

ASSETS AND LIABILITIES.

Assets.		£	s.	d.
First mortgage on freehold land ..	..	57,111	10	8
New Zealand Government Debentures (War Loan) at cost ..	..	19,000	0	0
Westland County Debentures at cost ..	..	5,791	0	0
Fixed deposit, Bank of New South Wales ..	..	5,400	0	0
Fixed deposit, Bank of New Zealand ..	..	4,930	0	0
Fixed deposit, National Bank of New Zealand ..	..	4,425	0	0
Bank premises and office furniture ..	..	205	0	0
Interest accrued on investments but not received prior to 31st March, 1923 ..	..	1,160	19	5
Cash on current account, Bank of New South Wales ..	..	1,714	2	11
Cash on current account, Bank of New Zealand ..	..	115	5	5
Cash on current account, National Bank of New Zealand ..	..	41	11	4
		<u>£99,894</u>	<u>9</u>	<u>9</u>
Balance, excess of assets over liabilities ..	..	£16,942	11	4

Liabilities.		£	s.	d.
Amount due depositors (1,364 in number) ..	..	82,951	18	5
Balance ..	..	16,942	11	4
		<u>£99,894</u>	<u>9</u>	<u>9</u>

WM. WILSON, Manager.

Audited and found correct.

J. H. WILSON, Auditor.

We hereby 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 correct, the cash balance in the various banks being £16,625 19s. 8d.

H. L. MICHEL, Vice-President.

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

Invercargill Savings-bank Balance-sheet.

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

RECEIPTS.		£	s.	d.
Cash on hand, 1st April, 1922 ..	..	23,618	11	10
Amount lodged by depositors ..	..	268,665	1	9
Interest added during the year ..	..	186	10	7
Interest added, 31st March, 1923 ..	..	6,784	5	4
Interest received on mortgages ..	..	7,569	0	6
Interest received on War Loans ..	..	560	0	0
Interest received on deposits ..	..	625	0	0
Mortgages repaid ..	..	2,425	0	0
		<u>£310,397</u>	<u>10</u>	<u>0</u>

PAYMENTS.		£	s.	d.
Invested on mortgage ..	..	31,850	0	0
Repaid depositors ..	..	232,968	8	3
Interest credited to depositors ..	..	6,934	15	11
Current account, National Bank and Bank of New Zealand ..	..	11,475	11	10
Deposit account, National Bank ..	..	22,000	0	0
Cash in hand ..	..	3,220	15	3
Auditors' fees ..	..	31	10	0
Trustees meetings ..	..	84	0	0
Rent ..	..	75	0	0
Salaries ..	..	1,067	10	0
Stamps, stationery, fuel, and lighting ..	..	55	0	0
Rates, insurance, &c. ..	..	13	1	11
Advertising ..	..	29	10	6
Books and printing ..	..	93	9	9
Travelling-expenses ..	..	24	17	9
Sundries ..	..	23	12	2
Donation to Southland Soldiers' Memorial ..	..	300	0	0
Bank furniture ..	..	145	0	0
Suspense Account ..	..	4	12	5
Refund interest overcharged on mortgage ..	..	0	14	3
		<u>£310,397</u>	<u>10</u>	<u>0</u>

J. A. BRODRICK, Manager.

H. R. WILLCOX, Accountant.

We hereby certify that we have examined the above statement of the receipts and payments of the Invercargill Savings-

bank, and that to the best of our knowledge and belief it contains a true and correct statement of all the transactions of the bank during the year, and that the balance in the banks and cash in hand amount to £36,696 7s. 1d.

CUTHBERTSON & WEBB, F.P.A. (N.Z.), } Auditors.
CHAS. E. HANNAH, A.P.A. (N.Z.), }
P. L. GILKISON, Vice-President.
W. MACALISTER, } Trustees.
JOHN MATHESON, }
C. J. BROAD, }
WILLIAM A. OTT, }
R. H. BRODRICK, }

ASSETS AND LIABILITIES.

Assets.		£	s.	d.
Invested in New Zealand Government War Loans ..	..	12,000	0	0
Accrued interest ..	..	190	5	4
Invested on first mortgage ..	..	166,438	0	0
Accrued interest ..	..	2,244	4	3
Current account, National Bank of New Zealand (Limited) ..	..	6,555	6	2
Current account, Bank of New Zealand ..	..	4,920	5	8
Deposit account, National Bank ..	..	22,000	0	0
Accrued interest ..	..	276	15	4
Bank furniture ..	..	198	9	10
Cash in hand ..	..	3,220	15	3
		<u>£218,044</u>	<u>1</u>	<u>10</u>
Excess of assets over liabilities ..	..	£15,045	14	4

Liabilities.		£	s.	d.
Amount due depositors ..	..	202,998	7	6
Balance ..	..	15,054	14	4
		<u>£218,044</u>	<u>1</u>	<u>10</u>

J. A. BRODRICK, Manager.

H. R. WILLCOX, Accountant.

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

P. L. GILKISON, Vice-President.

W. MACALISTER,
JOHN MATHESON,
C. J. BROAD,
WILLIAM A. OTT,
R. H. BRODRICK, } Trustees.

We have examined the books and accounts of the Invercargill Savings-bank for the twelve months ending 31st March, 1923, and hereby certify that the above statement of assets and liabilities is in accordance with the books and correct. All our requirements as set out in the Savings-bank Act, 1908, and amendments, have been complied with.

CUTHBERTSON & WEBB, F.P.A. (N.Z.), } Auditors.
CHAS. E. HANNAH, A.P.A. (N.Z.), }

New Plymouth Savings-bank Balance-sheet.

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

RECEIPTS.		£	s.	d.
Bank and cash balances, 31st March, 1922 ..	..	1,819	16	1
Post Office Savings-bank ..	..	8,120	1	3
Bank of New Zealand, fixed deposit ..	..	1,000	0	0
Depositors' lodgments ..	..	106,477	13	0
Interest paid to depositors ..	..	3,640	15	3
Mortgages paid off ..	..	5,375	0	0
Interest on mortgages and deposits ..	..	5,895	12	4
		<u>£132,328</u>	<u>17</u>	<u>11</u>

PAYMENTS.		£	s.	d.
Bank and cash balances, 31st March, 1923 ..	..	2,063	18	7
Post Office Savings-bank balance ..	..	11,295	17	7
Bank of New Zealand, fixed deposit ..	..	5,000	0	0
Depositors' withdrawals ..	..	74,467	18	2
Interest credited to depositors ..	..	3,640	15	3
Loans advanced on mortgage ..	..	34,750	0	0
Office furniture ..	..	91	13	5
Office stationery ..	..	84	12	0
Management charges ..	..	934	2	11
		<u>£132,328</u>	<u>17</u>	<u>11</u>