

<i>Liabilities.</i>		£	s.	d.
Amount at credit of depositors, 31st March, 1922	.. .. .	2,915,638	5	9
Deposits received during twelve months ended 31st March, 1923	.. .. .	3,273,954	5	4
Interest credited to depositors	.. .. .	134,260	5	1
		<u>£6,323,852</u>	<u>16</u>	<u>2</u>
Deduct repayments to depositors for the twelve months ended 21st March, 1923	£2,814,414	13	3	
Amount at credit of depositors, 31st March, 1923	.. .. .	3,509,438	2	11
Reserve and Investment Fluctuation Account	.. .. .	275,000	0	0
Balance Profit and Loss Account	.. .. .	3,627	7	0
		<u>£3,788,065</u>	<u>9</u>	<u>11</u>

J. MUIR BARR, Manager.
 CLEM. BARTLEY, Assistant Manager.
 T. N. SMALLWOOD, Accountant.

We hereby certify that to the best of our belief the above is a true and correct statement of the assets and liabilities of the Auckland Savings-bank on the 31st March, 1923.

OLIVER NICHOLSON, Vice-President.
 J. H. UPTON,
 A. CLEMENTS,
 E. A. BROWN,
 R. E. ISAACS,
 HENRY BRETT,
 JOHN JENKIN,
 ALFRED S. BANKART,
 ALEX. HARRIS,

Trustees.

We hereby certify that we have examined the books and vouchers relating to the above, and that the balance sheet is properly drawn up so as to exhibit a true and correct view of the state of affairs of the Auckland Savings-bank as shown by the books of the bank; also that all our requirements as auditors have been fulfilled. We have accepted a certificate from the Manager that all the provisions of the Savings-bank Act, 1908, and amendments, have been complied with.

W. WALLACE BRUCE, F.I.A. (N.Z.), } Auditors.
 H. C. TEWSLEY, F.P.A. (N.Z.), }

Dunedin Savings-bank Balance sheet.

RECEIPTS and Payments of the Dunedin Savings-bank for the year ending 31st March, 1923:—

RECEIPTS.		£	s.	d.
Balance from last year	.. .. .	8,985	2	9
Lodged by depositors	.. .. .	393,389	7	4
Interest on loans	.. .. .	32,532	2	10
Loans repaid	.. .. .	4,167	15	9
Insurance premiums	.. .. .	296	14	7
Rents	.. .. .	150	0	0
Bank interest	.. .. .	1,138	13	6
Debenture interest	.. .. .	7,092	9	2
Valuation fees	.. .. .	7	7	0
Fines	.. .. .	2	5	0
		<u>£447,761</u>	<u>17</u>	<u>11</u>
PAYMENTS.		£	s.	d.
Withdrawn by depositors	.. .. .	350,315	15	4
Charges	.. .. .	2,101	9	5
Loans granted	.. .. .	28,344	11	5
Debentures	.. .. .	42,105	0	0
Insurance premiums	.. .. .	298	17	11
Trustees' fees	.. .. .	105	0	0
Valuation fees	.. .. .	7	7	0
Debenture interest	.. .. .	167	0	3
Fixed deposit	.. .. .	2,000	0	0
Bank interest	.. .. .	7	9	9
Balance	.. .. .	22,909	6	10
		<u>£447,761</u>	<u>17</u>	<u>11</u>

G. L. DENNISTON, Vice-President.
 JAS. QUAILLE, 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.

<i>Assets.</i>		£	s.	d.	£	s.	d.
Loans on mortgage	.. .. .	582,690	14	9			
Accrued interest	.. .. .	13,302	0	0			
					595,992	14	9
Insurance premiums owing	.. .. .	..	..	..	41	3	2
Land and building	.. .. .	..	..	..	5,000	0	0
Debentures—							
New Zealand Government	.. .. .	15,850	0	0			
New Zealand War Bonds	.. .. .	35,000	0	0			
Local bodies	.. .. .	118,474	12	1			
Accrued interest	.. .. .	2,318	19	2			
					171,643	11	3
Fixed deposits	.. .. .	16,500	0	0			
Accrued interest	.. .. .	326	14	10			
					16,826	14	10
Cash in bank	.. .. .	23,394	3	2			
Less outstanding cheques	.. .. .	1,084	16	4			
					22,309	6	10
					<u>£811,813</u>	<u>10</u>	<u>10</u>

Liabilities.

Amount at credit of 7,245 depositors—Head Office	.. .. .	728,382	10	1			
Amount at credit of 423 depositors—Branch Office	.. .. .	37,250	10	5			
					765,633	0	6
Property Suspense Account	.. .. .	..	..	..	2,480	8	10
Debenture Premium Account	.. .. .	..	..	..	324	16	2
Profit and Loss Account	.. .. .	..	..	..	43,375	5	4
					<u>£811,813</u>	<u>10</u>	<u>10</u>

G. L. DENNISTON, Vice-President.
 JAS. QUAILLE, Manager.

We have seen the securities of the above assets, and compared the depositors' ledger balances. The debentures have been taken in at face value or cost price as shown by the books.

WILLIAM BROWN AND CO., } Auditors.
 THOS. MOODIE,

Dunedin, 24th April, 1923.

Hokitika Savings-bank Balance-sheet.

RECEIPTS and Payments of the Hokitika Savings-bank for the year ending 31st March, 1923:—

RECEIPTS.		£	s.	d.
Cash in banks on 31st March, 1922—				
On fixed deposit	.. .. .	21,105	0	0
On current account	.. .. .	2,096	12	11
Amount lodged by depositors	.. .. .	34,390	17	11
Interest credited during period	.. .. .	100	8	0
Interest credited 31st March, 1923	.. .. .	3,346	10	0
Interest from banks on fixed deposit	.. .. .	815	4	2
Interest on mortgages	.. .. .	3,541	19	0
Interest from War Loans	.. .. .	1,107	15	0
Interest credited county debentures	.. .. .	222	11	8
Mortgages repaid	.. .. .	7,721	9	4
County debentures repaid	.. .. .	407	0	0
		<u>£74,855</u>	<u>8</u>	<u>0</u>
PAYMENTS.		£	s.	d.
Repaid depositors	.. .. .	38,871	3	5
Interest credited depositors	.. .. .	3,446	18	0
Charges	.. .. .	518	8	9
Invested on mortgage for year	.. .. .	12,192	18	2
Invested in county debentures	.. .. .	3,200	0	0
Cash in Bank of New South Wales—				
On open account	.. .. .	1,714	2	11
On fixed deposit	.. .. .	5,400	0	0
Cash in Bank of New Zealand—				
On open account	.. .. .	115	5	5
On fixed deposit	.. .. .	4,930	0	0
Cash in National Bank of N.Z. (Limited)—				
On open account	.. .. .	41	11	4
On fixed deposit	.. .. .	4,425	0	0
		<u>£74,855</u>	<u>8</u>	<u>0</u>