

New Plymouth Savings-bank.

RECEIPTS and Payments Account for the year ended 31st March, 1931:—

RECEIPTS.			
To	£	s.	d.
To Cash and bank balances as at 1st April, 1930	7,423	17	1
Cash on fixed deposit at Bank of New Zealand	24,000	0	0
Cash on deposit at Post Office Savings-bank	571	9	2
	<u>31,995</u>	<u>6</u>	<u>3</u>
Deposits	386,789	2	7
Interest credited to depositors and Staff Provident Fund	19,110	19	4
Loans repaid	11,060	0	0
Interest on mortgages and investments	28,676	4	2
Post Office Certificates matured	20	0	0
Sale of money-boxes	2	9	0
Insurance premiums refunded	19	16	4
Charges refunded	1	11	0
Insurance claims	900	0	0
	<u>£478,575</u>	<u>8</u>	<u>8</u>

PAYMENTS.			
By	£	s.	d.
By Withdrawals	345,875	10	5
Interest credited to depositors and Staff Provident Fund	19,110	19	4
Insurance premiums advanced	25	1	11
Insurance money refunded	900	0	0
Management charges, including salaries, audit fees, and trustees' fees	3,094	14	8
Office furniture	543	8	1
New Zealand Government Inscribed Stock purchased	10,000	0	0
Taranaki County Council debentures purchased	415	0	0
Egmont County Council debentures purchased	500	0	0
Opunake Power Board debentures purchased	500	0	0
Loans	47,635	0	0
Payments on account of new bank	4,331	11	7
Donations	350	10	0
Advertising, printing, and stationery	269	7	5
	<u>£ 9,991</u>	<u>10</u>	<u>2</u>
Cash on Fixed Deposit, Bank of New Zealand	25,000	0	0
Cash on Deposit, Post Office Savings-bank	10,032	15	1
	<u>45,024</u>	<u>5</u>	<u>3</u>
	<u>£478,575</u>	<u>8</u>	<u>8</u>

PROFIT AND LOSS ACCOUNT FOR YEAR ENDED 31ST MARCH, 1931.

Dr.			
To	£	s.	d.
To Interest credited to depositors— On accounts closed during year	1,230	0	9
On open accounts at 31st March, 1931	17,844	10	1
Management expenses— Salaries and audit fee	1,896	7	10
Trustees' fees	229	0	0
Printing, stationery, and advertising	266	18	5
Contribution to Staff Provident Fund, and interest thereon	151	6	10
General office expenses	566	1	9
Donations	350	10	0
Balance, being net profit for year, transferred to Profit and Loss Appropriation Account	6,598	7	0
	<u>£29,133</u>	<u>2</u>	<u>8</u>
Cr.			
By	£	s.	d.
By Interest received and accrued on mortgages, Government stock, local body debentures, and deposits at Bank of New Zealand and Post Office Savings-bank, and sundry receipts	29,133	2	8
	<u>£29,133</u>	<u>2</u>	<u>8</u>

PROFIT AND LOSS APPROPRIATION ACCOUNT FOR YEAR ENDED 31ST MARCH, 1931.

Dr.			
To	£	s.	d.
To Amount written off building	2,191	14	5
Amount written off furniture and plant	843	8	1
Balance carried forward	35,036	8	0
	<u>£38,071</u>	<u>10</u>	<u>6</u>
Cr.			
By	£	s.	d.
By Balance at 1st April, 1930	31,473	3	6
Net profit for year ended 31st March, 1931	6,598	7	0
	<u>£38,071</u>	<u>10</u>	<u>6</u>
By Balance brought down	£35,036	8	0

BALANCE-SHEET AS AT 31ST MARCH, 1931.

Liabilities.			
	£	s.	d.
Credit balances of depositors	489,675	11	10
Staff Provident Fund	875	11	0
Profit and Loss Appropriation Account, balance carried forward	35,036	8	0
	<u>£525,587</u>	<u>10</u>	<u>10</u>

Assets.			
	£	s.	d.
Cash and Bank balances— Cash in hand	1,432	1	9
Cash at Bank of New Zealand— On Current Account	8,559	8	5
On Fixed Deposit	25,000	0	0
Accrued interest thereon	208	19	8
	<u>33,768</u>	<u>8</u>	<u>1</u>
Post Office Savings-bank	10,032	15	1
Government Stock and local body debentures at par	70,815	0	0
Accrued interest thereon	725	16	7
	<u>71,540</u>	<u>16</u>	<u>7</u>
Loans on first mortgage of freehold property	390,835	6	8
Interest due and accrued	2,978	2	8
	<u>393,813</u>	<u>9</u>	<u>4</u>
Land and bank premises	17,191	14	5
Less amount written off premises	2,191	14	5
	<u>15,000</u>	<u>0</u>	<u>0</u>
	<u>£525,587</u>	<u>10</u>	<u>10</u>

R. COCK, President.
G. W. BROWNE, Deputy President.
JAMES McLEOD,
R. H. GEORGE,
W. C. WESTON,
C. E. BELLINGER,
L. A. NOLAN,
G. E. DINNISS, Manager.

Trustees.

We, being the Auditors of the New Plymouth 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 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 date of the balance-sheet. (3) That we have obtained all the information and explanations we have required. (4) That the manager has certified that in his opinion all the requirements of the Savings-banks Act, 1908, and amendments, have been complied with.

DUFF AND WYNYARD,
Auditors.

New Plymouth, 17th April, 1931.

Approved—
BLEDISLOE, Governor-General.