

## Dunedin Savings-bank.

## RECEIPTS and Payments Statement for Twelve Months ended 31st March, 1932:—

RECEIPTS.		£	s.	d.
To Balance, 1st April, 1931	.. ..	31,254	15	11
Lodged by depositors—				
Head Office	.. 690,136	7	9	
South Dunedin Branch	166,536	1	6	
North Dunedin Branch	125,234	4	11	
		981,906	14	2
Interest on loans	.. ..	59,244	3	10
Loans repaid	.. ..	29,392	5	1
Bank interest	.. ..	3,939	7	3
Rents	.. ..	1,219	6	7
Debenture interest	.. ..	43,943	10	0
Debenture	.. ..	28,400	0	0
Fines	.. ..	10	15	0
Valuation fees	.. ..	15	15	0
		£1,179,326	12	10
To Balance, 1st April, 1932	.. ..	54,301	0	1
PAYMENTS.				
By Withdrawn by depositors—				
Head Office	.. 703,105	8	10	
South Dunedin Branch	160,549	18	6	
North Dunedin Branch	111,796	11	11	
		975,451	19	3
Charges	.. ..	5,765	11	10
Loans granted	.. ..	120,614	3	2
Trustees fees	.. ..	289	0	0
Debentures	.. ..	21,683	10	0
Building	.. ..	331	16	0
Valuation fees	.. ..	15	15	0
Debenture interest	.. ..	23	17	6
Grants—Relief of Distress—				
Mayor's Fund	.. ..	250	0	0
Otago Hospital and Charitable Aid Board	.. ..	100	0	0
Salvation Army	.. ..	500	0	0
Balance	.. ..	54,301	0	1
		£1,179,326	12	10

## PROFIT AND LOSS ACCOUNT FOR TWELVE MONTHS ENDED 31ST MARCH, 1932.

Dr.		£	s.	d.	£	s.	d.
To Interest credited to depositors—							
Head Office	.. 54,057	8	6				
South Dunedin Branch	18,187	18	1				
North Dunedin Branch	12,400	2	10				
		84,645	9	5			
Charges, including salaries, trustees' fees, and branch charges	.. ..	6,054	11	10			
Depreciation—							
Office furniture	.. ..	100	0	0			
Building	.. ..	2,331	16	0			
Transfer to Property Suspense Account	.. ..	7,000	0	0			
Balance transferred to Appropriation Account	.. ..	11,977	19	8			
		£112,109	16	11			
Cr.							
By Interest on loans	.. 62,371	2	6				
Interest on deposits	.. 4,043	12	8				
Interest on debentures	.. 44,465	0	2				
		110,879	15	4			
Rents	.. ..	1,219	6	7			
Fines	.. ..	10	15	0			
		£112,109	16	11			
APPROPRIATION ACCOUNT FOR YEAR ENDED 31ST MARCH, 1932.							
Dr.							
To Grants—Relief of Distress—							
Salvation Army	.. ..	500	0	0			
Mayor's Fund	.. ..	250	0	0			
Otago Hospital Board	.. ..	100	0	0			
Transfer to Retiring Officers' Benefit Fund	.. ..	1,000	0	0			
Balance	.. ..	117,435	6	9			
		£119,285	6	9			

Cr.		£	s.	d.
By Balance, 1st April, 1931	.. ..	107,307	7	1
Transfer from Profit and Loss Account	.. ..	11,977	19	8
		£119,285	6	9

Cr.		£	s.	d.
By Balance, 1st April, 1932	.. ..	117,435	6	9

## BALANCE-SHEET AS AT 31ST MARCH, 1932.

Liabilities.		£	s.	d.	£	s.	d.
Amount at credit of 29,594 depositors—							
21,132, Head Office	.. 1,305,973	7	8				
5,172, South Dunedin Branch	443,318	12	4				
3,290, North Dunedin Branch	308,195	1	8				
		2,057,487	1	8			
Retiring Officers' Benefit Fund	.. ..	4,000	0	0			
Property Suspense Account	.. ..	14,376	5	10			
Debenture Premium Account	.. ..	3,116	16	2			
Profit and Loss Appropriation Account	.. ..	117,435	6	9			
		£2,196,415	10	5			
Assets.							
Office furniture	.. ..	700	0	0			
Less depreciation	.. ..	100	0	0			
		600	0	0			
Land and Building	.. ..	32,331	16	0			
Less depreciation	.. ..	2,331	16	0			
		30,000	0	0			
Rents accrued	.. ..	280	0	0			
Loans on Mortgage	.. 1,247,569	11	10				
Accrued interest	.. ..	18,336	1	7			
		1,265,905	13	5			
Debentures—							
New Zealand Government	45,938	12	6				
New Zealand War Bonds	153,450	0	0				
Local Bodies	586,329	17	1				
Accrued interest	7,845	13	2				
		793,564	2	9			
Fixed Deposits	.. ..	50,000	0	0			
Accrued interest	.. ..	1,764	14	2			
		51,764	14	2			
Cash at bank	.. ..	66,531	7	6			
Less outstanding cheques	12,230	7	5				
		54,301	0	1			
		£2,196,415	10	5			

G. L. DENNISTON, President.  
 ERNEST A. ROSEVEAR, Deputy-President.  
 JOHN H. F. HAMEL,  
 J. B. SHACKLOCK,  
 JAS. W. DOVE,  
 H. HART,  
 H. E. MOLLER,  
 GEORGE LAWRENCE,  
 THOS. C. HARRISON,  
 JAS. QUAILLE, Manager.  
 A. THOMAS, Accountant.

We, William Brown and Co., and Jas. Brown and Co., being the Auditors of the Dunedin 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 hereof, 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 we have received from the manager a certificate to the effect that to the best of his knowledge and belief, the terms of the Savings-banks Act, 1908, and amendments have been complied with, excepting section 20 of the principal Act, and section 44 of the Finance Act, 1921.

WILLIAM BROWN AND CO.,  
 JAS. BROWN AND CO., } Auditors.

Dunedin, 25th June, 1932.

Approved—

BLEDISLOE, Governor-General.

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