AUCKLAND SAVINGS-BANK.

 ${\displaystyle \mathbf{S}^{\text{TATEMENT}}_{\text{ended 31st March, 1939}:=}}$

RECEIPTS.

Balance as at 1st April, 1938	8 (cash i	n hand	£	s.	d.	
and at Bank of New Zeal	and)		1,019,585	14	5	
Received from depositors	<i>.</i> .		5,297,080		5	
Mortgagors' suspense		•	6,429		3	
Interest on mortgages			173,325	18	1	
Interest on New Zealand Government						
Inscribed Stock	••	• •	110,372	13	9	
Interest on local body deber	ntures		69,035		8	
Interest on fixed deposit	• •		2,000	0	0	
Interest on Bank of New Ze	aland C	urrent	,			
Account	••		17,585	8	2	
Mortgages repaid	•••		217,333	7	0	
Local body debentures repair	id		43,533		8	
Rent	• • •		736	0	0	
Mortgage inspection fees	••		924	10	0	
Mortgage sundries			13,483	12	9	
Debenture Interest Suspense	е		4,174	14	1	
Home safes	••		227	5	0	
Safe custody	••		115	15	0	
Exchange	••		279	1	8	
Bad debts recovered	••	••	173	5	8	
Securities realization	••	. • •	9,308	12	11	
			£6,985,704	9	6	

P	AYMENTS.		£	s.	d.
Repaid to depositors			5,213,487	18	5
Provident Fund payments			10,484		5
Mortgagors' suspense			7,025		9
Advanced on mortgage	••		314,319	9	0
Advanced on New Zealand	l Governn	\mathbf{nent}			
Inscribed Stock	••	••	312,035	5	6
Advanced on local body de	bentures		3,191	7	8
Charges			41,474	6	1
Income-tax	••		21,508	10	0
Premises and property			7,963	2	6
Furniture and fittings.	••		821	15	8
Rent	••		20	0	0
Donations	•••••		750	0	0
Mortgage sundries			9,700	14	4
Debenture premiums and c	harges		2,716	15	0
Debenture interest suspense	в		3,302	15	11
Home safes	••	•••	981	18	6
Securities realization	••	•••	6,401	12	7
Balance, current account	£	s. d.			
Bank of New Zealand	980,272	4 5			
Balance, cash in hand	49,247	19			
			1,029,519	6	2

£6,985,704 9 6

We hereby certify that we have examined the above state-ment of the receipts and payments of the Auckland Savings-bank, and to the best of our belief it contains a true and correct account of all the cash transactions of the bank during the twelve months, and that the balance of cash amounts to one million twenty-nine thousand five hundred and nineteen pounds six shillings and twopence and nineteen pounds six shillings and twopence (£1,029,519 6s. 2d.)

OLIVER NICHOLSON ALEXR. HARRIS,	, President.
E. A. BROWN J. TREVETHICK	> Trustees
JOHN ALEXANDER	> ITUSCEES
C. J. PARR H. GILFILLAN	

We hereby certify that in accordance with the requirements of auditors we have examined the books and vouchers relating to the above record of receipts and payments, and that such is drawn up so as to exhibit a true and correct statement.

F. C. BUDDLE, A.P.A.N.Z. N. A. DUTHIE, F.P.A.N.Z. Auditors.

REVENUE ACCOUNT FOR YEAR ENDED 31st March, 1939.

REVENUE ACCOUNT FOR	Y EAR	END	ED	318	r March,	16	939.
	Dr.						
	<i>D</i> 1.						3
Interest added on dep-		£	s.	d.	£	s.	d.
ositors' closed accounts	5,	,768	4	9			
Interest added on dep-							
ositors' open accounts	236,	642	4	9			
-					242,410	9	6
Interest added on Prov-							
ident Fund closed							
accounts		412	16	1			
Interest added on Provi-							
dent Fund open							
accounts	2.	249	18	9			
					2,662	14	10
Balance—Gross profit					134,593		
1							
					£379,666	. 9	11
						-	
	Cr						
	£		s. (1.	£	s.	d.
Interest on mortgages	174.	377		4			
Interest on New Zealand	,						
Government Inscribed							
Stock	116,	001	3	8			
Interest on local body	,		0	Ŭ			
debentures	68	591	10	1			
Interest on fixed deposit		000	Õ	ō			
Interest on Bank of New	-,	000	Ŭ	U U			
Zealand Current Ac-							
count	17	585	8	2			
	,	000	0	_ 4	378,555	12	3
Rent					716		0
Safe custody fees	•••		•••		115		ŏ
	••		•••				-
Exchange	•••		••		279	1	8
	•••		••				
	•••		••		£379,666		8 11
	••		••				
Exchange	•••		•••		£379,666	9	11
			 AR	END	£379,666	9	11
Exchange PROFIT AND LOSS ACCOUNT	1939.				£379,666	9 Iar	<u>11</u> сн
Exchange Profit and Loss Accour	1939. r. £		s.	d.	£379,666	9 Iar	11
Exchange PROFIT AND LOSS ACCOUNT Charges (ordinary)	1939 r. £ 40,	718	s. 16	d. 1	£379,666	9 Iar	<u>11</u> сн
Exchange Profit and Loss Accour	1939 r. £ 40,		s.	d.	£379,666 ED 31st M £	9 Iar s.	11 сн d.
Exchange PROFIT AND LOSS Account Charges (ordinary) Charges (Provident Fund)	1939 r. £ 40,	718	s. 16	d. 1	£379,666	9 Iar	<u>11</u> сн
Exchange PROFIT AND LOSS ACCOUN D Charges (ordinary) Charges (Provident Fund) Mortgage principal, inter-	1939 r. £ 40,	718	s. 16	d. 1	£379,666 ED 31st M £	9 Iar s.	11 сн d.
Exchange PROFIT AND LOSS ACCOUN D Charges (ordinary) Charges (Provident Fund) Mortgage principal, inter- est, and sundry bad	1939 r. £ 40,	718	s. 16	d. 1	£379,666 ED 31st M £ 44,944	9 IAR 8. 5	11 сн d. 1
Exchange PROFIT AND LOSS ACCOUN D Charges (ordinary) Charges (Provident Fund) Mortgage principal, inter- est, and sundry bad debts written off	1939 r. £ 40,	718	s. 16	d. 1	£379,666 ED 31st M £	9 IAR 8. 5	11 сн d.
Exchange PROFIT AND LOSS ACCOUND PROFIT AND LOSS ACCOUND Charges (ordinary)	$\begin{array}{ccc} 1939\\ r. & \pounds\\ & 40,\\ & 4,\\ &\\ & \\ & \\ & \\ & \\ & \\ & \\ & \\ & \\ $	718 225	s. 16 9	d. 1 0	£379,666 ED 31st M £ 44,944	9 IAR 8. 5	11 сн d. 1
Exchange	$\begin{array}{ccc} 1939\\ r. & \pounds\\ & 40,\\ & 4,\\ &\\ & \\ & \\ & \\ & \\ & \\ & \\ & \\ & \\ $	718	s. 16	d. 1	£379,666 ED 31st M £ 44,944	9 IAR 8. 5	11 сн d. 1
Exchange PROFIT AND LOSS ACCOUN D Charges (ordinary) Charges (Provident Fund) Mortgage principal, inter- est, and sundry bad debts written off Depreciation written off premises and property Depreciation written off	$ \begin{array}{cccccccccccccccccccccccccccccccccccc$	718 225 463	s. 16 9 2	d. 1 0 6	£379,666 ED 31st M £ 44,944	9 IAR 8. 5	11 сн d. 1
Exchange PROFIT AND LOSS Accourd D Charges (ordinary) Charges (Provident Fund) Mortgage principal, inter- est, and sundry bad debts written off Depreciation written off premises and property Depreciation written off furniture and fittings	$ \begin{array}{cccccccccccccccccccccccccccccccccccc$	718 225	s. 16 9 2	d. 1 0	£379,666 ED 31st M £ 44,944	9 IAR 8. 5	11 сн d. 1
Exchange	$ \begin{array}{cccccccccccccccccccccccccccccccccccc$	718 225 463	s. 16 9 2	d. 1 0 6	£379,666 ED 31st M £ 44,944	9 IAR 8. 5	11 сн d. 1
Exchange PROFIT AND LOSS Accourd D Charges (ordinary) Charges (Provident Fund) Mortgage principal, inter- est, and sundry bad debts written off Depreciation written off premises and property Depreciation written off furniture and fittings	1939 r. £ 40, 4, 3,	718 225 463	s. 16 9 2	d. 1 0 6	£379,666 ED 31st M £ 44,944	9 IAR 8. 5	11 сн d. 1
Exchange	1939 r. £ 40, 4, 3,	718 225 463 621	s. 16 9 2 15	d. 1 0 	£379,666 ED 31st M £ 44,944	9 IAR 8. 5	11 сн d. 1
Exchange	1939 r. £ 40, 4, 3,	718 225 463 621	s. 16 9 2 15	d. 1 0 	£379,6666 ED 31st M £ 44,944 10,349	9 IAR 5 16	11 сн d. 1 5
Exchange PROFIT AND LOSS ACCOUN D Charges (ordinary) Charges (Provident Fund) Mortgage principal, inter- est, and sundry bad debts written off Depreciation written off premises and property Depreciation written off furniture and fittings Depreciation written off home safes	1939 r. £ 40, 4, 3,	718 225 463 621	s. 16 9 2 15	d. 1 0 	£379,6666 ED 31st M £ 44,944 10,349	9 IAR 5 16	11 сн d. 1 5
Exchange PROFIT AND LOSS Accour D Charges (ordinary) Charges (Provident Fund) Mortgage principal, inter- est, and sundry bad debts written off Depreciation written off premises and property Depreciation written off furniture and fittings Depreciation written off home safes Balance to Appropriation	1939 r. £ 40, 4, 3,	718 225 463 621	s. 16 9 2 15	d. 1 0 6 8 6	£379,666 ED 31st M £ 44,944 10,349 4,766 85,628	9 [AR0 5 16 6 14	11 CH d. 1 5 8 6
Exchange PROFIT AND LOSS Accour D Charges (ordinary) Charges (Provident Fund) Mortgage principal, inter- est, and sundry bad debts written off Depreciation written off premises and property Depreciation written off furniture and fittings Depreciation written off home safes Balance to Appropriation	1939 r. £ 40, 4, 3,	718 225 463 621	s. 16 9 2 15	d. 1 0 6 8 6	£379,666 ED 31st M £ 44,944 10,349 4,766	9 IAR 5 16	11 CH d. 1 5 8
Exchange	1939 r. £ 40, 4, 3, 	718 225 463 621 681	s. 16 9 2 15 8	d. 1 0 	£379,666 ED 31st M £ 44,944 10,349 4,766 85,628 £145,689	9 [AR0 5 16 6 14	11 ch d. 1 5 8 6 8
Exchange	1939 r. £ 40, 4,	718 225 463 621	s. 16 9 2 15	d. 1 0 	£379,666 ED 31st M £ 44,944 10,349 4,766 85,628	9 [AR0 5 16 6 14	11 CH d. 1 5 8 6
Exchange	1939 r. £ 40, 4,	718 225 463 621 681	s. 16 9 2 15 8	d. 1 0 	£379,666 ED 31st M £ 44,944 10,349 4,766 85,628 £145,689	9 IAR 5 16 6 14 2	11 ch d. 1 5 8 6 8
Exchange	1939 r. £ 40, 4,	718 225 463 621 681 €	s. 16 9 2 15 8	d. 1 0 	£379,6666 ED 31st M £ 44,944 10,349 4,766 85,628 £145,689 £ 134,593	9 IAR 5 16 6 14 2 s.	11 d. 1 5 8 6 8 d.
Exchange PROFIT AND LOSS ACCOUN D Charges (ordinary) Charges (Provident Fund) Mortgage principal, inter- est, and sundry bad debts written off Depreciation written off premises and property Depreciation written off furniture and fittings Depreciation written off home safes Balance to Appropriation Account (Net profit) C4 Revenue Account—Gross F	1939 r. £ 40, 4,	718 225 463 621 681 £	s. 16 9 2 15 8	d. 1 0 6 8 6 - d. 	£379,6666 ED 31st M £ 44,944 10,349 4,766 85,628 £145,689 £ 134,593	9 IAR 5 16 6 14 2 5	11 d. 1 5 8 6 8 6 8 d. 7
Exchange PROFIT AND LOSS ACCOUN D Charges (ordinary) Charges (Provident Fund) Mortgage principal, inter- est, and sundry bad debts written off Depreciation written off furniture and fittings Depreciation written off home safes Balance to Appropriation Account (Net profit) Ci Revenue Account—Gross F Bad debts recovered	1939 r. £ 40, 4,	718 225 463 621 681 £	s. 16 9 2 15 8	d. 1 0 6 8 6 - d. 	£379,6666 ED 31st M £ 44,944 10,349 4,766 85,628 £145,689 £ 134,593	9 IAR 5 16 6 14 2 5	11 d. 1 5 8 6 8 6 8 d. 7
Exchange	1939 r. £ 40, 4, -, 3, r. profit 3,	718 225 463 621 681 £	s. 16 9 2 15 8	d. 1 0 	£379,6666 ED 31st M £ 44,944 10,349 4,766 85,628 £145,689 £ 134,593	9 IAR 5 16 6 14 2 5	11 d. 1 5 8 6 8 6 8 d. 7
Exchange PROFIT AND Loss Accours D Charges (ordinary) Charges (Provident Fund) Mortgage principal, inter- est, and sundry bad debts written off Depreciation written off furniture and fittings Depreciation written off furniture and fittings Depreciation written off home safes Balance to Appropriation Account (Net profit) C Revenue Account-Gross p Bad debts recovered Surpluses on securities realized	1939 r. £ 40, 4, -, 3, r. profit 3,	718 225 . . 463 621 681 € . 463	s. 16 9 2 15 8	d. 1 0 	£379,6666 ED 31st M £ 44,944 10,349 4,766 85,628 £145,689 £ 134,593	9 IAR 5 16 6 14 2 5	11 d. 1 5 8 6 8 6 8 d. 7
Exchange PROFIT AND Loss Accours D Charges (ordinary) Charges (Provident Fund) Mortgage principal, inter- est, and sundry bad debts written off Depreciation written off furniture and fittings Depreciation written off furniture and fittings Depreciation written off home safes Balance to Appropriation Account (Net profit) C Revenue Account-Gross p Bad debts recovered Surpluses on securities realized	1939 r. £ 40, 4, -, 3, r. profit 3,	718 225 . . 463 621 681 € . 463	s. 16 9 2 15 8	d. 1 0 	£379,6666 ED 31st M £ 44,944 10,349 4,766 85,628 £145,689 £ 134,593 7,991	9 fAR 5 16 6 14 2 s. 5 12	11 d. 1 5 6 8 6 8 d. 7 4
Exchange PROFIT AND Loss Accours D Charges (ordinary) Charges (Provident Fund) Mortgage principal, inter- est, and sundry bad debts written off Depreciation written off furniture and fittings Depreciation written off furniture and fittings Depreciation written off home safes Balance to Appropriation Account (Net profit) C Revenue Account-Gross p Bad debts recovered Surpluses on securities realized	1939 r. £ 40, 4, -, 3, r. profit 3,	718 225 . . 463 621 681 € . 463	s. 16 9 2 15 8	d. 1 0 	£379,6666 ED 31st M £ 44,944 10,349 4,766 85,628 £145,689 £ 134,593 7,991	9 fAR 5 16 6 14 2 s. 5 12	11 d. 1 5 6 8 6 8 d. 7 4

Appropriation Account for Year ended 31st March, 1939.

Dr.	£	s. d	Ĺ
Transferred to reserve and Investment			
Fluctuation Account	55,216	15 (0
Transferred to Income-tax Reserve Account	25,488	11 (0
Transferred to Social Security Tax			
Reserve Account	4,511	9 (0
Transferred to Donations Reserve Account	1,000	0 0	0
Balance carried forward	8,286	0 8	8

Cr.Balance, 1st April, 1938.. . . Profit and Loss Account-Net profit ..

0,200	U	0
£94,502	15	8
£ 8,874 85,628		2
£94,502	15	8