

<i>Liabilities.</i>		£	s.	d.
By Depositors' credit balances ..	..	34,343	7	0
Balance, Profit and Loss Account ..	..	4,210	6	9
		<u>£38,553</u>	<u>7</u>	<u>9</u>

PAUL C. MORTON, Manager.

H. WESTON, Vice-President.

W. L. NEWMAN,

A. SHUTTLEWORTH,

DANL. BERRY,

R. COCK,

G. W. BROWNE,

} Trustees.

I certify that I have examined the books and vouchers of the New Plymouth Savings-bank for the year ended 31st March, 1917, also deeds of mortgage and insurance policies; and certify that the above balance-sheet is properly drawn up so as to exhibit a true and correct view of the state of the bank's affairs as disclosed by the books of the trustees. All my requirements as Auditor have been complied with.

C. T. MILLS, F.P.A. (N.Z.).

Hokitika Savings-bank Balance-sheet.

RECEIPTS and Payments of the Hokitika Savings-bank for the year ending 31st March, 1917:—

<i>RECEIPTS.</i>		£	s.	d.
Cash in banks on 31st March, 1916—	..	26,007	3	7
On fixed deposit ..	..	1,282	3	6
On open account ..	..	29,315	2	6
Amount lodged by depositors ..	..	63	18	0
Interest credited during period ..	..	2,313	0	6
Interest credited 31st March, 1917 ..	..	3,037	7	11
Interest on mortgages ..	..	872	3	3
Interest from banks on fixed deposit ..	..	366	13	10
Interest from New Zealand Government debentures and bonds ..	..	5,479	16	3
Mortgages repaid ..	..	<u>£68,737</u>	<u>9</u>	<u>4</u>

<i>PAYMENTS.</i>		£	s.	d.
Repaid depositors ..	..	25,933	3	1
Interest credited depositors ..	..	2,376	18	6
Charges ..	..	455	14	10
Invested on mortgage ..	..	10,312	5	5
Invested in war bonds ..	..	10,000	0	0
Grant to national war funds ..	..	105	0	0
Cash in Bank of New South Wales ..	..	6,914	4	8
Cash in Bank of New Zealand ..	..	24	15	7
Cash in Bank of New Zealand on fixed deposit ..	..	6,900	0	0
Cash in National Bank of New Zealand (Limited) on open account ..	..	15	7	3
Cash in National Bank of New Zealand (Limited) on fixed deposit ..	..	5,700	0	0
		<u>£68,737</u>	<u>9</u>	<u>4</u>

ASSETS AND LIABILITIES.

<i>Assets.</i>		£	s.	d.
Amount invested on mortgage ..	..	45,048	2	4
Bank premises and office furniture ..	..	205	0	0
New Zealand Government debentures and war bonds ..	..	15,000	0	0
Cash in Bank of New South Wales ..	..	6,914	4	8
Cash in Bank of New Zealand on open account ..	..	24	15	7
Cash in Bank of New Zealand on fixed deposit ..	..	6,900	0	0
Cash in National Bank of New Zealand (Limited) on open account ..	..	15	7	3
Cash in National Bank of New Zealand (Limited) on fixed deposit ..	..	5,700	0	0
		<u>£79,807</u>	<u>9</u>	<u>10</u>
Balance, excess of assets over liabilities ..	..	£12,469	0	2

<i>Liabilities.</i>		£	s.	d.
Amount due depositors (1,075 in number) ..	..	67,338	9	8
Balance ..	..	12,469	0	2
		<u>£79,807</u>	<u>9</u>	<u>10</u>

WM. WILSON, Manager.

Audited and found correct.

J. H. WILSON, Auditor.

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 £19,554 7s. 6d.

H. L. MICHEL, Vice-President.

J. S. LANG,

J. MANDL,

J. D. LYNCH,

D. J. EVANS,

C. EVANS,

ANDREW CUMMING,

GEORGE PERRY,

W. E. WILLIAMS,

} Trustees.

Dunedin Savings-bank Balance-sheet.

RECEIPTS and Payments of the Dunedin Savings-bank for the year ending 31st March, 1917:—

<i>RECEIPTS.</i>		£	s.	d.
Balance from last year ..	..	3,951	14	0
Lodged by depositors ..	..	109,313	12	7
Interest on loans ..	..	7,680	5	11
Loans repaid ..	..	5,828	18	11
Insurance premiums ..	..	123	8	5
Bank interest ..	..	879	3	0
Debenture interest ..	..	91	0	6
Fines ..	..	1	0	0
Rents ..	..	134	3	4
Valuation fees ..	..	6	6	0
		<u>£128,009</u>	<u>12</u>	<u>8</u>

<i>PAYMENTS.</i>		£	s.	d.
Withdrawn by depositors ..	..	61,994	19	7
Charges ..	..	1,019	4	11
Insurance premiums ..	..	134	6	10
Loans granted ..	..	35,787	11	4
Trustees' fees ..	..	117	0	0
Fixed deposits ..	..	4,000	0	0
Debentures ..	..	2,800	0	0
Valuation fees ..	..	6	6	0
Building account ..	..	13	10	0
Balance ..	..	22,136	14	0
		<u>£128,009</u>	<u>12</u>	<u>8</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, have taken out the depositors' ledger balances, and compared the cash account with the bank pass-book.

WILLIAM BROWN AND CO., } Auditors.
R. C. MOODIE,*ASSETS AND LIABILITIES.*

<i>Assets.</i>		£	s.	d.	£	s.	d.
Fixed deposits ..	..	18,000	0	0	18,357	17	6
Accrued interest ..	..	357	17	6			
Cash in bank ..	..	22,151	13	6	22,136	14	0
Less outstanding cheque ..	..	14	19	6			
Debentures ..	..	3,600	0	0	3,642	2	0
Accrued interest ..	..	42	2	0			
Loans on mortgage ..	..	158,695	12	5	160,980	0	2
Accrued interest ..	..	2,284	7	9			
Insurance premiums owing ..	..	..	..	..	13	19	4
Rents accrued ..	..	..	..	..
Land and building ..	..	..	..	..	3,214	0	0
		<u>£208,364</u>	<u>13</u>	<u>0</u>			