DUNED	OIN SAV	INGS BA	NK	-			
CTATEMENT of receipt	ts and pa	yments fo	or ye	ear	ended 31	Mar	$\mathbf{ch}$
1953:	RECEI						
	TVECETI	rīs			£	s.	d.
Balance Lodged by depositors		• •	• •	9	247,549	$\frac{9}{13}$	3
Lodged by National Saving	gs deposit	ors		4	,724,739 $189,510$		8
Loan interest	•••	• •			93,250	18	6
Debenture interest Bank interest	••	• •	• •		$101,870 \\ 3,544$	8	7
National Savings interest			•		60,230	8	0
Loans repaid Debentures repaid	••	••	• •		287,304 151,481	$\frac{3}{2}$	8 4
Refunds, commissions, etc.	••	• • •			650	$\frac{2}{5}$	7
Rents		••	. • •		1,580		3
Fines Staff provident fund	••	• •	• • •		780	<b>4</b> 0	6
National Savings bonds on	imprest				500	0	0
Received on behalf of oth	er trustee	banks	• •	_	23,036	0	. 8
				£3	,886,036	9	7
				_			
	PAYME	NTS			£	s.	d.
Withdrawn by depositors		••		2	,911,875		6
Withdrawn by National Sar Charges	vings dep	ositors	• •		445,445	10	$\frac{2}{9}$
Income and social securit	v taxes				$29,490 \\ 20,000$	0	0
Loans granted	•.•				189,396	2	9
Debentures purchased National Savings bonds on	imprest	• •			28,000 500	0	0
Grants					5,300	0	0
Loan interest Debenture interest	• •	• •			80 951	16	7 4
Office furniture, etc.	••				1,336		7
Land and buildings		• •			6,180	3	9
Fixed deposit Staff provident fund	• •	••	• •		70,000 136	0	$\frac{0}{6}$
Paid on behalf of other tru	stee bank	s			21,620	2	6
Balance		• • •	• •	_	155,723	13	2
				£3	,886,036	9	7
				_			_
PROFIT AND LOSS ACCOU	NT FOR	YEAR E	NDE	ъ :	31 MARCH	19	53
Dr.							.00
Interest credited to dep	ositors'	£	s.	d.	£	s.	d.
Interest credited to dep open accounts	•••	£ 130,762	s.		£	s.	
Interest credited to dep open accounts	oositors'		s.				d.
Interest credited to dep open accounts Interest credited to dep closed accounts	oositors'	130,762	s. 8	10	137,053	13	d. 4
Interest credited to dep open accounts	oositors' t funds	130,762	s. 8	10	137,053 856	13 8	d. 4 11
Interest credited to der open accounts Interest credited to der closed accounts Interest on staff providen Charges and administ expenses	oositors' t funds	130,762	s. 8	10	137,053	13 8	d. 4
Interest credited to depropen accounts Interest credited to depropen accounts Interest on staff providen Charges and administ expenses Depreciation: Buildings	oositors' t funds	130,762 6,291   1,248	s. 8 4	10	137,053 856	13 8	d. 4 11
Interest credited to dep open accounts	oositors' t funds	6,291	s. 8 4	10 6 —	137,053 856 31,717	13 8 18	d. 4 11
Interest credited to dep open accounts Interest credited to dep closed accounts Interest on staff providen Charges and administ expenses Depreciation: Buildings Office furniture, etc.	oositors' t funds	130,762 6,291   1,248 1,114	s. 8 4	6	137,053 856	13 8 18	d. 4 11
Interest credited to depropen accounts Interest credited to depropen accounts Interest on staff providen Charges and administ expenses Depreciation: Buildings	oositors' t funds	130,762 6,291   1,248	s. 8 4	6 7	137,053 856 31,717 2,363	13 8 18	d. 4 11 1
Interest credited to dep open accounts Interest credited to dep closed accounts  Interest on staff providen Charges and administ expenses Depreciation: Buildings Office furniture, etc.  Provision for taxation Less overprovided, 1952	t funds	130,762 6,291   1,248 1,114 18,522	s. 8 4 19 13	$ \begin{array}{c} 10 \\ 6 \\ 7 \\ \hline 0 \end{array} $	137,053 856 31,717	13 8 18	d. 4 11 1
Interest credited to dep open accounts Interest credited to dep closed accounts Interest on staff providen Charges and administ expenses Depreciation: Buildings Office furniture, etc. Provision for taxation	t funds	130,762 6,291   1,248 1,114 18,522	s. 8 4 19 13	$ \begin{array}{c} 10 \\ 6 \\ 7 \\ \hline 0 \end{array} $	137,053 856 31,717 2,363	13 8 18	d. 4 11 1
Interest credited to dep open accounts Interest credited to dep closed accounts Interest on staff providen Charges and administ expenses Depreciation: Buildings Office furniture, etc.  Provision for taxation	t funds ration	130,762 6,291  1,248 1,114 18,522 792	s. 8 4 19 13	$ \begin{array}{c} 10 \\ 6 \\ 7 \\ \hline 0 \end{array} $	137,053 856 31,717 2,363 17,730 16,855	13 8 18 13 4 16	d. 4 11 1 10 0
Interest credited to dep open accounts Interest credited to dep closed accounts Interest on staff providen Charges and administ expenses Depreciation: Buildings Office furniture, etc.  Provision for taxation	t funds ration	130,762 6,291  1,248 1,114 18,522 792	s. 8 4 19 13	$ \begin{array}{c} 10 \\ 6 \\ 7 \\ \hline 0 \end{array} $	137,053 856 31,717 2,363 17,730	13 8 18 13 4 16	d. 411 1:10
Interest credited to der open accounts Interest credited to der closed accounts  Interest on staff providen Charges and administ expenses Depreciation: Buildings Office furniture, etc.  Provision for taxation Less overprovided, 1952  Profit and Loss Approaccount, net profit	t funds ration	130,762 6,291  1,248 1,114 18,522 792	s. 8 4 19 13	$ \begin{array}{c} 10 \\ 6 \\ 7 \\ \hline 0 \end{array} $	137,053 856 31,717 2,363 17,730 16,855 £206,577	13 8 18 13 4 16 14	d.  4 11 1 10 0 3
Interest credited to dep open accounts Interest credited to dep closed accounts Interest on staff providen Charges and administ expenses Depreciation: Buildings Office furniture, etc.  Provision for taxation	t funds ration	130,762 6,291  1,248 1,114 18,522 792	s. 8 4 19 13	$ \begin{array}{c} 10 \\ 6 \\ 7 \\ \hline 0 \end{array} $	137,053 856 31,717 2,363 17,730 16,855	13 8 18 13 4 16 14 s.	d. 4 11 1 10 0
Interest credited to der open accounts Interest credited to der closed accounts Interest on staff providen Charges and administ expenses Depreciation: Buildings Office furniture, etc.  Provision for taxation Less overprovided, 1952 Profit and Loss Approaccount, net profit  Cr. Investment interest Fines	t funds ration	130,762 6,291  1,248 1,114 18,522 792	s. 8 4 19 13	$ \begin{array}{c} 10 \\ 6 \\ 7 \\ \hline 0 \end{array} $	137,053 856 31,717 2,363 17,730 16,855 £206,577 £204,305 8	13 8 18 13 4 16 14 s. 16 4	d.  4 11 1 10 0 3 d. 5 0
Interest credited to der open accounts Interest credited to der closed accounts  Interest on staff providen Charges and administ expenses Depreciation: Buildings Office furniture, etc.  Provision for taxation Less overprovided, 1952  Profit and Loss Approaccount, net profit  Cr. Investment interest Fines Rents	t funds ration	130,762 6,291  1,248 1,114 18,522 792	s. 8 4 19 13	$ \begin{array}{c} 10 \\ 6 \\ 7 \\ \hline 0 \end{array} $	$137,053 \\ 856 \\ 31,717 \\ 2,363 \\ 17,730 \\ 16,855 \\ £206,577 \\ £ 204,305 \\ 8 \\ 1,613$	13 8 18 13 4 16 14 8. 16 4 8	d.  4 11 1 10 0 3 d. 5 0 3
Interest credited to der open accounts Interest credited to der closed accounts Interest on staff providen Charges and administ expenses Depreciation: Buildings Office furniture, etc.  Provision for taxation Less overprovided, 1952 Profit and Loss Approaccount, net profit  Cr. Investment interest Fines	t funds ration	130,762 6,291  1,248 1,114 18,522 792	s. 8 4 19 13	$ \begin{array}{c} 10 \\ 6 \\ 7 \\ \hline 0 \end{array} $	137,053 856 31,717 2,363 17,730 16,855 £206,577 £204,305 8	13 8 18 13 4 16 14 8. 16 4 8	d.  4 11 1 10 0 3 d. 5 0
Interest credited to der open accounts Interest credited to der closed accounts  Interest on staff providen Charges and administ expenses Depreciation: Buildings Office furniture, etc.  Provision for taxation Less overprovided, 1952  Profit and Loss Approaccount, net profit  Cr. Investment interest Fines Rents	t funds ration	130,762 6,291  1,248 1,114 18,522 792	s. 8 4 19 13	$ \begin{array}{c} 10 \\ 6 \\ 7 \\ \hline 0 \end{array} $	$137,053 \\ 856 \\ 31,717 \\ 2,363 \\ 17,730 \\ 16,855 \\ £206,577 \\ £ 204,305 \\ 8 \\ 1,613$	13 8 18 13 4 16 14 8 5	d.  4 11 1 10 0 3 6 5 0 3 7
Interest credited to der open accounts Interest credited to der closed accounts  Interest on staff providen Charges and administ expenses Depreciation: Buildings Office furniture, etc.  Provision for taxation Less overprovided, 1952  Profit and Loss Approaccount, net profit  Cr. Investment interest Fines Rents	t funds ration	130,762 6,291  1,248 1,114 18,522 792	s. 8 4 19 13	$ \begin{array}{c} 10 \\ 6 \\ 7 \\ \hline 0 \end{array} $	$137,053 \\ 856 \\ 31,717 \\ 2,363 \\ 17,730 \\ 16,855 \\ £206,577 \\ £ 204,305 \\ 8 \\ 1,613 \\ 650$	13 8 18 13 4 16 14 8 5	d.  4 11 1 10 0 3 6 5 0 3 7
Interest credited to der open accounts Interest credited to der closed accounts  Interest on staff providen Charges and administ expenses Depreciation: Buildings Office furniture, etc.  Provision for taxation Less overprovided, 1952  Profit and Loss Approaccount, net profit  Cr. Investment interest Fines Rents	t funds ration	130,762 6,291  1,248 1,114 18,522 792	s. 8 4 19 13 14 9	6 7 0 2	$137,053 \\ 856 \\ 31,717 \\ 2,363 \\ 17,730 \\ 16,855 \\ £206,577 \\ \hline £204,305 \\ 8 \\ 1,613 \\ 650 \\ £206,577 \\ \hline$	13 8 18 13 4 16 14 8 5 14	d.  4 11 1 10 0 3 d. 5 0 3 7 3
Interest credited to der open accounts Interest credited to der closed accounts  Interest on staff providen Charges and administ expenses Depreciation: Buildings Office furniture, etc.  Provision for taxation Less overprovided, 1952  Profit and Loss Approaccount, net profit  Cr. Investment interest Fines Rents Commission, refunds, etc.  Profit and Loss Approaccount, net profit  Cr. Investment interest Fines Rents Commission, refunds, etc.	t funds ration	130,762 6,291  1,248 1,114 18,522 792	s. 8 4 19 13 14 9	6 7 0 2	137,053 856 31,717 2,363 17,730 16,855 £206,577 £204,305 8 1,613 650 £206,577	13 8 18 18 14 16 14 8 5 5 14 1953 s.	d. 4 11 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
Interest credited to depropen accounts Interest credited to depropen accounts Interest on staff providen Charges and administ expenses Depreciation: Buildings Office furniture, etc.  Provision for taxation Less overprovided, 1952 Profit and Loss Approaccount, net profit  Cr. Investment interest Fines Rents Commission, refunds, etc.  Profit and Loss Approaccount, net profit  Cr. Investment interest Fines Rents Commission, refunds, etc.	t funds ration	130,762 6,291  1,248 1,114 18,522 792	s. 8 4 19 13 14 9	6 7 0 2	137,053 856 31,717 2,363 17,730 16,855 £206,577 £204,305 1,613 650 £206,577 MARCH £ 5,000	13 8 18 18 4 16 14 8 5 16 4 8 5 14 1953 s. 0	d.  4 11 1 10 0 3 d. 5 0 3 7 3 d. 0
Interest credited to der open accounts Interest credited to der closed accounts  Interest on staff providen Charges and administ expenses Depreciation: Buildings Office furniture, etc.  Provision for taxation Less overprovided, 1952  Profit and Loss Approaccount, net profit  Cr. Investment interest Fines Rents Commission, refunds, etc.  Profit and Loss Approaccount, net profit  Cr. Investment interest Fines Rents Commission, refunds, etc.	t funds ration	130,762 6,291  1,248 1,114 18,522 792	s. 8 4 19 13 14 9	6 7 0 2	137,053 856 31,717 2,363 17,730 16,855 £206,577 £204,305 8 1,613 650 £206,577 MARCH £ 5,000 11,855	13 8 18 18 4 16 14 8 5 14 1953 s. 0 16	d.  4 11 1 10 0 3 d. 5 0 3 7 3 d. 0
Interest credited to depropen accounts Interest credited to depropen accounts Interest on staff providen Charges and administ expenses Depreciation: Buildings Office furniture, etc.  Provision for taxation Less overprovided, 1952 Profit and Loss Approaccount, net profit  Cr. Investment interest Fines Rents Commission, refunds, etc.  Profit and Loss Approaccount, net profit  Cr. Investment interest Fines Rents Commission, refunds, etc.	t funds ration	130,762 6,291  1,248 1,114 18,522 792	s. 8 4 19 13 14 9	6 7 0 2	137,053 856 31,717 2,363 17,730 16,855 £206,577 £204,305 1,613 650 £206,577 MARCH £ 5,000	13 8 18 18 4 16 14 8 5 14 1953 s. 0 16	d.  4 11 1 10 0 3 d. 5 0 3 7 3 d. 0
Interest credited to depropen accounts Interest credited to depropen accounts Interest on staff providen Charges and administ expenses Depreciation: Buildings Office furniture, etc.  Provision for taxation Less overprovided, 1952 Profit and Loss Approaccount, net profit  Cr. Investment interest Fines Rents Commission, refunds, etc.  Profit and Loss Approaccount, net profit  Cr. Investment interest Fines Rents Commission, refunds, etc.	t funds ration	130,762 6,291  1,248 1,114 18,522 792	s. 8 4 19 13 14 9	6 7 0 2	137,053 856 31,717 2,363 17,730 16,855 £206,577 £204,305 8 1,613 650 £206,577 MARCH £ 5,000 11,855	13 8 18 18 4 16 14 8 5 14 1953 s. 0 16	d.  4 11 1 10 0 3 d. 5 0 3 7 3 d. 0 0 0
Interest credited to der open accounts Interest credited to der closed accounts  Interest on staff providen Charges and administ expenses Depreciation: Buildings Office furniture, etc.  Provision for taxation Less overprovided, 1952  Profit and Loss Approaccount, net profit  Cr. Investment interest Fines Rents Commission, refunds, etc.  Provision for grants Reserve fund  Cr.	t funds ration	130,762 6,291  1,248 1,114 18,522 792	s. 8 4 19 13 14 9	6 7 0 2	137,053 856 31,717 2,363 17,730 16,855 £206,577 £204,305 81,613 650 £206,577 MARCH £5,000 11,855 £16,855	13 8 18 13 4 16 14 8 5 16 4 8 5 16 16 16 s.	d. 4 11 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
Interest credited to der open accounts Interest credited to der closed accounts  Interest on staff providen Charges and administ expenses Depreciation: Buildings Office furniture, etc.  Provision for taxation Less overprovided, 1952  Profit and Loss Approaccount, net profit  Cr. Investment interest Fines Rents Commission, refunds, etc.  Provision for grants Reserve fund	t funds ration	130,762 6,291  1,248 1,114 18,522 792	s. 8 4 19 13 14 9	6 7 0 2	137,053 856 31,717 2,363 17,730 16,855 £206,577 £204,305 8,1,613 650 £206,577 MARCH £ 5,000 11,855 £16,855	13 8 18 13 4 16 14 8 5 16 4 8 5 16 16 16 s.	d.  4 11 1 10 0 3 d. 5 0 3 7 3 d. 0 0 0
Interest credited to der open accounts Interest credited to der closed accounts  Interest on staff providen Charges and administ expenses Depreciation: Buildings Office furniture, etc.  Provision for taxation Less overprovided, 1952  Profit and Loss Approaccount, net profit  Cr. Investment interest Fines Rents Commission, refunds, etc.  Provision for grants Reserve fund  Cr.	t funds ration	130,762 6,291  1,248 1,114 18,522 792	s. 8 4 19 13 14 9	6 7 0 2	137,053 856 31,717 2,363 17,730 16,855 £206,577 £204,305 81,613 650 £206,577 MARCH £5,000 11,855 £16,855	13 8 18 13 4 16 14 s. 16 4 8 5 16 16 16 s. 16	d.  4 11 1 10 0 3 d. 5 0 3 7 3 d. 0 0 0 d. 0
Interest credited to der open accounts Interest credited to der closed accounts  Interest on staff providen Charges and administ expenses Depreciation: Buildings Office furniture, etc.  Provision for taxation Less overprovided, 1952  Profit and Loss Approaccount, net profit  Cr. Investment interest Fines Rents Commission, refunds, etc.  Provision for grants Reserve fund  Cr.	t funds ration	130,762 6,291  1,248 1,114 18,522 792	s. 8 4 19 13 14 9	6 7 0 2	137,053 856 31,717 2,363 17,730 16,855 £206,577 £204,305 1,613 650 £206,577 MARCH £ 5,000 11,855 £16,855	13 8 18 13 4 16 14 s. 16 4 8 5 16 16 16 s. 16	d.  4 11 1 10 0 3 d. 5 0 3 7 3 d. 0 0 0 d. 0
Interest credited to der open accounts Interest credited to der closed accounts  Interest on staff providen Charges and administ expenses Depreciation: Buildings Office furniture, etc.  Provision for taxation Less overprovided, 1952  Profit and Loss Approaccount, net profit  Cr. Investment interest Fines Rents Commission, refunds, etc.  Provision for grants Reserve fund  Cr.	t funds ration priation	130,762 6,291 1,248 1,114 18,522 792 ON Account	s. 8 4 19 13 14 9	10 6 7 0 2 	137,053 856 31,717 2,363 17,730 16,855 £206,577 £204,305 1,613 650 £206,577 MARCH £ 5,000 11,855 £16,855 £16,855	13 8 18 13 4 16 14 s. 16 4 8 5 16 16 16 s. 16	d.  4 11 1 10 0 3 d. 5 0 3 7 3 d. 0 0 0 d. 0
Interest credited to depopen accounts Interest credited to depopen accounts Interest credited to deposed accounts Interest on staff providen Charges and administ expenses Depreciation: Buildings Office furniture, etc.  Provision for taxation Less overprovided, 1952 Profit and Loss Approaccount, net profit  Cr. Investment interest Fines Rents Commission, refunds, etc.  Provision for grants Reserve fund  Cr. Profit and Loss Approaccount  Cr. Provision for grants Reserve fund	t funds ration priation	130,762 6,291 1,248 1,114 18,522 792 ON Account	s. 8 4 19 13 14 9	10 6 7 0 2 	137,053 856 31,717 2,363 17,730 16,855 £206,577 £204,305 1,613 650 £206,577 MARCH £ 5,000 11,855 £16,855 £16,855	13 8 18 18 14 16 14 8 5 16 16 16 16 s.	d.  4 11 1 10 0 3 d. 5 0 3 7 3 d. 0 0 0 d. 0 d.
Interest credited to depopen accounts Interest credited to depopen accounts Interest credited to deposed accounts Interest on staff providen Charges and administ expenses Depreciation: Buildings Office furniture, etc.  Provision for taxation Less overprovided, 1952 Profit and Loss Approaccount, net profit  Cr. Investment interest Fines Rents Commission, refunds, etc.  Provision for grants Reserve fund  Cr. Profit and Loss Approaccount Profit and Loss Approaccount Profit and Loss Approaccount Profit and Loss Approaccount  Cr. Profit and Loss Approaccount  Cr. Profit and Loss Approaccount	t funds ration priation	130,762 6,291 1,248 1,114 18,522 792 ON Account	s. 8 4 19 13 14 9	10 6 7 0 2 	137,053 856 31,717 2,363 17,730 16,855 £206,577 £204,305 1,613 650 £206,577 MARCH £ 5,000 11,855 £16,855 £16,855	13 8 18 18 16 14 19 53 s. 0 16 16 16 16 s. 0	d.  4 11 10 0 3 d. 5 0 3 7 3 d. 0 0 0 d. 0 d. 0 d. 0

Cr. Balance				£ 345,194	s. 5	d. 7
Profit on realization of securities				1,128	13	10
Profit and Loss Appropriation	account			11,855	16	0
		. * .	٠.;	£358,178	15	5
						7
BALANCE SHEET	AS AT 31	Ман	сн	1953		
Depositors' balances:	£	s.	d.	£	s.	d.
Savings - bank department Thrift club accounts	5,616,734 $70,949$		4		i.	
Special purpose accounts	30,688		2			i,
Ordinary depositors' total		7	_	5,718,373	8	4
National Savings:						
Depositors' balances  Add National Savings Interest Suspense	1,779,507	7	4			
account	34,293	4	8			
			-	1,813,800	12	0
Other credit balances:						
Sundry creditors for building alterations	1,144	10	6			
Owing to other trustee	1,144	. 10				
savings banks Staff provident funds	$1,275 \\ 25,415$					
Provision for taxation,	20,410		9			
£18,522 14s. 0d.; less amount paid in advance,						
£828 11s. 11d	17,694		1	and the second		
Provision for grants	5,000	0	0	50,529	2	4
Reserve fund	•• .		• •	357,878	15	5
				£7,940,581	18	1
						_
Current assets:	£	s.	d.	£	s.	d.
Cash in hand and at bankers Fixed deposits	121,430 $200,000$		6			
	321,430	8	6			
Interest due and accrued on						
investments, etc	$\frac{41,175}{207}$		7 6			.39
Total current assets				362,813	14	7
Investments:						
New Zealand Government inscribed stock	2,938,563	15	8			
National Savings bonds	5,000	. 0	0			
Local-body debentures First mortgages on freehold	540,425	9	3			
property	2,230,036	6	7	5 714 APF	11	c
Total of investments  Total of current assets and				5,714,025	_	6 —
investments	1,779,507	7	4	6,076,839	6	1
Cash in hand and at bankers	34,293		8			
Total securing National				1,813,800	12	0
Davings depositors				_,,_		
Savings depositors Total of current assets,						
	••			7,890,639	18	· ·T
Total of current assets, investments, and	••			7,890,639	18	. 1
Total of current assets, investments, and securities  Fixed assets, at cost less depreciation:	44 500	· ·	ń	7,890,639	18	1
Total of current assets, investments, and securities	44,500 5,442		0 0			
Total of current assets, investments, and securities				7,890,639 49,942	0	0
Total of current assets, investments, and securities					0	

We, the undersigned, Jas. Brown and Co. and J. S. McInnes and Sons, being the auditors of the Dunedin Savings Bank, appointed and Sons, being the auditors of the Dunedin Savings Bank, appointed in terms of section 29 (3) of the Trustee Savings Banks Act 1948, report: (1) We have examined the books, accounts, and vouchers of the Bank, and have received all the information and explanations we have required; (2) We have verified the cash, investments, securities, and assets of the Bank as at 31 March 1953; (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.

In our opinion the above balance sheet is drawn up so as to exhibit a true and correct view of the state of affairs of the Dunedin Savings Bank according to the best of our information and the explanations given to us and as shown by the books of the Bank.

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

Dunedin 22 April 1953.

£358,178 15 5