

PAYMENTS.		£	s.	d.
Repaid depositors .. .. .	.. .. .	35,220	1	4
Interest credited depositors .. .. .	.. .. .	3,911	14	0
Invested on mortgage for year .. .. .	.. .. .	11,234	16	3
Charges .. .. .	.. .. .	605	5	5
Cash in Bank of New South Wales—				
On open account .. .. .	.. .. .	1,747	15	3
On fixed deposit .. .. .	.. .. .	9,100	0	0
Cash in Bank of New Zealand—				
On open account .. .. .	.. .. .	358	3	11
On fixed deposit .. .. .	.. .. .	8,800	0	0
Cash in National Bank of N.Z. (Limited)—				
On open account .. .. .	.. .. .	293	12	4
On fixed deposit .. .. .	.. .. .	8,300	0	0
War Loan debentures .. .. .	.. .. .	1,000	0	0
Donation to Westland Hospital .. .. .	.. .. .	500	0	0
		<u>£81,071</u>	<u>8</u>	<u>6</u>

## BALANCE-SHEET AS AT 31ST MARCH, 1925.

Assets.		£	s.	d.
First mortgage on freehold land .. .. .	.. .. .	57,975	1	4
Inscribed stock and debentures at cost .. .. .	.. .. .	20,000	0	0
Westland County debentures at cost .. .. .	.. .. .	4,577	0	0
Fixed deposit, Bank of New South Wales .. .. .	.. .. .	9,100	0	0
Fixed deposit, Bank of New Zealand .. .. .	.. .. .	8,800	0	0
Fixed deposit, National Bank of New Zealand .. .. .	.. .. .	8,300	0	0
Cash on current account, Bank of New South Wales .. .. .	.. .. .	1,747	15	3
Cash on current account, Bank of New Zealand .. .. .	.. .. .	358	3	11
Cash on current account, National Bank of New Zealand .. .. .	.. .. .	293	12	4
Bank premises and office furniture .. .. .	.. .. .	401	4	10
Interest accrued .. .. .	.. .. .	1,203	19	3
		<u>£112,756</u>	<u>17</u>	<u>4</u>
Liabilities.		£	s.	d.
Amount due depositors (1,437 in number) .. .. .	.. .. .	94,146	1	8
Balance .. .. .	.. .. .	18,610	15	8
		<u>£112,756</u>	<u>17</u>	<u>4</u>

## PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31ST MARCH, 1925.

Dr.		£	s.	d.
To Amount written off mortgages against loss or probable loss .. .. .	.. .. .	400	0	0
Charges .. .. .	.. .. .	605	5	5
Donation to Westland Hospital .. .. .	.. .. .	500	0	0
Balance .. .. .	.. .. .	18,610	15	8
		<u>£20,116</u>	<u>1</u>	<u>1</u>
Cr.		£	s.	d.
Amount at credit of Profit and Loss Account, 1st April, 1924 .. .. .	.. .. .	18,264	6	5
Interest account .. .. .	.. .. .	1,851	14	8
		<u>£20,116</u>	<u>1</u>	<u>1</u>
Balance forward .. .. .	.. .. .	£18,610	15	8

WM. WILSON, Manager.

We hereby certify that to the best of our knowledge and belief the above balance-sheet is correct.

H. L. MICHEL, President.

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

I, John Hamilton Wilson, being the auditor of the Hokitika Savings-bank, appointed in terms of section 4 of the Savings-bank Amendment Act, 1923, hereby certify—(1.) That I am satisfied that the foregoing balance-sheet has been properly drawn up from the books, accounts, and vouchers of the Savings-bank so as to exhibit a true and correct view of the state of the Savings-bank's affairs as at the date hereof, in accordance with the requirements of the Savings-banks Amendment Act, 1923. (2.) That I have verified the cash, investments, securities, and assets of the Savings-bank, as at the date of the balance-sheet. (3.) That I have obtained all the information and explanations I have required. (4.) That

the manager has certified that all the requirements of the Savings-bank Act, 1908, and amendments have been complied with.

J. H. WILSON, A.P.A. (N.Z.), Auditor.

Hokitika, 29th April, 1925.

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## Dunedin Savings-bank.

RECEIPTS and Payments of the Dunedin Savings-bank for the year ended 31st March, 1925:—

RECEIPTS.		£	s.	d.
Balance from last year .. .. .	.. .. .	8,301	19	11
Lodged by depositors—				
Head Office .. .. .	.. .. .	400,740	16	4
South Dunedin Branch .. .. .	.. .. .	109,057	8	0
North Dunedin Branch .. .. .	.. .. .	10,274	9	0
		<u>520,072</u>	<u>13</u>	<u>4</u>
Interest on loans .. .. .	.. .. .	38,645	5	3
Insurance premiums .. .. .	.. .. .	350	6	4
Loans repaid .. .. .	.. .. .	60,501	6	2
Bank interest .. .. .	.. .. .	1,490	1	3
Rents .. .. .	.. .. .	155	0	0
Debenture interest .. .. .	.. .. .	13,791	19	10
Fines .. .. .	.. .. .	1	5	0
Valuation fees .. .. .	.. .. .	11	11	0
Suspense Account .. .. .	.. .. .	85	3	6
Debentures .. .. .	.. .. .	10,000	0	0
		<u>£653,406</u>	<u>11</u>	<u>7</u>

## PAYMENTS.

PAYMENTS.		£	s.	d.
Withdrawn by depositors—				
Head Office .. .. .	.. .. .	376,930	12	6
South Dunedin Branch .. .. .	.. .. .	56,670	18	7
North Dunedin Branch .. .. .	.. .. .	104	8	3
		<u>433,705</u>	<u>19</u>	<u>4</u>
Charges—				
Head Office .. .. .	.. .. .	2,990	18	10
South Dunedin Branch .. .. .	.. .. .	189	13	8
North Dunedin Branch .. .. .	.. .. .	69	14	9
		<u>3,250</u>	<u>7</u>	<u>3</u>
Insurance premiums .. .. .	.. .. .	340	11	9
Loans granted .. .. .	.. .. .	112,739	11	7
Debentures .. .. .	.. .. .	56,277	10	0
Valuation fees .. .. .	.. .. .	11	11	0
Trustees' fees .. .. .	.. .. .	110	0	0
Debenture interest .. .. .	.. .. .	14	17	9
Office furniture .. .. .	.. .. .	153	12	0
Bank interest .. .. .	.. .. .	8	16	3
Suspense Account .. .. .	.. .. .	6	5	0
Balance .. .. .	.. .. .	46,787	9	8
		<u>£653,406</u>	<u>11</u>	<u>7</u>

## PROFIT AND LOSS ACCOUNT FOR YEAR ENDED 31ST MARCH, 1925.

Dr.		£	s.	d.	£	s.	d.
To Interest credited to depositors—							
Head Office .. .. .	.. .. .	35,187	14	6			
South Dunedin Branch .. .. .	.. .. .	6,245	3	10			
North Dunedin Branch .. .. .	.. .. .	28	0	8			
		<u>41,460</u>	<u>19</u>	<u>0</u>			
Charges, including rent of office, salaries, trustees' fees, and branch charges .. .. .	.. .. .	3,510	7	3			
Transfer to Property Suspense Account .. .. .	.. .. .	3,000	0	0			
Transfer to Promised Benefactions Account .. .. .	.. .. .	1,500	0	0			
Balance .. .. .	.. .. .	54,210	10	5			
		<u>£103,681</u>	<u>16</u>	<u>8</u>			
Cr.		£	s.	d.	£	s.	d.
By Balance .. .. .	.. .. .	48,422	15	3			
Interest on loans .. .. .	.. .. .	39,022	0	8			
Interest on debentures .. .. .	.. .. .	14,449	10	9			
Interest on deposits .. .. .	.. .. .	1,481	5	0			
		<u>54,952</u>	<u>16</u>	<u>5</u>			
Rents .. .. .	.. .. .	305	0	0			
Fines .. .. .	.. .. .	1	5	0			
		<u>£103,681</u>	<u>16</u>	<u>8</u>			
By Balance .. .. .	.. .. .	54,210	10	5			