

New Plymouth Savings-bank.

RECEIPTS and Payments Account for the year ended 31st March, 1932:—

RECEIPTS.			
To	£	s.	d.
To Cash and bank balances as at 1st April, 1931	9,991	10	2
Cash on fixed deposit at Bank of New Zealand	25,000	0	0
Cash on deposit at Post Office Savings-bank	10,032	15	1
	45,024	5	3
Deposits	343,453	10	9
Interest credited to depositors and Staff Provident Fund	20,061	11	5
Loans repaid	6,342	0	0
Interest on mortgages and investments	28,333	4	10
Sale of money-boxes	1	15	6
Insurance premiums refunded	26	7	8
Rates refunded	29	14	10
Land-tax refunded	18	1	
Insurance claims paid	300	0	0
	£443,573	8	4

PAYMENTS.			
By	£	s.	d.
By Withdrawals	350,241	7	9
Interest credited to depositors and Staff Provident Fund	20,061	11	5
Insurance premiums advanced	23	19	5
Rates advanced	136	4	4
Land-tax advanced	12	10	3
Insurance money refunded	300	0	0
Management charges, including salaries, audit fees, and trustees' fees	2,178	1	8
General charges, including Fitzroy rent, Bank's contributions to Staff Provident Fund, cleaning, and petty items	529	16	8
Rates and Insurances	134	15	3
Interest on overdraft at Bank of New Zealand	86	19	6
Office furniture	96	10	1
Advertising, printing, and stationery	318	19	6
Donations	375	0	0
Loans granted	29,400	0	0
Taranaki County Council debentures purchased	200	0	0
Egmont County Council debentures purchased	350	0	0
Opuake Electric Power Board debentures purchased	300	0	0
	850	0	0
Cash on hand and in bank	3,826	17	5
Fixed Deposit, Bank of New Zealand	25,000	0	0
Post Office Savings-bank	10,000	15	1
	38,827	12	6
	£443,573	8	4

PROFIT AND LOSS ACCOUNT FOR YEAR ENDED 31ST MARCH, 1932.

Dr.			
	£	s.	d.
To Interest credited to depositors	20,061	11	5
Management expenses and charges—			
Salaries and audit fee	1,941	1	8
Trustees' fees	237	0	0
Contribution to Staff Provident Fund, and interest thereon	169	4	4
Printing and advertising	195	6	0
Rates and insurances	134	15	3
Stationery	121	18	0
General expenses	408	19	7
Balance, being net profit for year, transferred to Profit and Loss Appropriation Account	7,228	0	2
	£30,497	16	5
Cr.			
	£	s.	d.
By Interest received and accrued on mortgages, deposits, and investments	30,497	16	5
	£30,497	16	5

PROFIT AND LOSS APPROPRIATION ACCOUNT FOR YEAR ENDED 31ST MARCH, 1932.

Dr.			
	£	s.	d.
To Donations paid	375	0	0
Amount written off building and furniture	2,096	10	1
Transfer to Special Reserve Account	3,000	0	0
Balance carried forward	36,792	18	1
	£42,264	8	2
Cr.			
	£	s.	d.
By Balance at 1st April, 1931	35,036	8	0
Net profit for year ended 31st March, 1932	7,228	0	2
	£42,264	8	2
By Balance brought down	£36,792	18	1

BALANCE-SHEET AS AT 31ST MARCH, 1932.

Liabilities.			
	£	s.	d.
Credit balances of depositors	502,740	17	1
Staff Provident Fund	1,133	2	5
Special Reserve Account	3,000	0	0
Profit and Loss Appropriation Account, balance carried forward	36,792	18	1
	£543,666	17	7
Assets.			
	£	s.	d.
Cash and Bank balances—			
Cash in hand	2,041	19	8
Cash at Bank of New Zealand—			
On Current Account	1,784	17	9
On Fixed Deposit	25,000	0	0
Accrued interest thereon	242	3	7
On deposit with Post Office Savings-bank	10,056	7	1
	39,125	8	1
New Zealand Government Inscribed Stock and War Bonds, at par	61,900	0	0
Local Bodies' Debentures, at par	9,765	0	0
Accrued interest thereon	753	7	11
	72,418	7	11
Loans on first mortgage of freehold property	413,885	0	0
Interest due and accrued	5,114	1	6
	418,999	1	6
Land and bank premises	13,000	0	0
Sundry debtors	124	0	1
	£543,666	17	7

R. COCK, President.
 G. W. BROWNE, Deputy President.
 JAMES McLEOD,
 R. H. GEORGE,
 W. C. WESTON,
 C. E. BELLRINGER,
 L. A. NOLAN } Trustees.
 G. E. DINNISS, Manager.
 C. LASH, Accountant.

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, Public Accountants,
 Auditors.

New Plymouth, 11th April, 1932.

Approved—

BLEDISLOE, Governor-General.