£2,781,124 14 11

DUNEDIN S TATEMENT of Rec ended 31st March, 19					e ye	ar	Balance Transfer fi
R	ECEIPTS.						
Balance at 1st April, 1938 Lodged by depositors— Head Office	£ 813,662 114,178		11 7	£ 39,184	s. 0	d. 2	Balance
North Dunedin Branch	58,770	1	6	986,611	7	0	
Interest on loans			••	69,869	10	2	В
Rent Fines			•••	528 12	$\frac{2}{15}$	$\begin{array}{c} 2\\ 0\end{array}$	
Valuation Fees			••	$53 \\ 85,424$		0	Amount a depos
Loans repaid	••			85,424 13	$\frac{5}{2}$	8 9	29,7Î3 H
Debentures repaid Debenture interest	•••		••	13,062 39,655	2	$\frac{6}{2}$	5,731 S Brance
Bank interest	••		••	2,187	15 6	$\frac{2}{9}$	3,105
Staff Provident Fund	••		••	105	10	8	Branc
			£	1,236,707	13	0	Debenture Staff Prov
Balance				29,298	10	9	Staff Prov
	Payments		•••	20,200	10		Profit an (subject
Withdrawn by depositors-	— £	s.	d.	£	s.	d.	Social S
Head Office	766,749	2	10 2				
South Dunedin Branch North Dunedin Branch	70,578	13	8			• •	
Loan interest				963,254 33		8 0	
Buildings	••		•••	15,239		3	
Valuation fees Trustees' fees	•••		•••	$50 \\ 205$	8 0	0	
Trustees' valuation fees	••		•••	186	18	0	Office furn
Loans granted Charges	••		•••	173,077 19,084	18 9	9 5	Less de
Debentures purchased	••			34,649	13	4	Land and
Salvation Army grant Grants			•••	192 900	10	8	Less de
Office furniture			••	523	15	9	Valuation
Staff Provident Fund Balance at 31st March, 19	39		••	$\begin{array}{c}10\\29,298\end{array}$	0 10	5	Loans on Accrued
· · · · · · · · · · · · · · · · · · ·			-				
	. 0		t =	236,707	13	0	Debenture
PROFIT AND LOSS ACCOUNT	UNT FOR	111 1 2	YF	AR ENDET	3	lsr	ment
м	аксн, 193 л.						New Zea Local b
Interest credited to de-	Dr.						
Interest credited to depositors—	Dr. £	9. s.	d.	£		d.	Local b Accru Fixed dep
Interest credited to de positors— Head Office South Dunedin Branch	Dr. £ 51,974 12,349	9. s. 15 8	d. 5 3			d.	Local b Acert
Interest credited to de positors— Head Office	D r. £ 51,974	9. s. 15 8	d. 5 3	£		d. 6	Local b Accru Fixed dep
Interest credited to de- positors— Head Office South Dunedin Branch North Dunedin Branch Charges, including salarie	Dr. £ 51,974 12,349 8,111	9. s. 15 8 3	d. 5 10 es,	£ 72,435	s. 7	6	Local b Accru Fixed dep Accrued
Interest credited to de- positors— Head Office South Dunedin Branch North Dunedin Branch	Dr. £ 51,974 12,349 8,111	9. s. 15 8 3	d. 5 3	£	s. 7 3	6 8	Local b Accru Fixed dep Accrued
Interest credited to de- positors— Head Office South Dunedin Branch North Dunedin Branch Charges, including salarie branch charges, &c Income-tax Depreciation—	Dr. £ 51,974 12,349 8,111 £	9. 15 8 3 s' fea	d. 5 3 10 	£ 72,435 8,5 4 5	s. 7 3	6 8	Local b Accru Fixed dep Accrued
Interest credited to de- positors— Head Office South Dunedin Branch North Dunedin Branch Charges, including salarie branch charges, &c Income-tax	Dr. £ 51,974 12,349 8,111 £ 1,739	9. 15 8 3 s' fea	d. 3 10 es,	£ 72,435 8,545 10,927	s. 7 3 10	6 8 0	Local b Accru Fixed dep Accrued
Interest credited to de- positors— Head Office South Dunedin Branch North Dunedin Branch Charges, including salarie branch charges, &c Income-tax Depreciation— Buildings Office furniture	Dr. £ 51,974 12,349 8,111 £ 1,739 163	9. 15 8 3 5' fee 15 15 15	d. 5 310 es, · d. 39	£ 72,435 8,5 4 5	s. 7 3 10	6 8 0	Local b Accru Fixed dep Accrued
Interest credited to de- positors— Head Office South Dunedin Branch North Dunedin Branch Charges, including salarie branch charges, &c Income-tax Depreciation— Buildings	Dr. £ 51,974 12,349 8,111 £ 1,739 163	9. 15 8 3 s' fee s. 15 15 0n A	d. 5 310 es, · d. 39	£ 72,435 8,545 10,927	s. 7 3 10 11	6 8 0	Local b Accru Fixed dep Accrued
Interest credited to de- positors— Head Office South Dunedin Branch North Dunedin Branch Charges, including salarie branch charges, &c Income-tax Depreciation— Buildings Office furniture Balance transferred to A	Dr. £ 51,974 12,349 8,111 s, trustees £ 1,739 163 ppropriati	9. 15 8 3 s' fee s. 15 15 0n A	d. 5 3 10 88, d. 3 9	£ 72,435 8,545 10,927 1,903	s. 7 3 10 11 4	6 8 0 0 11	Local b Accru Fixed dep Accrued
Interest credited to de- positors— Head Office South Dunedin Branch North Dunedin Branch Charges, including salarie branch charges, &c Income-tax Depreciation— Buildings Office furniture Balance transferred to A	Dr. £ 51,974 12,349 8,111 £ 1,739 163 	9. 15 8 3 s' fee s. 15 15 0n A	d. 5 3 10 88, d. 3 9	£ 72,435 8,545 10,927 1,903 18,146	s. 7 3 10 11 4	6 8 0 0 11	Local b Accru Fixed dep Accrued
Interest credited to de- positors— Head Office South Dunedin Branch North Dunedin Branch Charges, including salarie branch charges, &c Income-tax Depreciation— Buildings Office furniture Balance transferred to A	Dr. £ 51,974 12,349 8,111 s, trustees £ 1,739 163 ppropriati	9. 15 8 3 s' fee s. 15 15 0n A	d. 5 3 10 88, d. 3 9	£ 72,435 8,545 10,927 1,903 18,146	s. 7 3 10 11 4 17	6 8 0 0 11	Local b Accru Fixed dep Accruec Cash at ba
Interest credited to depositors— Head Office South Dunedin Branch North Dunedin Branch Charges, including salarie branch charges, &c. Income-tax Buildings Office furniture Balance transferred to A count Interest on loans	Dr. £ 51,974 12,349 8,111 s, trustees £ 1,739 163 Cr. £ 69,553	9. 15 8 3 3' fee s. 15 15 15 00 A 5. 7	$\begin{array}{c} d. & 5 \\ 3 \\ 1 \\ es. \\ . \\ . \\ d. \\ 3 \\ 9 \\ c \\ . \\ d. \\ 4 \end{array}$	£ 72,435 8,545 10,927 1,903 18,146 £111,957	s. 7 3 10 11 4 17	6 8 0 11 1	Local b Accrue Fixed dep Accrue Cash at ba
Interest credited to de- positors— Head Office South Dunedin Branch North Dunedin Branch Charges, including salarie branch charges, &c Income-tax Depreciation— Buildings Office furniture Balance transferred to A count	Dr. £ 51,974 12,349 8,111 £ 1,739 163 Cr. £ 69,553 2,187	9. 15 8 3 3' fee s. 15 15 on A s. 7 6	d. 5310 es, $d.39$ d. 49	£ 72,435 8,545 10,927 1,903 18,146 £111,957 £	s. 7 3 10 11 4 17 s.	6 8 0 11 1 d.	Local b Accrue Fixed dep Accrue Cash at ba
Interest credited to depositors— Head Office South Dunedin Branch North Dunedin Branch Charges, including salarie branch charges, &c Income-tax Depreciation— Buildings Office furniture Balance transferred to A count	Dr. £ 51,974 12,349 8,111 s, trustees £ 1,739 163 Cr. £ 69,553 2,187 39,674	9. 15 8 3 3' fee s. 15 15 on A s. 7 6	d. 530 es, $$ d. 39 c - $$ d. 4910	£ 72,435 8,545 10,927 1,903 18,146 £111,957 £ 111,415	s. 7 3 10 11 4 17 s. 9	6 8 0 11 1 d.	Uccal b Accrue Fixed dep Accrue Cash at ba Cash at ba We, J. being the in terms of 1923, here foregoing
Interest credited to depositors— Head Office South Dunedin Branch North Dunedin Branch Charges, including salarie branch charges, &c Income-tax Depreciation— Buildings Balance transferred to A count Interest on loans Interest on deposits	Dr. £ 51,974 12,349 8,111 £ 1,739 163 Cr. £ 69,553 2,187	9. 15 8 3 3' fee s. 15 15 on A s. 7 6	d. 5310 es, $$ d. 39 c d. 49	\pounds 72,435 8,545 10,927 1,903 18,146 \pounds 111,957 \pounds 111,415 529	s. 7 3 10 11 4 17 s. 9	6 8 0 11 1 d.	Local b Accrue Fixed dep Accrue Cash at ba Cash at ba being the in terms of 1923, her
Interest credited to depositors— Head Office South Dunedin Branch North Dunedin Branch Charges, including salarie branch charges, &c. Income-tax Buildings Office furniture Balance transferred to A count Interest on loans Interest on deposits Interest on debentures	Dr. £ 51,974 12,349 8,111 £ 1,739 163 Cr. £ 69,553 2,187 39,674 	9. 15 8 3 3' fee s. 15 15 on A s. 7 6	$\begin{array}{c} d. & 5 \\ 5 & 3 \\ 1 \\ \hline \\ 8 \\ 9 \\ 1 \\ \hline \\ 1 \\ 1 \\ 1 \\ 1 \\ 1 \\ 1 \\ 1 \\ 1$	£ 72,435 8,545 10,927 1,903 18,146 £111,957 £ 111,415 529 12	s. 7 3 10 11 4 17 s. 9 12 15	6 8 0 11 1 d. 11 2	We, J. being the interms of 1923, her foregoing the books as to exh savings-ba
Interest credited to depositors— Head Office South Dunedin Branch North Dunedin Branch Charges, including salarie branch charges, &c. Income-tax Buildings Office furniture Balance transferred to A count Interest on loans Interest on deposits Interest on debentures	Dr. £ 51,974 12,349 8,111 £ 1,739 163 Cr. £ 69,553 2,187 39,674 	9. 15 8 3 3' fee s. 15 15 on A s. 7 6	$\begin{array}{c} d. & 5 \\ 5 & 3 \\ 1 \\ \hline \\ 8 \\ 9 \\ 1 \\ \hline \\ 1 \\ 1 \\ 1 \\ 1 \\ 1 \\ 1 \\ 1 \\ 1$	\pounds 72,435 8,545 10,927 1,903 18,146 \pounds 111,957 \pounds 111,415 529	s. 7 3 10 11 4 17 s. 9 12 15		Uccal b Accrue Fixed dep Accrue Cash at ba Cash at ba Uccash at ba Ucc
Interest credited to depositors— Head Office South Dunedin Branch North Dunedin Branch Charges, including salarie branch charges, &c Income-tax Depreciation— Buildings Buildings Count Interest on loans Interest on deposits Interest on debentures Rents Fines APPEOPRIATION	Dr. £ 51,974 12,349 8,111 £ 1,739 163 Cr. £ 69,553 2,187 39,674 T FOR T.	9. 15 8 3 3' fee s. 15 15 0 0 A 5 15 15 15 15 15 15 15 15 15	d. 5310 Bs, $$ d. 39 C. $$ d. 4910 	£ 72,435 8,545 10,927 1,903 18,146 £111,957 £ 111,415 529 12	s. 7 3 10 11 4 17 s. 9 12 15 17		Local b Accrue Fixed dep Accrue Cash at ba Cash at ba Use of the second ly23, her foregoing the books as to exh savings-ba with the Act, 1923 securities,
Interest credited to depositors— Head Office South Dunedin Branch North Dunedin Branch Charges, including salarie branch charges, &c Income-tax Depreciation— Buildings Buildings Count Interest on loans Interest on deposits Interest on debentures Rents Fines APPEOPRIATION	Dr. £ 51,974 12,349 8,111 s, trustees £ 1,739 163 Cr. £ 69,553 2,187 39,674 	9. 15 8 3 3' fee s. 15 15 0 0 A 5 15 15 15 15 15 15 15 15 15	d. 5310 Bs, $$ d. 39 C. $$ d. 4910 	£ 72,435 8,545 10,927 1,903 18,146 £111,957 £ 111,415 529 12 £	s. 7 3 10 11 4 17 s. 9 12 15 17 3	$ \begin{array}{c} 6 \\ 8 \\ 0 \\ 11 \\ 1 \\ d. \\ 11 \\ 2 \\ 0 \\ 1 \end{array} $	Local b Accrue Fixed dep Accrue Cash at ba Cash at ba Use a structure being the in terms of 1923, her foregoing the books as to exh savings-ba with the Act, 1923 securities, the balan mation as
Interest credited to depositors— Head Office South Dunedin Branch North Dunedin Branch Charges, including salarie branch charges, &c Income-tax Depreciation— Buildings Buildings Office furniture Balance transferred to A count count Interest on loans Interest on deposits Interest on debentures Rents Fines APPROFRIATION ACCOUNT M Losses on loans on mortge	Dr. £ 51,974 12,349 8,111 £ 1,739 163 Cr. £ 69,553 2,187 39,674 T FOR T ARCH, 193: Dr.	9. 15 8 3 3' fee s. 15 15 0 0 A 5 15 15 15 15 15 15 15 15 15	d. 530 es, $$ d. 39 c $$ d. 4910 $$ YE	£ 72,435 8,545 10,927 1,903 18,146 £111,957 £ 111,415 529 12 £111,957 AR ENDED	s. 7 3 10 11 4 17 s. 9 12 15 17 3 s.		Local b Accrue Fixed dep Accrue Cash at ba Cash at ba Used the back as to exh savings-be with the Act, 1923 securities, the balan mation an have rece
Interest credited to depositors— Head Office South Dunedin Branch North Dunedin Branch Charges, including salarie branch charges, &c Income-tax Depreciation— Buildings Buildings Office furniture Balance transferred to A count count Interest on loans Interest on deposits Interest on debentures Rents Fines M Lossees on loans on mortge Grants— Salvation Army	Dr. £ 51,974 12,349 8,111 £ 1,739 163 Cr. £ 69,553 2,187 39,674 T FOR T AROH, 193: Dr. tge	9. s. 15 8 3 3 3 5 7 fet 15 15 15 15 0 n A 8 5 15 15 15	$\begin{array}{cccccccccccccccccccccccccccccccccccc$	£ 72,435 8,545 10,927 1,903 18,146 £111,957 £ 111,415 529 12 £111,957 AR ENDED £	s. 7 3 10 11 4 17 s. 9 12 15 17 3 s. 11	$ \begin{array}{c} 6 \\ 8 \\ 0 \\ 11 \\ 1 \\ 0 \\ 1 \\ 1 \\ 2 \\ 0 \\ 1 \\ 1 \\ 1 \\ 1 \\ 1 \\ 1 \\ 1 \\ 1 \\ 1 \\ 1$	Local b Accrue Fixed dep Accrue Cash at ba Cash at ba Use a second local second local second the books as to exh savings-ba with the Act, 1923 securities, the balan mation as have rece that, to of the Sav
Interest credited to depositors— Head Office South Dunedin Branch North Dunedin Branch Charges, including salarie branch charges, &c. Income-tax Depreciation— Buildings Balance transferred to A count Interest on loans Interest on deposits Interest on debentures Rents Fines APPROFRIATION Accours M Losses on loans on mortge Grants— Salvation Army Dunedin Voluntary	Dr. £ 51,974 12,349 8,111 £ 1,739 163 Cr. £ 69,553 2,187 39,674 T FOR T AROH, 193: Dr. tge	9. s. 15 8 3 3 3 5 7 fet 15 15 15 15 0 n A 8 5 15 15 15	$\begin{array}{cccccccccccccccccccccccccccccccccccc$	£ 72,435 8,545 10,927 1,903 18,146 £111,957 £ 111,415 529 12 £111,957 AR ENDED 2,116 192	s. 7 3 10 11 4 17 s. 9 12 15 17 3 3 5 11 10	$ \begin{array}{c} 6 \\ 8 \\ 0 \\ 11 \\ 1 \\ d. \\ 11 \\ 2 \\ 0 \\ 1 \\ 1sr \\ d. \\ 4 \\ 8 \\ \end{array} $	Local b Accrue Fixed dep Accrue Cash at ba Cash at ba Cash at ba Saster of the solution (1923, her foregoing the books as to exh savings-ba with the Accrue Cash at ba Saster of the solution saster of the solution saster of the solution saster of the solution securities, the balant mation as have rece that, to
Interest credited to de- positors— Head Office South Dunedin Branch North Dunedin Branch Charges, including salarie branch charges, &c Income-tax Depreciation— Buildings Office furniture Balance transferred to A count Interest on loans Interest on deposits Interest on deposits Interest on debentures Rents Fines APPROPRIATION ACCOUNT M Losses on loans on mortge Grants— Salvation Army Dunedin Voluntary B Society St. John Ambulance As	Dr. £ 51,974 12,349 8,111 s, trustees £ 1,739 163 Cr. £ 69,553 2,187 39,674 T FOR T. ARCH, 193: Dr. lood Transociation	9. s. 15 8 3 3' fea s. 15 15 15 on A 5 15 15 15 15 15 15 9. HE 9.	$\begin{array}{c} \mathbf{d} \cdot 5 & 3 \\ 10 \\ $	£ 72,435 8,545 10,927 1,903 18,146 £111,957 £ 111,415 529 12 £111,957 AB ENDED £ 2,116	s. 7 3 10 11 4 17 s. 9 12 15 15 17 3 8. 11 10	$ \begin{array}{c} 6 \\ 8 \\ 0 \\ 11 \\ 1 \\ 0 \\ 1 \\ 1 \\ 2 \\ 0 \\ 1 \\ 1 \\ 1 \\ 1 \\ 1 \\ 1 \\ 1 \\ 1 \\ 1 \\ 1$	Local b Accrue Fixed dep Accrue Cash at ba Cash at ba Use a second local second local second the books as to exh savings-ba with the Act, 1923 securities, the balan mation as have rece that, to of the Sav
Interest credited to de- positors— Head Office South Dunedin Branch North Dunedin Branch Charges, including salarie branch charges, &c Depreciation— Buildings Office furniture Balance transferred to A count Interest on loans Interest on deposits Interest on deposits Interest on debentures Rents Fines APPROFRIATION ACCOUNT M Losses on loans on mortge Grants— Salvation Army Dunedin Voluntary B Society St. John Ambulance As Otago Hospital Board of	Dr. £ 51,974 12,349 8,111 s, trustees £ 1,739 163 Cr. £ 69,553 2,187 39,674 T FOR T. ARCH, 193: Dr. lood Transociation	9. s. 15 8 3 3' fea s. 15 15 15 on A 5 15 15 15 15 15 15 9. HE 9.	$\begin{array}{c} \mathbf{d} \cdot 5 & 3 \\ 10 \\ $	£ 72,435 8,545 10,927 1,903 18,146 £111,957 £ 111,415 529 12 £111,957 AR ENDED 2,116 192 500	s. 7 3 10 11 4 17 s. 9 12 15 15 17 3 s. 11 10 0 0	6 8 0 11 1 d. 11 2 0 1 1 1sr d. 4 8 0 0	Local b Accrue Fixed dep Accrue Cash at ba Cash at ba Use of the second the books as to exh savings-ba with the Act, 1923 securities, the balan mation as have rece that, to of the Sav complied
Interest credited to de- positors— Head Office South Dunedin Branch North Dunedin Branch Charges, including salarie branch charges, &c Income-tax Depreciation— Buildings Office furniture Balance transferred to A count Balance transferred to A count Interest on loans Interest on deposits Interest on deposits Interest on debentures Rents Fines APPEOFRIATION ACCOUNT M Losses on loans on mortge Grants— Salvation Army Dunedin Voluntary B Society St. John Ambulance As Otago Hospital Board I Camp Methodist Central M	Dr. £ 51,974 12,349 8,111 s, trustees £ 1,739 163 Cr. £ 69,553 2,187 39,674 T FOR T ARCH, 1930 Dr. tge lood Tran sociation Childrens'	9. s. 15 8 3 3' fee s. 15 15 15 15 15 15 15 15 15 15	$d. 5 3 1 \bullet] = \mathfrak{s}, \cdot \cdot d. 3 9 \mathfrak{c} \cdot \cdot d. 4 9 10 \cdot \cdot \cdot Y \mathfrak{E} \cdot \cdot \cdot \cdot \mathfrak{ch} \cdot \mathfrak{ch} \cdot \cdot \mathfrak{ch} \cdot ch$	£ 72,435 8,545 10,927 1,903 18,146 £111,957 £ 111,415 529 12 £ 111,415 529 12 £ 111,957 AR ENDED 2,116 192 50	s. 7 3 10 11 4 17 s. 9 12 15 17 3 5 11 10 0 0 0 0	$ \begin{array}{c} 6 \\ 8 \\ 0 \\ 11 \\ 1 \\ - \\ 0 \\ 1 \\ 1 \\ - \\ 0 \\ 1 \\ 1 \\ 1 \\ 8 \\ 0 \\ 0 \\ 0 \\ 0 \\ 0 \\ 0 \\ 0 \\ 0 \\ 0 \\ 0$	Local b Accrue Fixed dep Accrue Cash at ba Cash at ba Used the balan terms of 1923, her foregoing the books as to exh savings-be with the Act, 1923 securities, the balan mation an have rece that, to of the Sav complied Dunedin
Interest credited to de- positors— Head Office South Dunedin Branch North Dunedin Branch Charges, including salarie branch charges, &c Income-tax Depreciation— Buildings Office furniture Balance transferred to A count Balance transferred to A count Interest on loans Interest on deposits Interest on deposits Interest on debentures Rents Fines APPROPRIATION ACCOUNT M Losses on loans on mortge Grants— Salvation Army Dunedin Voluntary B Society St. John Ambulance As Otago Hospital Board C Camp Methodist Central Mi Health Camp	Dr. £ 51,974 12,349 8,111 s, trustees £ 1,739 163 Cr. £ 69,553 2,187 39,674 T FOR T ARCH, 1930 Dr. tge lood Tran sociation Childrens'	9. s. 15 8 3 3' fee s. 15 15 15 15 15 15 15 15 15 15	d. 5 3 1	£ 72,435 8,545 10,927 1,903 18,146 £111,957 £ 111,415 529 12 £111,957 AR ENDED 2,116 192 500 100 250	s. 7 3 10 11 4 17 s. 9 12 15 17 3 5 11 10 0 0 0 0	6 8 0 11 1 1 d. 11 2 0 1 1 st d. 4 8 0 0 0 0	Local b Accrue Fixed dep Accrue Cash at ba Cash at ba Use of the second the books as to exh savings-ba with the Act, 1923 securities, the balan mation as have rece that, to of the Sav complied
Interest credited to de- positors— Head Office South Dunedin Branch North Dunedin Branch Charges, including salarie branch charges, &c Income-tax Depreciation— Buildings Office furniture Balance transferred to A count Balance transferred to A count Interest on loans Interest on deposits Interest on deposits Interest on debentures Rents Fines APPEOFRIATION ACCOUNT M Losses on loans on mortge Grants— Salvation Army Dunedin Voluntary B Society St. John Ambulance As Otago Hospital Board I Camp Methodist Central M	Dr. £ 51,974 12,349 8,111 s, trustees £ 1,739 163 Cr. £ 69,553 2,187 39,674 T FOR T ARCH, 1930 Dr. tge lood Tran sociation Childrens'	9. s. 15 8 3 3' fee s. 15 15 15 15 15 15 15 15 15 15	$d. 5 3 1 \bullet] = \mathfrak{s}, \cdot \cdot d. 3 9 \mathfrak{c} \cdot \cdot d. 4 9 10 \cdot \cdot \cdot Y \mathfrak{E} \cdot \cdot \cdot \cdot \mathfrak{ch} \cdot \mathfrak{ch} \cdot \cdot \mathfrak{ch} \cdot ch$	£ 72,435 8,545 10,927 1,903 18,146 £111,957 £ 111,415 529 12 £111,957 AR ENDED 2,116 192 500 500	s. 7 3 10 11 4 17 s. 9 122 15 17 3 8 11 10 0 0 0 0 8	6 8 0 11 1 1 1 1 1 1 1 1 1 1 1 1	Local b Accrue Fixed dep Accrue Cash at ba Cash at ba Used the balan terms of 1923, her foregoing the books as to exh savings-be with the Act, 1923 securities, the balan mation an have rece that, to of the Sav complied Dunedin

1	Balance		Cr.		£ 210,379	~.	d. 1
	Transfer from Pro	fit and Lo	ss Account		18,146		
					£228,525	10	0
	Balance	••	••	•••	£ 225,316	s. 8	d. 0

BALANCE-SHEET AS AT 31ST MARCH, 1939. Liabilities.

at credit of 38 549

Amount at create of 50,545	
depositors— £ s. d. £ s. d.	
29,713 Head Office 1,825,838 15 10	
5,731 South Dunedin	
Branch 423,085 16 3	
3,105 North Dunedin	
Branch 278,159 5 0	
2,527,083 17 1	L
Debenture Premium Account 20,228 15 2	2
Staff Provident Reserve Fund 157 0 6	
Staff Provident Fund 8,338 14 2	2
Profit and Loss Appropriation Account	
(subject to payment of income-tax and	
Social Security tax) 225,316 8 0)

		Assets.					
		£	s.	d.	£	s	d.
Office furniture		2,063		9	~	ו	
Less depreciation	••	163		9			
Dess depreciation	••	105	10	0	1,900	0	0
Tand and buildings		49,239	15	3	1,500	v	v
Land and buildings	••						
Less depreciation	••	1,739	19	3		~	~
					47,500	0	0
Valuation fees .	• •	••		••	13	15	6
Loans on mortgage	• •	1,613,716	19	5			
Accrued interest		13,994	- 3	7			
					1,627,711	3	0
Debentures—							
New Zealand Gove	rn-						
ment		137.385	0	0			
New Zealand War Bo	nde		ŏ	ŏ			
Local bodies	nus	702,287					
Accrued interest	••	6,123		4			
Accrued Interest	••	0,125	0	4	009 000	10	1
77. 1 1					993,090	18	1
Fixed deposits	••	80,000		. 0			
Accrued interest	• •	1,610	7	7			
					81,610	7	7
Cash at bank	••	••		••	29,298	10	9
				-	2,781,124	14	11

A. THOMAS, Manager. W. G. HILLIKER, Accountant. A. E. ANSELL, President. D. C. CAMERON, Deputy-President. JOHN H. F. HAMEL H. HART JAS. W. DOVE

We, J. S. McInnes and Sons, and Jas. Brown and Co., being the auditors of the Dunedin Savings-bank appointed in terms of section 4 of the Savings-banks Amendment Act, 1923, hereby certify—(1) That we are satisfied that the foregoing balance-sheet has been properly drawn up from the books, accounts, and vouchers of the savings-bank so as to exhibit a true and correct view of the state of the savings-bank's affairs as at the date hereof, in accordance with the requirements of the Savings-banks Amendment Act, 1923. (2) That we have verified the cash, investments, securities, and assets of the savings-bank as at the date of the balance-sheet. (3) That we have obtained all the information and explanations we have required. (4) That we have received from the manager a certificate to the effect that, to the best of his knowledge and belief, the terms of the Savings-banks Act, 1908, and amendments, have been complied with, excepting section 20 of the principal Act.

J. S. MoINNES AND SONS, Auditors.

din, 27th April, 1939.

proved—

GALWAY, Governor-General. 14th June, 1939.

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