	PAYMENTS		£	s.	đ.
Withdrawals	••	2,	017,661	19	3
Advances made		•;	282,796	0	0
New Zealand Governme local body debentures	ent inscribed stock a	and	269 000	^	^
Management, administra	purchased ation charges includ	ing	268,000	U	0
salaries, audit fee, and	trustees fees	•••	19,364	10	1
Bank rates and insurance	e premiums	• •	560	17	
Advertising, printing, an Income taxation and soc	d stationery	••	1,742 12,421	11	6
Donations	iai security charge	• •	590	ó	0
Insurance premiums ar	nd rates advanced	to		Ŭ	·
borrowers			36		6
Expenses inspecting and			. 139	15	6
Share earthquake insura mortgagors	ince premiums paid	το	9	7	3
Withdrawals and transfe	ers of National Savi	ngs	9		3
deposits and interest p	aid to depositors	•••	367,384	18	0
Furniture and office plan	nt purchased		1,237	6	8
Bank property purchased	1	• •	21,153	7	4
Trustee Savings Bank tra National Savings investor		••	$\frac{21,920}{7,000}$		2
Bank legal fees	nents	••	15		6
Cash and bank balances	••		149,860	1	9
•			454 004	40	
		£3,	171,894	19	2
		-			
PROFIT AND LOSS ACCOU	NT FOR THE YEAR E	NDED 3	1 MARCE	ı 19	56
Dr.			·	_	.1
Interest credited to depo	sitors' accounts		£ 86,497	s. 9	u. 10
Interest credited to depo	Provident Fund	• •	547	13	9
Charges and administr	ation expenses inc				
expenses inspecting sec	curities, <i>less</i> valuation	on fees	01 450	~	
received Depreciation	••	• •	21,458 1,587		
Provision for taxation	••	• • •	13,700	ő	ŏ
Net profit transferred to	Profit and Loss A	Appro-	,		-
priation Account	••	• •	14,151	4	1
		4	137,942	11	10
		=	131,772	11	
- 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1	Market Committee				
Cr.	sirved from investme	m to	£	s.	
Interest accrued and rece Commission, rents, sund	rv receipts and refu	nds	1.355	9	
Commission, Tombs, Sund	1) 10001210, and 1014				
		£	137,942	11	10
		£	137,942	11	10
		£	2137,942	11	10
Appropriation Accou	jnt for Year End	=		,	_
	JNT FOR YEAR END	=		1956	<b>-</b>
Appropriation Accounts  Dr.  Donations	INT FOR YEAR END	=		,	<b>-</b>
Dr.	•	= DED 31 	March 1	956 s. 0	<u></u> 6 d.
Dr. Donations	•	= DED 31 	March 1 £ 590 15,672	956 s. 0 14	d. 0 1
Dr. Donations	•	= DED 31 	March 1 £ 590	956 s. 0 14	d. 0
Dr. Donations Balance transferred to R	•	= DED 31 	March 1 £ 590 15,672 £16,262	956 s. 0 14	d. 0 1
Dr. Donations	eserve Fund	= DED 31 	March 1 £ 590 15,672 £16,262	956 s. 0 14 14 s.	d. 0 1 1
Dr. Donations	eserve Fund	= DED 31 	March 1 £ 590 15,672 £16,262 £ 60	956 s. 0 14 14 s. 0	d. 0 1 1 d. 0
Dr. Donations	eserve Fund	= DED 31 	March 1 £ 590 15,672 £16,262 £ 60 2,051	s. 0 14 14 s. 0 10	d. 0 1 1 d. 0 0
Dr. Donations	eserve Fund	DED 31	March 1 £ 590 15,672 £16,262 £ 60 2,051 14,151	s. 0 14 14 s. 0 10 4	d. 0 1 1 d. 0 0 1
Dr. Donations	eserve Fund	DED 31	March 1 £ 590 15,672 £16,262 £ 60 2,051	s. 0 14 14 s. 0 10 4	d. 0 1 1 d. 0 0
Dr. Donations	eserve Fund	DED 31	March 1 £ 590 15,672 £16,262 £ 60 2,051 14,151	s. 0 14 14 s. 0 10 4	d. 0 1 1 d. 0 0 1
Dr. Donations	eserve Fund	DED 31	March 1 £ 590 15,672 £16,262 £ 60 2,051 14,151	s. 0 14 14 s. 0 10 4	d. 0 1 1 d. 0 0 1
Dr. Donations	eserve Fund  inused  unt  Loss Account Fo	DED 31	£ 590 15,672 £16,262 £ 60 2,051 14,151 £16,262	s. 0 14 14 s. 0 10 4	d. 0 1 1 0 0 1 1 1 1 1
Dr. Donations	eserve Fund	DED 31	£ 590 15,672 £16,262 £ 60 2,051 14,151 £16,262	s. 0 14 14 s. 0 10 4	d. 0 1 1 0 0 1 1 1 1 1
Dr. Donations	eserve Fund  unused  unt  Loss Account For 31 March 1956	DED 31	£ 590 15,672 £16,262 £ 60 2,051 14,151 £16,262	s. 0 14 14 s. 0 10 4	d. 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
Dr. Donations	eserve Fund  unused Loss Account For 31 March 1956 £ lepositors'	DED 31 or the	MARCH 1  £ 590 15,672 £16,262  £ 60 2,051 14,151 £16,262	s. 0 14 14 s. 0 10 4	d. 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
Dr. Donations	eserve Fund  unused Loss Account For 31 March 1956  £ lepositors' 86,497	DED 31 or the	MARCH 1  £ 590 15,672 £16,262  £ 60 2,051 14,151 £16,262	s. 0 14 14 s. 0 10 4	d. 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
Dr. Donations	Loss Account For 31 March 1956  Lepositors' 86,497 Provident	DED 31 OR THE s. d. 9 10	MARCH 1  £ 590 15,672 £16,262  £ 60 2,051 14,151 £16,262	s. 0 14 14 s. 0 10 4	d. 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
Dr. Donations	Loss Account For Standard Loss Account For S	DED 31 or the	March 1 £ 590 15,672 £16,262 £ 60 2,051 14,151 £16,262 YEAR E	s. 0 14 14 s. 0 10 4 14	d. 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
Dr. Donations	Loss Account For Standard Stan	DED 31 OR THE s. d. 9 10	March 1 £ 590 15,672 £16,262 £ 60 2,051 14,151 £16,262 YEAR E £	s. 0 14 14 s. 0 10 4 14 s. 3 6	d. 0 1 1 1 1 d. 0 0 0 1 1 1 1 d 7 0
Dr. Donations	Loss Account For 31 March 1956  Lepositors' 86,497  Provident 547	DED 31	MARCH 1 £ 590 15,672 £16,262  £ 60 2,051 14,151 £16,262  YEAR E £ 87,045 14,447 725	s. 0 14 14 s. 0 10 4 14 s. 3 6 5	d. 0 1 1 1 d. 0 0 0 1 1 1 1 d
Dr. Donations	Loss Account For 31 March 1956  Lepositors' 86,497  Provident 547	DED 31 OR THE s. d. 9 10 13 9	March 1 £ 590 15,672 £16,262 £ 60 2,051 14,151 £16,262 YEAR E £	s. 0 14 14 s. 0 10 4 14 s. 3 6 5	d. 0 1 1 1 1 d. 0 0 0 1 1 1 1 d 7 0
Dr. Donations	Loss Account For the stationery inspection fees, less	DED 31	MARCH 1 £ 590 15,672 £16,262  £ 60 2,051 14,151 £16,262  YEAR E £ 87,045 14,447 725	s. 0 14 14 s. 0 10 4 14 s. 3 6 5 11	d. 0 1 1 1 d. 0 0 0 1 1 1 1 d
Dr. Donations	Loss Account For the stationery inspection fees, less in the same part of the stationery inspection fees, less in the same part of the same pa	DED 31   OR THE  s. d.  9 10  13 9   valua- remises	March 1 £ 590 15,672 £16,262 £ 60 2,051 14,151 £16,262 YEAR E £ 87,045 14,447 725 1,742	s. 0 14 14 s. 0 10 4 14 s. 3 6 5 11 14	d. 0 1 1 d. 0 0 0 1 1 1 d
Dr. Donations	Loss Account For 31 March 1956  Lepositors' 86,497  Provident 547  I stationery spection fees, less spection fees, less specimens on bank printings of properties	DED 31   OR THE  s. d.  9 10  13 9   valua- remises	MARCH 1 £ 590 15,672 £16,262  £ 60 2,051 14,151 £16,262  YEAR E £ 87,045 14,447 725 1,742 37 560	s. 0 14 14 s. 0 10 4 14 s. 3 6 5 11 14 17	d. 0 1 1 d. 0 0 1 1 1 d. 0 0 6 6 11
Dr. Donations	Loss Account For 31 March 1956  Lepositors' 86,497 Provident 547  I stationery 1	DED 31   OR THE  s. d.  9 10  13 9   valua- remises mort	MARCH 1 £ 590 15,672 £16,262  £ 60 2,051 14,151 £16,262  YEAR E £ 87,045 14,447 725 1,742 37 560	s. 0 14 14 s. 0 10 4 14 s. 3 6 5 11 14 17 7	d. 0 1 1 d. 0 0 0 1 1 1 d
Dr. Donations	Loss Account For 31 March 1956  Lepositors' 86,497 Provident 547  I stationery 1	DED 31   OR THE  s. d.  9 10  13 9   valua- remises	MARCH 1 £ 590 15,672 £16,262  £ 60 2,051 14,151 £16,262  YEAR E £ 87,045 14,447 725 1,742 37 560	s. 0 14 14 s. 0 10 4 14 s. 3 6 5 11 14 17 7	d. 0 1 1 d. 0 0 1 1 1 d. 0 0 6 6 11
Dr. Donations	Loss Account For the stationery inspection fees, less incremiums on bank primiums of properties incremiums of properties incremium of properties incre	DED 31   OR THE  s. d.  9 10  13 9   valua- remises mort	MARCH 1 £ 590 15,672 £16,262  £ 60 2,051 14,151 £16,262  YEAR E £ 87,045 14,447 725 1,742 37 560 9 15 558	s. 0 14 14 s. 0 10 4 14 s. 10 10 10 11 11 11 11 11 11 11	d. 001 1 d. 0001 1 d. 7006 611 36 9
Dr. Donations	Loss Account For 31 March 1956  Lepositors' 86,497 Provident 547  I stationery 1956  Inspection fees, less 1956  I stremiums on bank printing of properties 1956  Contributions 1956  Cont	DED 31   OR THE  s. d.  9 10  13 9   valua- remises mort	MARCH 1 £ 590 15,672 £16,262  £ 60 2,051 14,151 £16,262  YEAR E £ 87,045 14,447 725 1,742 37 560 9 15 558 603	s. 0 14 14 s. 0 10 4 14 14 17 7 13 10	d. 001 1 d. 0001 1 d. 7006 611 36 9
Dr. Donations	Loss Account For 31 March 1956  Lepositors' 86,497  Provident 547  I stationery spection fees, less specified fees in the specific fees	DED 31   OR THE  s. d.  9 10  13 9   valua- remises mort	MARCH 1  £ 590 15,672 £16,262  £ 60 2,051 14,151 £16,262  YEAR E  £ 87,045 14,447 725 1,742 37 560 9 15 558 603 475	s. 0 14 14 s. 0 10 4 14 14 17 7 13 10 11 10	d. 001 1 d. 0001 1 d. 7006 611 36 9
Dr. Donations	Loss Account For 31 March 1956  Lepositors' 86,497  Provident 547  I stationery spection fees, less serious on bank printings of properties contributions	DED 31  OR THE  s. d.  9 10  13 9  valua- cemises mort-	MARCH 1 £ 590 15,672 £16,262  £ 60 2,051 14,151 £16,262  YEAR E £ 87,045 14,447 725 1,742 37 560 9 15 558 603 475 176	956 s. 0 14 14 s. 0 10 4 14 14 17 7 13 10 11 10 4	d. 001 1 d. 0001 1 d. 7006 611 36 9
Dr. Donations	Loss Account For 31 March 1956  Lepositors' 86,497  Provident 547  I stationery spection fees, less serious on bank printings of properties contributions	DED 31  OR THE  s. d.  9 10  13 9  valua- cemises mort-	MARCH 1 £ 590 15,672 £16,262  £ 60 2,051 14,151 £16,262  YEAR E  £ 87,045 14,447 725 1,742 37 560 9 15 558 603 475 176 1,933 172	956 s. 0 14 14 s. 0 10 4 14 s. 11 11 11 11 11 11 11 11 11 11 11 11 11	d. 001 1 d. 0001 1 d. 7006 611 36 953753
Dr. Donations	Loss Account For 31 March 1956  Lepositors' 86,497  Provident 547  I stationery spection fees, less seremiums on bank printing of properties secontributions series	or THE s. d. 9 10 13 9 valua- remises mort cremises	MARCH 1  £ 590 15,672 £16,262  £ 60 2,051 14,151 £16,262  YEAR E  £ 87,045 14,447 725 1,742 37 560 9 15 558 603 475 176 1,933 172 1,587	956 s. 0 14 14 s. 0 10 4 14 14 17 7 13 10 11 10 10 4 11 11 11 11 11 11 11 11 11	d. 0 1 1 d. 0 0 0 1 1 1 d. 0 0 6 6 6 1 1 3 6 9 5 3 7 5 3 10
Dr. Donations	Loss Account For all March 1956  Lepositors' 86,497  Provident 547  I stationery spection fees, less for all march properties for all march proper	DED 31   OR THE  s. d.  9 10  13 9   valua  remises   remises	MARCH 1 £ 590 15,672 £16,262  £ 60 2,051 14,151 £16,262  YEAR E  £ 87,045 14,447 725 1,742 37 560 9 15 558 603 475 176 1,933 172	956 s. 0 14 14 s. 0 10 4 14 s. 11 11 11 11 11 11 11 11 11 11 11 11 11	d. 001 1 d. 0001 1 d. 7006 611 36 953753
Dr. Donations	Loss Account For 31 March 1956  Lepositors' 86,497  Provident 547  I stationery spection fees, less for incomplete incomp	DED 31   OR THE  s. d.  9 10  13 9   valua  remises   remises	MARCH 1 £ 590 15,672 £16,262  £ 60 2,051 14,151 £16,262  YEAR E £ 87,045 14,447 725 1,742 37 560 9 15 558 603 475 176 1,933 172 1,587 13,700	s. 0 14 14 s. 0 10 4 14 s. 10 10 14 17 7 13 10 11 11 10 14 16 0 16 16 16 16 16 16 16 16 16 16 16 16 16	d. 01 1 d. 0001 1 d. 7006 611 36 953753100
Dr. Donations Balance transferred to R  Cr. Refund of scholarships used of the profit  Detailed Profit and  Dr. Interest credited to daccounts Interest credited to Staff Fund  Salaries and audit fee Trustees fees Printing, advertising, and tion fees received Rates and fire insurance p Share of earthquake prer gaged to the bank Legal costs Charges— Staff Provident Fund of Rent branch premises Cleaning Lighting and heating General office expenses Expenses maintaining a Depreciation bank pre Provision for taxation	Loss Account For 31 March 1956  Lepositors' 86,497  Provident 547  I stationery spection fees, less for incomplete incomp	DED 31   OR THE  s. d.  9 10  13 9   valua  remises   remises	MARCH 1  £ 590 15,672 £16,262  £ 60 2,051 14,151 £16,262  YEAR E  £ 87,045 14,447 725 1,742 37 560 9 15 558 603 475 176 1,933 172 1,587	s. 0 14 14 s. 0 10 4 14 s. 10 10 14 17 7 13 10 11 11 10 14 16 0 16 16 16 16 16 16 16 16 16 16 16 16 16	d. 01 1 d. 0001 1 d. 7006 611 36 953753100
Dr. Donations	Loss Account For 31 March 1956  Lepositors' 86,497  Provident 547  I stationery spection fees, less for incomplete incomp	or the s. d. 9 10 13 9 valua remises mort cremises Appro	MARCH 1 £ 590 15,672 £16,262  £ 60 2,051 14,151 £16,262  YEAR E £ 87,045 14,447 725 1,742 37 560 9 15 558 603 475 176 1,933 172 1,587 13,700	956 s. 0 14 14 s. 0 10 4 14 14 s. 10 10 4 11 11 11 11 11 11 11 11 11 11 11 11 1	d. 0 1 1 d. 0 0 0 1 1 1

Cr. Interest accrued and received Mortgages	from—			£ 72,702		d. 2				
Investments Commissions, rents, sundry	receipts, and	l re	fun	63,885	1 7 2					
•				£137,942	11	10				
BALANCE SHEET AS AT 31 MARCH 1956										
Depositors' balances— Savings Bank department	£. 3,775,366	s. 9		£	s.	d.				
Ordinary depositors' total National Savings depositors' total	,			3,775,366	9	2				
Add National Savings Interest Suspense	1,103,282	10	11							
Account	24,708		9	1,127,990	16	8				
Other liabilities— Staff Provident Fund Provision for taxation	11,256 14,389	0 5	6	•,						
Amounts owing to other trustee savings banks Total other liabilities	55	7	9	25,700	13	9				
Total of liabilities and pro-						<del></del>				
visions Reserve Fund—	••			4,929,057	19	7				
Balance, 1 April 1955 Add Balance Appropria-	179,221									
tion Account	15,672	14	1	194,893	17	6				
•			;	E5,123,951	17	1				
			•							
Current assets—	£	s.	d.	£	s.	d.				
Cash in hand and at bankers on Current Account	148,319	5	. 1							
Fixed deposit accounts at bankers	150,000	0	0							
Interest due and accrued on investments	22,366	12	7	220 (05	17	0				
Total current assets Investments— N.Z. Government inscribed stock and war loans at				320,685	17	8				
par value National Savings accounts	1,825,535 7,000	0	0							
Local body debentures First mortgage on freehold	156,825	Ğ	2							
property Total investments	1,638,963	18		3,628,324	4	7				
Total current assets and investments National Savings securities-	••			3,949,010	2	3				
N.Z. Government inscribed stock	1,126,450	0.	0							
Cash in hand and at bank Total securing National Savings depositors	1,540			1,127,990	16	8				
Total current assets, in-										
vestments and securities Fixed assets at cost <i>less</i> depreciation—	• •.			5,077,000	18	11				
Premises and property Office plant, fittings, fur-	36,993	1	5							
niture, and home safes Total fixed assets	9,957	16	9	46,950	18	2				
			- 1	£5,123,951		<u>-</u>				
	. *		=		······					
A. F. SANDFORD, President. E. A. EVANS, General Manager.										
We the undersigned being the auditors of the New Plymouth										

We, the undersigned, being the auditors of the New Plymouth 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 1956; (3) the Manager has certified that to the best of his knowledge and belief all 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 New Plymouth Savings Bank according to the best of our information and the explanations given to us and as shown by the books of the Bank.

WYNYARD AND RIDLAND,
Public Accountants and Auditors.

New Plymouth, 30 April 1956.

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