

Hokitika Savings-bank Balance-sheet for 1914-15.

RECEIPTS and Payments of the Hokitika Savings-bank for the twelve months ending the 31st March, 1915.

RECEIPTS.		£	s.	d.
Cash in banks on 31st March, 1914—				
On fixed deposit	19,262	3	7	
On open account	1,638	5	2	
Amount lodged by depositors	21,813	18	7	
Interest credited during the period	72	8	10	
Interest credited 31st March, 1915	1,945	12	0	
Interest on mortgages	2,593	1	1	
Interest from banks on fixed deposit	792	9	3	
Interest from New Zealand Government debentures	119	12	0	
Mortgages repaid	5,709	17	11	
	<u>£53,947</u>	<u>8</u>	<u>5</u>	
PAYMENTS.		£	s.	d.
Repaid depositors	23,649	14	0	
Interest credited depositors	2,018	0	10	
Charges	433	10	4	
Invested on mortgage	7,939	19	9	
Donation to Empire Fund	250	0	0	
Charitable Aid Building	125	0	0	
Cash in Bank of New South Wales on open account	630	6	10	
Cash in Bank of New South Wales on fixed deposit	6,457	3	7	
Cash in Bank of New Zealand on open account	10	11	4	
Cash in Bank of New Zealand on fixed deposit	6,180	0	0	
Cash in National Bank of New Zealand (Limited) on open account	78	1	9	
Cash in National Bank of New Zealand (Limited) on fixed deposit	6,175	0	0	
	<u>£53,947</u>	<u>8</u>	<u>5</u>	

ASSETS and LIABILITIES of the Hokitika Savings-bank on the 31st March, 1915.

ASSETS.		£	s.	d.
Amount invested on mortgage	42,670	14	0	
Bank premises and office furniture	205	0	0	
New Zealand Government 4-per-cent. debentures	3,000	0	0	
Cash in Bank of New South Wales on open account	630	6	10	
Cash in Bank of New South Wales on fixed deposit	6,457	3	7	
Cash in Bank of New Zealand on open account	10	11	4	
Cash in Bank of New Zealand on fixed deposit	6,180	0	0	
Cash in National Bank of New Zealand (Limited) on open account	78	1	9	
Cash in National Bank of New Zealand (Limited) on fixed deposit	6,175	0	0	
	<u>£65,406</u>	<u>17</u>	<u>6</u>	
Balance, excess of assets over liabilities ..	£11,310	2	1	
LIABILITIES.		£	s.	d.
Amount due depositors (1,001 in number) ..	54,096	15	5	
Balance	11,310	2	1	
	<u>£65,406</u>	<u>17</u>	<u>6</u>	

WM. WILSON, Manager.

Audited and found correct.

J. H. WILSON, Auditor.

30th April, 1915.

We certify that we have examined the foregoing statements of receipts and payments, and of the assets and liabilities, of the Hokitika Savings-bank, and that to the best of our belief the said statements are true and correct, the cash balance (deposited in the various banks as above) being £19,531 3s. 6d.

M. POLLOCK, Vice-President.

ANDREW CUMMING,

J. L. LANG,

J. MANDL,

GEORGE PERRY.

H. L. MICHEL,

W. E. WILLIAMS,

C. EVANS,

Trustees.

Dunedin Savings-bank Balance-sheet for 1914-15.

STATEMENT of the Receipts and Payments of the Dunedin Savings-bank for the twelve months ending the 31st March, 1915:—

RECEIPTS.		£	s.	d.
Lodged by depositors	48,162	19	5	
Interest on loans	5,727	4	7	
Insurance premiums	120	2	1	
Rents	123	15	0	
Bank interest	500	0	0	
Debenture interest	32	0	0	
Loan account	2,392	17	6	
Fixed deposit	500	0	0	
Fines	0	5	0	
	<u>£57,559</u>	<u>3</u>	<u>7</u>	
PAYMENTS.		£	s.	d.
Balance from last year	395	18	1	
Withdrawn by depositors	47,733	14	10	
Charges account	1,028	10	7	
Insurance premiums	116	0	9	
Trustees' fees	104	0	0	
Loan account	2,664	15	6	
Building account	22	1	7	
Otago University	750	0	0	
Bank interest	1	15	6	
Fixed deposit	1,500	0	0	
Balance	3,242	6	9	
	<u>£57,559</u>	<u>3</u>	<u>7</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 securities for the investments, taken out the depositors' ledger balances, and compared the cash account with the bank pass-book.

Mortgage 99833 (Jessie and William Palmer to the bank) is at present the subject of an action at law.

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

STATEMENT of ASSETS and LIABILITIES, 31st March, 1915.

ASSETS.		£	s.	d.	£	s.	d.
Fixed deposits	13,500	0	0				
Accrued interest	283	15	11				
					13,783	15	11
Cash in bank	3,721	7	8				
Less outstanding cheques	479	0	11				
					3,242	6	9
Debentures	800	0	0				
Accrued interest	7	2	0				
					807	2	0
Loans on mortgage	107,963	18	9				
Accrued interest	1,392	16	1				
					109,356	14	10
Insurance premiums owing					11	12	1
Rents accrued					20	0	0
Land and building					3,400	10	11
					<u>£130,622</u>	<u>2</u>	<u>6</u>
LIABILITIES.		£	s.	d.			
Due to 2,532 depositors	112,438	0	10				
Property Suspense Account	1,173	14	0				
Debenture Premium Account	377	6	2				
Assets in excess of liabilities	16,633	1	6				
	<u>£130,622</u>	<u>2</u>	<u>6</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,