	LAND	SAVING	S-BAN	NK.		
STATEMENT of ended 31st Man	ch, 193	4:	Payme	ents for the	ye	ar
Balance as at 1st Ap		CEIPTS.	hand	£	s.	d.
and B.N.Z.)				922,629	15	4
Received from deposit		• • •		3,618,138	19	10
Interest on mortgage Interest on debenture				154,547 $127,567$	15 15	7 6
Interest on fixed dep	osit			2,850	0	0
Interest on Bank of	New Z	Zealand C	urrent	20,640	9	8
Account Mortgages repaid		• • • • • • • • • • • • • • • • • • • •		70,662	l	4
Debentures repaid				2,420		9
Fixed deposit repaid Rent	• •	••		50,000 748	12	6
Charges (mortgage in	spection	n fees)		290	2	5
Mortgage sundries		••		7,620		10
Premises and propert Home safes	ъу	••	• • •	80 209	$\frac{0}{12}$	0 6
Securities realization		• •		4,628	7	3
				£4,983,034	13	6
				₩ 1 ,000,001	10	_
- 11.1 ·	PA	YMENTS.		£	9.	d.
Repaid depositors Provident Fund pays	 ments	• •	• •	3,635,072 64		11
Advanced on mortga	ge	••		77,197	3	1
Advanced on debent		• •	• •	240,400 100,000	0	0
Advanced on fixed de Charges	· ·	• •	• •	29,425	5	8
Income-tax certificat		•••		11,030	1	8
Debenture interest to Premises and property		••	• •	$\substack{2,505\\542}$	3	$\frac{5}{9}$
Furniture and fitting	s	• • •	• •	241	1	8
Rent	• •	••		20 12, 550		0
Donations Mortgage sundries	• • •	••	• • •	$12,550 \\ 15,272$		
Home safes		••		748	9	6
Securities realization Balance, Current Acc		£	s. d.	5,733	10	11
Bank of New Zeals		814,248				
Balance, cash in han	d	37,983	7 0			Δ.
				852,232	5	0
				£4,983.034	13	6
REVENUE ACCOUNT	FOR Y	EAR END	ED 31	ST MARCH.	193	4.
THE PROBE TROOPERS	Dr.	2	20 01	£	s.	d.
To Interest added of	n depo	sitors' ac		100 200	1-	_
and Provident Balance—Gross	_	• •				$\frac{5}{11}$
Datance Gross	prome	••	• • •			
				£320,172	13	4
	Cr.		s. d		13 S.	d.
By Interest on mort	gages	£ 156,334	s. d 7 l	£		
Interest on debe	gages ntures	156,334	7 1	£		
Interest on debe and Treasury b Interest on fixed	gages ntures oills deposit	156,334 139,454 3,034		£		
Interest on debe and Treasury b Interest on fixed Interest on Bank	gages ntures oills deposit of New	156,334 139,454 3,034	7 1 1 10	£		
Interest on debe and Treasury b Interest on fixed	gages ntures oills deposit of New	156,334 139,454 3,034	7 1 1 10	£		
Interest on debe and Treasury I Interest on fixed Interest on Bank Zealand Curre count	gages ntures pills deposit of New ont Ac-	156,334 139,454 3,034 20,640	7 1 1 10 2 3 9 8	£ 319,463	s. 0	d. 10
Interest on debe and Treasury b Interest on fixed Interest on Bank Zealand Curre	gages ntures pills deposit of New ont Ac-	156,334 139,454 3,034	7 1 1 10 2 3	£ 319,463	S.	d.
Interest on debe and Treasury I Interest on fixed Interest on Bank Zealand Curre count	gages ntures pills deposit of New ont Ac-	156,334 139,454 3,034 20,640	7 1 1 10 2 3 9 8	£ 319,463	s. 0 12	d. 10
Interest on debe and Treasury b Interest on fixed Interest on Bank Zealand Curre count	gages ntures nills deposit of New nt Ac- 	156,334 139,454 3,034 20,640	7 1 10 2 3 9 8	319,463 709 £320,172	s. 0 12	d.
Interest on debe and Treasury I Interest on fixed Interest on Bank Zealand Curre count	gages ntures pills deposit of New nt Ac	156,334 139,454 3,034 20,640 r for YE 1934.	7 1 10 2 3 9 8	319,463 709 £320,172	0 12 13	10 6 4
Interest on debe and Treasury Interest on fixed Interest on Bank Zealand Curre count Rent	gages ntures pills deposit of New nt Ac CCOUNT	156,334 139,454 3,034 20,640 	7 1 1 100 2 3 9 8	319,463 709 £320,172	0 12 13 MAR	d. 10 6 4 Сн,
Interest on debe and Treasury & Interest on fixed Interest on Bank Zealand Curre count Rent Profit and Loss A To Charges and adm Donation	gages ntures pills deposit of New nt Ac Dr. inistrat	139,454 3,034 20,640 r FOR YE 1934.	7 1 10 2 3 9 8 See	319,463 709 £320,172 £ 32.985 200	s. 0 12 13 MAR s. 9 0	d. 10 6 4 CH, d. 0
Interest on debe and Treasury Finterest on fixed Interest on Bank Zealand Curre count Rent Profit and Loss A To Charges and adm Donation Bad and doubtfu	gages ntures pills deposit of New nt Ac ACCOUNT Dr inistrat d debts	156,334 139,454 3,034 20,640 r FOR YE 1934. ion expen (written of	7 1 10 2 3 9 8 9 8 See off)	319,463 709 £320,172 £32.985 200 23,116	s. 0 12 13 MAR s. 9 0	d. 10 6 4 Сн, d. 0
Interest on debe and Treasury & Interest on fixed Interest on Bank Zealand Curre count Rent Profit and Loss A To Charges and adm Donation	gages ntures pills deposit of New nt Ac CCOUNT Dr. inistrat d debts premises	156,334 139,454 3,034 20,640 r FOR YE 1934. ion expen (written of s, furnitum)	7 1 10 2 3 9 8 9 8 See off)	319,463 709 £320,172 £32.985 200 23,116	s. 0 12 13 Mar s. 9 0 3	d. 10 6 4 CH, 0 0 2
Interest on debe and Treasury Interest on fixed Interest on Bank Zealand Curre count Rent Profit and Loss A To Charges and adm Donation Bad and doubtfu Depreciation on profits and substitution of the substitution	gages ntures pills deposit of New nt Ac CCOUNT Dr inistrat debts premise itten of	139,454 3,034 20,640 20,640 r FOR YE 1934. ion expen (written c s, furnitur f)	7 1 10 2 3 9 8 9 8 See off)	£ 319,463 709 £320,172 DED 31st M £ 32.985 200 23,116 8,951	s. 0 12 13 MAR s. 9 0 3 11	d. 10 6 4 Сн, 0 0 2
Interest on debe and Treasury by Interest on fixed Interest on Bank Zealand Curre count Rent Profit and Loss A To Charges and adm Donation Bad and doubtfu Depreciation on phome safes (wr	gages ntures pills deposit of New nt Ac CCOUNT Dr inistrat debts premise itten of	139,454 3,034 20,640 20,640 r FOR YE 1934. ion expen (written c s, furnitur f)	7 1 10 2 3 9 8 See off) re, and	£ 319,463 709 £320,172 EDED 31st M £ 32.985 200 23,116	s. 0 12 13 MAR s. 9 0 3 11 11	d. 10 6 4 Сн, 0 0 2 11 10
Interest on debe and Treasury by Interest on fixed Interest on Bank Zealand Curre count Rent Profit and Loss A To Charges and adm Donation Bad and doubtfu Depreciation on phome safes (wr	gages ntures pills	156,334 139,454 3,034 20,640 r FOR YE 1934 (written os, furnitur f) Account	7 1 10 2 3 9 8 See off) re, and	£ 319,463 709 £320,172 £DED 31st M £ 32.985 200 23,116 8,951 55,692 £120,945	s. 0 12 13 MAR s. 9 0 3 11 11	d. 10 6 4 CH, 0 0 2 11 10 11
Interest on debe and Treasury is Interest on fixed Interest on Bank Zealand Curre count Rent Profit and Loss A To Charges and adm Donation Bad and doubtfu Depreciation on home safes (wr Balance, Appropri	gages ntures pills deposit of New nt Ac CCOUNT Dr inistrat debts premise itten of	156,334 139,454 3,034 20,640 r FOR YE 1934 (written os, furnitur f) Account	7 1 10 2 3 9 8 See off) re, and	£ 319,463 709 £320,172 £ 32.985 200 23,116 8,951 55,692 £120,945	s. 0 12 13 MAR s. 9 0 3 11 11 15	d. 10 6 4 CH, 0 0 2 11 10 11
Interest on debe and Treasury by Interest on fixed Interest on Bank Zealand Curre count Rent Profit and Loss A To Charges and adm Donation Bad and doubtfu Depreciation on home safes (wr Balance, Appropriate the county of the	gages ntures ntures pills deposit of New nt Ac CCOUNT Dr inistrat debts premisee itten of riation Cr.	139,454 3,034 20,640 r FOR YE 1934. ion expen (written or, s, furnitum f) Account	7 1 10 2 3 9 8 9 8 Ses ses	£ 319,463 709 £320,172 £0ED 31st M £ 32.985 200 23,116 8,951 55,692 £120,945	s. 0 12 13 MAR s. 9 0 3 11 11 15 s. 15	d. 10 6 4 CH, d. 0 0 2 11 10 11
Interest on debe and Treasury is Interest on fixed Interest on Bank Zealand Curre count Rent Profit and Loss A To Charges and adm Donation Bad and doubtfu Depreciation on home safes (wr Balance, Appropri	gages ntures ntures pills deposit of New nt Ac ACCOUNT inistrat debts premise itten of riation Cr DUNT FO	156,334 139,454 3,034 20,640 r FOR YE 1934 (written on the continuous of the continuous o	7 1 10 2 3 9 8 9 8 Ses ses	£ 319,463 709 £320,172 £DED 31st Marci	s. 0 12 13 MAR s. 9 0 3 11 11 15 s. 15	d. 10 6 4 Сн, 0 0 2 11 10 11 d. 11
Interest on debe and Treasury is Interest on fixed Interest on Bank Zealand Curre count Rent Profit and Loss A To Charges and adm Donation Bad and doubtfu Depreciation on phome safes (wr Balance, Appropriation According to the country of the count	gages ntures of New ont Account of New ont Account of New inistrat al debts premises itten of ciation	156,334 139,454 3,034 20,640 F FOR YE 1934. (written c s, furnitum f) Account	7 1 100 2 3 3 9 8 9 8	. £ 319,463 709 £320,172 £32,985 200 23,116 8,951 55,692 £120,945 £ 120,945	s. 0 12 13 MAR s. 9 0 3 11 11 15 s. 15	d. 10 6 4 CH, d. 0 0 2 11 10 11
Interest on debe and Treasury by Interest on fixed Interest on Bank Zealand Curre count Rent Profit and Loss A To Charges and adm Donation Bad and doubtfu Depreciation on home safes (wr Balance, Appropriation According to the contingencies of the continuent of the continuent of the continuent of the continuen	gages ntures ntures pills	156,334 139,454 3,034 20,640 r FOR YE 1934. (written of second for the second	7 1 100 2 3 3 9 8 9 8 See off) NDED	£ 319,463 709 £320,172 EDED 31st M £ 32.985 200 23,116 8,951 55,692 £120,945 £120,945	s. 0 12 13 MAR s. 9 0 3 11 11 15 s. 15 s.	d. 10 6 4 CH, d. 0 0 2 11 10 11 d. 11
Interest on debe and Treasury is Interest on fixed Interest on Bank Zealand Curre count Rent PROFIT AND LOSS A To Charges and adm Donation Bad and doubtfu Depreciation on in home safes (wr. Balance, Appropriation According to the contingencies and according to the contingencies and according to the contingencies and the contingencies are contingencies are contingencies and the contingencies are contingencies and the contingencies are continued are conti	gages ntures of New nt Action of New nt	156,334 139,454 3,034 20,640 r FOR YE 1934. (written of second for the second	7 1 100 2 3 3 9 8 9 8 See off) NDED	£ 319,463 709 £320,172 £DED 31st M £ 32.985 25,692 £120,945 £ 120,945 £ 120,945	s. 0 12 13 s. 9 0 3 3 11 11 15 s. 15 15 s. 0	d. 10 6 4 Сн, 0 0 2 11 10 11 d. 11
Interest on debe and Treasury by Interest on fixed Interest on Bank Zealand Curre count Rent Profit and Loss A To Charges and adm Donation Bad and doubtfu Depreciation on home safes (wr Balance, Appropriation According to the contingencies of the continuent of the continuent of the continuent of the continuen	gages ntures of New nt Action of New nt	156,334 139,454 3,034 20,640 r FOR YE 1934. (written of second for the second	7 1 100 2 3 3 9 8 9 8 See off) NDED	319,463 709 £320,172 £320,172 £32.985 200 23,116 8,951 55,692 £120,945 £ 120,945 31st Marci	s. 0 12 13 MAR s. 9 0 3 3 11 11 15 s. 15	d. 10 6 4 CH, 0 0 2 11 10 11 d. 11 034. 0 0
Interest on debe and Treasury is Interest on fixed Interest on Bank Zealand Curre count Rent PROFIT AND LOSS A To Charges and adm Donation Bad and doubtfu Depreciation on a home safes (wr Balance, Appropriation According to the safe of the saf	gages ntures of the solution of New ont Action of New ont New Outs of New of New Outs of N	156,334 139,454 3,034 20,640 F FOR YE 1934. ion expen (written of sharing furnitum of sharing furnitum of sharing furnitum of the sharing furnitum	7 1 100 2 3 3 9 8 9 8 Off) NDED	£ 319,463 709 £320,172 £DED 31st M £ 32.985 200 23,116 8,951 55,692 £120,945 £ 120,945 31st Marci £ 21,000 6,724	s. 0 12 13	d. 10 6 4 CH, d. 0 0 2 11 10 11 d. 11 034. d. 0 7
Interest on debe and Treasury is Interest on fixed Interest on Bank Zealand Curre count Rent PROFIT AND LOSS A To Charges and adm Donation Bad and doubtfu Depreciation on a home safes (wr Balance, Appropriation According to the safe of the saf	gages ntures of the solution of New ont Action of New ont New Outs of New of New Outs of N	156,334 139,454 3,034 20,640 F FOR YE 1934. ion expen (written of sharing furnitum of sharing furnitum of sharing furnitum of the sharing furnitum	7 1 100 2 3 3 9 8 9 8 Off) NDED	319,463 709 £320,172 £320,172 £32.985 200 23,116 8,951 55,692 £120,945 £ 120,945 31st Marci	s. 0 12 13	d. 10 6 4 CH, d. 0 0 2 11 10 11 d. 11 034. d. 0 7
Interest on debe and Treasury by Interest on fixed Interest on Bank Zealand Curre count Rent Profit and Loss A To Charges and adm Donation Bad and doubtfu Depreciation on home safes (wr. Balance, Appropriation According to the contingencies Transfer to Refluctuation Ac Balance forward.)	gages ntures poills deposit of New nt Account of New inistrat deposit of New initiation deposit of	156,334 139,454 3,034 20,640 F FOR YE 1934. (written or spen of the control o	7 1 100 2 3 3 9 8 9 8 Off) NDED	319,463 709 £320,172 £32,985 200 23,116 8,951 55,692 £120,945 31st March £ 21,000 30,000 6,724 £57,724	s. 0 12 13 MAR s. 9 0 3 3 11 11 15 5 5 0 0 0 12 12 12 12	10 6 4 CH, d. 0 0 2 11 11 d. 11 034. d. 0 7 7 d.
Interest on debe and Treasury is Interest on fixed Interest on Bank Zealand Curre count Rent Profit and Loss A To Charges and adm Donation Bad and doubtfu Depreciation on in home safes (wr. Balance, Appropriation According to the contingencies Transfer to reserve and the Fluctuation According to the Fluctuation Accordin	gages ntures of Newnt Active for New for	156,334 139,454 3,034 20,640 r FOR YE 1934. (written os, furnitum f) Account OR YEAR E income-te and Invest	7 1 100 2 3 3 9 8 9 8	£ 319,463 709 £320,172 £320,172 200 23,116 8,951 55,692 £120,945 £ 120,945 31st March £ 21,000 6,724 £57,724	s. 0 12 13 MAR s. 9 0 3 3 11 11 15 5 5 0 0 0 12 12 12 12	10 6 4 C H, d. 0 0 2 11 11 d. 11 034. d. 0 7 7 d.
Interest on debe and Treasury by Interest on fixed Interest on Bank Zealand Curre count Rent Profit and Loss A To Charges and adm Donation Bad and doubtfu Depreciation on home safes (wr. Balance, Appropriation According to the contingencies Transfer to Refluctuation Ac Balance forward.)	gages ntures of Newnt Account of Newnt A	156,334 139,454 3,034 20,640 r FOR YE 1934. (written os, furnitum f) Account OR YEAR E income-te and Invest	7 1 100 2 3 3 9 8 9 8 See See NDED NDED NNEE and stment	£ 319,463 709 £320,172 £320,172 £32.985 200 23,116 8,951 55,692 £120,945 £ 121,000 6,724 £57,724	s. 0 12 13 MAR s. 9 0 3 3 11 11 15 5 5 0 0 0 12 12 12 12	d. 10 6 4 CH, 0 0 2 11 10 11 d. 11 34. 0 0 7 7 d. 2
Interest on debe and Treasury is Interest on fixed Interest on Bank Zealand Curre count Rent Profit and Loss A To Charges and adm Donation Bad and doubtfu Depreciation on a home safes (wr Balance, Appropriation According to the profit of Transfer to reserve contingencies Transfer to Refluctuation Ac Balance forward By Balance, 1st Appropriation and By Balance, 1st Appropriation According to the profit of	gages ntures of New of	156,334 139,454 3,034 20,640 F FOR YE 1934. (written os, furnitur f) Account OR YEAR E income-tagend Investigation	7 1 10 2 3 3 9 8 9 8 Sses off) re, and NDED	£ 319,463 709 £320,172 £320,172 £32,985 200 23,116 8,951 55,692 £120,945 £ 120,945 £ 21,000 6,724 £57,724 £ 1,937	s. 0 12 13 MAR s. 9 0 0 3 11 11 15 s. 15 15 12 12 12 12 12 12 12 12 16 16 16 16 17 18 18 18 18 18 18 18 18 18 18 18 18 18	d. 10 6 4 CH, 0 0 2 11 10 11 d. 11 11 234. 0 0 7 7
Interest on debe and Treasury Interest on fixed Interest on Bank Zealand Curre count Rent Profit and Loss A To Charges and adm Donation Bad and doubtfur Depreciation on home safes (wr Balance, Appropriation According to the profit of the p	gages ntures of New of	156,334 139,454 3,034 20,640 F FOR YE 1934. (written os, furnitur f) Account OR YEAR E income-tagend Investigation	7 1 10 2 3 3 9 8 9 8 off) nee, and nnDED t Tax	£ 319,463 709 £320,172 £320,172 £32,985 200 23,116 8,951 55,692 £120,945 £ 120,945 £ 21,000 6,724 £57,724 £ 1,937	s. 0 12 13 MAR s. 9 0 0 3 11 11 15 s. 15 15 15 12 12 12 12 13 14 11 15 15 15 16 16 17 18 18 18 18 18 18 18 18 18 18 18 18 18	d. 10 6 4 CH, 0 0 2 11 10 11 d. 11 11 234. 0 0 7 7
Interest on debe and Treasury Interest on fixed Interest on Bank Zealand Curre count Rent Profit and Loss A To Charges and adm Donation Bad and doubtfur Depreciation on home safes (wr Balance, Appropriation According to the profit of the p	gages ntures pulls deposit of New nt Account of New nt Account of New instrat deposit of New instration deposit of New instration deposit of New instruction deposit of New instructio	156,334 139,454 3,034 20,640 F FOR YE 1934. (written or spen of the count of the YEAR E income-tage of the count of the YEAR E Account	7 1 10 2 3 3 9 8 9 8 off) nee, and nnDED t Tax	£ 319,463 709 £320,172 £32,985 200 23,116 8,951 55,692 £120,945 £ 121,000 6,724 £57,724 £ 1,937	s. 0 12 13 MAR s. 9 0 0 3 11 11 11 15 s. 15 15 14 4 4 11 12 12	10 6 4 CH, d. 0 0 2 11 10 d. 11 1 1 234. d. 0 7 7 10 7

BALANCE-SHEET AS AT 31ST MARCH, 1934. Liabilities.

Amount at credit of depositors-

Savings-bank Depar	t- £			d.	£	s.	d.
	. 7,049	-					
Thrift Clubs Departme	nt 23	,124		5			
Penny Bank Departme	nt 15	,228	9	3			
Schools Banks Depar							
ment	15	,818			- 100 -00		_
					7,103,796		8
Deposit fees on Home Sa				• •	385		6
Staff Provident Fund A				٠.	31,092	11	6
Reserve and Investmen		uatio	n A	Λc-			
		• •		٠.	750,000	0	0
Reserve for income-ta		cont	ing	$_{ m nt}$	25 22	•	
liabilities		• •		• •	25,861		4
Profit and Loss Appropr	nation A	ccoui	nt		6,724	12	7
				,	£7,917.860	8	7
	Asset	۶.					
	£		a	d.	£	s.	ä
First mortgages .		969			.	s.	u.
Interest and sundries du		, 000	10	U			
and accrued (net) .		,941	4	8			
and accraca (not)		,011		_	3,327,910	19	8
Debentures at cost—					, , ,		
New Zealand Govern	1-						
ment Inscribed Stoo		,161	4	0			
Local bodies' deber			_	_			
${ m tures}$. 1,213	,689	5	7			
	0. 202	050	9	7			
Interest accrued .	3,383 36	,767		6			
interest accrued					3,420,618	2	1
Rent accrued due .					18		ô
Securities in course of rea	lization	(not)		•	33,557	-	
Securities in course of rea	alization	£	s.	d.		10	10
Premises and property	80		0				
Furniture and fittings	2						
Home safes		500		-			
Home sales					82,500	0	O
Fixed deposit with	Bank				02,000	·	·
of New Zealand	100	0,000	0	0			
Interest accrued		756	0	7			
					100,756	0	7
Short-term deposits—							
New Zealand Govern	ment						
Treasury bills Interest accrued	100),000	0	0			
Interest accrued	• •	267	2	5		0	_
Cash in hand and with E	enk of N	[OW 7	ماد	nd	100,267	Z	5
(Current Account)			Can	etter	852,232	5	0
(Ourrent Account)	•	• •		••			
						0	7
					£7,917,860	8	- 1

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

> H. E. VAILE, Deputy-President. E. A. BROWN,
> G. W. SANDERS,
> ALEXR. HARRIS,
> O. NICHOLSON,
> E. ANDERSON,
> A. J. ENTRICAN,
> R. E. ISAACS,
> J. TREVETHICK,
> IOHN ALEXANDE Trustees. JOHN ALEXANDER,

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, 1934, 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, 1934. (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 amend ments, have been complied with excepting the provisions of sections 18, 20, and 50 of the principal Act, which have been observed to the extent that is practicable.

F. C. BUDDLE, A.P.A. (N.Z.), Auditors. N. A. DUTHIE, F.P.A. (N.Z.),

Approved-BLEDISLOE, Governor-General. 362 13th July, 1934.