0 022 0.]						
Auc	kland Sc	avings-ban	k.			
RECEIPTS and Pa		Account	for	the year	end	led
	Rece			£	s.	d.
Balance as at 1st Apri and B.N.Z.)	I, 1929 (cash in ha	nd	724,710	19	10
Received from deposite	ors			4,328,014	1	6
Interest on mortgages Interest on debentures	••	• •	• •	173,627 $140,513$		10
Interest on dependares Interest on fixed depos		••	• •	5,250		ő
Interest on Bank of N	ew Zeala	and Work	ing	05 510	10	0
Account Mortgages repaid		• •	• •	25,710 $159,415$		9
Debentures repaid			٠.	12,250	0	0
Fixed deposit repaid Premises and property	• •	• •	• •	50,000 5		0
Rent		••		1,002	1	8
Mortgage sundries Securities realization	• •	••	• •	$\substack{165 \\ 5,361}$		7 8
occurred realization	••	••	٠٠-			
			£	5,626,026	4	10
	PAYM	ENTS.		£	s.	d.
Repaid depositors	••	• •	• •	4,134,010	11	11
Provident Fund Advanced on mortgage	••	• •	• •	$121 \\ 341,815$		9
Advanced on debentur				348,650	0	0
Charges Premises and property			• •	$25,141 \\ 7,907$		4 0
Furniture and fittings		• •		338	18	9
Rent Donations	••	••	• •	$\begin{matrix} 193 \\ 6,100 \end{matrix}$		0
Mortgage sundries		••		387	7	ŏ
Mortgage interest refu Debenture interest refu		• •	• •	$\frac{1}{220}$	10	0 3
Securities realization		• •	• •	1,081	-	0
Balance working accou	nt, Bank	of New Z		701 607	10	6
land Cash in hand			• •	701,697 58,359		4
			_	F 000 000		10
			=	5,626,026	4	10
Durry Aggarage	OD VEA		61.	m Manau	109	Δ
REVENUE ACCOUNT I		R ENDED	318			_
Interest added on depos	Dr.			£	s.	d.
Interest added on depos during year	Dr. sitors' ac	counts clos	sed	£ 7,429	s. 15	d. 9
Interest added on depos	Dr. sitors' ac sitors' o	counts clos	sed nts	£	s. 15 11	d.
Interest added on depos during year Interest added on depo Interest added on Prov closed	Dr. sitors' ac sitors' o ident Fu	counts clos pen account and Account	sed nts nts	£ 7,429	s. 15 11	d. 9
Interest added on depos during year Interest added on depo Interest added on Prov	Dr. sitors' ac sitors' o ident Fu	counts clos pen account and Account	sed nts nts	£ 7,429 237,296	s. 15 11 19	d. 9 1
Interest added on deposition of the deposition o	Dr. sitors' ac sitors' o ident Fu	counts clos pen account and Account	sed nts nts	£ 7,429 237,296	s. 15 11 19	d. 9 1 5
Interest added on deposition during year Interest added on deposition of the deposit	Dr. sitors' ac sitors' o ident Fu	counts clos pen account and Account	sed nts nts 	£ 7,429 237,296 11 601	s. 15 11 19 19	d. 9 1 5
Interest added on deposition during year Interest added on deposition of the deposit	Dr. sitors' ac sitors' o ident Fu covident	counts clos pen account and Account	sed nts nts 	£ 7,429 237,296 11 601 99,360 £344,701	s. 15 11 19 19 17	d. 9 1 5 6 2
Interest added on depos during year Interest added on depos Interest added on Prov closed Interest added on Praccounts Balance—Gross profit	Dr. sitors' ac sitors' o ident Fu	counts clos pen account and Account	sed nts nts 	£ 7,429 237,296 11 601 99,360 £344,701	s. 15 11 19 19 17 3	d. 9 1 5 6
Interest added on depos during year Interest added on depos closed Interest added on Pro- accounts Balance—Gross profit	Dr. sitors' ac sitors' o ident Fu covident	counts close pen account and Account Fund or 	sed nts nts oen	£ 7,429 237,296 11 601 99,360 £344,701	s. 15 11 19 19 17 3 s. 8	d. 9 1 5 6 2 d.
Interest added on depos during year Interest added on depos closed Interest added on Prov accounts Balance—Gross profit	Dr. sitors' ac sitors' o ident Fu covident	counts close pen account and Account Fund or 	sed nts nts oen	$\begin{array}{c} \mathbf{\pounds} \\ 7,429 \\ 237,296 \\ 11 \\ \hline 99,360 \\ \hline \mathbf{\pounds}344,701 \\ \hline \mathbf{\pounds} \\ 173,144 \\ 140,323 \\ \end{array}$	s. 15 11 19 19 17 3 s. 8 11	d. 9 1 5 6 2 d. 6
Interest added on depos during year Interest added on depos closed Interest added on Pro- accounts Balance—Gross profit Interest on mortgages Interest on fixed depos Zealand Interest on working accounts and the second	Dr. sitors' ac sitors' o ident Fu covident Cr. it with 1	counts close pen account and Account Fund op Bank of N	sed nts nts oen ew of	£ 7,429 237,296 11 601 99,360 £344,701 £ 173,144 140,323 4,628	s. 15 11 19 19 17 3 s. 8 11	d. 9 1 5 6 6 2 d. 6 3 8
Interest added on depos during year Interest added on depos closed Interest added on Pro- accounts Balance—Gross profit Interest on mortgages Interest on debentures Interest on fixed depos Zealand Interest on working and New Zealand	Dr. sitors' ac sitors' o ident Fu covident Cr. it with 1	counts close pen account and Account Fund op Bank of N	sed nts nts oen ew of	£ 7,429 237,296 11 601 99,360 £344,701 £ 173,144 140,323 4,628 25,710	s. 15 11 19 19 17 3 s. 8 11 1	d. 9 1 5 6 2 d. 6 3 8
Interest added on depos during year Interest added on depos closed Interest added on Pro- accounts Balance—Gross profit Interest on mortgages Interest on fixed depos Zealand Interest on working accounts and the second	Dr. sitors' ac sitors' o ident Fu covident Cr. it with 1	counts close pen account and Account Fund op Bank of N	sed nts nts oen ew of	£ 7,429 237,296 11 601 99,360 £344,701 £ 173,144 140,323 4,628 25,710 894	s. 15 11 19 19 17 3 s. 8 11 1 19 2	d. 9 1 5 5 6 2 d. 6 3 8 9 0
Interest added on depos during year Interest added on depos closed Interest added on Pro- accounts Balance—Gross profit Interest on mortgages Interest on debentures Interest on fixed depos Zealand Interest on working and New Zealand	Dr. sitors' ac sitors' o ident Fu covident Cr. it with 1	counts close pen account and Account Fund op Bank of N	sed nts nts oen ew of	£ 7,429 237,296 11 601 99,360 £344,701 £ 173,144 140,323 4,628 25,710	s. 15 11 19 19 17 3 s. 8 11 1 19 2	d. 9 1 5 5 6 2 d. 6 3 8 9
Interest added on depos during year Interest added on depos closed Interest added on Provectosed Balance—Gross profit Interest on mortgages Interest on debentures Interest on fixed depos Zealand Interest on working at New Zealand Rent	Dr. sitors' according to the sitors' of the sitors'	counts close pen accounted Accounter Fund op Bank of N 	sed nts nts oen ew of	£ 7,429 237,296 11 601 99,360 £344,701 £ 173,144 140,323 4,628 25,710 894 £344,701	s. 15 11 19 19 17 3 s. 8 11 1 19 2 3	d. 9 1 5 5 6 2 d. 6 3 8 9 0 2
Interest added on depos during year Interest added on depos closed Interest added on Pro- accounts Balance—Gross profit Interest on mortgages Interest on debentures Interest on fixed depos Zealand Interest on working and New Zealand	Dr. sitors' according to the sitors' of the sitors'	counts close pen account and Account Fund of Bank of N With Bank	sed nts nts oen ew of	£ 7,429 237,296 11 601 99,360 £344,701 £ 173,144 140,323 4,628 25,710 894 £344,701	s. 15 11 19 19 17 3 s. 8 11 1 19 2 3	d. 9 1 5 5 6 2 d. 6 3 8 9 0 2
Interest added on deposed uring year Interest added on deposed Interest added on Provided Closed Interest added on Provided Closed Interest added on Provided Closed Interest on Mortgages Interest on debentures Interest on fixed deposed Cealand Interest on working act New Zealand Rent PROFIT AND LOSS ACC	Dr., sitors' ac	counts close pen account and Account Fund of Bank of N With Bank	sed nts nts oen ew of	£ 7,429 237,296 11 99,360 £344,701 £ 173,144 140,323 4,628 25,710 894 £344,701 £ £344,701 £	s. 15 11 19 19 17 3 s. 8 11 1 19 2 3 MARG. s.	d. 9 1 5 5 6 2 d. 6 3 8 9 0 2 CH, d.
Interest added on deposed during year Interest added on deposed interest added on Provided interest added on Provided interest added on Provided interest added on Provided interest on Balance—Gross profit Interest on mortgages Interest on debentures Interest on interest on fixed deposed interest on working and New Zealand interest on working and New Zealand Rent interest on Charges (ordinary)	Dr. sitors' ac	counts close pen account and Account Fund of Bank of N With Bank	sed nts nts oen ew of	£ 7,429 237,296 11 601 99,360 £344,701 £ 173,144 140,323 4,628 25,710 894 £344,701 £ £ 25,928	s. 15 11 19 19 17 3 s. 8 11 1 19 2 3 MARG	d. 9 1 5 5 6 2 d. 6 3 8 9 0 2 CH,
Interest added on deposed uring year Interest added on deposed Interest added on Provided Closed Interest added on Provided Closed Interest added on Provided Closed Interest on Mortgages Interest on debentures Interest on fixed deposed Cealand Interest on working act New Zealand Rent PROFIT AND LOSS ACC	Dr. sitors' ac	counts close pen account and Account Fund of Bank of N With Bank	sed nts nts oen ew of	£ 7,429 237,296 11 99,360 £344,701 £ 173,144 140,323 4,628 25,710 894 £344,701 £ £344,701 £	s. 15 11 19 19 17 3 s. 8 11 1 19 2 3 MARG	d. 9 1 5 5 6 2 d. 6 6 3 8 9 0 2 CH, d. 4
Interest added on depose during year Interest added on depose Interest added on Provided Interest added on Provided Interest added on Provided Interest added on Provided Interest on Balance—Gross profit Interest on mortgages Interest on debentures Interest on fixed depose Zealand Interest on working and New Zealand Rent Interest on Working and New Zealand Rent Interest on Working and New Zealand Rent Interest on Working and Rent Interest on Rent Intere	Dr. sitors' ac	counts close pen account and Account Fund of Bank of N With Bank	sed nts nts oen ew of	£ 7,429 237,296 11 99,360 £344,701 £ 173,144 140,323 4,628 25,710 894 £344,701 DED 31st I £ 25,928 2,129 71,302	s. 15 11 19 19 17 3 s. 8 11 1 19 2 3 MARG	d. 9 1 5 6 2 d. 6 3 8 9 0 2 CH, d. 4 0
Interest added on depose during year Interest added on depose Interest added on Provided Interest added on Provided Interest added on Provided Interest added on Provided Interest on Balance—Gross profit Interest on mortgages Interest on debentures Interest on fixed depose Zealand Interest on working and New Zealand Rent Interest on Working and New Zealand Rent Interest on Working and New Zealand Rent Interest on Working and Rent Interest on Rent Intere	Dr. sitors' ac	counts close pen account and Account Fund of Bank of N With Bank	sed nts nts oen ew of	£ 7,429 237,296 11 99,360 £344,701 £ 173,144 140,323 4,628 25,710 894 £344,701 £ £ 25,928 2,129 71,302 £99,360	s. 15 11 19 19 17 3 s. 8 11 1 19 2 3 MARGE 14 10 13 17	d. 91 5 5 6 2 d. 6 3 8 9 0 2 CH, d. 4 0 2 6 6
Interest added on deposed during year Interest added on deposed Interest added on Provelosed Interest added on Provelosed Interest added on Provelosed Interest on Balance—Gross profit Interest on mortgages Interest on debentures Interest on fixed deposed depose	Dr. sitors' ac	counts close pen account and Account Fund of Bank of N With Bank	sed nts nts oen ew of	£ 7,429 237,296 11 99,360 £344,701 £ 173,144 140,323 4,628 25,710 894 £344,701 DED 31st I £ 25,928 2,129 71,302	s. 15 11 19 19 17 3 s. 8 11 1 19 2 3 MARG	d. 9 1 5 5 6 2 d. 6 3 8 9 0 2 CH, d. 4 0 2 2
Interest added on deposed uring year Interest added on deposed interest added on Provided interest added on Provided interest added on Provided interest added on Provided interest on mortgages interest on debentures interest on fixed deposed interest on working at New Zealand interest and interest added on Provided interest added	Dr. sitors' ac	counts close pen account and Account fund of the count of	sed nts een of	£ 7,429 237,296 11 99,360 £344,701 £ 173,144 140,323 4,628 25,710 894 £344,701 £ 25,928 2,129 71,302 £99,360 £	s. 15 11 19 19 17 3 s. 8 11 1 19 2 3 MARG	d. 9 1 5 5 6 2 d. 6 3 8 9 0 2 CH, d. 4 4 0 2 6 d.
Interest added on deposed uring year Interest added on deposed interest added on Provided interest added on Provided interest added on Provided interest added on Provided interest on mortgages interest on debentures interest on fixed deposed interest on working at New Zealand interest and interest added on Provided interest added	Dr. pitors' ac sistors' o c dent Fu covident Cr. dit with 1 decount w decou	counts close pen account and Account Fund of Bank of N With Bank	sed nts een of	£ 7,429 237,296 11 601 99,360 £344,701 £ 173,144 140,323 4,628 25,710 894 £344,701 £ 25,928 2,129 71,302 £99,360 £99,360	s. 15 11 19 19 17 3 s. 8 11 1 19 2 3 MARK 11 13 17 s. 17	d. 91 5 5 6 2 d. 6 3 8 9 0 2 CH, d. 4 0 2 6 d. 6
Interest added on deposed during year Interest added on deposed interest added on Provided interest on mortgages interest on debentures interest on fixed deposed interest on fixed deposed interest on working and New Zealand interest on the New Zealand interest and interest added on Provided interest added on Provided interest added in Provided interest added interest ad	Dr. sitors' ac	counts close pen account and Account fund of the count of	sed nts een of	£ 7,429 237,296 11 99,360 £344,701 £ 173,144 140,323 4,628 25,710 894 £344,701 £ 25,928 2,129 71,302 £99,360 £	s. 15 11 19 19 17 3 s. 8 11 1 19 2 3 3 MARG	d. 9 1 5 5 6 2 d. 6 3 8 9 0 2 CH, d. 4 4 0 2 6 d.
Interest added on deposed uring year Interest added on deposed Interest added on Provided Closed Interest added on Provided Closed Interest added on Provided Closed Interest on mortgages Interest on debentures Interest on fixed deposed Closed Closed Charges (ordinary) Charges (ordinary) Charges (Provident Fur Balance—Net profit Apprel Premises (written off) Furniture and fittings	Dr., sitors' ac sitors' or ident Fu ovident count w scount w count w count fu	counts close pen account and Account fund of the fund	sed	£ 7,429 237,296 11 99,360 £344,701 £ 173,144 140,323 4,628 25,710 894 £344,701 DED 31ST P 25,928 2,129 71,302 £99,360 £ 99,360	s. 15 11 19 19 17 3 s. 8 11 1 19 2 3 MARGE 11 17 s. 17 17 s. 18	d. 91 5 5 6 2 d. 6 3 8 9 0 2 CH, d. 4 0 2 6 d. 6 d.
Interest added on depos during year Interest added on depos Interest added on Provided Interest on Mortgages Interest on debentures Interest on fixed depos Zealand Interest on working and New Zealand Rent Interest on Working and Rent Interest on Rent Interest Inter	Dr., sitors' ac sitors' or ident Fu covident covident it with I count w	counts close pen account and Account fund of the fund of the fund of the fund of the fundament of the fundament fund	sed	£ 7,429 237,296 11 601 99,360 £344,701 £ 173,144 140,323 4,628 25,710 894 £344,701 £ 25,928 2,129 71,302 £99,360 £99,360 £ 2,902 1,338	s. 15 11 19 19 17 3 s. 8 11 1 19 2 3 MARG. 14 10 13 17 s. 18 18 18	d. 91 5 5 6 2 d. 66 3 8 9 0 2 CH, d. 4 0 2 6 d. 6 9
Interest added on deposed uring year Interest added on deposed Interest added on Provided Closed Interest added on Provided Closed Interest added on Provided Closed Interest on mortgages Interest on debentures Interest on fixed deposed Closed Closed Charges (ordinary) Charges (ordinary) Charges (Provident Fur Balance—Net profit Apprel Premises (written off) Furniture and fittings	Dr., sitors' ac sitors' or ident Fu ovident count w scount w count w count fu	counts close pen account and Account fund of the fund	sed	£ 7,429 237,296 11 99,360 £344,701 £ 173,144 140,323 4,628 25,710 894 £344,701 DED 31st I £ 25,928 2,129 71,302 £99,360 £99,360	s. 15 11 19 19 17 3 s. 8 11 1 19 2 3 3 MARG 11 17 s. 18 18 18 0	d. 91 5 5 6 2 d. 66 3 8 9 0 2 d. 4 0 2 6 d. 6 d. 0
Interest added on deposed during year Interest added on deposed Interest added on Provelosed Interest added on Provelosed Interest added on Provelosed Interest on mortgages Interest on debentures Interest on fixed deposed	Dr., sitors' ac sitors' or ident Fu covident covident it with I count w	counts close pen account and Account fund of the fund	sed	£ 7,429 237,296 11 99,360 £344,701 £ 173,144 140,323 4,628 25,710 894 £344,701 DED 31ST I £ 25,928 2,129 71,302 £99,360 £ 99,360 £ 99,360 6 0,000	s. 15 11 19 19 17 3 s. 8 11 1 19 2 3 MARK 11 1 17 17 s. 118 18 18 18 18	d. 91 5 5 6 2 d. 66 3 8 9 0 2 CH, d. 4 0 2 6 d. 6 0 9 0

$ \begin{array}{cccccccccccccccccccccccccccccccccccc$	£	s.	d.					
Net profit for year ended 31st March, 1930	$\frac{3,266}{71,302}$		$_2^2$					
	£74,569	4	4					
BALANCE-SHEET AS AT 31ST MARCH, 1930.								
Assets.	£	s.	d.					
Interest accrued due	2,939,942 27,521	0 4	$\frac{3}{2}$					
Debentures at cost— New Zealand Government Inscribed Stock	1 824 736	0	0					
Local bodies' debentures	998,916		0					
Interest accrued	22,322		6					
Rent accrued due	256	5	0					
Securities in course of realizates. d.								
tion 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					
Interest accrued Cash—Bank of New Zealand working account	1,232	17	6					
and in hand	760,057	2	10					
£	6,718,982	13	2					
=			_					
Liabilities.								
			_					
Amount at credit of depositors—	£ 020 021	8.	d.					
Savings-bank Ordinary Department Thrift Clubs Department	17,368	19	$\frac{8}{9}$					
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 Ac-	210 000							
count	610,000	0	0					
Profit and Loss Appropriation Account	10,327	7	7					
<u> </u>	6,718,982	13	2					
We hereby certify that, to the best of our			ve					
	belief, the	abo						
balance-sheet is correct.		abo						
balance-sheet is correct. CLEM BARTLEY,	Manager.							
balance-sheet is correct.	Manager.							
balance-sheet is correct. CLEM BARTLEY,	Manager.), Accounts	ant.						
balance-sheet is correct. CLEM BARTLEY, T. N. SMALLWOOI JOHN ALEXANDE	Manager. D, Account R, Preside	ant. nt.						
balance-sheet is correct. CLEM BARTLEY, T. N. SMALLWOOI JOHN ALEXANDE C. ANDERSON, De	Manager. D, Account R, Preside	ant. nt.						
balance-sheet is correct. CLEM BARTLEY, T. N. SMALLWOOI JOHN ALEXANDE C. ANDERSON, De R. E. ISAACS,	Manager. D, Account R, Preside	ant. nt.						
balance-sheet is correct. CLEM BARTLEY, T. N. SMALLWOOI JOHN ALEXANDE C. ANDERSON, De R. E. ISAACS, H. E. VAILE.	Manager. O, Accounts R, President puty-President	ant. nt.						
balance-sheet is correct. CLEM BARTLEY, T. N. SMALLWOOI JOHN ALEXANDE C. ANDERSON, De R. E. ISAACS, H. E. VAILE, N. ALFRED NATH E. MITCHELSON,	Manager. D, Accounts R, Presider puty-Presid	ant. nt.						
balance-sheet is correct. CLEM BARTLEY, T. N. SMALLWOOI JOHN ALEXANDE C. ANDERSON, De R. E. ISAACS, H. E. VAILE, N. ALFRED NATH E. MITCHELSON, ALEXDR. HARRIS	Manager. D. Accounter R. Presider puty-President AN,	ant. nt. lent	•					
balance-sheet is correct. CLEM BARTLEY, T. N. SMALLWOOI JOHN ALEXANDE C. ANDERSON, De R. E. ISAACS, H. E. VAILE, N. ALFRED NATH E. MITCHELSON, ALEXDR. HARRIS G. W. SAUNDERS,	Manager. D, Accounts R, Presider puty-Presid	ant. nt. lent	•					
balance-sheet is correct. CLEM BARTLEY, T. N. SMALLWOOI JOHN ALEXANDE C. ANDERSON, De R. E. ISAACS, H. E. VAILE, N. ALFRED NATH E. MITCHELSON, ALEXDR. HARRIS G. W. SAUNDERS, H. GILFILLAN.	Manager. D. Accounter R. Presider puty-President AN,	ant. nt. lent	•					
balance-sheet is correct. CLEM BARTLEY, T. N. SMALLWOOI JOHN ALEXANDE C. ANDERSON, De R. E. ISAACS, H. E. VAILE, N. ALFRED NATH E. MITCHELSON, ALEXDR. HARRIS G. W. SAUNDERS, H. GILFILLAN, J. TREVETHICK,	Manager. D. Accounter R. Presider puty-President AN,	ant. nt. lent	•					
balance-sheet is correct. CLEM BARTLEY, T. N. SMALLWOOI JOHN ALEXANDE C. ANDERSON, De R. E. ISAACS, H. E. VAILE, N. ALFRED NATH E. MITCHELSON, ALEXDR. HARRIS G. W. SAUNDERS, H. GILFILLAN.	Manager. D. Accounter R. Presider puty-President AN,	ant. nt. lent	•					
balance-sheet is correct. CLEM BARTLEY, T. N. SMALLWOOI JOHN ALEXANDE C. ANDERSON, De R. E. ISAACS, H. E. VAILE, N. ALFRED NATH E. MITCHELSON, ALEXDR. HARRIS G. W. SAUNDERS, H. GILFILLAN, J. TREVETHICK, P. J. ENTRICAN,	Manager. D. Accounter R. Presider puty-President AN,	ant. nt. lent	•					

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.