

	£	s.	d.
Interest on Debentures	481	1	7
Debenture Account	7,097	10	11
Bank interest	455	0	0
Rents	162	10	0
Fines	0	12	6
Valuation fees	22	5	6
	<u>£86,378</u>	<u>15</u>	<u>9</u>

PAYMENTS.

	£	s.	d.
Withdrawn by depositors	67,362	17	6
Charges	1,130	15	2
Insurance premiums	127	9	1
Loans granted	14,036	16	3
Trustees' fees	97	0	0
Valuation fees	22	5	6
Bank interest	0	19	0
Land and building	6	12	0
Balance	3,594	1	3
	<u>£86,378</u>	<u>15</u>	<u>9</u>

G. L. DENNISTON,
Vice-President.
FRED. SMITH,
Manager.

We hereby certify that we have examined the above statement of receipts and payments of the Dunedin Savings-bank, have compared the same with the books of the bank, and to the best of our knowledge and belief it contains a true and correct account of all transactions of the bank. We have also seen security for the investments, taken out the depositors' ledger balances, and compared the cash account with the bank pass-book.

WILLIAM BROWN AND CO., } Auditors.
R. C. MOODIE,

Dunedin, 19th April, 1913.

STATEMENT OF ASSETS AND LIABILITIES, 31st March, 1913.

ASSETS.			
	£	s.	d.
Cash in bank	3,672	14	1
Less outstanding cheques	78	12	10
			3,594 1 3
Fixed deposits	13,000	0	0
Accrued interest	312	1	8
			13,312 1 8
Debentures	800	0	0
Accrued interest	7	2	0
			807 2 0
Loans on mortgage	105,074	4	6
Accrued interest	1,255	18	5
			106,330 2 11
Insurance premiums owing			8 3 4
Rents accrued			24 3 4
Land and building			3,573 16 10
			<u>£127,649 11 4</u>
LIABILITIES.			
	£	s.	d.
Due to 2,406 depositors	108,810	18	11
Debenture Premium Account	377	6	2
Property Suspense Account	1,173	14	0
Assets in excess of liabilities	17,287	12	3
			<u>£127,649 11 4</u>

G. L. DENNISTON,
Vice-President.
FRED. SMITH,
Manager.

We have seen the securities of the above assets, and compared the depositors' ledger balances.

WILLIAM BROWN AND CO., } Auditors.
R. C. MOODIE,

Dunedin, 19th April, 1913.

PROFIT AND LOSS ACCOUNT, 31st March, 1913.

	£	s.	d.
31st March, 1913—			
To Interest credited to depositors	4,444	8	7
Interest on overdraft		0	19 0
Charges, including rent of office, manager's salary, and trustees' fees	1,352	15	2
Land and building written off	125	0	0
Grant to Free Kindergarten	300	0	0
Balance	17,287	12	3
	<u>£23,510</u>	<u>15</u>	<u>0</u>

	£	s.	d.
31st December, 1911—			
By Balance	15,802	4	2
31st March, 1913—			
By Interest on loans	6,519	11	0
deposits	584	13	9
debentures	316	3	7
			7,420 8 4
Rents			287 10 0
Fines			0 12 6
			<u>£23,510 15 0</u>
By Balance			<u>£17,287 12 3</u>

G. L. DENNISTON,
Vice-President.
FRED. SMITH,
Manager.

Audited and found correct.

WILLIAM BROWN AND CO., } Auditors.
R. C. MOODIE,

Dunedin, 19th April, 1913.

Invercargill Savings-bank Balance-sheet for 1912.

RECEIPTS and Paymen's of the Invercargill Savings-bank for the Year ending the 31st December, 1912:—

	£	s.	d.
Cash on hand, 1st January, 1912	8,956	15	2
Amount lodged by depositors	48,303	3	11
Interest added during the year	30	16	11
Interest added, 31st December, 1912	1,282	2	0
Interest received on mortgages, &c.	2,149	3	9
Interest received on deposits in banks	268	9	5
Mortgages repaid	3,200	0	0
	<u>£64,190</u>	<u>11</u>	<u>2</u>

PAYMENTS.

	£	s.	d.
Repaid depositors	48,866	1	1
Interest credited to depositors	1,312	18	11
Invested on mortgage	4,220	0	0
Cash in National Bank of New Zealand (Ltd.)	1,676	14	4
Deposits in National Bank of New Zealand (Ltd.)	6,500	0	0
Deposits, Post-office Bank	600	0	0
Cash in hand	459	4	9
Sundries	15	18	0
Charges Account	403	12	9
Auditors' fees, 1911	21	0	0
Trustees attending meetings	19	0	0
Office rent	69	5	0
Bank furniture account	26	16	4
	<u>£64,190</u>	<u>11</u>	<u>2</u>

R. H. BRODRICK, Manager.

We hereby certify that we have examined the above statement of the receipts and payments of the Invercargill Savings-bank, and that to the best of our knowledge and belief it contains a true and correct statement of all the transactions of the bank during the year, and that the balance in the bank and cash in hand amount to £9,235 19s. 1d.

R. F. CUTHBERTSON & SON, } Auditors.
JAS. E. HANNAH & SONS,

HENRY WILSON,
ROBT. TAPPER,
JOHN MATHESON,
C. J. BROAD,
P. L. GILKISON,
W. A. OTT, } Trustees.

STATEMENT OF ASSETS AND LIABILITIES.

Assets.			
	£	s.	d.
To Amount invested on mortgages, &c.	40,809	5	6
Cash in National Bank of New Zealand (Limited)	1,676	14	4
Deposits in National Bank of New Zealand (Limited), payable on demand	6,500	0	0
Cash in hand	459	4	9
Deposit in Post-office Bank (payable on demand)	600	0	0
	<u>£50,045</u>	<u>4</u>	<u>7</u>
Bank furniture account			26 16 4
	<u>£50,072</u>	<u>0</u>	<u>11</u>
To Balance			<u>£4,571 12 9</u>