

| | | | | |
|-------------------------------------|----|----------------|----------|----------|
| <i>Liabilities.</i> | | £ | s. | d. |
| By Depositors' credit balances .. | .. | 38,142 | 9 | 6 |
| Balance, Profit and Loss Account .. | .. | 4,541 | 16 | 3 |
| | | <u>£42,684</u> | <u>5</u> | <u>9</u> |

PAUL C. MORTON, Manager.
H. WESTON, Vice-President.
W. L. NEWMAN,
A. SHUTTLEWORTH, } Trustees.
JAMES McLEOD,
R. COCK,
G. W. BROWNE, }

I certify that I have examined the books and vouchers of the New Plymouth Savings-bank for the year ended 31st March, 1918, 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, 1918:—

| | | | | |
|---|----|----------------|----------|----------|
| <i>RECEIPTS.</i> | | £ | s. | d. |
| Cash in banks on 31st March, 1917— | | | | |
| On fixed deposit | .. | 19,514 | 4 | 8 |
| On open account | .. | 40 | 2 | 10 |
| Amount lodged by depositors .. | .. | 33,225 | 2 | 4 |
| Interest credited during period .. | .. | 96 | 11 | 5 |
| Interest credited 31st March, 1918 .. | .. | 2,523 | 5 | 6 |
| Interest on mortgages | .. | 3,056 | 1 | 9 |
| Interest from banks on fixed deposit .. | .. | 755 | 4 | 9 |
| Interest from debentures and bonds .. | .. | 689 | 13 | 0 |
| Mortgages repaid | .. | 6,650 | 2 | 10 |
| Debentures repaid | .. | 1,000 | 0 | 0 |
| | | <u>£67,550</u> | <u>9</u> | <u>1</u> |

| | | | | |
|--|----|----------------|----------|----------|
| <i>PAYMENTS.</i> | | £ | s. | d. |
| Repaid depositors | .. | 29,781 | 3 | 11 |
| Interest credited depositors | .. | 2,619 | 16 | 11 |
| Charges | .. | 449 | 13 | 2 |
| Invested on mortgage for year | .. | 4,765 | 16 | 2 |
| Invested in war bonds | .. | 5,000 | 0 | 0 |
| Cash in Bank of New South Wales— | | | | |
| On open account | .. | 1,560 | 18 | 6 |
| On fixed deposit | .. | 7,895 | 0 | 0 |
| Cash in Bank of New Zealand— | | | | |
| On open account | .. | 8 | 3 | 2 |
| On fixed deposit | .. | 7,380 | 0 | 0 |
| Cash in National Bank of N.Z. (Limited)— | | | | |
| On open account | .. | 14 | 17 | 3 |
| On fixed deposit | .. | 8,075 | 0 | 0 |
| | | <u>£67,550</u> | <u>9</u> | <u>1</u> |

ASSETS AND LIABILITIES

| | | | | |
|---|---------|----------------|-----------|----------|
| <i>Assets.</i> | | £ | s. | d. |
| Amount invested on mortgage | .. | 42,305 | 0 | 7 |
| Bank premises and office furniture .. | .. | 205 | 0 | 0 |
| War bonds and debentures | .. | 19,000 | 0 | 0 |
| Cash in Bank of New South Wales— | | | | |
| On open account | .. | 1,560 | 18 | 6 |
| On fixed deposit | .. | 7,895 | 0 | 0 |
| Cash in Bank of New Zealand— | | | | |
| On open account | .. | 8 | 3 | 2 |
| On fixed deposit | .. | 7,380 | 0 | 0 |
| Cash in National Bank of N.Z. (Limited)— | | | | |
| On open account | .. | 14 | 17 | 3 |
| On fixed deposit | .. | 8,075 | 0 | 0 |
| | | <u>£86,443</u> | <u>19</u> | <u>6</u> |
| Balance, excess of assets over liabilities .. | £13,041 | 14 | 6 | |
| <i>Liabilities.</i> | | £ | s. | d. |
| Amount due depositors (1,116 in number) .. | .. | 73,402 | 5 | 0 |
| Balance | .. | 13,041 | 14 | 6 |
| | | <u>£86,443</u> | <u>19</u> | <u>6</u> |

Audited and found correct. WM. WILSON, Manager.
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 £24,933 18s. 11d.

H. L. MICHEL, Vice-President.
J. S. LANG,
J. MANDL,
W. E. WILLIAMS,
ANDREW CUMMING, } Trustees.
C. EVANS,
D. J. EVANS,
GEORGE PERRY, }

Dunedin Savings-bank Balance-sheet.

RECEIPTS and Payments of the Dunedin Savings-bank for the year ending 31st March, 1918:—

| | | | | |
|------------------------------|----|-----------------|-----------|----------|
| <i>RECEIPTS.</i> | | £ | s. | d. |
| Balance from last year | .. | 22,136 | 14 | 0 |
| Lodged by depositors | .. | 144,304 | 19 | 10 |
| Loans interest | .. | 9,892 | 1 | 1 |
| Insurance premiums | .. | 156 | 4 | 3 |
| Loans repaid | .. | 3,581 | 5 | 4 |
| Bank interest | .. | 1,019 | 16 | 8 |
| Debenture interest | .. | 172 | 0 | 0 |
| Rents | .. | 109 | 3 | 4 |
| Fines | .. | 1 | 0 | 0 |
| Valuation fees | .. | 10 | 14 | 8 |
| Fixed deposit | .. | 2,500 | 0 | 0 |
| | | <u>£183,883</u> | <u>19</u> | <u>2</u> |

| | | | | |
|----------------------------------|----|-----------------|-----------|----------|
| <i>PAYMENTS.</i> | | £ | s. | d. |
| Withdrawn by depositors | .. | 85,083 | 4 | 8 |
| Charges | .. | 1,031 | 3 | 10 |
| Loans granted | .. | 60,235 | 5 | 11 |
| Insurance premiums | .. | 224 | 11 | 5 |
| Trustees' fees | .. | 114 | 0 | 0 |
| Debentures | .. | 20,000 | 0 | 0 |
| Land and building account | .. | 1,803 | 12 | 6 |
| Valuation fees | .. | 10 | 14 | 8 |
| Temporary premises account | .. | 114 | 8 | 6 |
| Balance | .. | 15,266 | 17 | 8 |
| | | <u>£183,883</u> | <u>19</u> | <u>2</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 | .. | 15,500 | 0 | 0 | | | |
| Accrued interest | .. | 313 | 3 | 5 | | | |
| Cash in bank | .. | 15,659 | 9 | 5 | 15,813 | 3 | 5 |
| Less outstanding cheques | | 392 | 11 | 9 | | | |
| | | | | | 15,266 | 17 | 8 |
| Debentures | .. | 23,600 | 0 | 0 | | | |
| Accrued interest | .. | 342 | 2 | 0 | | | |
| | | | | | 23,942 | 2 | 0 |
| Loans on mortgage | .. | 215,349 | 13 | 0 | | | |
| Accrued interest | .. | 3,347 | 7 | 0 | | | |
| | | | | | 218,697 | 0 | 0 |
| Insurance premiums owing | .. | 82 | 6 | 6 | | | |
| Rents accrued | .. | 26 | 5 | 0 | | | |
| Land and building | .. | 4,917 | 0 | 0 | | | |
| | | | | | <u>£278,744</u> | <u>14</u> | <u>7</u> |