DUNEDI	N SA	VINGS-I	BAN	IK.			
STATEMENT of R Months ended 31.	st Mar	ch, 1935	Payı	mei			_
Balance, 1st April, 1934	CECEIP:				£ 53,382	s. 16	d. I
Head Office South Dunedin Brand	(	£ 690,978 100,500		6 3			
North Dunedin Branc	h _		4	8	846,461		
Debentures repaid Debenture interest	• •	••			50,840 36,675	3	4
Fines	••	••		••	9	9	10
Charges Premiums on debenture	 S	••		• •	8,699	14 7	7
Rents Bank interest		••			741 2,707	19	6
Loans repaid	••			٠.	65,067	1	9
Interest on loans Valuation fees	 	• •		• •	58,564 48		
Fixed deposits				··-	6,500	ŏ	
				£1	,129,735	16	4
Balance, 1st April, 1935				-	£ 138,427	s. I	d. 8
Dusting and anger,		mg		••			
Withdrawn by depositor		£	s.	đ.	£	s.	d.
Head Office South Dunedin Brane		651,738 122,774	16	6 5			
North Dunedin Branc	и h	69,260	18	1	~ 10 mmg	~ sq	1
Debentures purchased		<del></del>			843,773 $22,791$		0 3
Charges	••	••		•••	14,385	0	8
Valuation fees	••	••		• •	60	18	0
Trustees fees Fixed deposits	••	••		٠.	254 20,000	0	0
Trustees valuation fees				••	14	14	0
Bank interest Grants	••	••		• •	320 6,987		3
Balance		••			138,427	ĩ	8
				£1	,129,735	16	4
PROFIT AND LOSS ACCO	OUNT F ST MAR						_
	70						
To Interest credited	to de-	r.		d.	£	s.	d.
positors	to de-	r. £	s.		£	s.	d.
	to de-	r.	s. 13 4	d. 7 9 1			
positors Head Office South Dunedin Bra North Dunedin Bra	to de-  anch anch	r. £ 42,668 12,917 8,829	s. 13 4 11	7 9 1	£		d. 5
positors— Head Office South Dunedin Bre North Dunedin Bre Charges, including se branch charges, &c	to de- anch anch alaries,	r. £ 42,668 12,917 8,829	s. 13 4 11	7 9 1	64,415 6,679	9	5 11
positors— Head Office South Dunedin Bra North Dunedin Bra Charges, including so branch charges, &c Income-tax Depreciation—	to de- anch anch alaries,	f. £ 42,668 12,917 8,829 trustees	s. 13 4 11	7 9 1	64,415 6,679 7,935	9 9 10	5 11 6
positors— Head Office South Dunedin Bra North Dunedin Bra Charges, including se branch charges, &c Income-tax Depreciation— Buildings	to de- anch anch alaries,	42,668 12,917 8,829 trustees	s. 13 4 11	7 9 1	64,415 6,679	9	5 11
positors— Head Office South Dunedin Bra North Dunedin Bra Charges, including sa branch charges, &c Income-tax Depreciation— Buildings Office furniture Balance transferred	anch anch alaries,	42,668 12,917 8,829 trustees Appropr	s. 13 4 11 s' fe	7 9 1 es, 	64,415 6,679 7,935 1,000 95	9 10 0	5 11 6 0
positors— Head Office South Dunedin Bra North Dunedin Bra Charges, including so branch charges, &c Income-tax Depreciation— Buildings Office furniture	anch anch alaries,	42,668 12,917 8,829 trustees	s. 13 4 11 s' fe	7 9 1 es,	64,415 6,679 7,935 1,000 95 17,411	9 9 10 0 0	5 11 6 0 4
positors— Head Office South Dunedin Bra North Dunedin Bra Charges, including sa branch charges, &c Income-tax Depreciation— Buildings Office furniture Balance transferred	anch anch alaries,	r. £ 42,668 12,917 8,829 trustees Approp	s. 13 4 11 3' fe	7 9 1 es,  on	64,415 6,679 7,935 1,000 95 17,411 £97,537	9 9 10 0 0	5 111 6 0 0 4 2
positors— Head Office South Dunedin Bra North Dunedin Bra Charges, including sa branch charges, &c Income-tax Depreciation— Buildings Office furniture Balance transferred Account	to de-	r. £ 42,668 12,917 8,829 trustees Approp	s.  13 4 11  11  11  11  11  11  11  11  1	7 9 1 es, on d.	64,415 6,679 7,935 1,000 95 17,411	9 9 10 0 0	5 11 6 0 0 4
positors— Head Office South Dunedin Bra North Dunedin Bra Charges, including sa branch charges, &c Income-tax Depreciation— Buildings Office furniture Balance transferred Account  By Interest on loans Interest on deposits	to de-	r. £ 42,668 12,917 8,829 trustees Approp	s. 13 4 11 1' fe	7 9 1 es, on d. 10 8	64,415 6,679 7,935 1,000 95 17,411 £97,537	9 9 10 0 0	5 111 6 0 0 4 2
positors— Head Office South Dunedin Bra North Dunedin Bra Charges, including so branch charges, &c Income-tax Depreciation— Buildings Office furniture Balance transferred Account  By Interest on loans Interest on deposits Interest on debentur	to de-	r. £ 42,668 12,917 8,829 trustees Approp	s. 13 4 11 1' fe	7 9 1 es, on d. 10	64,415 6,679 7,935 1,000 95 17,411 £97,537 £	9 9 10 0 0 13 3 s.	5 111 6 0 0 4 2 d.
positors— Head Office South Dunedin Bra North Dunedin Bra Charges, including sa branch charges, &c Income-tax Depreciation— Buildings Office furniture Balance transferred Account  By Interest on loans Interest on deposits Interest on debentur Rents	to de-	r. £ 42,668 12,917 8,829 trustees Approp	s. 13 4 11 1' fe	7 9 1 es, on d. 10 8	64,415 6,679 7,935 1,000 95 17,411 £97,537	9 9 10 0 0 13 3 s.	5 111 6 0 0 4 2 d.
positors— Head Office South Dunedin Bra North Dunedin Bra Charges, including so branch charges, &c Income-tax Depreciation— Buildings Office furniture Balance transferred Account  By Interest on loans Interest on deposits Interest on debentur	to de-	r. £ 42,668 12,917 8,829 trustees Approp	s. 13 4 11 1' fe	7 9 1 es, on d. 10 8 4	64,415 6,679 7,935 1,000 95 17,411 £97,537 £ 96,835 691 9	9 9 10 0 0 13 3 s.	5 11 6 0 0 4 2 d.
positors— Head Office South Dunedin Bra North Dunedin Bra Charges, including sa branch charges, &c Income-tax Depreciation— Buildings Office furniture Balance transferred Account  By Interest on loans Interest on deposits Interest on debentur Rents Fines  South Dunedin Bra Leading State Charges, &c Leading State Charges, including State Charges, &c Leading S	to de- anch anch alaries, c d to	42,668 12,917 8,829 trustees Approp	s. 13 4 11 ' fe	7 9 1 es, on d. 10 8 4	64,415 6,679 7,935 1,000 95 17,411 £97,537 £ 96,835 691 9	9 9 10 0 0 13 3 s.	5 11 6 0 4 2 d.
positors— Head Office South Dunedin Bra North Dunedin Bra Charges, including sa branch charges, &c Income-tax Depreciation— Buildings Office furniture Balance transferred Account  By Interest on loans Interest on deposits Interest on debentur Rents	to de- anch anch alaries, c d to	42,668 12,917 8,829 trustees Approp	s. 13 4 11 ' fe	7 9 1 es, on d. 10 8 4	64,415 6,679 7,935 1,000 95 17,411 £97,537 £ 96,835 691 9	9 9 10 0 0 13 3 s.	5 11 6 0 0 4 2 d.
positors— Head Office South Dunedin Bra North Dunedin Bra Charges, including as branch charges, &c Income-tax Depreciation— Buildings Office furniture Balance transferred Account  By Interest on loans Interest on deposits Interest on debentur Rents Fines Appropriation Account	to de- anch alaries,  Co  Co  Cres  FOR Y  D	42,668 12,917 8,829 trustees Approp	s. 13 4 11 ' fe	7 9 1 es, on d. 10 8 4	64,415 6,679 7,935 1,000 95 17,411 £97,537 £ 96,835 691 9 £97,537	9 9 10 0 0 13 3 s.	5 11 6 0 0 4 2 d. 10 6 10 2 35. d.
positors— Head Office South Dunedin Bra North Dunedin Bra North Dunedin Bra Charges, including sa branch charges, &c Income-tax Depreciation— Buildings Office furniture Balance transferred Account  By Interest on loans Interest on deposits Interest on debentur Rents Fines  Appropriation Account To Grants— Childrens' Rest Ho St. John Ambulance	to de- anch alaries,	42,668 12,917 8,829 trustees Approp	s. 13 4 11 ' fe	7 9 1 es, on d. 10 8 4	64,415 6,679 7,935 1,000 95 17,411 £97,537 £ 96,835 691 9 £97,537 T MARCH,	9 10 0 0 13 3 s. 13 19 9 3 193 s. 0 0	5 11 6 0 0 4 2 d. 10 6 10 2 35. d. 0 0
positors— Head Office South Dunedin Bra North Dunedin Bra Charges, including sa branch charges, &c Income-tax Depreciation— Buildings Office furniture Balance transferred Account  By Interest on loans Interest on deposits Interest on debentur Rents Fines  Appropriation Account To Grants— Childrens' Rest Ho St. John Ambulance	to de- anch alaries,	42,668 12,917 8,829 trustees Approp	s. 13 4 11 ' fe	7 9 1 es, on d. 10 8 4	64,415 6,679 7,935 1,000 95 17,411 £97,537 £ 96,835 691 9 £97,537 T MARCH,	9 9 10 0 0 13 3 s.	5 11 6 0 0 4 2 d. 10 6 10 2 35. d. 0
positors— Head Office South Dunedin Bra North Dunedin Bra North Dunedin Bra Charges, including as branch charges, &c Income-tax Depreciation— Buildings Office furniture Balance transferred Account  By Interest on loans Interest on deposits Interest on debentur Rents Fines Childrens' Rest Ho St. John Ambulanc Y.M.C.A. Y.W.C.A. N.Z. Society Protect	to de- anch alaries,  Co  Co  Cres  FOR Y  Do  me 20 Asso	42,668 12,917 8,829 trustees Appropri	s. 13 4 11 2' fe	7 9 1 es, on d. 10 8 4	64,415 6,679 7,935 1,000 95 17,411 £97,537 £ 96,835 691 9 £97,537 T MARCH,	9 9 10 0 0 13 3 s. 19 9 3 193 s. 0 0 0 0	5 11 6 0 0 4 2 d. 10 6 10 2 35. d. 0 0 0 0
positors— Head Office South Dunedin Bra North Dunedin Bra Charges, including as branch charges, &c Income-tax Depreciation— Buildings Office furniture Balance transferred Account  By Interest on loans Interest on deposits Interest on debentur Rents Fines  Appropriation Account To Grants— Childrens' Rest Ho St. John Ambulance Y.M.C.A. Y.W.C.A. N.Z. Society Protec Children Dunedin Citizens D	to de- anch anch alaries, c to Co ces cres cres ction or ction or cty Nu	42,668 12,917 8,829 trustees Approprime from the first terms of th	s. 13 4 11 2' fe	7 9 1 es, on d. 10 8 4	64,415 6,679 7,935 1,000 95 17,411 £97,537 £ 96,835 691 9 £97,537 T MARCH,	9 9 10 0 0 13 3 s. 19 9 3 198 8. 0 0	5 11 6 0 0 4 2 d. 10 6 10 2 35. d. 0 0 0
positors— Head Office South Dunedin Bra North Dunedin Bra Charges, including as branch charges, &c Income-tax Depreciation— Buildings Office furniture Balance transferred Account  By Interest on loans Interest on deposits Interest on debentur Rents Fines  Appropriation Account To Grants— Childrens' Rest Ho St. John Ambulanc Y.M.C.A. Y.W.C.A. N.Z. Society Protec Children Dunedin Citizens D Otago Early Settlen	to de- anch anch alaries, c	42,668 12,917 8,829 trustees Approprime £ 57,332 2,173 37,330 EAR END r. ciation ciation	s. 13 4 11 ' fe	7 9 1 es, on d. 10 8 4	64,415 6,679 7,935 1,000 95 17,411 £97,537 £ 96,835 691 9 £97,537 T MARCH, 50 50 150 150	9 9 10 0 0 13 3 s. 13 19 9 3 8. 0 0 0 0 0 0	5 11 6 0 0 4 2 d. 10 6 10 2 35. d. 0 0 0 0 0 0
positors— Head Office South Dunedin Bra North Dunedin Bra North Dunedin Bra Charges, including as branch charges, &c Income-tax Depreciation— Buildings Office furniture Balance transferred Account  By Interest on loans Interest on deposits Interest on debentur Rents Fines  Childrens' Rest Ho St. John Ambulanc Y.M.C.A. Y.W.C.A. N.Z. Society Protec Children Dunedin Citizens D Otago Early Settler St. Kilda Beach Im "Toe H"	to de- anch anch alaries, c	42,668 12,917 8,829 trustees Approprime £ 57,332 2,173 37,330 EAR END r. ciation ciation	s. 13 4 11 ' fe	7 9 1 es, on d. 10 8 4	64,415 6,679 7,935 1,000 95 17,411 £97,537 £ 96,835 691 9 £97,537 T MARCH, 50 50 150 150 150	9 9 10 0 0 13 3 s. 193 9 9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	5 11 6 0 0 4 2 d. 10 6 10 2 35. d. 0 0 0 0 0 0 0 0 0
positors— Head Office South Dunedin Bra North Dunedin Bra North Dunedin Bra Charges, including as branch charges, &c Income-tax Depreciation— Buildings Office furniture Balance transferred Account  By Interest on loans Interest on deposits Interest on debentur Rents Fines  Appropriation Account To Grants— Childrens' Rest Ho St. John Ambulance Y.M.C.A. Y.W.C.A. N.Z. Society Protec Children Dunedin Citizens D Otago Early Settler St. Kilda Beach Im "Toe H" Bristol Fund	to de- anch anch alaries, c d to es	42,668 12,917 8,829 trustees Approp	s. 13 4 11 ' fe	7 9 1 es, on d. 10 8 4	64,415 6,679 7,935 1,000 95 17,411 £97,537 £ 96,835 691 9 £97,537 T MARCH, 50 150 150 150	9 9 10 0 0 13 3 s. 193 9 9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	5 11 6 0 0 4 2 d. 10 6 10 2 35. d. 0 0 0 0 0 0 0
positors— Head Office South Dunedin Bra North Dunedin Bra North Dunedin Bra Charges, including as branch charges, &c Income-tax Depreciation— Buildings Office furniture Balance transferred Account  By Interest on loans Interest on deposits Interest on debentur Rents Fines  Appropriation Account To Grants— Childrens' Rest Ho St. John Ambulance Y.M.C.A. Y.W.C.A. N.Z. Society Protec Children Dunedin Citizens D Otago Early Settler St. Kilda Beach Im "Toe H" Bristol Fund Central Mission Hei Otago Hospital Bos	to de- anch anch alaries, c	42,668 12,917 8,829 trustees Approp	s. 13 4 11 2' fe riati	7 9 1 es, on d. 10 8 4	64,415 6,679 7,935 1,000 95 17,411 £97,537 £ 96,835 691 9 £97,537 T MAROH, 50 50 150 150 100 6,000	9 9 10 0 0 13 3 s. 19 9 3 198 8. 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	5 11 6 00 4 2 d. 10 6 10 2 35. d. 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
positors— Head Office South Dunedin Bra North Dunedin Bra North Dunedin Bra Charges, including as branch charges, &c Income-tax Depreciation— Buildings Office furniture Balance transferred Account  By Interest on loans Interest on deposits Interest on debentur Rents Fines  Appropriation Account To Grants— Childrens' Rest Ho St. John Ambulance Y.M.C.A. Y.W.C.A. N.Z. Society Protec Children Dunedin Citizens D Otago Early Settler St. Kilda Beach Im "Toe H" Bristol Fund Central Mission He	to de- anch anch alaries, c	42,668 12,917 8,829 trustees Approprime £ 57,332 2,173 37,330 EAR END ciation f Womer recries ociation nent Soc	s. 13 4 11 2' fe riati	7 9 1 es, on d. 10 8 4	64,415 6,679 7,935 1,000 95 17,411 £97,537 £ 96,835 691 9 £97,537 T MARCH, 50 50 150 150 150 10 10	9 9 10 0 0 13 3 s. 19 9 3 198 8. 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	5 11 6 00 4 2 d. 10 6 10 2 35. d.0000 0000000
positors— Head Office South Dunedin Bra North Dunedin Bra North Dunedin Bra Charges, including as branch charges, &c Income-tax Depreciation— Buildings Office furniture Balance transferred Account  By Interest on loans Interest on deposits Interest on debentur Rents Fines  Appropriation Account To Grants— Childrens' Rest Ho St. John Ambulanc Y.M.C.A. Y.W.C.A. N.Z. Society Protec Children Dunedin Citizens D Otago Early Settler St. Kilda Beach Im "Toe H" Bristol Fund Central Mission Hei Otago Hospital Bos Salvation Army	to de- anch anch alaries, c	42,668 12,917 8,829 trustees Approprime £ 57,332 2,173 37,330 EAR END ciation f Womer recries ociation nent Soc	s. 13 4 11 2' fe riati	7 9 1 — es, on d. 10 8 4 — 31s	64,415 6,679 7,935 1,000 95 17,411 £97,537 £ 96,835 691 9 £97,537 T MARCH, 50 50 150 150 150 100 6,000 166	9 9 10 0 0 0 13 3 s. 13 19 9 9 8. 0 0 0 0 0 10 10 0 0 0 10 10 0 0 19	5 11 6 0 0 4 2 d. 10 6 10 2 35. d. 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0

]	C	r.										
By Balance, 1st April, Transfer from Profi	£ 148,034 17,411		d. 8 4									
					£165,446	0	0					
By Balance, 1st April,	1935			••	£ £158,458	s. 1	d. 0					
BALANCE-SHEET AS AT 31ST MARCH, 1935.												
Liabilities.												
Amount at credit of 33	,293	£	5.	d.	£	. d	l <b>.</b>					
depositors— 24,729, Head Office 5,369, South Dune Branch	1 din	,515,692 441,013	16 19	10 5	•							
3,195, North Dune	din	301,686	1	11								
			<del>4</del>	<u>11</u>	2,258,393	1	2					
Retiring Officers' Bene Provision against loss	lit Fun es on	id loans on	mo	rt-	7,000	0	0					
gage Debenture Premium	 Accour	 nt		••	6,456 20,264		1 11					
Profit and Loss Appro	priatio	n Accou	nt	::	158,458		0					
				£	2,450,572	17	2					
				=								
	A	ssets.										
Office furniture Less depreciation		£ 1,900 95	s. 0 0	d. 0 0	£		d.					
Land and buildings		29,000		0	1,805	0	0					
Less depreciation	••	1,000	0	<u> </u>	28,000	Ó	0					
Rents accrued Valuation fees	• •	•	•		150 22		0					
Loans on mortgage Accrued interest	1,	316,850 11,489		5 3	22	•	Ü					
Debentures-	·· –				1,328,340	6	8					
New Zealand Govern			0	0								
New Zealand War Bo Local Bodies		147,295 611,913	$\frac{0}{12}$	0 6								
Accrued interest	• •	10,305		10	889,273	17	4					
Fixed deposits Accrued interest		63,500 1,054		0	000,210	1,	*					
Cash at bank.	•			–	64,554	10	6					
Oush at balk	••	••		··_	138,427							
				£	2,450,572	17	2					
		E, Mana , Accour										
THOS. JOHN	С. Н Н. F	ARRISO '. HAME	N, L,	Pres Dep	sident. uty-Presid	ent.						
J. B. 8 D. C. 0	SHACI CAME	KLOCK, RON.		)								
D. C. 6 H. E. JAS. V	MOLI	ER,		T	rustees.							
H. B.	HART	Γ,										
A. E.	ANSE	LL,		J								
We, William Brown being the auditors of in terms of section 4 c 1923, hereby certify— going balance-sheet he books, accounts, and to exhibit a true and c	the D of the (1) The as bee vouch	unedin S Savings- at we are n proper ners of t	ban ban sai ly he	ngs- ks <i>i</i> tisfie drav savi	bank, appo Amendmen ed that the vn up froi ings-bank	t Ac t for n t	ed et, re- he					
bank's affairs as at th	e date	hereof,	in a	acco	rdance wit	h t	he					
requirements of the S (2) That we have veri	saving fied t	s-panks he cash,	Am inv	endr estn	nent Act, cents, secu	192 riti	:3. 88.					

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.

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

Dunedin, 17th April, 1935.

Approved-

GALWAY, Governor-General. 21st May, 1935.