

<i>Liabilities.</i>		£	s.	d.
By Depositors' credit balances ..	..	42,473	8	7
Balance, Profit and Loss Account ..	..	5,053	17	11
		<u>£47,527</u>	<u>6</u>	<u>6</u>

PAUL C. MORTON, Manager.
H. WESTON, Vice-President.
W. L. NEWMAN, Deputy Vice-President.
A. SHUTTLEWORTH,
JAMES McLEOD,
NEWTON KING,
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, 1919, also deeds of mortgage, deposits, and investment securities, also insurance policies; and certify that the above balance-sheet is properly drawn up and exhibits a true and correct view of the state of the bank's affairs as shown 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, 1919:—

RECEIPTS.		£	s.	d.
Cash in banks on 31st March, 1918—	..	23,350	0	0
On fixed deposit ..	..	1,583	18	11
On current account ..	..	40,521	16	5
Amount lodged by depositors ..	..	134	17	2
Interest credited during period ..	..	2,688	4	9
Interest credited 31st March, 1919 ..	..	2,866	10	6
Interest on mortgages ..	..	915	3	3
Interest from banks on fixed deposit ..	..	840	5	9
Interest from bonds ..	..	5,438	13	7
Mortgages repaid ..	..	<u>£78,339</u>	<u>10</u>	<u>4</u>
PAYMENTS.		£	s.	d.
Repaid depositors ..	..	38,695	13	2
Interest credited depositors ..	..	2,823	1	11
Charges ..	..	414	7	2
Invested on mortgage for year ..	..	8,224	3	7
Cash in Bank of New South Wales—	..	1,185	4	1
On open account ..	..	9,070	0	0
On fixed deposit ..	..	7	13	2
Cash in Bank of New Zealand—	..	8,880	0	0
On open account ..	..	14	7	3
On fixed deposit ..	..	9,025	0	0
Cash in National Bank of N.Z. (Limited)—	..	<u>£78,339</u>	<u>10</u>	<u>4</u>
On open account ..	..		
On fixed deposit ..	..		

ASSETS AND LIABILITIES

<i>Assets.</i>		£	s.	d.
Amount invested on mortgage ..	..	43,927	16	0
Bank premises and office furniture ..	..	205	0	0
Government debentures and bonds ..	..	19,000	0	0
Cash in Bank of New South Wales—	..	1,185	4	1
On open account ..	..	9,070	0	0
On fixed deposit ..	..	7	13	2
Cash in Bank of New Zealand—	..	8,880	0	0
On open account ..	..	14	17	3
On fixed deposit ..	..	9,025	0	0
Cash in National Bank of N.Z. (Limited)—	..	<u>£91,315</u>	<u>0</u>	<u>6</u>
On open account ..	..		
On fixed deposit ..	..		
Balance, excess of assets over liabilities ..	..	<u>£13,263</u>	<u>10</u>	<u>4</u>
<i>Liabilities.</i>		£	s.	d.
Amount due depositors (1,155 in number) ..	..	78,051	10	2
Balance ..	..	13,263	10	4
		<u>£91,315</u>	<u>0</u>	<u>6</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 £28,182 4s. 6d.

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

Dunedin Savings-bank Balance-sheet.

RECEIPTS and Payments of the Dunedin Savings-bank for the year ending 31st March, 1919:—

RECEIPTS.		£	s.	d.
Balance from last year ..	..	15,266	17	8
Lodged by depositors ..	..	203,937	1	1
Interest on loans ..	..	12,750	1	4
Loans repaid ..	..	8,615	6	6
Insurance premiums ..	..	282	12	7
Rents ..	..	138	6	8
Bank interest ..	..	1,233	3	3
Debenture interest ..	..	1,640	1	7
Valuation fees ..	..	10	18	4
Charges ..	..	23	15	0
Fines ..	..	1	0	0
		<u>£243,899</u>	<u>4</u>	<u>0</u>
PAYMENTS.		£	s.	d.
Withdrawn by depositors ..	..	121,105	17	11
Charges ..	..	1,283	17	6
Loans granted ..	..	64,270	13	10
Debentures ..	..	39,019	0	0
Insurance premiums ..	..	206	11	1
Trustees' fees ..	..	103	0	0
Building account ..	..	886	17	1
Valuation fees ..	..	10	18	4
Debenture interest ..	..	315	12	11
Red Cross Society ..	..	500	0	0
Balance ..	..	16,196	15	4
		<u>£243,899</u>	<u>4</u>	<u>0</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			
					15,813	3	5
Cash in bank ..	..	16,362	2	5			
Less cheques outstanding ..	..	166	7	1			
					16,196	15	4
Debentures ..	..	62,619	0	0			
Accrued interest ..	..	791	19	0			
					63,410	19	0
Loans on mortgage ..	..	271,005	0	4			
Accrued interest ..	..	3,809	13	0			
					274,814	13	4
Insurance premiums owing ..	..					6	5
Rents accrued ..	..					38	15
Land and building ..	..					5,550	0
					<u>£375,830</u>	<u>11</u>	<u>1</u>