BALANCE-SHEET AS AT 31ST MARC	он, 1941.		
Liabilities,			
Amount at credit of			
43,471 depositors— £ s. d.	£	s.	$^{\mathrm{d}}$
31,670 Head Office 1,978,595 10 7			
5,705 South Dunedin Branch 412.958 8 7			
Branch 412,958 8 7 2,988 North Dunedin			
Branch 265,817 14 10			
3,108 National Savings			
Investment Accounts 14,499 0 0			
Interest accrued on			
National Savings			
Investment Accounts 81 19 3			
D-1	2,671,952		3
Debenture Premium Account Promised benefactions	20,228		2
T T T T T	$\frac{1,000}{1,165}$	10	6
Staff Provident Reserve Fund	10,325		6
Profit and Loss Appropriation Account	10,020	-0	
(subject to payment of income, Social			
Security, and National Security taxes)	225,597	17	3
	£2,930,270	17	8
•	300-000		
Assets.			
£ s. d.	£	s.	d
Office furniture 2,794 0 0	J.	ь.	u.
Less depreciation 194 0 0			
1	2,600	0	0
Land and buildings 47,000 0 0			
Less depreciation $1,500 0$			
X7-1	45,500	0	0
Valuation fees	102	16 9	$\frac{0}{6}$
Loans on mortgage 1,698,217 18 7	102	9	О
Accrued interest 13,361 5 9			
11001404 11101000 11 10,001 0 0	1,711,579	4	4
Debentures—			
New Zealand Govern-			
ment 137,385 0 0			
New Zealand Govern-			
ment (for war purposes) 25,000 0 0			
$\begin{array}{cccccccccccccccccccccccccccccccccccc$			
National Savings Invest-			
ment Stock 14,499 0 0			
Local bodies 668,810 2 11			
Accrued interest 6,570 0 11			
771 1 1 1	999,559	3	10
Fixed deposits 80,000 0 0			
Accrued interest 640 16 11	on 640	10	11
Cash in hand and at bank	80,640 $90,272$	70	11
Cash in namu and at Dank	90,412		7

A. THOMAS, Manager.
W. G. HILLIKER, Accountant.
JOHN H. F. HAMEL, President.
H. B. HART, Deputy-President.
D. C. CAMERON
JAS. W. DOVE
M. CONNELLY
A. STEEL
B. WALLS
D. G. MCMILLAN

£2,930,270 17

94

D. G. McMILLAN

We, Jas. Brown and Co. and J. S. McInnes and Sons, 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 thereof, in accordance with the requirements of the Savings-banks 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.

JAS. BROWN AND CO.
J. S. McINNES AND SONS, Auditors.

Dunedin, 24th April, 1941.

Approved-

W. NASH, 3rd June, 1941.

AUCKLAND SAVINGS-BANK.

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

RECEIPTS.

	EIPTS.				
Balance as at 1st April, 1940 (cash i	n hand	£	s.	d.
and at Bank of New Zealan	d)		1,140,353	0	2
Received from depositors			4,959,647	-	6
Provident Fund Contribution	s (emi		-,000,01.		
on military service)	1		49	10	11
Mortgagors' suspense			8,457	6	4
Interest on mortgages			181,221	3	ĩ
Interest on New Zealand	Gover	nment		-	_
Inscribed Stock			126,906	5	0
Interest on local body debents	ures		65,663	4	2
Interest on Bank of New Zeal		urrent	.,		
Account			22,972	0	3
Mortgage principal repaid			310,448	17	10
Local body debentures repaid			47,154	4	2
Rent			869	5	ō
Mortgage inspection fees			868		6
Mortgage sundries			8,392	5	4
Debenture interest suspense			75		6
Home safes hire fees			135	5	Ö
Safe custody fees			134	5	Ŏ.
Exchange and commissions	• •		307		3
Bad debts recovered			5,899		ĭ
Securities realization			8,047		î
National Savings deposits			46,412	4	3
National Savings-Interest S			,	_	
count	· and promi		67	14	7
National Savings Bonds			11,839		6
		• •			
			£6,945,923	14	6
PAY	MENTS	•	£	s.	d.
	MENTS	•			
Repaid to depositors	MENTS		4,673,174	16	0
Repaid to depositors Mortgagors' suspense	MENTS		4,673,174 8,919	16 2	0 10
Repaid to depositors Mortgagors' suspense Advances on mortgage			4,673,174	16 2	0
Repaid to depositors Mortgagors' suspense Advances on mortgage Advances on New Zealand G			4,673,174 8,919 282,308	16 2 19	0 10 3
Repaid to depositors Mortgagors' suspense Advances on mortgage Advances on New Zealand G Inscribed Stock	 lovern	ment	4,673,174 8,919 282,308 356,678	16 2 19	0 10 3
Repaid to depositors Mortgagors' suspense Advances on mortgage Advances on New Zealand G Inscribed Stock	 lovern	ment	4,673,174 8,919 282,308 356,678 5,600	16 2 19 13 0	0 10 3 9 0
Repaid to depositors Mortgagors' suspense Advances on mortgage Advances on New Zealand G Inscribed Stock	 lovern	ment	4,673,174 8,919 282,308 356,678 5,600 47,064	16 2 19 13 0 12	$\begin{array}{c} 0 \\ 10 \\ 3 \\ \\ 9 \\ 0 \\ 2 \end{array}$
Repaid to depositors Mortgagors' suspense Advances on mortgage Advances on New Zealand G Inscribed Stock	overn	ment	4,673,174 8,919 282,308 356,678 5,600	16 2 19 13 0	0 10 3 9 0
Repaid to depositors Mortgagors' suspense Advances on mortgage Advances on New Zealand G Inscribed Stock	overn	ment	4,673,174 8,919 282,308 356,678 5,600 47,064 46,805	16 2 19 13 0 12 2	$\begin{array}{c} 0 \\ 10 \\ 3 \\ \\ 9 \\ 0 \\ 2 \\ 5 \end{array}$
Repaid to depositors Mortgagors' suspense Advances on mortgage Advances on New Zealand G Inscribed Stock	overn	ment	4,673,174 8,919 282,308 356,678 5,600 47,064 46,805 8,313	16 2 19 13 0 12 2	0 10 3 9 0 2 5
Repaid to depositors	overn	ment	4,673,174 8,919 282,308 356,678 5,600 47,064 46,805 8,313 280	16 2 19 13 0 12 2 15 3	0 10 3 9 0 2 5
Repaid to depositors Mortgagors' suspense Advances on mortgage Advances on New Zealand G Inscribed Stock	overn	ment	4,673,174 8,919 282,308 356,678 5,600 47,064 46,805 8,313 280 776	16 2 19 13 0 12 2 15 3	$ \begin{array}{c} 0 \\ 10 \\ 3 \end{array} $ $ \begin{array}{c} 9 \\ 0 \\ 2 \\ 5 \end{array} $ $ \begin{array}{c} 5 \\ 1 \\ 7 \end{array} $
Repaid to depositors	overn	ment	4,673,174 8,919 282,308 356,678 5,600 47,064 46,805 8,313 280 776 25	16 2 19 13 0 12 2 15 3 1 0	$ \begin{array}{c} 0 \\ 10 \\ 3 \end{array} $ $ \begin{array}{c} 9 \\ 0 \\ 2 \\ 5 \end{array} $ $ \begin{array}{c} 5 \\ 1 \\ 7 \\ 0 \end{array} $
Repaid to depositors	overn	ment	4,673,174 8,919 282,308 356,678 5,600 47,064 46,805 8,313 280 776 25 3,050	16 2 19 13 0 12 2 15 3 1 0 0	0 10 3 9 0 2 5 5 1 7 0 0
Repaid to depositors	dovern	ment	4,673,174 8,919 282,308 356,678 5,600 47,064 46,805 8,313 280 776 25 3,050 8,566	16 2 19 13 0 12 2 15 3 1 0 0 0 0	0 10 3 9 0 2 5 5 1 7 0 0 2
Repaid to depositors Mortgagors' suspense Advances on mortgage Advances on New Zealand G Inscribed Stock	dovern	ment	4,673,174 8,919 282,308 356,678 5,600 47,064 46,805 8,313 280 776 25 3,050 8,566 1,171	16 2 19 13 0 12 2 15 3 1 0 0 0 8	$ \begin{array}{c} 0 \\ 10 \\ 3 \end{array} $ $ \begin{array}{c} 9 \\ 0 \\ 2 \\ 5 \end{array} $ $ \begin{array}{c} 5 \\ 1 \\ 7 \\ 0 \\ 2 \\ 0 \end{array} $
Repaid to depositors	dovern	ment	4,673,174 8,919 282,308 356,678 5,600 47,064 46,805 8,313 280 776 25 3,050 8,566 1,171	16 2 19 13 0 12 2 15 3 1 0 0 8 18	$\begin{matrix} 0 \\ 10 \\ 3 \\ \end{matrix} \\ \begin{matrix} 9 \\ 0 \\ 2 \\ 5 \\ \end{matrix} \\ \begin{matrix} 5 \\ 1 \\ 7 \\ 0 \\ 0 \\ 2 \\ 0 \\ 0 \end{matrix}$
Repaid to depositors	Hovern	ment es ecurity	4,673,174 8,919 282,308 356,678 5,600 47,064 46,805 8,313 280 776 25 3,050 8,566 1,171	16 2 19 13 0 12 2 15 3 1 0 0 0 8	$ \begin{array}{c} 0 \\ 10 \\ 3 \end{array} $ $ \begin{array}{c} 9 \\ 0 \\ 2 \\ 5 \end{array} $ $ \begin{array}{c} 5 \\ 1 \\ 7 \\ 0 \\ 2 \\ 0 \end{array} $
Repaid to depositors Mortgagors' suspense Advances on mortgage Advances on New Zealand G Inscribed Stock Advances on local body deb Charges Income-tax Social Security and Nation taxes Buildings and property Furniture and fittings. Rent Donations Mortgage sundries Debenture premiums and cha Debenture interest suspense Securities realization National Savings—New Zeali	Hovern	ment es ecurity	4,673,174 8,919 282,308 356,678 5,600 47,064 46,805 8,313 280 776 25 3,050 8,566 1,171 327 5,129	16 2 19 13 0 12 2 15 3 1 0 0 0 8 18 0	0 10 3 9 0 2 5 5 1 7 0 0 2 0 0 2 0 0 0 0 0 0 0 0 0 0 0 0 0
Repaid to depositors	Hovern	ment es ecurity	4,673,174 8,919 282,308 356,678 5,600 47,064 46,805 8,313 280 776 25 3,050 8,566 61,171 327 5,129 46,000	16 2 19 13 0 12 2 15 3 1 0 0 0 8 18 0	0 10 3 9 0 2 5 5 5 1 7 0 0 2 0 0 4 0
Repaid to depositors	dovern	ment es ecurity overn-	4,673,174 8,919 282,308 356,678 5,600 47,064 46,805 8,313 280 776 25 3,050 8,566 1,171 327 5,129	16 2 19 13 0 12 2 15 3 1 0 0 0 8 18 0	0 10 3 9 0 2 5 5 1 7 0 0 2 0 0 2 0 0 0 0 0 0 0 0 0 0 0 0 0
Repaid to depositors Mortgagors' suspense Advances on mortgage Advances on New Zealand G Inscribed Stock Advances on local body deb Charges Income-tax Social Security and Nation taxes Buildings and property Furniture and fittings Rent Donations Mortgage sundries Debenture premiums and cha: Debenture interest suspense Securities realization National Savings—New Zeala ment Inscribed Stock National Savings Bonds Balance, current account	dovernous Services Se	ment es ecurity dovern s. d.	4,673,174 8,919 282,308 356,678 5,600 47,064 46,805 8,313 280 776 25 3,050 8,566 61,171 327 5,129 46,000	16 2 19 13 0 12 2 15 3 1 0 0 0 8 18 0	0 10 3 9 0 2 5 5 5 1 7 0 0 2 0 0 4 0
Repaid to depositors	centure contact contac	ment es cecurity cocordinates dovernament s. d. 9 9 9	4,673,174 8,919 282,308 356,678 5,600 47,064 46,805 8,313 280 776 25 3,050 8,566 61,171 327 5,129 46,000	16 2 19 13 0 12 2 15 3 1 0 0 0 8 18 0	0 10 3 9 0 2 5 5 5 1 7 0 0 2 0 0 4 0
Repaid to depositors	dovernous Services Se	ment es cecurity cocordinates dovernament s. d. 9 9 9	4,673,174 8,919 282,308 356,678 5,600 47,064 46,805 8,313 280 776 25 3,050 8,566 1,171 327 5,129 46,000 11,839	16 2 19 13 0 12 2 15 3 1 0 0 0 8 18 0 0 12	0 10 3 9 0 2 5 5 1 7 0 0 2 0 0 4 0 6
Repaid to depositors	centure contact contac	ment es cecurity cocordinates dovernament s. d. 9 9 9	4,673,174 8,919 282,308 356,678 5,600 47,064 46,805 8,313 280 776 25 3,050 8,566 61,171 327 5,129 46,000	16 2 19 13 0 12 2 15 3 1 0 0 0 8 18 0	0 10 3 9 0 2 5 5 5 1 7 0 0 2 0 0 4 0
Repaid to depositors	centure contact contac	ment es cecurity cocordinates dovernament s. d. 9 9 9	4,673,174 8,919 282,308 356,678 5,600 47,064 46,805 8,313 280 776 25 3,050 8,566 1,171 327 5,129 46,000 11,839	16 2 19 13 0 12 2 15 3 1 0 0 0 8 18 0 12 12 15 15 16 17 19 18 18 18 18 18 18 18 18 18 18 18 18 18	0 10 3 9 0 2 5 5 5 1 7 0 0 2 0 0 2 0 0 0 0 0 0 0 0 0 0 0 0 0
Repaid to depositors	centure contact contac	ment es cecurity cocordinates dovernament s. d. 9 9 9	4,673,174 8,919 282,308 356,678 5,600 47,064 46,805 8,313 280 776 25 3,050 8,566 1,171 327 5,129 46,000 11,839	16 2 19 13 0 12 2 15 3 1 0 0 0 8 18 0 12 12 15 15 16 17 19 18 18 18 18 18 18 18 18 18 18 18 18 18	0 10 3 9 0 2 5 5 1 7 0 0 2 0 0 4 0 6

F. E. SUTHERLAND, Manager.

We hereby certify that we have examined the above statement of the receipts and payments of the Auckland Savingsbank, 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 four hundred and thirty-nine thousand eight hundred and ninety-three pounds nine shillings (£1,439,893 9s.).

E. ANDERSON President.
J. W. SAUNDERS, Deputy-President.
OLIVER NICHOLSON
E. A. BROWN
ALEXR. HARRIS
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. Auditors. N. A. DUTHIE, F.P.A.N.Z.