

## PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31 MARCH 1959

Interest credited to depositors .. ..	£ 147,888
Interest credited to Staff Provident Fund .. ..	797
Charges and administration expenses .. ..	27,694
Depreciation .. ..	4,372
Provision for taxation .. ..	21,000
Net profit transferred to Profit and Loss Appropriation Account .. ..	21,619

£223,370

Interest on investments .. ..	£ 219,550
Commissions, rents, sundry receipts, and refunds .. ..	3,820

£223,370

## APPROPRIATION ACCOUNT FOR YEAR ENDED 31 MARCH 1959

Donations .. ..	£ 1,030
Buildings demolished .. ..	2,671
Balance transferred to Reserve Fund .. ..	18,099

£21,800

Taxation reserve balance .. ..	£ 181
Net profit .. ..	21,619

£21,800

## DETAILED PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31 MARCH 1959

	£	s.	d.	£	s.	d.
Interest credited to depositors' accounts .. ..	147,888	4	6			
Interest credited to Staff Provident Fund .. ..	797	12	8			
				148,685	17	2
Salaries and audit fee .. ..				19,216	19	5
Trustees fees .. ..				676	1	0
Printing, advertising, and stationery .. ..				2,298	11	6
Rates and fire insurance premiums on bank premises .. ..				1,123	16	11
Share of earthquake premiums of properties mortgaged to the bank .. ..				12	4	3
Charges—						
Staff Provident Fund contributions .. ..				871	4	7
Rent branch premises .. ..				496	11	8
Lighting and heating .. ..				245	14	4
General office expenses .. ..				2,612	5	8
Expenses maintaining and repairing bank premises .. ..				140	18	8
Depreciation bank premises and furniture .. ..				4,371	18	9
Provision for taxation .. ..				21,000	0	0
Net profit transferred to Profit and Loss Appropriation Account .. ..				21,618	13	11

£223,370 17 10

Interest accrued and received from—	£	s.	d.
Mortgages .. ..	111,292	3	2
Investments .. ..	108,258	4	3
Inspection fees received less trustees travelling and inspection fees .. ..	17	9	9
Commissions, rents, sundry receipts, and refunds .. ..	3,803	0	8

£223,370 17 10

## BALANCE SHEET AS AT 31 MARCH 1959

Depositors' balances—	£	£
Savings bank department .. ..	5,156	160
Thrift club accounts .. ..	58,874	
Home lay-by accounts .. ..	63,238	
Investment accounts .. ..	67,360	
Ordinary depositors' total .. ..		5,345,632
National savings depositors' total .. ..	780,289	
Add National Savings Interest Suspense Account .. ..	15,518	
		795,807
Other liabilities—		
Staff Provident Fund .. ..	17,709	
Provision for taxation .. ..	21,000	
Sundry creditors .. ..	1,093	
Amounts owing to other banks .. ..	1,696	
Total, other liabilities .. ..		41,498
Total of liabilities and provisions .. ..		6,182,937
Reserve Fund—		
Balance 1 April 1958 .. ..	219,803	
Add balance, Appropriation Account .. ..	18,099	
		237,902
		£6,420,839

Current assets—	£	£
Cash in hand and at bankers .. ..	287,347	
Fixed deposits .. ..	210,000	
Interest due and accrued on investments .. ..	36,747	
Amounts owing by other banks .. ..	5,384	
Total current assets .. ..		539,478
Investments (at par value)—		
New Zealand Government inscribed stock .. ..	2,565,535	
Local body debentures .. ..	132,310	
First mortgage on freehold property .. ..	2,312,533	
Total investments .. ..		5,010,378
Total current assets and investments .. ..		5,549,856
National savings securities—		
New Zealand Government inscribed stock .. ..	784,000	
Cash in hand and at bankers .. ..	11,807	
Total securing national savings depositors .. ..		795,807
Total current assets, investments, and securities .. ..		6,345,663
Fixed Assets at cost, less depreciation—		
Premises and property .. ..	65,750	
Furniture and fittings, etc. .. ..	9,426	
Total fixed assets .. ..		75,176
		£6,420,839

P. V. E. STANTON, President.  
E. A. EVANS, General Manager.  
W. A. DICKSON, Accountant.

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 1959; (3) The General 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 1959.

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## AUCKLAND SAVINGS BANK

## STATEMENT of cash receipts and payments of the Auckland Savings Bank for year ended 31 March 1959.

	£	s.	d.
Balance as at 1 April 1958 (cash in hand and Bank of New Zealand) .. ..	1,870,453	10	1
Savings bank deposits .. ..	22,915,886	10	0
National savings deposits .. ..	338,249	5	2
Interest on Bank of New Zealand Account .. ..	42,316	4	9
Interest on New Zealand Government inscribed stock .. ..	686,372	8	6
Interest on local body securities .. ..	214,775	13	0
Interest on mortgages .. ..	570,988	4	9
Interest on national savings securities .. ..	144,410	0	0
New Zealand Government inscribed stock repayments .. ..	100,500	0	0
Local body securities repayments .. ..	168,085	18	9
Mortgage principal repayments .. ..	1,048,073	1	2
Charges (refunds) .. ..	259	16	5
Rent .. ..	7,302	6	0
Mortgage securities inspection fees .. ..	3,137	2	0
Mortgagors' Suspense Account .. ..	6,954	5	5
Mortgage sundries (rates, etc.) .. ..	1,427	3	6
Safe custody fees .. ..	314	9	0
Exchange and commissions .. ..	12,361	15	2
Furniture and fittings (sales) .. ..	63	12	7
Home safes .. ..	95	2	0
Motor vehicles expenses (refunds) .. ..	66	12	4
Motor vehicles (sales) .. ..	938	0	0
Office calculating and bookkeeping machines (sales) .. ..	22	0	0
	£28,133,053	0	7