Home safes fees refunded 2	Savings-bank withdrawals Provident Fund Mortgagors' Suspense Account Mortgage advances New Zealand Government inscrib National Savings bonds investme Local-body investments Exchange Income and social security taxes Furniture and fittings Home safes fees refunded Rent Donations Mortgage sundries Premiums and charges on investn Interest Suspense Account on inv	·· ·· ·· ed stock		9,178,261 5,210 1,334 637,737 505,473 3,897 16,389	0 0 0 10 7 7	d. 3 10 9
Savings-bank withdrawals	Savings-bank withdrawals Provident Fund Mortgagors' Suspense Account Mortgage advances New Zealand Government inscrib National Savings bonds investme Local-body investments Exchange Income and social security taxes Furniture and fittings Home safes fees refunded Rent Donations Mortgage sundries Premiums and charges on investn Interest Suspense Account on inv	·· ·· ·· ed stock		9,178,261 5,210 1,334 637,737 505,473 3,897 16,389	0 0 0 10 7 7	$\begin{smallmatrix} 3\\10\\9\end{smallmatrix}$
Savings-bank withdrawals 9,178,261 0	Provident Fund Mortgagors' Suspense Account Mortgage advances New Zealand Government inscrib National Savings bonds investme Local-body investments Charges Exchange Income and social security taxes Furniture and fittings Home safes fees refunded Rent Donations Mortgage sundries Premiums and charges on investn Interest Suspense Account on inv	ed stock nts		9,178,261 5,210 1,334 637,737 505,473 3,897 16,389	0 0 0 10 7 7	$\begin{smallmatrix} 3\\10\\9\end{smallmatrix}$
Mortgagors Suspense Account	Mortgagors' Suspense Account Mortgage advances New Zealand Government inscrib National Savings bonds investme Local-body investments Charges Exchange Income and social security taxes Furniture and fittings Home safes fees refunded Rent Donations Mortgage sundries Premiums and charges on investn Interest Suspense Account on inv	ed stock nts		1,334 637,737 505,473 3,897 16,389	10 7 17	9
Mortgage advances	Mortgage advances New Zealand Government inscrib National Savings bonds investme Local-body investments Charges Exchange Income and social security taxes Furniture and fittings Home safes fees refunded Rent Donations Mortgage sundries Premiums and charges on investn Interest Suspense Account on inv	ed stock nts 		637,737 505,473 3,897 16,389	7 17	
National Savings bonds investments	National Savings bonds investme Local-body investments Charges Exchange Income and social security taxes Furniture and fittings Home safes fees refunded Rent Donations Mortgage sundries Premiums and charges on investm Interest Suspense Account on inv	ed stock nts 		3,897 16,389		•
Local-body investments	Local-body investments Charges	nts 		16,389	8	11
Charges	Charges		• •	mm ^ ~ ~ ~	11	9
Income and social security taxes 96, 204 9 Furniture and fittings 684 5 Home safes fees refunded 2 0 Rent 25 0 Rent 2,000 0 Mortgage sundries 325 00 Mortgage sundries 360 12 11 3 11 3 11 3 11 3 1 1	Income and social security taxes Furniture and fittings Home safes fees refunded Rent Donations Mortgage sundries Premiums and charges on investn Interest Suspense Account on inv			75,862	10	8
Furniture and fittings	Furniture and fittings Home safes fees refunded Rent Donations Mortgage sundries Premiums and charges on investn Interest Suspense Account on inv	••				$\frac{9}{2}$
Rent	Rent Donations Mortgage sundries Premiums and charges on investn Interest Suspense Account on inv					
Donations	Donations Mortgage sundries Premiums and charges on investn Interest Suspense Account on inv					0
Mortgage sundries	Premiums and charges on investment Interest Suspense Account on inv	• •				0
Interest Suspense Account	Interest Suspense Account on inv			844	6	5
Securities Réalization Account 11 3 National Savings interest and repayments 246,195 1 National Savings interest and repayments 256,329 0 5,329 0 Earthquake and war-damage insurance 257 2 2 2 2 2 2 2 2 2						0
New Zealand Government inscribed stock	Securities Realization Account			11	3	9
New Zealand Government inscribed stock Sonds Son	National Savings interest and rep	ayments	• •	246,195	1	1
Bonds	New Zealand Government inscr	ibed stock		283,000	0.	0
Mortgage securities inspections Salance, Current Account £ s. d.				5,329	0	0
Balance, Current Account	Mortgage securities inspections	rance	• •			$\frac{4}{2}$
PROFIT AND LOSS ACCOUNT FOR YEAR ENDED 31ST MARCH, 19 Dr. Interest on—	Balance, Current Account,			, , , , , , , , , , , , , , , , , , , ,		
PROFIT AND LOSS ACCOUNT FOR YEAR ENDED 31ST MARCH, 19 Dr. Interest on—	Balance, cash in hand	359,751 16 79.369 10	2 11			
PROFIT AND LOSS ACCOUNT FOR YEAR ENDED 31ST MARCH, 19 Dr. Dr.				1,439,121	7	1
PROFIT AND LOSS ACCOUNT FOR YEAR ENDED 31ST MARCH, 19 Dr. Dr.			£1	12 503 365	15 1	_
Dr. Interest on—			J	12,505,505	10 1	=
Dr. Interest on—						
Dr. Interest on—						
Dr. Interest on—	PROFIT AND LOSS ACCOUNT FOR	VEAR EN	DED 3	Ism Marcu	10/	f Q
Depositors' closed accounts 2471,114 7 3 3 479,974 3 6,024 1			0111	101 11111011	, 101	
Depositors' open accounts 471,114 7 3 479,974 3 6,024 1					s. (d.
Provident Fund	Depositors' closed accounts Depositors' open accounts					
Charges		T/1,117			3	0
Ordinary		•	•	6,024	1 1	.1
Provident Fund		75,500	18 3	3		
Depreciation on— Buildings	D.,			3	• •	
Buildings	Depreciation on—			- 82,914	18	9
Office calculating and book-keeping machines	Buildings	3,000				
Reeping machines		451	5 10)		
Net profit		450	0 0)		
Net profit					5 1	
### Cr. Interest on—		••	• •	0F 100		3 5
Cr. Interest on— £ s. d. £ s. Bank of New Zealand Current Account 18,790 11 3 New Zealand Government inscribed stock 496,942 15 10 National Savings bonds 2,371 5 9 Local-body debentures 48,365 11 10 Mortgages 153,532 9 3 Rent 856 0 Safe custody fees 130 15 Exchange and commissions 1,560 4 Bad debts recovered 2,708 0 Profit on security realized 260 1 £725,517 15		• •	• •			
Interest on—				£725,517	15	2
Interest on—	Cr.					_
Account	Interest on—	£	s. d.	£	s. ć	1.
New Zealand Government inscribed stock		18 700	11 2	·		
National Savings bonds 2,371 5 9		10,100	0	'		
Local-body debentures						
Mortgages						
Rent						_
Safe custody fees	Rent					0
Bad debts recovered	Safe custody fees			130	15	9
Profit on security realized		• •	٠.			$\frac{5}{0}$
Appropriation Account for Year Ended 31st March, 1949 Dr .		• • • • • • • • • • • • • • • • • • • •				ĭ
Appropriation Account for Year Ended 31st March, 1949 Dr .				£795 517	15	2
Dr.	•			1120,011	10 .	_
Dr.						
Dr.						
Dr.	APPROPRIATION ACCOUNT FOR V	EAR ENDE	D 31s	T MARCH. 1	949	
Premiums, &c., on Government inscribed stock and £ s.						
1-ht1	3.1					- 1
debenture purchases 1,008 7 Interest accrued on Government inscribed stock					7 :	9
and debenture purchases 960 12	and debenture purchases			960	12	0
Provision for donations 18,000 0 Balance to Reserve Fund 75,780 8		• •				$_{2}^{0}$
Balance to Reserve Fund	salation to Iveselve I and	••	• • •			-
£95,749 7 I				£95,749	7 1	1
				· · · · · · · · · · · · · · · · · · ·		-
Cr. £ s. d. £ s.		£	s. d.	£	s. d	ı.
Balance, 1st April, 1948 17,166 10 8	Balance, 1st April, 1948					
Less Donations paid during the year $2,000 0 0$		2,000	0 0			
15,166 10						8
Provision for donations (so appropriated 1040) 10 000 0	v					0
Provision for taxation (over-provision 1042) 5 400 10 1	Provision for donations (re-approp	riated 1949				
Provision for taxation (over-provision, 1948)	Provision for donations (re-approp Provision for taxation (over-provis	oriated 1949 ion, 1948)	•••	5,400	10 10	
Provision for taxation (over-provision, 1948)	Provision for donations (re-approp Provision for taxation (over-provis	riated 1949 ion, 1948)	•••	$ \begin{array}{r} 5,400 \\ 65,182 \end{array} $	10 10	0 5 -

BALANCE-SHEET	AS AT 31ST	Ma	RCI	н, 1949		
Depositors' balances—	£	s.	d.		s.	d
Savings-bank Department	20,667,658					
Thrift Clubs Department	267,056	14	8			
Penny Bank Department	5,141					
Schools' Banks Department	51,339	2	1	•		
Ordinary depositors' tota	J			20,991,195	8	0
National Savings depositors'	£	s.	d.			·
total	2,618,505	2	7			
Add: National Savings						
Interest Suspense Account	46 054	1 P				
count	46,874	19	2	2,665,379	17	9
Other liabilities—				2,000,010	1.	9
Staff Provident Fund	128,424	8	1			
Provision for taxation	87,520		3			
Provision for donations	18,000	0	0			
Total of other liabilities				233,945	7	4
	••	•	•	200,940		
Total of liabilities and prov	isions			23,890,520		1
Reserve Fund	• •	•		1,400,780	8	2
				£25,291,301	1	3
				220,201,001		
Current assets—	£	s.	d.	£	s.	d.
Cash in hand and at bankers	1,391,741	9	4			
Interest due and accrued on investments, &c	165,880	10	7			
on investments, &c	105,000	14				
Total current assets				1,557,622	1	11
Investments—						
New Zealand Government	£	S.	d.			
inscribed stock National Savings bonds	16,194,818 $76,501$		6			
Local-body debentures	1,261,097		4			
First mortgages on free-	1,201,001		-			
hold property	3,468,331	6	10			
Total investments				91 000 740	,	7
Total investments	••	•	•	21,000,749	1	7
Total of current assets and in	vestments			22,558,371	3	6
National Savings securities—						
New Zealand Government	£ 000	s.	d. 0			
inscribed stock Cash in hand	2,618,000 $47,379$		9			
Coosii iii iiaiiq	±1,010	1,				
Total securing National Sav	ings deposit	tors	٠.	2,665,379	17	9
Total of aument a sector in market			•	05 000 551	1	
Total of current assets, investm Fixed assets, at cost less	ents, and sec	urit	ies	25,225,751	1	3
depreciation—	£	s.	d.			
Premises and property Furniture and fittings				60,000	0	0
Furniture and fittings	9,330	17	8			
Less depreciation reserve	6,830	17	8	0. 200		
Office coloulating and hook				2,500	0	0
Office calculating and book- keeping machines	7,412	0	8			
Less depreciation reserve	2,412	ő	8			
				5,000	0	0
Home safes	1,230	0	4			
Less depreciation reserve	1,180	0	4	50	^	^
-				50	0	0
			£	25,291,301	1	3
T	DITTION AND	ь.	- 7	1.34		-

F. E. SUTHERLAND, General Manager.

We hereby certify that, to the best of our belief, the above balance-sheet is correct—

E. DAVIS, President.
ALEX. HARRIS, Deputy President.
G. W. SANDERS
W. H. RICE
E. ANDERSON
R. F. BARTER
W. T. ANDERTON
O. NICHOLSON
P. RICHARDSON
T. F. ANDERSON
The suditors of the Auckleiche Service o

We, the undersigned, being the auditors of the Auckland 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-banks oas to exhibit a true and correct view of the state of the savings-banks' affairs as at the 31st March, 1949, 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 31st March, 1949; (3) that we have obtained all the information and explanations we have required; (4) that the Manager has certified that all the requirements of the Savings-banks Act, 1908, and amendments, have been complied with excepting the provisions of section 18, subsection (1), and also sections 20 and 50 of the principal Act, which have been observed to the extent that is practicable.

F. C. BUDDLE, A.P.A.N.Z. Anditors.

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

Auckland.

Approved-

C. J. ATKIN, Second Assistant Secretary to the Treasury, 28th July, 1949.