenses General operating expenses Office equipment expenses Office equipment expenses Depreciation Loss on disposal Government Stock Total other expenses Total expenditure Net profit before taxation Caxation expenses (note 4) Associate company share of profits (note 3) Net profit after taxation Other provision for donations Provision for donations Provision for donations Other provided			85,377	60,040	
Other income Total income Less expenditure— Interest on depositors accounts: Idavings and current accounts—paid and credited Investment—paid and accrued Total interest Other expenses— Annagement and staff expenses Irustees fees and e		1,5	592,169	1,096,033	
Total income Less expenditure— Interest on depositors accounts: Idavings and current accounts—paid and credited investment—paid and accrued Total interest Other expenses— Management and staff expenses Trustees fees and expenses General operating expenses Office equipment expenses Office equipment expenses Depreciation Loss on disposal Government Stock Total other expenses Total expenditure Net profit before taxation Taxation expenses (note 4) Associate company share of profits (note 3) Net profit after taxation Provision for donations Prior year taxation (under) over provided		11,8	853,825	9,424,109	
Total income Less expenditure— Interest on depositors accounts: Idavings and current accounts—paid and credited investment—paid and accrued Total interest Other expenses— Management and staff expenses Trustees fees and expenses General operating expenses Office equipment expenses Office equipment expenses Depreciation Loss on disposal Government Stock Total other expenses Total expenditure Net profit before taxation Taxation expenses (note 4) Associate company share of profits (note 3) Net profit after taxation Provision for donations Prior year taxation (under) over provided					
Total income Less expenditure— Interest on depositors accounts: Savings and current accounts—paid and credited investment—paid and accrued Total interest Other expenses— Management and staff expenses Trustees fees and expenses General operating expenses Office equipment expenses Office equipment expenses Depreciation Loss on disposal Government Stock Total other expenses Total expenditure Net profit before taxation Taxation expenses (note 4) Associate company share of profits (note 3) Net profit after taxation Provision for donations Prior year taxation (under) over provided		4	420.197	392,736	
Cess expenditure— Interest on depositors accounts: Savings and current accounts—paid and credited investment—paid and accrued Total interest Other expenses— Management and staff expenses Trustees fees and expenses General operating expenses Audit fees Property expenses Office equipment expenses Depreciation Loss on disposal Government Stock Total other expenses Total expenditure Net profit before taxation Taxation expenses (note 4) Associate company share of profits (note 3) Net profit after taxation Provision for donations Provision for donations Prior year taxation (under) over provided			12,274,022		9.816.84
Interest on depositors accounts: Savings and current accounts—paid and credited investment—paid and accrued Total interest Other expenses— Management and staff expenses Trustees fees and expenses General operating expenses Audit fees Property expenses Office equipment expenses Depreciation Loss on disposal Government Stock Total other expenses Total expenditure Net profit before taxation Taxation expenses (note 4) Associate company share of profits (note 3) Net profit after taxation Provision for donations Provision for donations Prior year taxation (under) over provided		• •	12,274,022		9,010,01
Savings and current accounts—paid and credited investment—paid and accrued Total interest Other expenses— Management and staff expenses Trustees fees and expenses General operating expenses Audit fees Property expenses Office equipment expenses Depreciation Loss on disposal Government Stock Total other expenses Total expenditure Net profit before taxation Taxation expenses (note 4) Associate company share of profits (note 3) Net profit after taxation Provision for donations Provision for donations Prior year taxation (under) over provided					
Total interest Other expenses— Management and staff expenses Trustees fees and expenses General operating expenses Audit fees Property expenses Office equipment expenses Depreciation Loss on disposal Government Stock Total other expenses Total expenditure Net profit before taxation Taxation expenses (note 4) Associate company share of profits (note 3) Net profit after taxation Provision for donations Provision for donations Prior year taxation (under) over provided		2.4	477,792	1.627.514	
Total interest Other expenses— Management and staff expenses Crustees fees and expenses General operating expenses Audit fees Property expenses Office equipment expenses Depreciation Loss on disposal Government Stock Total other expenses Total expenditure Net profit before taxation Caxation expenses (note 4) Associate company share of profits (note 3) Net profit after taxation Provision for donations Provision for donations Prior year taxation (under) over provided			491,980	4,063,121	
Other expenses— Management and staff expenses Frustees fees and expenses General operating expenses Audit fees Property expenses Office equipment expenses Depreciation Loss on disposal Government Stock Total other expenses Total expenditure Net profit before taxation Faxation expenses (note 4) Associate company share of profits (note 3) Net profit after taxation Net profit from profit and loss account Provision for donations Prior year taxation (under) over provided		6,9	969,772	5,690,635	
Management and staff expenses Crustees fees and expenses General operating expenses Audit fees Property expenses Office equipment expenses Depreciation Loss on disposal Government Stock Total other expenses Total expenditure Net profit before taxation Caxation expenses (note 4) Associate company share of profits (note 3) Net profit after taxation Net profit from profit and loss account Provision for donations Prior year taxation (under) over provided					
Trustees fees and expenses General operating expenses Audit fees Property expenses Office equipment expenses Depreciation Loss on disposal Government Stock Total other expenses Total expenditure Net profit before taxation Provision expenses (note 4) Associate company share of profits (note 3) Net profit after taxation Net profit from profit and loss account Provision for donations Prior year taxation (under) over provided		1,8	338.183	1.630.574	
General operating expenses Audit fees Property expenses Office equipment expenses Depreciation Loss on disposal Government Stock Total other expenses Total expenditure Net profit before taxation Faxation expenses (note 4) Associate company share of profits (note 3) Net profit after taxation Provision for donations Prior year taxation (under) over provided			25,393	26,587	
Property expenses Office equipment expenses Opereciation Loss on disposal Government Stock Total other expenses Total expenditure Net profit before taxation Taxation expenses (note 4) Associate company share of profits (note 3) Net profit after taxation Net profit from profit and loss account Provision for donations Prior year taxation (under) over provided			534,900	1,209,594	
Office equipment expenses Depreciation Loss on disposal Government Stock Total other expenses Total expenditure Net profit before taxation Faxation expenses (note 4) Associate company share of profits (note 3) Net profit after taxation Net profit from profit and loss account Provision for donations Prior year taxation (under) over provided	• • • • •		12,146 42,915	14,000 30.818	
Deprectation Loss on disposal Government Stock Total other expenses Total expenditure Net profit before taxation Faxation expenses (note 4) Associate company share of profits (note 3) Net profit after taxation Net profit from profit and loss account Provision for donations Prior year taxation (under) over provided			42,913 117,785	87,738	
Total other expenses Total expenditure Net profit before taxation Faxation expenses (note 4) Associate company share of profits (note 3) Net profit after taxation Net profit from profit and loss account Provision for donations Prior year taxation (under) over provided		1	159,956	168,703	
Total expenditure Net profit before taxation Faxation expenses (note 4) Associate company share of profits (note 3) Net profit after taxation Net profit from profit and loss account Provision for donations Prior year taxation (under) over provided			455,033		
Net profit before taxation Faxation expenses (note 4) Associate company share of profits (note 3) Net profit after taxation Net profit from profit and loss account Provision for donations Prior year taxation (under) over provided		4,1	186,311	<i>3,168,014</i>	
Associate company share of profits (note 3) Net profit after taxation Net profit from profit and loss account Provision for donations Prior year taxation (under) over provided			11,156,083		8,858,64
Associate company share of profits (note 3) Net profit after taxation Net profit from profit and loss account Provision for donations Prior year taxation (under) over provided			1,117,939		958,19
Net profit after taxation Net profit from profit and loss account Provision for donations Prior year taxation (under) over provided	• • • • •		(491,724) 19,263		(430,13) 29,65
Net profit from profit and loss account Provision for donations Prior year taxation (under) over provided			\$645,478		\$557,70
Provision for donations Prior year taxation (under) over provided	• • • • • •		\$043,478		\$337,70
Provision for donations Prior year taxation (under) over provided					
Provision for donations Prior year taxation (under) over provided	APPRO	OPRIATION ACCO	UNT		
Provision for donations Prior year taxation (under) over provided				1985	1984
Provision for donations Prior year taxation (under) over provided				\$	\$
Prior year taxation (under) over provided				645,478	557,70
•				(32,560)	(32,60 (6,74
Paramote to reserve fully				\$612,918	\$518,30
				Ψ012,710	ψυ 10,JC
To be read in conjunction with the notes to the a		which form part o	of the financial statements		
To be read in conjunction with the notes to the a		villen form part c	of the infancial statements.		
		IDS STATEMEN	١T		
STATEMENT OF CHANGES	accounts, w	CIAL POSITION FO	OR YEAR ENDED 31 MARCH	1985	
Funds were provided—	accounts, w				
From operations:	accounts, w				
Net profit after tax	FUN S IN FINANCE		., .,	•	645,47
Net profit after tax Plus adjustments not involving movement of funds	FUN S IN FINANCE				159,95
	FUN S IN FINANCE	tion			805,43