

Auckland Savings-bank.

RECEIPTS and Payments Account for the year ended 31st March, 1930:—

RECEIPTS.		£	s.	d.
Balance as at 1st April, 1929 (cash in hand and B.N.Z.)		724,710	19	10
Received from depositors	4,328,014	1	6	
Interest on mortgages	173,627	17	10	
Interest on debentures	140,513	6	9	
Interest on fixed deposits	5,250	0	0	
Interest on Bank of New Zealand Working Account	25,710	19	9	
Mortgages repaid	159,415	5	3	
Debentures repaid	12,250	0	0	
Fixed deposit repaid	50,000	0	0	
Premises and property	5	0	0	
Rent	1,002	1	8	
Mortgage sundries	165	0	7	
Securities realization	5,361	11	8	
	£5,626,026	4	10	
PAYMENTS.		£	s.	d.
Repaid depositors	4,134,010	11	11	
Provident Fund	121	4	9	
Advanced on mortgage	341,815	0	0	
Advanced on debentures	348,650	0	0	
Charges	25,141	15	4	
Premises and property	7,907	18	0	
Furniture and fittings	338	18	9	
Rent	193	8	0	
Donations	6,100	0	0	
Mortgage sundries	387	7	0	
Mortgage interest refund	1	10	0	
Debenture interest refund	220	0	3	
Securities realization	1,081	8	0	
Balance working account, Bank of New Zealand	701,697	13	6	
Cash in hand	58,359	9	4	
	£5,626,026	4	10	

REVENUE ACCOUNT FOR YEAR ENDED 31ST MARCH, 1930.

Dr.		£	s.	d.
Interest added on depositors' accounts closed during year		7,429	15	9
Interest added on depositors' open accounts	237,296	11	1	
Interest added on Provident Fund Accounts closed		11	19	5
Interest added on Provident Fund open accounts		601	19	5
Balance—Gross profit		99,360	17	6
	£344,701	3	2	
Cr.		£	s.	d.
Interest on mortgages	173,144	8	6	
Interest on debentures	140,323	11	3	
Interest on fixed deposit with Bank of New Zealand	4,628	1	8	
Interest on working account with Bank of New Zealand	25,710	19	9	
Rent	894	2	0	
	£344,701	3	2	

PROFIT AND LOSS ACCOUNT FOR YEAR ENDED 31ST MARCH, 1930.

Dr.		£	s.	d.
Charges (ordinary)	25,928	14	4	
Charges (Provident Fund)	2,129	10	0	
Balance—Net profit	71,302	13	2	
	£99,360	17	6	
Cr.		£	s.	d.
Gross profit	99,360	17	6	

APPROPRIATION ACCOUNT.

Dr.		£	s.	d.
Premises (written off)	2,902	18	0	
Furniture and fittings (written off)	1,338	18	9	
Transfer to Reserve and Investment Fluctuation Account	60,000	0	0	
Balance forward	10,327	7	7	
	£74,569	4	4	

	Cr.	£	s.	d.	£	s.	d.
By Balance 1st April, 1929	9,366	11	2				
Less donations paid	6,100	0	0				
					3,266	11	2
Net profit for year ended 31st March, 1930					71,302	13	2
					£74,569	4	4

BALANCE-SHEET AS AT 31ST MARCH, 1930.

Assets.		£	s.	d.
First mortgages on freehold property	2,939,942	0	3	
Interest accrued due	27,521	4	2	
Debentures at cost—				
New Zealand Government Inscribed Stock	1,824,736	0	0	
Local bodies' debentures	998,916	0	0	
Interest accrued	22,322	0	6	
Rent accrued due	256	5	0	
Securities in course of realization	13,733	17	0	
Less reserve	5,734	14	1	
		7,999	2	11
Premises and property	81,000	0	0	
Furniture and fittings	5,000	0	0	
Fixed deposit with the Bank of New Zealand	50,000	0	0	
Interest accrued	1,232	17	6	
Cash—Bank of New Zealand working account and in hand	760,057	2	10	
	£6,718,982	13	2	
Liabilities.		£	s.	d.
Amount at credit of depositors—				
Savings-bank Ordinary Department	6,032,231	19	8	
Thrift Clubs Department	17,368	13	9	
Penny Bank Department	19,647	19	9	
Schools Banks Department	14,995	5	2	
Staff Provident Fund	14,411	7	3	
Reserve and Investment Fluctuation Account	610,000	0	0	
Profit and Loss Appropriation Account	10,327	7	7	
	£6,718,982	13	2	

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

CLEM BARTLEY, Manager.
T. N. SMALLWOOD, Accountant.
JOHN ALEXANDER, President.
C. ANDERSON, Deputy-President.

R. E. ISAACS,
H. E. VAILE,
N. ALFRED NATHAN,
E. MITCHELSON,
ALEXDR. HARRIS,
G. W. SAUNDERS,
H. GILFILLAN,
J. TREVETHICK,
P. J. ENTRICAN,
E. A. BROWN,
J. JENKIN, } 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, 1930, 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, 1930. (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.), }

24th April, 1930.

Approved—

BLEDISLOE, Governor-General.