

ASSETS AND LIABILITIES.

Assets.		£	s.	d.
Deposit, Post Office Savings-bank ..	..	1,839	3	1
Deposit, Bank of New Zealand ..	..	1,000	0	0
Invested in War Bonds ..	..	1,000	0	0
Bank of New Zealand and cash balances ..	..	2,602	8	9
Securities (including reserves) ..	..	45,660	0	0
Office furniture ..	..	58	0	3
Interest accrued ..	..	475	16	7
		<u>£52,635</u>	<u>8</u>	<u>8</u>

Liabilities.		£	s.	d.
Depositors' credit balances ..	..	46,489	6	2
Balance, Profit and Loss Account ..	..	6,146	2	6
		<u>£52,635</u>	<u>8</u>	<u>8</u>

G. E. DINNISS, Manager.
W. L. NEWMAN, Vice-President.

JAMES McLEOD,
R. H. GEORGE,
NEWTON KING,
R. COCK,
G. W. BROWNE,
W. C. WESTON, } Trustees.

I certify that I have examined the books and vouchers of the New Plymouth Savings-bank for the year ended 31st March, 1921, also deeds of mortgage, deposits, investment securities, and 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, 1921:—

RECEIPTS.		£	s.	d.
Cash in banks on 31st March, 1920—				
On fixed deposit ..	..	29,155	0	0
On current account ..	..	2,305	10	11
Amount lodged by depositors ..	..	39,401	18	2
Interest credited during period ..	..	102	4	11
Interest credited 31st March, 1921 ..	..	3,029	0	6
Interest on mortgages ..	..	2,976	6	7
Interest from banks on fixed deposit ..	..	1,060	4	0
Interest from War Bonds ..	..	899	19	10
Mortgages repaid ..	..	17,709	0	3
N.Z. Government War Bonus repaid ..	..	2,000	0	0
		<u>£98,639</u>	<u>0</u>	<u>2</u>

PAYMENTS.		£	s.	d.
Repaid depositors ..	..	41,119	11	9
Interest credited depositors ..	..	3,131	5	5
Charges ..	..	494	7	6
Invested on mortgage for year ..	..	14,534	19	4
Invested in War Bonds ..	..	3,000	0	0
Invested in County debentures ..	..	1,605	0	0
Cash in Bank of New South Wales—				
On open account ..	..	3,096	2	3
On fixed deposit ..	..	12,400	0	0
Cash in Bank of New Zealand—				
On open account ..	..	71	2	7
On fixed deposit ..	..	9,530	0	0
Cash in National Bank of N.Z. (Limited)—				
On open account ..	..	31	11	4
On fixed deposit ..	..	9,625	0	0
		<u>£98,639</u>	<u>0</u>	<u>2</u>

ASSETS AND LIABILITIES.

Assets.		£	s.	d.
Amount invested on mortgage ..	..	44,682	1	5
Bank premises and office furniture ..	..	205	0	0
Government debentures and War Bonds ..	..	21,000	0	0
County debentures ..	..	1,605	0	0
Cash in Bank of New South Wales—				
On open account ..	..	3,096	2	3
On fixed deposit ..	..	12,400	0	0
Cash in Bank of New Zealand—				
On open account ..	..	71	2	7
On fixed deposit ..	..	9,530	0	0

Cash in National Bank of N.Z. (Limited)—		£	s.	d.
On open account ..	..	31	11	4
On fixed deposit ..	..	9,625	0	0
		<u>£102,245</u>	<u>17</u>	<u>7</u>
Balance, excess of assets over liabilities ..	..	<u>£15,532</u>	<u>10</u>	<u>9</u>

Liabilities.		£	s.	d.
Amount due depositors (1,255 in number) ..	..	86,713	6	10
Balance ..	..	15,532	10	9
		<u>£102,245</u>	<u>17</u>	<u>7</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 being £34,753 16s. 2d.

H. L. MICHEL, Vice-President.

W. E. WILLIAMS,
C. EVANS,
GEORGE PERRY,
D. J. EVANS,
J. S. LANG,
F. D. LYNCH, } Trustees.

Dunedin Savings-bank Balance-sheet.

RECEIPTS and Payments of the Dunedin Savings-bank for the year ending 31st March, 1921:—

RECEIPTS.		£	s.	d.
Balance from last year ..	..	26,538	11	7
Lodged by depositors ..	..	530,346	8	4
Interest on loans ..	..	23,726	0	11
Loans repaid ..	..	20,901	11	5
Insurance premiums ..	..	263	0	5
Rents ..	..	148	15	0
Bank interest ..	..	1,211	16	0
Debenture interest ..	..	4,185	15	2
Valuation fees ..	..	28	15	6
Charges ..	..	15	14	6
Fines ..	..	1	10	0
Suspense ..	..	58	15	0
Debentures ..	..	1,000	0	0
		<u>£608,426</u>	<u>13</u>	<u>10</u>

PAYMENTS.		£	s.	d.
Withdrawn by depositors ..	..	409,635	14	0
Charges ..	..	2,442	18	2
Loans granted ..	..	150,765	2	7
Debentures ..	..	35,705	12	1
Insurance premiums ..	..	269	3	1
Trustees' fees ..	..	113	0	0
Valuation fees ..	..	25	12	6
Debenture interest ..	..	238	7	2
Grant to Otago Hospital and Charitable Aid Board ..	..	500	0	0
Balance ..	..	8,731	4	3
		<u>£608,426</u>	<u>13</u>	<u>10</u>

G. L. DENNISTON, Vice-President.

JAS. QUAIL, 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.
THOS. MOODIE,

ASSETS AND LIABILITIES.

Assets.		£	s.	d.	£	s.	d.
Fixed deposits ..	..	15,500	0	0			
Accrued interest ..	..	313	16	1			
					15,813	16	1
Cash in bank ..	..	9,633	6	11			
Less cheques outstanding ..	..	902	2	8			
					8,731	4	3