

G. E. DINNISS, Manager.
 C. LASH, Accountant.
 W. C. WESTON, President.
 C. E. BELLRINGER, Deputy President.
 L. A. NOLAN
 PERCY E. STAINTON } Trustees.
 E. P. WEBSTER
 JAMES McLEOD }

We, the undersigned, being the auditors of the New Plymouth 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 at the date thereof 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 the manager has certified that in his opinion all the requirements of the Savings-banks Act, 1908, and its amendments, have been complied with with the exception of sections 7, 18, 20, and 50 of the principal Act which have been observed to the extent that is practicable.

DUFF AND WYNYARD, Public Accountants,
 Auditors.

New Plymouth, 29th April, 1941.

Approved—

W. NASH.

3rd June, 1941.

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DUNEDIN SAVINGS-BANK.

STATEMENT of Receipts and Payments for the year ended 31st March, 1941:—

RECEIPTS.		£	s.	d.
Balance at 1st April, 1940	63,918	2	6
Lodged by depositors—	£ s. d.			
Head Office	787,527 0 8			
Head Office—National Savings Investment Accounts	14,499 0 0			
South Dunedin Branch	96,318 14 5			
North Dunedin Branch	52,275 14 4			
		950,620	9	5
Interest on loans	73,059	18	0
Rent	972	5	0
Valuation fees	50	8	0
Loans repaid	76,367	1	10
Charges	1	5	0
Debentures repaid	16,303	14	1
Debenture interest	38,814	13	6
Bank interest	3,304	5	6
Staff Provident Fund	133	4	3
Loss on loan on mortgage recovered	400	0	0
National Savings investment interest	7	9	4
Fines	12	16	0
		£1,223,965	12	5

PAYMENTS.		£	s.	d.
Withdrawn by depositors—	£ s. d.			
Head Office	734,030 4 1			
South Dunedin Branch	105,651 2 5			
North Dunedin Branch	60,040 7 3			
		899,721	13	9
Loan interest	106	14	2
Office furniture	944	0	0
Valuation fees	28	7	0
Trustees fees	214	0	0
Trustees valuation fees	126	0	0
Loans granted	154,728	3	9
Charges	24,025	6	8
Debentures purchased	25,000	0	0
Grants	14,300	0	0
National Savings investment stock	14,499	0	0
Balance	90,272	7	1
		£1,223,965	12	5

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31ST MARCH, 1941.

Dr.		£	s.	d.	£	s.	d.
Interest credited to depositors—	£ s. d.						
Head Office	56,416 5 0						
South Dunedin Branch	11,935 10 6						
North Dunedin Branch	7,623 12 6						
Accrued on National Savings Investment Accounts (Head Office)	81 19 3				76,057	7	3
Interest on Staff Provident Funds				392	11	3
Charges, including salaries, trustees fees, branch charges, &c.				9,693	6	8
Income-tax	12,454 17 2						
Social Security and National Security taxes	2,227 8 10				14,682	6	0
Depreciation—							
Buildings	1,500 0 0						
Office furniture	194 0 0				1,694	0	0
Balance transferred to Appropriation Account				12,251	0	11
					£114,770	12	1
Cr.		£	s.	d.	£	s.	d.
Interest on loans	72,557 14 10						
Interest on deposits	2,334 14 10						
Interest on debentures	38,758 12 8						
Interest on National Savings stock	81 19 3				113,733	1	7
Rents				1,024	14	6
Fines				12	16	0
					£114,770	12	1

APPROPRIATION ACCOUNT, 31ST MARCH, 1941.

Dr.		£	s.	d.	£	s.	d.
Losses on loans on mortgage				1,352	18	0
Transfer to Staff Provident Reserve Fund				1,000	0	0
Grants—							
Joint Council St. John Ambulance and Red Cross	500 0 0						
Red Cross, Otago Centre	250 0 0						
St. John Ambulance, Otago Centre	250 0 0						
Otago Hospital Board—Radio fund	50 0 0						
Waikouaiti Children's Health Camp	100 0 0						
King Edward Technical College	250 0 0						
Royal New Zealand Society for Health of Women and Children	1,000 0 0						
Taireri Flood Relief Fund	500 0 0						
Salvation Army	300 0 0						
Salvation Army Girls' Home Company Bay Children's Health Camp	64 0 0						
St. Mary and Anglican Boys' Home	64 0 0						
Catholic Boys' Orphanage	96 0 0						
Sisters of Mercy Orphanage	116 0 0						
Presbyterian Glendinning Home	112 0 0						
Children's Rest Home—Residential nurseries	48 0 0						
New Zealand Government (for war purposes)	10,000 0 0						
Otakou Centennial Memorial Church	500 0 0						
Balance				14,300	0	0
					225,597	17	3
					£242,250	15	3
Cr.		£	s.	d.	£	s.	d.
Balance, 1st April, 1940				229,999	14	4
Transfer from Profit and Loss Account				12,251	0	11
					£242,250	15	3