

<i>Cr.</i>	£	s.	d.
Amount at credit of Profit and Loss Account, 1st April, 1925 .. .. .	18,610	15	8
Amount written back to Profit and Loss Interest Account .. .. .	90	6	1
	2,352	0	8
	<u>£21,053</u>	<u>2</u>	<u>5</u>
Balance carried forward .. .. .	£19,753	17	10

BALANCE-SHEET AS AT 31ST MARCH, 1926.

<i>Assets.</i>			
	£	s.	d.
First mortgage on freehold land .. .. .	67,651	4	4
Inscribed stock and debentures at cost .. .. .	21,050	0	0
Westland County debentures at cost .. .. .	3,970	0	0
Fixed deposit, Bank of New South Wales .. .. .	9,300	0	0
Fixed deposit, Bank of New Zealand .. .. .	7,640	0	0
Fixed deposit, National Bank of New Zealand .. .. .	7,925	0	0
Cash on current account, Bank of New South Wales .. .. .	938	10	2
Cash on current account, Bank of New Zealand .. .. .	31	6	5
Cash on current account, National Bank of New Zealand .. .. .	2	2	4
Bank premises and office furniture .. .. .	434	4	3
Interest accrued .. .. .	1,296	17	10
	<u>£120,239</u>	<u>5</u>	<u>4</u>
<i>Liabilities.</i>			
	£	s.	d.
Amount due depositors (1,591 in number) .. .. .	100,485	7	6
Balance .. .. .	19,753	17	10
	<u>£120,239</u>	<u>5</u>	<u>4</u>

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.

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

I, John Hamilton Wilson, being the auditor of the Hokitika Savings-bank, appointed in terms of section 4 of the Savings-banks 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 thereof, 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-banks Act, 1908, and amendments have been complied with.

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

Hokitika, 30th April, 1926.

Approved by—

CHARLES FERGUSSON, Governor-General.

By his Deputy,

CHARLES PERRIN SKERRETT.

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*Invercargill Savings-bank.*

RECEIPTS and Payments Account for the year ended 31st March, 1926:—

<i>RECEIPTS.</i>			
	£	s.	d.
Cash in hand, 1st April, 1925 .. .. .	66,374	11	0
Amount lodged by depositors .. .. .	547,156	3	3
Interest added during the year .. .. .	362	7	3
Interest added, 31st March, 1926 .. .. .	13,352	16	7
Interest received on mortgages .. .. .	17,581	19	10
Interest received on War Loans .. .. .	560	0	0
Interest received on fixed deposits .. .. .	990	0	0
Mortgages repaid .. .. .	9,438	0	0
	<u>£655,815</u>	<u>17</u>	<u>11</u>

<i>PAYMENTS.</i>			
	£	s.	d.
Invested on first mortgage .. .. .	82,900	0	0
Repaid depositors .. .. .	503,750	6	11
Interest credited to depositors .. .. .	13,715	3	10
Charges account .. .. .	2,678	16	5
Endowments (Scholarship and Plunket Society) .. .. .	1,200	0	0
Bank furniture .. .. .	47	10	0
Suspense account .. .. .	40	8	10
Manager's Suspense Account .. .. .	5	0	0
Deposit account, National Bank of New Zealand .. .. .	22,000	0	0
Current account, National Bank and Bank of New Zealand .. .. .	24,088	6	10
Cash in hand .. .. .	5,440	5	1
	<u>£655,815</u>	<u>17</u>	<u>11</u>

PROFIT AND LOSS ACCOUNT FOR YEAR ENDED 31ST MARCH 1926.

<i>Dr.</i>			
	£	s.	d.
To Interest paid to depositors on accounts closed during year .. .. .	362	7	3
Interest added at 31st March .. .. .	13,352	16	7
Charges .. .. .	2,678	16	5
Endowments—Scholarship, £1,000; Plunket Society, £200 .. .. .	1,200	0	0
Suspense Account .. .. .	40	8	10
Depreciation on furniture .. .. .	24	10	0
Balance .. .. .	22,520	0	2
	<u>£40,178</u>	<u>19</u>	<u>3</u>
<i>Cr.</i>			
	£	s.	d.
By Amount at credit of Profit and Loss Account 31st March, 1925 .. .. .	19,386	16	1
Interest on investments .. .. .	20,792	3	2
	<u>£40,178</u>	<u>19</u>	<u>3</u>

BALANCE-SHEET AS AT 31ST MARCH, 1926.

<i>Assets.</i>			
	£	s.	d.
Invested in New Zealand Government War Loans .. .. .	12,000	0	0
Accrued interest .. .. .	190	5	4
Invested in first mortgage of freehold land .. .. .	330,505	0	0
Accrued interest .. .. .	4,455	19	4
National Bank of New Zealand deposit account .. .. .	22,000	0	0
Accrued interest .. .. .	276	15	4
National Bank of New Zealand current account .. .. .	21,381	2	2
Bank of New Zealand current account .. .. .	2,657	4	8
Bank furniture .. .. .	245	19	10
Less depreciation .. .. .	24	10	0
	<u>£221</u>	<u>9</u>	<u>10</u>
Cash in hand .. .. .	5,440	5	1
	<u>£399,128</u>	<u>1</u>	<u>9</u>
<i>Liabilities.</i>			
	£	s.	d.
Amount at credit of depositors .. .. .	376,608	1	7
Balance .. .. .	22,520	0	2
	<u>£399,128</u>	<u>1</u>	<u>9</u>

N. A. BRODRICK, Manager.

H. R. WILLCOX, Accountant.

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

C. J. BROAD, President.

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

We, Cuthbertson & Webb and Charles Edward Hannah, being the auditors of the Invercargill Savings-bank, appointed in terms of section 4 of the Savings-banks Amendment Act, 1923, hereby certify—(1.) That we are 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 thereof, in accordance with the