AUCKLAND SAVINGS-BANK.

CTATEMENT of			SAVINO					
ended 31st Marc	h, 1	936		·	me		у у	ar
Balance as at 1st Apri and at Bank of New Received from deposit	ll, 1 Ze	935 alan	(cash i	n ha		£ 1,107,927	s. 7 12	d. 5 9
Mortgagors' suspense Interest on mortgages Interest on debentures	••		••		•••	9,047 $152,272$ $143,640$	$\frac{5}{9}$	
Interest on fixed deport Interest on Bank of Account	sit	Z e		Curre		2,850	0	9
Mortgages repaid Debentures repaid Rent	•••					$133,059 \\ 89,169 \\ 745$	$^{17}_{7}$	8 5 0
Charges (mortgage ins Mortgage sundries Home safes	pect	ion	fees)			1,039 $11,816$ 170	4	$0 \\ 1 \\ 6$
Safe custody Bad debts recovered Securities realization	•••		•••		•••	$111 \\ 1,637 \\ 5,910$	11	$\frac{6}{7}$
						£5,774,585	5	8
D]	Pay	MENTS.			£ .		d.
Repaid depositors Provident Fund paym	$_{ m ent}$		• • •		• •	4,015,004 929		3. 10
Mortgagors' suspense						6,928	15	5
Advanced on mortgage Advanced on debentur			••		• •	$312,941 \\ 154,110$	0	$\frac{4}{0}$
Charges	• •		• • •			34,486	3	
Income-tax certificate Premises and property			• •		• •	16,528 3		$\frac{10}{0}$
Furniture and fittings			• •			180		0
Donation			• •		• •	$\begin{array}{c} 20 \\ 250 \end{array}$		
Mortgage sundries Home safes	• •				• •	$14,900 \\ 395$		10 1
Securities realization	• •				• •	7,805		
Balance, Current Acco Bank of New Zealan	unt, d	1.1	£ 169, 203	s.	d. 7			
Balance, cash in hand	•••		40,897	6	1i	1,210,100	14	6
					:	£5,774,585	5	8
Balance-s	HEE	T A	s ат 3	lst	MΔ	лен, 1936.		
		Lie	abilities			,		
Amount at credit of de Savings-bank Dep			rs— £	s.	d,	£	s.	d.
ment Thrift Clubs Departn Penny Bank Departr	 nent	7,8	557,357	13	5 9 0		s.	u.
Schools Banks Dep								
ment	art-		15,102		1	7.617.947	15	3
ment Deposit fees on Home	 Saf	es A	15,102	2	_	7,617,947 759	0	3 0
ment Deposit fees on Home Mortgagors' Suspense Staff Provident Fund	Saf Acc Acc	es A	15,102 Account t	2	1 		0 10	
ment Deposit fees on Home Mortgagors' Suspense Staff Provident Fund Reserve and Investm count Reserves for income-ta	Saf Acc Acc ent	es A oun oun Fl	15,102 Account t t uctuati 	on a	1 Ac-	759 2,118 41,082 820,000 27,036	0 10 18 0 8	0 6 9 0 9
ment Deposit fees on Home Mortgagors' Suspense Staff Provident Fund Reserve and Investm count	Saf Acc Acc ent	es A oun oun Fl	15,102 Account t t uctuati 	on a	1 Ac-	759 2,118 41,082 820,000	0 10 18 0 8 4	0 6 9
ment Deposit fees on Home Mortgagors' Suspense Staff Provident Fund Reserve and Investm count Reserves for income-ta	Saf Acc Acc ent	es A oun oun Fl and o	15,102 Account t t uctuati 	on a	1 Ac-	759 2,118 41,082 820,000 27,036 3,543	0 10 18 0 8 4	0 6 9 0 9
ment Deposit fees on Home Mortgagors' Suspense Staff Provident Fund Reserve and Investm count Reserves for income-ta Profit and Loss Appro	Saf Acc Acc lent	es A oun oun Fl and otion A.	15,102 Account t t uctuati donation	on ansunt	1 d.	759 2,118 41,082 820,000 27,036 3,543	0 10 18 0 8 4	0 6 9 0 9 0
ment Deposit fees on Home Mortgagors' Suspense Staff Provident Fund Reserve and Investm count Reserves for income-te Profit and Loss Appro	Saf Acc Acc lent	es A oun oun Fl and otion A.	Account t t uctuati donation Account ssets.	oon a sunt	1 d 8	759 2,118 41,082 820,000 27,036 3,543 £8,512,487	0 10 18 0 8 4 17 s.	0 6 9 0 9 0
ment Deposit fees on Home Mortgagors' Suspense Staff Provident Fund Reserve and Investment count Reserves for income-tar Profit and Loss Approximate the stand and sundries and accrued Debentures at cost— New Zealand Government Inscribed St	SaffAcc Acceptate Acceptat	es A oun Fl and cution A.	15,102 Account t t uctuati donation Account ssets. £ 456,633	s. s. 19	1 d 8	2,118 41,082 820,000 27,036 3,543 £8,512,487 £	0 10 18 0 8 4 17 s.	0 6 9 0 9 0
ment Deposit fees on Home Mortgagors' Suspense Staff Provident Fund Reserve and Investm count Reserves for income-tar Profit and Loss Approvation of the Profit and Loss Approvation of the Profit and Sundries and accrued Debentures at cost— New Zealand Gove	Saf Acc Acc Cent Acc	es A oun oun Fl and oution A 3,4	15,102 Account t t uctuati donation Account ssets. £ 456,633	s. s. 19	1 Ac d. 8	759 2,118 41,082 820,000 27,036 3,543 £8,512,487 £	0 10 18 0 8 4 17 s.	0 6 9 0 9 0
ment Deposit fees on Home Mortgagors' Suspense Staff Provident Fund Reserve and Investme count Reserves for income-tar Profit and Loss Approximate the second sundries and accrued Performance of the second sundries and accrued Debentures at cost— New Zealand Gove ment Inscribed St. New Zealand Gove ment Inscribed St. (War Loan)	Saf Acc Acc ent ax a pria	es A oun oun Fl and cation A.	15,102 Account t t uctuati donation Account £ 456,633 29,670	s. s	1 d. 8 1	759 2,118 41,082 820,000 27,036 3,543 £8,512,487 £	0 10 18 0 8 4 17 s.	0 6 9 0 9 0
ment Deposit fees on Home Mortgagors' Suspense Staff Provident Fund Reserve and Investme count Reserves for income-tar Profit and Loss Approximate the second sundries and accrued Performance of the second sundries and accrued Debentures at cost— New Zealand Gove ment Inscribed St. New Zealand Gove ment Inscribed St. (War Loan)	Saf Acc Acc ent Ax a pria	es A oun oun Fl and ottion A. 3,4	15,102 Account t t uctuati donation Account £ \$sset*. £ 456,633 29,670 919,736	s. s. 19 17 3 0 4	1 d 8 1 0	759 2,118 41,082 820,000 27,036 3,543 £8,512,487 £	0 10 18 0 8 4 17 s.	0 6 9 0 9 0
ment Deposit fees on Home Mortgagors' Suspense Staff Provident Fund Reserve and Investm count Reserves for income-te Profit and Loss Approved the Profit and Loss Approved to the Profit and Staff Reserves for income-te Profit and Loss Approved to the Profit and Loss Approved to	Saf Acc Acc ent Ax a pria	1,9 2,1 3,4 3,4 3,4	15,102 Account t t uctuati donatio 1 Account ssets. £ 456,633 29,670 919,736	s. s. 19 17 4 4 4 5 10 3 14	1 d 8 1 0 0	2,118 41,082 820,000 27,036 3,543 £8,512,487 £	0 10 18 0 8 4 17 s.	0 6 9 0 9 0
ment Deposit fees on Home Mortgagors' Suspense Staff Provident Fund Reserve and Investme count Reserves for income-tar Profit and Loss Approximate the Profit and Loss Approximate t	Saff Acc Acc Lent Lax a pria due crn-ock lent oen	2,11,3	15,102 Account t t uctuati donatio 1 Accou ssets. £ 456,633 29,670 919,736 250,425 170,161 388,335 558,496	s. s. 19 17 18 19 17 17 18 19 17 18 18 18 18 18 18 18 18 18 18 18 18 18	1 d. 8 1 0 0 0 3 3 3	759 2,118 41,082 820,000 27,036 3,543 £8,512,487 £ 3,486,304	0 10 18 0 8 4 17 s.	0 6 9 0 9 0 3 d.
ment Deposit fees on Home Mortgagors' Suspense Staff Provident Fund Reserve and Investment out the English of the English	Saff Acce Acce ent	es A oun oun Fl and ottion A 3,4	15,102 Account t t uctuati donation Account £ 456,633 29,670 919,736 250,425 170,161 388,335 558,496 41,832 78,177 38,000 73,800 1,000	s. s	1 d 8 1 0 0 0 0 3 3 2 2 0 0 0 0 0 0 0 0 0 0 0 0	759 2,118 41,082 820,000 27,036 3,543 £8,512,487 £ 3,486,304	0 10 18 0 8 4 17 s.	0 6 9 0 9 0
ment Deposit fees on Home Mortgagors' Suspense Staff Provident Fund Reserve and Investment out the Count out the Profit and Loss Approximate Profit and Loss Interest accorded Securities in Course realization Less reserve Premises and property Furniture and fittings Home safes Fixed deposit with of New Zealand	Saff Acce Acce ent due due due of of	es A oun oum Fl and ottion A 3,4 - 1,9 - 2,1 3,4	15,102 Account t t uctuati donation Account £ 456,633 29,670 919,736 250,425 170,161 388,335 558,490 41,832 78,177 38,000 -73,800 1,000 200 100,000	s. s	1 Ac d. 8 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	759 2,118 41,082 820,000 27,036 3,543 £8,512,487 £ 3,486,304 3,600,328 40,177 75,000	0 10 18 0 8 4 17 s. 16	0 6 9 0 9 0 3 d.
ment Deposit fees on Home Mortgagors' Suspense Staff Provident Fund Reserve and Investment out the Count of the Count	Saff Acce Acce ent	es A oun oum Fl and out	15,102 Account t t uctuation Account t t donation Account f £ 456,633 29,670 250,425 170,161 388,335 41,832 78,177 38,000 73,800 1,000 200 100,000 578	s. s. 19 17 16 0 17 16 10 17 17 16 10 17 17 18 10 18 11 18 1	1 Ac	759 2,118 41,082 820,000 27,036 3,543 £8,512,487 £ 3,486,304 3,600,328 40,177 75,000	0 10 18 0 8 4 17 s. 16	0 6 9 0 9 0
ment Deposit fees on Home Mortgagors' Suspense Staff Provident Fund Reserve and Investment out the Count out the Profit and Loss Approximate Profit and Loss Interest accorded Securities in Course realization Less reserve Premises and property Furniture and fittings Home safes Fixed deposit with of New Zealand	Saff Acce Acce ent	es A oun oum Fl and out	15,102 Account t t uctuation Account t t donation Account f £ 456,633 29,670 250,425 170,161 388,335 41,832 78,177 38,000 73,800 1,000 200 100,000 578	s. s. 19 17 18 19 17 18 19 17 18 18 18 18 18 18 18 18 18 18 18 18 18	1 d. 8 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	759 2,118 41,082 820,000 27,036 3,543 £8,512,487 £ 3,486,304 3,600,328 40,177 75,000	0 10 18 0 8 4 17 s. 16	0 6 9 0 9 0

REVENUE ACCOUNT FOR YEAR ENDED 31st	r Максн, 1936. £ s. d.
To Interest added on depositors' accounts	, s. a.
and Provident Fund	210,843 6 0
Balance—Gross profit	104,575 5 9
wedgi Afrika da da Tanan	£315,418 11 9
Cr. £ s. d.	£ s. d.
By Interest on mortgages 146,746 9 2 Interest on debentures 145,151 17 4	
Interest on fixed deposit 2,669 17 0 Interest on Bank of New Zealand Current Ac-	
count 20,013 16 9	314,582 0 3
Rent	725 0 0
Safe custody fees	111 11 6
	£315,418 11 9
PROFIT AND LOSS ACCOUNT FOR YEAR END 1936.	ED 31ST MARCH,
Dr.	£ s. d.
To Charges and administration expenses Losses on realization and bad debts	37,488 19 9
written off Depreciation on premises, furniture and fittings and home safes	$11,300 \ 14 \ 0$ $5,579 \ 9 \ 1$
fittings, and home safes Balance (net profit) to Appropriation Account	51,843 14 6
Account	£106,212 17 4
Cr.	£ s. d.
By Gross profit Bad debts recovered	$\begin{array}{cccc} 104,575 & 5 & 9 \\ 1,637 & 11 & 7 \end{array}$
	£106,212 17 4
A A	100d
Appropriation Account for Year ended 31 Dr. £ s. d.	-
Dr. £ s. d.	
To Transfer to Reserve and	£ s. d.
To Transfer to Reserve and Investment Fluctua- tion Account 35,000 0 0	z s. a.
Investment Fluctua- tion Account 35,000 0 0 Transfer to Reserve for	£ s. d.
Investment Fluctua- tion Account 35,000 0 0 Transfer to Reserve for Income-tax Account 16,000 0 0 Transfer to Reserve for	z s. d.
Investment Fluctuation Account 35,000 0 0 Transfer to Reserve for Income-tax Account 16,000 0 0 Transfer to Reserve for Donations Account 500 0 0	z s. d.
Investment Fluctuation Account 35,000 0 0 Transfer to Reserve for Income-tax Account Transfer to Reserve for Donations Account 500 0 0 Transfer to Reserve for Securities in course of	z s. d.
Investment Fluctuation Account 35,000 0 0 Transfer to Reserve for Income-tax Account 16,000 0 0 Transfer to Reserve for Donations Account 500 0 0	
Investment Fluctuation Account 35,000 0 0 Transfer to Reserve for Income-tax Account Transfer to Reserve for Donations Account 500 0 0 Transfer to Reserve for Securities in course of	54,500 0 0 3,543 4 0
Investment Fluctuation Account 35,000 0 0 Transfer to Reserve for Donations Account 500 0 0 Transfer to Reserve for Securities in course of Realization Account 3,000 0 0	5 4 ,500 0 0
Investment Fluctuation Account 35,000 0 0 Transfer to Reserve for Donations Account Transfer to Reserve for Securities in course of Realization Account 35,000 0 0 Balance forward 35,000 0 0 6,000 0 0 6,000 0 0 7,000 0 0 7,000 0 0 7,000 0 0 8,000 0 0 7,000 0 0 7,000 0 0 8,000 0 0 7,000 0 0	54,500 0 0 3,543 4 0 £58,043 4 0 £ s. d.
Investment Fluctuation Account 35,000 0 0 Transfer to Reserve for Income-tax Account 16,000 0 0 Transfer to Reserve for Donations Account 500 0 0 Transfer to Reserve for Securities in course of Realization Account 3,000 0 0 Balance forward	54,500 0 0 3,543 4 0 £58,043 4 0 £ s. d. 6,199 9 6
Investment Fluctuation Account 35,000 0 0 Transfer to Reserve for Donations Account Transfer to Reserve for Securities in course of Realization Account 35,000 0 0 Balance forward 500 0 0 Cr. By Balance, 1st April, 1935	54,500 0 0 3,543 4 0 £58,043 4 0 £ s. d.
Investment Fluctuation Account 35,000 0 0 Transfer to Reserve for Income-tax Account 500 0 0 Transfer to Reserve for Donations Account 500 0 0 Transfer to Reserve for Securities in course of Realization Account 3,000 0 0 Balance forward Cr. By Balance, 1st April, 1935 Balance Profit and Loss Account (net	54,500 0 0 3,543 4 0 £58,043 4 0 £ s. d. 6,199 9 6
Investment Fluctuation Account 35,000 0 0 Transfer to Reserve for Income-tax Account 500 0 0 Transfer to Reserve for Donations Account 500 0 0 Transfer to Reserve for Securities in course of Realization Account 3,000 0 0 Balance forward Cr. By Balance, 1st April, 1935 Balance Profit and Loss Account (net	54,500 0 0 3,543 4 0 £58,043 4 0 £ s. d. 6,199 9 6 51,843 14 6
Investment Fluctuation Account 35,000 0 0 Transfer to Reserve for Income-tax Account 16,000 0 0 Transfer to Reserve for Donations Account 500 0 0 Transfer to Reserve for Securities in course of Realization Account 3,000 0 0 Balance forward Cr. By Balance, 1st April, 1935 Balance Profit and Loss Account (net profit) By Balance carried forward	54,500 0 0 3,543 4 0 £58,043 4 0 £ s. d. 6,199 9 6 51,843 14 6 £58,043 4 0 £3,543 4 0 ND, Manager.
Investment Fluctuation Account 35,000 0 0 Transfer to Reserve for Income-tax Account 500 0 0 Transfer to Reserve for Donations Account 500 0 0 Transfer to Reserve for Securities in course of Realization Account 3,000 0 0 Balance forward Cr. By Balance, 1st April, 1935 Balance Profit and Loss Account (net profit)	54,500 0 0 3,543 4 0 £58,043 4 0 £ s. d. 6,199 9 6 51,843 14 6 £58,043 4 0 £3,543 4 0 ND, Manager. stant Manager. ountant.
Investment Fluctuation Account 35,000 0 0 Transfer to Reserve for Income-tax Account 16,000 0 0 Transfer to Reserve for Donations Account 500 0 0 Transfer to Reserve for Securities in course of Realization Account 3,000 0 0 Balance forward Cr. By Balance, 1st April, 1935 Balance Profit and Loss Account (net profit) By Balance carried forward Account (net GRAHAM, Assis F. P. ENNOR, Acc We hereby certify that, to the best of our	54,500 0 0 3,543 4 0 £58,043 4 0 £ s. d. 6,199 9 6 51,843 14 6 £58,043 4 0 £3,543 4 0 ND, Manager. stant Manager. ountant.
Investment Fluctuation Account 35,000 0 0 Transfer to Reserve for Income-tax Account 16,000 0 0 Transfer to Reserve for Donations Account 500 0 0 Transfer to Reserve for Securities in course of Realization Account 3,000 0 0 Balance forward Account (net profit) By Balance, 1st April, 1935 Account (net profit) By Balance carried forward	54,500 0 0 3,543 4 0 £58,043 4 0 £ s. d. 6,199 9 6 51,843 14 6 £58,043 4 0 £3,543 4 0 ND, Manager. stant Manager. ountant. belief, the above ident.
Investment Fluctuation Account 35,000 0 0 Transfer to Reserve for Income-tax Account 16,000 0 0 Transfer to Reserve for Donations Account 500 0 0 Transfer to Reserve for Securities in course of Realization Account 3,000 0 0 Balance forward 500 0 0 Balance forward 500 0 0 Balance forward 500 0 0 By Balance forward 500 0 0 E. E. SUTHERLAM H. GRAHAM, Assis F. P. ENNOR, Account (net profit) 500 E. A. BROWN, Pres H. E. VAILE, Deput R. E. ISAACS,	54,500 0 0 3,543 4 0 £58,043 4 0 £ s. d. 6,199 9 6 51,843 14 6 £58,043 4 0 £3,543 4 0 ND, Manager. stant Manager. ountant. belief, the above ident.
Investment Fluctuation Account 35,000 0 0 Transfer to Reserve for Income-tax Account 16,000 0 0 Transfer to Reserve for Donations Account 500 0 0 Transfer to Reserve for Securities in course of Realization Account 3,000 0 0 Balance forward 500 0 0 Balance forward 500 0 0 Balance forward 500 0 0 By Balance forward 500 0 0 E. E. SUTHERLAM H. GRAHAM, Assis F. P. ENNOR, Account (net profit) 500 E. A. BROWN, Pres H. E. VAILE, Deput R. E. ISAACS, J. TREVETHICK,	54,500 0 0 3,543 4 0 £58,043 4 0 £ s. d. 6,199 9 6 51,843 14 6 £58,043 4 0 £3,543 4 0 ND, Manager. stant Manager. ountant. belief, the above ident.
Investment Fluctuation Account 35,000 0 0 Transfer to Reserve for Income-tax Account 500 0 0 Transfer to Reserve for Donations Account 500 0 0 Transfer to Reserve for Securities in course of Realization Account 3,000 0 0 Balance forward 500 0 0 E. E. SUTHERLAM H. GRAHAM, Assis F. P. ENNOR, Account (net grofit) 500 We hereby certify that, to the best of our balance-sheet is correct. E. A. BROWN, Pres H. E. VAILE, Deput R. E. ISAACS, J. TREVETHICK, ALEXR. HARRIS,	54,500 0 0 3,543 4 0 £58,043 4 0 £ s. d. 6,199 9 6 51,843 14 6 £58,043 4 0 £3,543 4 0 ND, Manager. stant Manager. ountant. belief, the above ident. y-President.
Investment Fluctuation Account 35,000 0 0 Transfer to Reserve for Income-tax Account 16,000 0 0 Transfer to Reserve for Donations Account 500 0 0 Transfer to Reserve for Securities in course of Realization Account 3,000 0 0 Balance forward 500 0 0 Balance forward 500 0 0 Balance forward 500 0 0 By Balance forward 500 0 0 E. E. SUTHERLAM H. GRAHAM, Assis F. P. ENNOR, Account (net profit) 500 E. A. BROWN, Pres H. E. VAILE, Deput R. E. ISAACS, J. TREVETHICK,	54,500 0 0 3,543 4 0 £58,043 4 0 £ s. d. 6,199 9 6 51,843 14 6 £58,043 4 0 £3,543 4 0 ND, Manager. stant Manager. ountant. belief, the above ident. y-President.
Investment Fluctuation Account 35,000 0 0 Transfer to Reserve for Income-tax Account 500 0 0 Transfer to Reserve for Donations Account 500 0 0 Transfer to Reserve for Securities in course of Realization Account 3,000 0 0 Balance forward 3,000 0 0 Balance Profit and Loss Account (net profit) By Balance carried forward F. E. SUTHERLAM H. GRAHAM, Assis F. P. ENNOR, Acc We hereby certify that, to the best of our balance-sheet is correct. E. A. BROWN, Pres H. E. VAILE, Deput R. E. ISAACS, J. TREVETHICK, ALEXR. HARRIS, JOHN ALEXANDER	54,500 0 0 3,543 4 0 £58,043 4 0 £ s. d. 6,199 9 6 51,843 14 6 £58,043 4 0 £3,543 4 0 ND, Manager. stant Manager. ountant. belief, the above ident. y-President.

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, 1936, 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, 1936. (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 amendments, 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.).

Approved— H. GILFILLAN,

Approved-

GALWAY, Governor-General. 17th June, 1936.