

	£	s.	d.
Loans and advances repaid	436,427	19	8
Interest on mortgages and investments	378,767	2	10
Inspection fees received	922	14	3
Refund on account of rates and insurance premiums	32	3	3
Repayment of debentures	5,824	11	9
Interest received from National Savings Investments	21,405	12	4
Commission on Government stock and sundries	4,473	17	5
Home safes sold	13	8	0
Transfers from Treasury re National Savings	45,000	0	0
Rent received	3,039	14	1
Fixed deposits redeemed	87,500	0	0
Bank property sold	27	0	0
Discount on Government stock	1,126	1	0
	<u>£7,314,361</u>	<u>14</u>	<u>4</u>

<i>Payments</i>			
	£	s.	d.
Withdrawals	5,419,329	17	2
Advances made	575,485	0	0
New Zealand Government inscribed stock and Local Body debentures purchased	650,723	5	0
Management, administration charges including salaries, audit fee, and trustees fees	32,660	6	2
Bank rates and insurance premiums	1,610	2	3
Advertising, printing, and stationery	3,404	1	6
Income taxation and social security charges	40,703	19	4
Donations	3,410	0	0
Insurance premiums and rates advanced to borrowers	36	19	3
Expenses inspecting and maintaining securities Share earthquake insurance premiums paid to mortgagors	1,135	18	6
		16	16
Withdrawals and transfers of National Savings deposits and interest paid to depositors	100,584	17	4
Furniture and office plant purchased	3,777	9	3
Bank property purchased	21,175	9	10
Branch establishment charges	1,182	5	9
Investments in National Provident Fund	85,000	0	0
Branch transfers in transit	41	4	10
Cash and bank balances	374,084	2	2
	<u>£7,314,361</u>	<u>14</u>	<u>1</u>

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED
31 MARCH 1964

	£
Interest credited to depositors	235,034
Interest credited to Staff Provident Fund	1,191
Charges and administration expenses	38,003
Depreciation	4,780
Provision for taxation	53,000
Net profit transferred to Profit and Loss Appropriation Account	54,213
	<u>£386,221</u>
	£
Interest on investments	377,676
Commissions, rents, sundry receipts, and refunds	8,545
	<u>£386,221</u>

BALANCE SHEET AS AT 31 MARCH 1964

	£	£
Depositors' balances—		
Savings bank department	7,101,417	
Thrift club accounts	121,589	
Home lay-by accounts	252,022	
Ordinary depositors' total		7,475,028
Investment accounts	862,775	
Add accrued interest	18,176	
		880,951
National Savings depositors' total	552,195	
Add National Savings Interest Suspense Account	10,256	
		562,451
Total liability to depositors		8,918,430
Other liabilities—		
Staff Provident Fund	26,197	
Provision for donations	5,000	
Provision for taxation	53,000	
Total other liabilities		84,197
Total of liabilities and provisions		9,002,627
Reserve Fund—		
Balance, 1 April	383,170	
Add balance, appropriation accounts	56,909	
		440,079
	<u>£9,442,706</u>	

	£	£
Current assets—		
Cash in hand and at bankers	366,633	
National Provident Fund investments	285,000	
Fixed deposits	62,500	
Interest due and accrued on investments	66,746	
Total current assets		780,879
Investments (at par value)—		
New Zealand Government inscribed stock	3,641,074	
Local body debentures	96,974	
First mortgage on freehold property	3,357,097	
Total investments		7,095,145
Total current assets and investments		7,876,024
Investment Account securities—		
New Zealand Government inscribed stock		880,951
National Savings securities—		
New Zealand Government inscribed stock	555,000	
Cash in hand and at bankers	7,451	
Total securing National Savings depositors		562,451
Total current assets, investments, and securities		9,319,426
Fixed assets (at cost less depreciation)—		
Premises and property	111,075	
Furniture and fittings, etc.	12,205	
Total Fixed Assets		123,280
		<u>£9,442,706</u>

Contingent liability—
Subsidies on home lay-by accounts.

R. C. SAMPSON, President.

E. A. EVANS, General Manager.

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 1964. (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, RIDLAND, AND GLASGOW,

Public Accountants and Auditors.

New Plymouth, 6 May 1964.

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WANGANUI SAVINGS BANK

STATEMENT OF RECEIPTS AND PAYMENTS FOR THE PERIOD ENDED
31 MARCH 1964

<i>Receipts</i>		£
Deposits—		
Savings		508,814
Thrift		8,185
Investment		139,280
Brokerage		1,092
Interest received		6,338
Total receipts		<u>£663,709</u>

<i>Payments</i>		£
Withdrawals—		
Savings		142,883
Thrift		899
Interest paid		166
Government stock		472,000
Local body investments		11,000
Furniture, fittings, and office equipment		1,480
Administration receipts		3,424
Cash in hand at bankers, 31 March 1964		31,857
		<u>£663,709</u>

PROFIT AND LOSS ACCOUNT FOR THE FIVE MONTH PERIOD ENDED
31 MARCH 1964

	£
Interest credited and accrued to depositors	4,509
Administration expenses	3,423
Depreciation	244
Profit before taxation carried down	633
	<u>£8,809</u>