

<i>Liabilities.</i>			
Amount at credit of de-			
positors—			
Savings-bank Ordinary	£	s. d.	£ s. d.
Department	4,768,117	5 5	
Thrift Club Department	3,523	2 10	
Penny Bank Department	20,003	11 0	
Schools Banks Department	3,166	9 11	
			4,794,810 9 2
Staff Provident Fund			5,067 15 0
Reserve and Investment Fluctuation Account			455,000 0 0
Profit and Loss Appropriation Account			20,055 0 7
			<u>£5,274,933 4 9</u>
Contingent liability on buildings, furniture, and fittings: Head Office		£ s. d.	16,629 0 0
Three lamps branches		£ s. d.	7,100 0 0

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

CLEM. BARTLEY, Manager.  
 T. N. SMALLWOOD, Accountant.  
 ALFRED S. BANKART, President.  
 OLIVER NICHOLSON, Vice-president.  
 ROBERT FARRELL,  
 C. ANDERSON,  
 J. H. UPTON,  
 JOHN JENKINS,  
 R. E. ISAACS,  
 C. HUDSON,  
 ALEXDR. HARRIS,  
 JOHN ALEXANDER,  
 E. A. BROWN,  
 GEO. W. SANDERS,  
 J. TREVETHICK,  
 A. J. ENTRICAN, } Trustees.

We, the undersigned, being the auditors of the Auckland 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 31st March, 1927, in accordance with the requirements of the Savings-banks Amendment Act, 1923.  
 (2) That we have verified the cash, investments, securities, and assets of the Savings-bank as at the 31st March, 1927.  
 (3) That we have obtained all the information and explanations we have required. (4) That the manager has certified that all the requirements of the Savings-banks Act, 1908, and amendments, have been complied with.

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

Approved—

CHARLES FERGUSSON, Governor-General.

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*New Plymouth Savings-bank.*

RECEIPTS and Payments Account for the year ended 31st March, 1927:—

<i>RECEIPTS.</i>			
	£	s. d.	£ s. d.
Bank and cash balances as at 1st April, 1926			8,140 17 2
Post Office Savings-bank at 1st April, 1926			15,057 16 11
			<u>23,198 14 1</u>
Deposits received			236,958 14 9
Interest credited to depositors			10,584 8 4
Mortgages paid off			7,576 17 2
Interest on mortgages and investments			15,256 0 2
Rents received			638 1 8
Sale of boxes			3 9 0
Insurance premiums refunded			4 13 10
Insurance money held			565 0 0
			<u>£294,785 19 0</u>

<i>PAYMENTS.</i>			
	£	s. d.	£ s. d.
Withdrawals			193,341 8 6
Interest credited to depositors			10,584 8 4
Management expenses			1,590 5 8
Office furniture			101 18 0
New Zealand Government Inscribed Stock			20,000 0 0
Loans advanced on mortgages			43,036 5 0
Payments on account of property, including rates, repairs, and insurance			114 19 2
Insurance money paid out			565 0 0
Insurance premiums advanced			6 7 9
Donations			15 5 0
Refund interest			56 13 5
Stationery			112 6 0
Bank and cash balances, 31st March, 1927	£	s. d.	4,541 14 1
Post Office Savings-bank at 31st March, 1927			20,719 8 1
			<u>25,261 2 2</u>
			<u>£294,785 19 0</u>

PROFIT AND LOSS ACCOUNT FOR YEAR ENDED 31ST MARCH, 1927.

<i>Dr.</i>		£	s. d.
To Interest credited to depositors' accounts and Staff Provident Fund		10,584	8 4
Management expenses—	£ s. d.		
Salaries and audit fee	1,061 10 0		
Trustees' fees	83 0 0		
Stationery	92 6 0		
General expenses	445 15 8		
Donations	15 5 0		
		1,697	16 8
Loss on realization of security		215	16 2
Balance net profit to Profit and Loss Appropriation Account		3,850	10 0
		<u>£16,348 11 2</u>	

<i>Cr.</i>		£	s. d.
By Interest received and accrued on mortgages, Government stock, local body debentures, and deposits Post Office Savings-bank		16,221	7 0
Sale of boxes		3	9 0
Property Working Account		123	15 2
		<u>£16,348 11 2</u>	

PROFIT AND LOSS APPROPRIATION ACCOUNT FOR YEAR ENDED 31ST MARCH, 1927.

<i>Dr.</i>		£	s. d.
To Depreciation written off buildings		716	11 10
Depreciation written off office furniture		87	17 0
Balance forward		18,024	13 4
		<u>£18,829 2 2</u>	
<i>Cr.</i>		£	s. d.
By Balance at 1st April, 1926		14,978	12 2
Net profit for year ended 31st March, 1927		3,850	10 0
		<u>£18,829 2 2</u>	

BALANCE-SHEET AS AT 31ST MARCH, 1927.

<i>Liabilities.</i>		£	s. d.
Credit balances of depositors		266,573	18 8
Staff Provident Fund		125	19 8
Sundry creditors		5	10 0
Interest in suspense		6	0 0
Profit and Loss Appropriation Account		18,024	13 4
		<u>£284,736 1 8</u>	