

Hokitika Savings-bank.

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

RECEIPTS.		
Cash in banks on 1st April, 1929—	£	s. d.
On fixed deposits	38,490	0 0
On current account	6,239	19 7
Amount lodged by depositors	52,572	6 9
Interest credited during period	136	13 0
Interest for year ended 31st March, 1930	5,411	13 0
Interest on fixed deposits	1,833	8 9
Interest on mortgages	4,501	11 1
Interest on inscribed stock	827	19 5
Interest on Westland County debentures	99	6 4
Mortgages repaid	15,307	3 2
Westland County debentures repaid	1,449	0 0
	<u>£126,869</u>	<u>1 1</u>

PAYMENTS.		
Repaid depositors	£	s. d.
Interest credited depositors	47,713	13 10
Invested on first mortgage freehold land	5,548	6 0
Charges	18,291	4 2
Cash in Bank of New South Wales	797	16 1
Fixed deposits, Bank New South Wales	1,730	8 11
Cash in Bank of New Zealand	15,800	0 0
Fixed deposits, Bank of New Zealand	24	14 9
Cash in National Bank of New Zealand	13,700	0 0
Fixed deposits, National Bank of New Zealand	4	7 4
Government bonds purchased	13,250	0 0
	<u>£126,869</u>	<u>1 1</u>

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

Dr.		
To Written off mortgages against loss and probable loss	£	s. d.
Charges	506	7 4
Balance	797	16 1
	<u>£22,390</u>	<u>0 3</u>

Cr.		
By Amount at credit of Profit and Loss Account, 1st April, 1929	£	s. d.
Interest Account	20,414	1 2
	<u>£22,390</u>	<u>0 3</u>

BALANCE-SHEET AS AT 31st MARCH, 1930.

Liabilities.		
Amount due depositors (1,828)	£	s. d.
Balance Profit and Loss Account	135,024	8 5
	<u>£156,110</u>	<u>5 3</u>

Assets.		
First mortgage on freehold land	£	s. d.
Inscribed stock and bonds at cost	82,138	7 11
Westland County debentures	24,008	10 0
Fixed deposits, Bank of New South Wales	700	0 0
Fixed deposits, Bank of New Zealand	15,800	0 0
Fixed deposits, National Bank of New Zealand	13,700	0 0
Current account in banks	13,250	0 0
Bank premises and furniture	1,759	11 0
Interest accrued	2,750	0 0
	<u>£156,110</u>	<u>5 3</u>

WM. WILSON, Manager.

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

GEORGE PERRY,
W. E. WILLIAMS,
C. EVANS,
D. J. EVANS,
E. TEICHELHANN,
D. J. LYNCH, } 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, 29th April, 1930.

Approved—

BLEDISLOE, Governor-General.

Invercargill Savings-bank.

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

RECEIPTS.		
To Cash in hand and at banks, 1st April, 1929	£	s. d.
Amount lodged by depositors	79,089	18 8
Interest added during year	942,208	19 3
Interest added, 31st March	1,098	4 8
Interest received on mortgages	24,875	9 1
Interest received on fixed deposits	33,853	15 1
Interest received on War Loans	2,330	12 6
Bank Premises Rents Account	560	0 0
Mortgages repaid during year	156	0 0
Property Suspense Account	18,604	14 3
Property charges	284	14 7
Valuation fees	785	4 7
Insurances	195	12 0
Exchange, Fines, and Forms	5	15 6
	<u>£1,104,052</u>	<u>12 2</u>

PAYMENTS.		
By Invested on first mortgage during the year	£	s. d.
Repaid depositors	79,411	5 7
Interest credited to depositors	914,451	15 7
Charges Account	25,973	13 9
Property Suspense Account	5,154	5 9
Bonus to staff	1,598	4 3
Endowments	120	0 0
Bank premises	1,800	0 0
Bank furniture	19	10 0
Property charges	35	13 8
Valuation fees	779	13 0
Insurances	216	17 0
Exchange	16	11 10
Cash in hand and at Banks, 31st March, 1930	1	13 9
	<u>£1,104,052</u>	<u>12 2</u>

PROFIT AND LOSS ACCOUNT FOR YEAR ENDING 31st MARCH, 1930.

Dr.		
To Interest paid during year	£	s. d.
Interest paid 31st March, 1930	1,098	4 8
Charges Account	24,875	9 1
Suspense Account	5,154	5 9
Depreciation	24	11 6
Profit for year	341	15 0
	<u>£37,919</u>	<u>17 11</u>

Cr.		
By Interest on Investments received and accrued	£	s. d.
Rents accrued	37,747	4 7
Bank Premises Rents Account	16	13 4
	<u>£37,919</u>	<u>17 11</u>

PROFIT AND LOSS APPROPRIATION ACCOUNT.

Dr.		
To Bonus to staff	£	s. d.
Endowments	120	0 0
Transferred to Property Suspense Account	1,800	0 0
Balance	1,000	0 0
	<u>£37,890</u>	<u>13 10</u>