PROFIT AND LOSS ACCOUNT FOR	YEAR EN	DED	318	ST MARCH	i, 1	951
Dr. Interest added on depositors clos	sed £	s.	d.	£		d.
accounts	17	7 13	8 1		13.	u.
Interest on open accounts	9,19	00	9 0		7	,
Charges				9,368 $2,400$		$\frac{1}{7}$
Depreciation—	·		o: 0	•		
Buildings Office furniture			$egin{smallmatrix} 0 & 0 \ 2 & 10 \end{smallmatrix}$			
				81	2	10
Provision for taxation Less overestimated last year	$ \begin{array}{ccc} & 2,30 \\ & 2 \end{array} $	$\frac{10}{7}$ 1:	$\begin{array}{ccc} 7 & 5 \\ 5 & 2 \end{array}$			
•		. 1		2,272	12	3
Net profit to Appropriation Account	· · ·			2,760	13	10
				£16,883	9	7
Cr. Interest on fixed deposits				£ 501	s.	d. 3
Interest on fixed deposits Interest on New Zealand Governme	nt inscrib	ed s	tock		10	3 4
Interest on National Savings Inv					_	
and bonds	· · · · · · · · · · · · · · · · · · ·		• •	$\frac{209}{582}$	9	$\frac{0}{11}$
Interest on Post-office Savings-bank				2	9	
Interest on mortgages	• • •		٠.	11,271		7
Rents	• •		• • •	78	0	0
				£16,883	9	7
D				37		
PROFIT AND LOSS APPROPRIATION 31ST MARC		NT	FOR	YEAR I	LND	ED
Dr.	*			£	s.	d.
Donations Balance transferred to Reserve Fu	 ınd			0.010		0 10
Transfer of this series to the serve Pr			•			
				£2,760	13	10
Cr.				£	s.	d.
Net profit from Profit and Loss Acco	unt					
				£2,760	13	10
•				22,100	10	
Balance-sheet as a	r 31st I	IAR	OH,	1951		
			,	£	s.	d.
Depositors' balances (2,898) Current liabilities: Provision for	torotion		• •	408,780		3 5
Reserve Fund				2,300 $46,985$	6	0
			•	C450 066	11	
				£458,066	11	8
Current assets—	£	s.	d.	£	s.	d.
Cash in hand and at bankers	22,905	. 8	8			
Interest due and accrued on investments, mortgages,						
&c	1,637	13	2			
National Savings Investment	1 190	14	,			
Account Total current assets	1,139	14		25,682	15	11
Investments—				,		
New Zealand Government in- scribed stock	154,936	17	7			
National Savings bonds	13,000		ò			
Local-body debentures	16,349	12	7			
First mortgages on freehold property						
	245,658	16	9			11
m 1 3 C 1 1 1 1 1	245,658	16	9	429,945	6	
Total of current assets and	245,658	16	9 .			10
investments Fixed assets at cost, less depre-	245,658	16	9	429,945 455, 6 28		10
Fixed assets at cost, less depreciation—						10
investments Fixed assets at cost, less depreciation— Premises and property Office furniture and fittings.	1,659					10
investments Fixed assets at cost, less depreciation— Premises and property Office furniture and fittings, £382, 178, 10d.: plus addi-						10
investments Fixed assets at cost, less depreciation— Premises and property Office furniture and fittings, £382, 178, 10d.: plus addi-						10
investments Fixed assets at cost, less depreciation— Premises and property Office furniture and fittings.	1,659		0	455,628	2	
Fixed assets at cost, less depreciation— Premises and property Office furniture and fittings, £382 17s. 10d.; plus additions, £444 3s. 10d.; total, £827 1s. 8d.; less deprecia-	1,659	10	0		2	
Fixed assets at cost, less depreciation— Premises and property Office furniture and fittings, £382 17s. 10d.; plus additions, £444 3s. 10d.; total, £827 1s. 8d.; less deprecia-	1,659	10	0	455,628	2	
investments Fixed assets at cost, less depreciation— Premises and property Office furniture and fittings, £382 17s. 10d.; plus additions, £444 3s. 10d.; total, £827 1s. 8d.; less depreciation, £48 2s. 10d. Total fixed assets	778	10	0	455,628 2,438	8 11	10

D. M. PETTIGREW, President. W. HOUSTON, Manager.

413 | Balance

I, the undersigned, being the auditor of the Hokitika Savingsbank, appointed in terms of section 29 (3) of the Trustee Savingsbanks Act, 1948, report: (1) That I have examined the books, accounts, and vouchers of the bank and have received all the information and explanations I have required; (2) I have verified the cash, investments, securities, and assets of the bank as at 31st March, 1951; (3) The Manager has certified that, to the best of his knowledge and belief, all the requirements of the Trustee Savings-banks Act, 1948, and regulations thereunder, have been complied with.

complied with.

In my opinion, the above balance-sheet is drawn up so as to exhibit a true and correct view of the state of affairs of the Hokitika Savings-bank according to the best of my information and the explanations given to me and as shown by the books of the bank.

W. J. GUTBERLET, A.P.A.N.Z., Auditor.

Hokitika, 25th May, 1951.

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	NEDIN S					
STATEMENT of recei	pts and	payment	s for	year ended	3	lst
March, 1951 :—	RECEI					
Balance				£ 314,369	s.	d. 3
Lodged by depositors	• •	• •		2,563,611		5
Loan interest		ent Acce		254,357 94,614	0	$\frac{1}{5}$
Debenture interest	• •			103,321	9	4
Bank interest National Savings interest	• •	• •	• •	$2,850 \\ 56,472$	0	$\frac{6}{9}$
Loans repaid	• • •			319,672	13	7
Debentures repaid Refunds, commission, &c.		• •	• •	120,792 $2,168$	$\frac{16}{3}$	$\frac{8}{6}$
Rents				1,020	7	2
Fines Staff Provident Fund		• •	• •	11 455	$\frac{7}{10}$	$\frac{6}{2}$
National Savings bonds on	imprest			8,801	0	0
Sales of Government stock		• •	• •	18,910	10	0
				£3,861,430	0	4
Balance				CORE RAE	c	3
Dalance		• •	• •	£265,645	6	0
	Рачме	NTS		£	s.	d.
Withdrawn by depositors		÷. ,		2,645,057		5
Withdrawn National Accounts	Savings	investi	nent	225,721	4	4
Charges	, · ·	• •		24,719	4	2
Income and social security Loans granted	taxes		• •	$\frac{25,422}{328,403}$	16 4	$rac{2}{4}$
Debentures purchased			٠.	311,703	2	6
National Savings bonds on Grants	imprest		• •	8,951 5,000	0	0
Loan interest				112		
Office furniture Debenture interest	• •		• •	$\frac{268}{1,487}$		$\frac{3}{6}$
Staff Provident Fund			• •	26	12	7
Sales of Government stock Balance		• •	• •	18,9101 $265,645$	6	$\frac{0}{3}$
						4
				£3,861,430	0	4:
PROFIT AND LOSS ACCOUNT	T FOR Y	EAR EN	DED 3	Blst March,	19	51
Dr. Interest credited to dep	ositors'	£		l. £ s	з.	d.
open accounts		130,582		i. z ; 7	5.	u.
Interest credited to dep		5,092	1	8		
closed accounts	• • •					
				-135,674		
Interest on Staff Provident		•	•	- 135,674 1 706		3 8
Charges and administ expenses		•	•		4	8
Charges and administ expenses	ration 	•	•	706	4	8
Charges and administ expenses	ration 	1,000	. 0	706 25,189 1 0 3	4 10	8 11
Charges and administ expenses . Depreciation—Buildings Office furniture	ration	1,000 1,268	0 18	706 $25,189$ 0 3 $ 2,268$ $23,853$	4 10	8
Charges and administ expenses Depreciation— Buildings	ration	1,000 1,268	0 18	706 $25,189$ 0 3 $ 2,268$ $23,853$	4 10 18	8 11 3
Charges and administ expenses . Depreciation—Buildings Office furniture	ration	1,000 1,268	0 18	706 $25,189$ 0 3 $ 2,268$ $23,853$	4 10 18 9 2	8 11 3 6
Charges and administ expenses	ration	1,000 1,268	0 18	706 25,189 1 0 3 - 2,268 1 23,853 17,183 £204,875 1	4 10 18 9 2 17	8 11 3 6 8
Charges and administ expenses	ration	1,000 1,268	0 18	706 25,189 1 0 3 - 2,268 1 23,853 tt 17,183 £204,875 1 £ 201,643 1	4 10 18 9 2 17 s.	8 11 3 6 8 -3 d. 7
Charges and administ expenses	ration	1,000 1,268	0 18	$ \begin{array}{r} 706 \\ 25,189 \\ 0 \\ 3 \\ - 2,268 \\ 23,853 \\ 17,183 \\ \hline £204,875 \\ \hline £ 201,643 \\ . 11 \end{array} $	4 10 18 9 2 17 s.	8 11 3 6 8
Charges and administ expenses	tration tion Acco	1,000 1,268	0 18	706 25,189 1 0 3 - 2,268 1 23,853 tt 17,183 £204,875 1 £ 201,643 1	4 10 18 9 2 17 s. 11 7 4	8 11 3 6 8 -3 d. 7
Charges and administ expenses Depreciation— Buildings Office furniture Provision for taxation Profit and Loss Appropriate Cr. Investment interest Fines Rents	ration	1,000 1,268	0 18	$ \begin{array}{r} 706 \\ 25,189 \\ 3 \\ - 2,268 \\ 23,853 \\ t 17,183 \\ \hline £204,875 \\ \hline £ 201,643 \\ 11 \\ 1,050 \\ \end{array} $	4 10 18 9 2 17 8. 11 7 4 14	8 11 3 6 8 3 d. 7 6 2
Charges and administ expenses Depreciation— Buildings Office furniture Provision for taxation Profit and Loss Appropriate Cr. Investment interest Fines Rents	ration	1,000 1,268	0 18	$ \begin{array}{c} 706 \\ \hline 25,189 \\ \hline 0 \\ \hline 3 \\ \hline 2,268 \\ \hline 23,853 \\ \hline 17,183 \\ \hline £204,875 \\ \hline £ 201,643 \\ \vdots \\ 1,050 \\ \hline 2,170 \\ \hline \end{cases} $	4 10 18 9 2 17 8. 11 7 4 14	8 11 3 6 8 3 d. 7 6 2 0
Charges and administ expenses Depreciation— Buildings Office furniture Provision for taxation Profit and Loss Appropriate Cr. Investment interest Fines Rents Commission, refunds, &c.	cration	1,000 1,268 		$ \begin{array}{c} 706 \\ 25,189 \\ 0 \\ 3 \\ - 2,268 \\ 23,853 \\ 17,183 \\ \underbrace{2204,875}_{£204,875} \\ 1 \\ 1,050 \\ 2,170 \\ \underbrace{2204,875}_{£204,875} \\ \end{array} $	4 10 18 9 2 17 s. 11 7 4 14	8 11 3 6 8 3 d. 7 6 2 0 3
Charges and administ expenses Depreciation— Buildings Office furniture Provision for taxation Profit and Loss Appropriate Cr. Investment interest Fines Rents Commission, refunds, &c.	cration	1,000 1,268 		$ \begin{array}{c} 706 \\ 25,189 \\ 0 \\ 3 \\ - 2,268 \\ 23,853 \\ 17,183 \\ \underbrace{2204,875}_{£204,875} \\ 1 \\ 1,050 \\ 2,170 \\ \underbrace{2204,875}_{£204,875} \\ \end{array} $	4 10 18 9 2 17 s. 11 7 4 14	8 11 3 6 8 3 d. 7 6 2 0
Charges and administ expenses Depreciation— Buildings Office furniture Provision for taxation Profit and Loss Appropriate Cr. Investment interest Fines Rents Commission, refunds, &c. Profit and Loss Approf	cration	1,000 1,268 		706 25,189 1 0 3 - 2,268 1 23,853 17,183 £204,875 1 1 1,050 2,170 1 £204,875 1 £204,875 1 £204,875 1	4 10 18 9 2 17 s. 11 7 4 14 17 951 s. 0	8 11 3 6 8 3 d. 7 6 2 0 3
Charges and administ expenses Depreciation— Buildings Office furniture Provision for taxation Profit and Loss Appropriate Cr. Investment interest Fines Rents Commission, refunds, &c. PROFIT AND LOSS APPRODE	cration	1,000 1,268 		706 25,189 1 0 3 - 2,268 1 23,853 17,183 £204,875 1 £ . 201,643 1 . 1,050 2,170 : £204,875 : £304,875 : £304,875 :	4 10 18 9 2 17 s. 11 7 4 14 17 951 s.	8 11 3 6 8 3 d. 7 6 2 0 3
Charges and administ expenses Depreciation— Buildings Office furniture Provision for taxation Profit and Loss Appropriate Cr. Investment interest Fines Rents Commission, refunds, &c. Profit and Loss Approf	cration	1,000 1,268 		706 25,189 1 0 3 - 2,268 1 23,853 17,183 £204,875 1 1 1,050 2,170 1 £204,875 1 £204,875 1 £204,875 1	4 10 18 9 2 17 s. 11 7 4 14 17 951 s. 0	8 11 3 6 8 3 d. 7 6 2 0 3
Charges and administ expenses Depreciation— Buildings Office furniture Provision for taxation Profit and Loss Appropriate Cr. Investment interest Rents Rents Commission, refunds, &c. PROFIT AND Loss Appropriate Provision for grants Reserve Fund Cr.	cration	1,000 1,268 		706 25,189 1 0 3 - 2,268 1 23,853 17,183 £204,875 1 £ . 201,643 1 . 11 1,050 . 2,170 £204,875 1 £ . 204,875 1 £ £ . 10,1050 £ £ . 2170 £ £ . 2170 £ £ . 12,183 £ £ . 17,183	18 9 2 17 8. 11 7 4 14 17 951 8. 0 2 2 8.	8 11 3 6 8 3 d. 7 6 2 0 3 d. 0 8 8 d.
Charges and administ expenses Depreciation— Buildings Office furniture Provision for taxation Profit and Loss Appropriate Cr. Investment interest Fines Rents	cration	1,000 1,268 		706 25,189 1 0 3 - 2,268 1 23,853 17,183 £204,875 1 £ . 201,643 1 . 11 . 1,050 . 2,170 £204,875 1 £ . 5,000 . 12,183 £17,183	18 9 2 17 s. 11 7 4 14 17 951 s. 0 2 2	8 11 3 6 8 3 d. 7 6 2 0 3 3 d. 0 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8
Charges and administ expenses Depreciation— Buildings Office furniture Provision for taxation Profit and Loss Appropriate Cr. Investment interest Rents Rents Commission, refunds, &c. PROFIT AND Loss Appropriate Provision for grants Reserve Fund Cr.	cration	1,000 1,268 		706 25,189 1 0 3 - 2,268 1 23,853 17,183 £204,875 1 £ . 201,643 1 . 11 1,050 . 2,170 £204,875 1 £ . 204,875 1 £ £ . 10,1050 £ £ . 2170 £ £ . 2170 £ £ . 12,183 £ £ . 17,183	18 9 2 17 8. 11 7 4 14 17 951 8. 0 2 2 8.	8 11 3 6 8 3 d. 7 6 2 0 3 d. 0 8 8 d.
Charges and administ expenses Depreciation— Buildings Office furniture Provision for taxation Profit and Loss Appropriate Cr. Investment interest Fines Rents Commission, refunds, &c. PROFIT AND LOSS APPRODr. Provision for grants Reserve Fund Cr. Profit and Loss Account	tion Acco	1,000 1,268 		706 25,189 1 0 3 - 2,268 1 23,853 17,183 £204,875 1 £ . 201,643 1 . 11 . 1,050 . 2,170 £204,875 1 £ . 5,000 . 12,183 £17,183 £17,183	18 9 17 8. 11 11 11 11 11 11 11 11 11 1	8 11 3 6 8 3 d. 7 6 2 0 3 d. 0 8 8 d. 8
Charges and administ expenses Depreciation— Buildings Office furniture Provision for taxation Profit and Loss Appropriate Cr. Investment interest Rents Rents Commission, refunds, &c. PROFIT AND Loss Appropriate Provision for grants Reserve Fund Cr.	tion Acco	1,000 1,268 		706 25,189 1 0 3 - 2,268 1 23,853 17,183 £204,875 1 £ . 201,643 1 . 1,050 . 2,170 £204,875 2 £ . 2170 : £204,875 3 £17,183 £17,183 £17,183	18 9 2 17 8. 11 11 7 4 14 17 951 8. 0 2 2 2 2	8 11 3 6 8 3 d. 7 6 2 0 3 d. 0 8 8 d. 8
Charges and administ expenses Depreciation— Buildings Office furniture Provision for taxation Profit and Loss Appropriate Cr. Investment interest Fines Rents Commission, refunds, &c. PROFIT AND LOSS APPRODr. Provision for grants Reserve Fund Cr. Profit and Loss Account	tion Acco	1,000 1,268 		706 25,189 1 0 3 - 2,268 1 23,853 17,183 £204,875 1 £ . 201,643 1 . 1,050 2,170 : £204,875 : \$	18 9 2 17 s. 11 7 4 14 17 951 s. 0 2 2 s. 2 2	8 11 3 6 8 3 d. 7 6 2 0 3 d. 0 8 8 d. 8 8
Charges and administ expenses Depreciation— Buildings Office furniture Provision for taxation Profit and Loss Appropriate Cr. Investment interest Fines Rents Commission, refunds, &c. Profit AND Loss Appropriate Dr. Provision for grants Reserve Fund Cr. Profit and Loss Account	tion Acco	1,000 1,268 		706 25,189 1 0 3 - 2,268 1 23,853 17,183 £204,875 1 £ . 201,643 1 . 11 . 1,050 . 2,170 £204,875 1 £ . 5,000 . 12,183 £17,183 £17,183	4 10 18 9 2 17 s. 11 7 4 14 17 9 51 8. 9 2 2 2 8. 9 2 8 8 8 8 9 8 8 8 8 8 8 8 8 8 8 8 8 8	8 11 3668 3 d. 76620 3 d. 888 8 d. 888 4.88
Charges and administ expenses Depreciation— Buildings Office furniture Provision for taxation Profit and Loss Appropriate Cr. Investment interest Fines Rents Commission, refunds, &c. Profit AND Loss Appropriate Dr. Provision for grants Reserve Fund Cr. Profit and Loss Account	tion Acco	1,000 1,268 		706 25,189 1 0 3 - 2,268 1 23,853 17,183 £204,875 1 £ . 201,643 1 . 11 . 1,050 . 2,170 : £204,875 : \$\$T\$ MARCH, 19	4 10 18 9 2 17 s. 11 7 4 14 17 951 8. 2 2 2 2	8 11 3 6 8 3 d. 7 6 2 0 3 d. 0 8 8 d. 8 8 d. 2 2 2
Charges and administ expenses Depreciation— Buildings Office furniture Provision for taxation Profit and Loss Appropriate Cr. Investment interest Fines Rents Commission, refunds, &c. Profit and Loss Appropriate Provision for grants Reserve Fund Cr. Profit and Loss Account RESERVE FURBAlance	tion Acco	1,000 1,268 		706 25,189 1 0 3 - 2,268 1 23,853 17,183 £204,875 1 £ . 201,643 1 . 11 . 1,050 . 2,170 £204,875 1 £ . 5,000 . 12,183 £17,183 £17,183 £17,183 £17,183 £17,183 £333,547 £333,547	4 10 18 9 2 17 s. 11 7 4 14 17 951 s. 0 2 2 2 s. 2 2 s.	8 11 3 6 8 3 d. 7 6 2 0 3 d. 0 8 8 d. 8 8 d. 2 2 d.
Cr. Investment interest Fines Commission, refunds, &c. Provision for grants Reserve Fund Cr. Profit and Loss Appropriat Cr. Provision for grants Reserve Fund Cr. Profit and Loss Appropriat Cr. Provision for grants Reserve Fund Cr. Profit and Loss Account Reserve Fund	cration	1,000 1,268 unt: Net		706 25,189 1 0 3 - 2,268 1 23,853 17,183 £204,875 1 £ . 201,643 1 . 1,050 . 2,170 : £204,875 : \$\pmath{\pma	4 10 18 9 2 17 s. 11 7 4 14 17 9 51 8. 9 2 2 2 8. 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	8 11 3 6 8 3 d. 7 6 2 0 3 d. 0 8 8 d. 8 8 d. 2 2 d. 3 3
Cr. Profit and Loss Approduction, refunds, &c. Provision for grants Cr. Investment interest Fines Commission, refunds, &c. Profit and Loss Appropriate Cr. Profit and Loss Appropriate Profit and Loss Appropriate Cr. Profit and Loss Appropriate Reserve Fund Reserve Fund	cration	1,000 1,268 unt: Net	0 18 profi	706 25,189 1 0 3 - 2,268 1 23,853 17,183 £204,875 1 1 11 1,050 2,170 £204,875 1 £17,183 £17,183 £17,183 £17,183 £17,183 £17,183 £17,183 £17,183 £17,183 £17,183 £17,183	4 10 18 9 2 17 8. 11 7 44 17 9 51 8. 2 2 2 8. 2 2 8. 2 17 2 18 19 2 19 19 19 19 19 19 19 19 19 19 19 19 19	8 11 3 6 8 3 d. 7 6 2 0 3 d. 0 8 8 d. 8 d. 2 2 d. 3 3 0
Cr. Investment interest Fines Commission, refunds, &c. Provision for grants Reserve Fund Cr. Profit and Loss Appropriat Cr. Provision for grants Reserve Fund Cr. Profit and Loss Appropriat Cr. Provision for grants Reserve Fund Cr. Profit and Loss Account Reserve Fund	cration	1,000 1,268 unt: Net	0 18 profi	706 25,189 1 0 3 - 2,268 1 23,853 17,183 £204,875 1 £ 201,643 1 11. 1,050 2,170 £204,875 1 £ . 17,183 £17,183 £17,183 £17,183 £17,183 £17,183 £17,183 £17,183 £17,183 £17,183	10 18 18 17 11 17 14 17 2 2 8. 2 2 8. 2 2 8. 17 2 2 2 8. 17 2 2 2 2 2 3 4 4 5 6 7 8 8 8 9 9 9 1 1 1 1 1 1 1 1 1 1 1 1 2 2 3 4 4 4 5 4 5 4 5 4 5 4 5 5 6 6 7 8 8 8 8 8 8 8 8 8 8 8 8 8	8 11 3 6 8 3 d. 7 6 2 0 3 d. 0 8 8 d. 8 8 d. 2 2 d. 3 3 0 8
Cr. Profit and Loss Approduction, refunds, &c. Provision for grants Cr. Investment interest Fines Commission, refunds, &c. Profit and Loss Appropriate Cr. Profit and Loss Appropriate Profit and Loss Appropriate Cr. Profit and Loss Appropriate Reserve Fund Reserve Fund	cration	1,000 1,268 unt: Net	0 18 profi	706 25,189 1 0 3 - 2,268 1 23,853 17,183 £204,875 1 1 11 1,050 2,170 £204,875 1 £17,183 £17,183 £17,183 £17,183 £17,183 £17,183 £17,183 £17,183 £17,183 £17,183 £17,183	4 10 18 9 2 17 8. 11 7 44 17 9 51 8. 2 2 2 8. 2 2 8. 2 17 2 18 19 2 19 19 19 19 19 19 19 19 19 19 19 19 19	8 11 3 6 8 3 d. 7 6 2 0 3 d. 0 8 8 d. 8 d. 2 2 d. 3 3 0

.. £333,547 2 2