

1971 \$N.Z.	1972 \$N.Z.	1971 \$N.Z.	1972 \$N.Z.
3,350,919	2,389,072	157,087	175,913
24,482,349	23,704,522	214,569	292,028
25,070,000	26,415,000		45,084
1,810,189	1,961,312		
51,362,538	52,080,834	10,514	27,444
9,425,554	14,370,241	5,257	12,350
735,529	712,046		
<u>61,523,621</u>	<u>67,163,121</u>	<u>5,257</u>	<u>15,094</u>
<u>\$64,874,540</u>	<u>\$69,552,193</u>	<u>\$376,913</u>	<u>\$528,119</u>

Contingent liability—

Subsidy on home layby accounts, \$20,000.

NOTE—The redemption value of the quoted New Zealand Government Stock appearing in the balance sheet is \$24,576,735. The market value (which includes accrued interest \$322,783) is \$23,892,061.

The book values of securities purchased at a discount or a premium are adjusted through New Zealand Government Stock Revaluation Reserve at balance dates so as to attain their redemption values by maturity dates.

On behalf of the Board:

JOHN MOWBRAY, Director.
B. SIERAKOWSKI, Secretary.

PROFIT AND LOSS ACCOUNT FOR YEAR ENDING 31 OCTOBER 1972

1971 \$N.Z.	1972 \$N.Z.
2,162,951	2,128,766
632,694	746,819
..	..
<u>2,795,645</u>	<u>2,875,585</u>
210,764	238,932
214,569	292,028
<u>\$3,220,978</u>	<u>\$3,406,545</u>
1971 \$N.Z.	1972 \$N.Z.
2,353,646	2,351,936
866,965	1,026,705
<u>3,220,611</u>	<u>3,378,641</u>
367	27,904
<u>\$3,220,978</u>	<u>\$3,406,545</u>

PROFIT AND LOSS APPROPRIATION ACCOUNT

1971 \$N.Z.	1972 \$N.Z.
92,001	89,249
46,001	40,162
<u>46,000</u>	<u>49,087</u>
75,000	150,000
80,000	80,000
175,913	249,032
<u>\$376,913</u>	<u>\$528,119</u>

AUDITORS' REPORT TO MEMBERS OF NATIONAL BANK OF NEW ZEALAND SAVINGS BANK LTD.

We have obtained all the information and explanations that we have required. In our opinion, proper books of account have been kept by National Bank of New Zealand Savings Bank Ltd., and proper returns, adequate for the purpose of our audit, have been received from branches, none of which have been visited by us. In our opinion, according to the best of our information and the explanations given to us and as shown by the said books, the balance sheet and the 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 31 October 1972, and of the result of its 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.

HUTCHISON, HULL, AND CO.,
Chartered Accountants.

Wellington, 5 December 1972.

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