

## AUCKLAND SAVINGS-BANK.

## STATEMENT of Receipts and Payments for the year ended 31st March, 1936:—

RECEIPTS.		
Balance as at 1st April, 1935 (cash in hand and at Bank of New Zealand) ..	£	s. d.
Received from depositors ..	4,095,173	12 9
Mortgagors' suspense ..	9,047	5 11
Interest on mortgages ..	152,272	9 7
Interest on debentures ..	143,640	4 11
Interest on fixed deposit ..	2,850	0 0
Interest on Bank of New Zealand Current Account ..	20,013	16 9
Mortgages repaid ..	133,059	17 8
Debentures repaid ..	89,169	7 5
Rent ..	745	0 0
Charges (mortgage inspection fees) ..	1,039	1 0
Mortgage sundries ..	11,816	4 1
Home safes ..	170	17 6
Safe custody ..	111	11 6
Bad debts recovered ..	1,637	11 7
Securities realization ..	5,910	17 7
	£5,774,585	5 8
PAYMENTS.		
Repaid depositors ..	4,015,004	14 3
Provident Fund payment ..	929	9 10
Mortgagors' suspense ..	6,928	15 5
Advanced on mortgage ..	312,941	14 4
Advanced on debentures ..	154,110	0 0
Charges ..	34,486	3 10
Income-tax certificate ..	16,528	6 10
Premises and property ..	3	0 0
Furniture and fittings ..	180	11 0
Rent ..	20	0 0
Donation ..	250	0 0
Mortgage sundries ..	14,900	3 10
Home safes ..	395	18 1
Securities realization ..	7,805	13 9
Balance, Current Account, Bank of New Zealand ..	1,169,203	7 7
Balance, cash in hand ..	40,897	6 11
	1,210,100	14 6
	£5,774,585	5 8

## BALANCE-SHEET AS AT 31ST MARCH, 1936.

Liabilities.		
Amount at credit of depositors—	£	s. d.
Savings-bank Department ..	7,557,357	13 5
Thrift Clubs Department ..	31,339	9 9
Penny Bank Department ..	14,148	10 0
Schools Banks Department ..	15,102	2 1
	7,617,947	15 3
Deposit fees on Home Safes Account ..	759	0 0
Mortgagors' Suspense Account ..	2,118	10 6
Staff Provident Fund Account ..	41,082	18 9
Reserve and Investment Fluctuation Account ..	820,000	0 0
Reserves for income-tax and donations ..	27,036	8 9
Profit and Loss Appropriation Account ..	3,543	4 0
	£8,512,487	17 3
Assets.		
First mortgages ..	3,456,633	19 8
Interest and sundries due and accrued ..	29,670	17 1
	3,486,304	16 9
Debentures at cost—		
New Zealand Government Inscribed Stock ..	1,919,736	0 0
New Zealand Government Inscribed Stock (War Loan) ..	250,425	4 0
	2,170,161	4 0
Local bodies' debentures ..	1,388,335	10 3
	3,558,496	14 3
Interest accrued ..	41,832	5 2
	3,600,328	19 5
Securities in course of realization ..	78,177	9 0
Less reserve ..	38,000	0 0
	40,177	9 0
Premises and property ..	73,800	0 0
Furniture and fittings ..	1,000	0 0
Home safes ..	200	0 0
	75,000	0 0
Fixed deposit with Bank of New Zealand ..	100,000	0 0
Interest accrued ..	575	17 7
	100,575	17 7
Cash in hand and with Bank of New Zealand (Current Account) ..	1,210,100	14 6
	£8,512,487	17 3

## REVENUE ACCOUNT FOR YEAR ENDED 31ST MARCH, 1936.

Dr.		£	s. d.
To Interest added on depositors' accounts and Provident Fund ..		210,843	6 0
Balance—Gross profit ..		104,575	5 9
		£315,418	11 9
Cr.		£	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 Account ..	20,013	16 9	
Rent ..		725	0 0
Safe custody fees ..		111	11 6
		£315,418	11 9

## PROFIT AND LOSS ACCOUNT FOR YEAR ENDED 31ST MARCH, 1936.

Dr.		£	s. d.
To Charges and administration expenses ..		37,488	19 9
Losses on realization and bad debts written off ..		11,300	14 0
Depreciation on premises, furniture and fittings, and home safes ..		5,579	9 1
Balance (net profit) to Appropriation Account ..		51,843	14 6
		£106,212	17 4
Cr.		£	s. d.
By Gross profit ..		104,575	5 9
Bad debts recovered ..		1,637	11 7
		£106,212	17 4

## APPROPRIATION ACCOUNT FOR YEAR ENDED 31ST MARCH, 1936.

Dr.		£	s. d.	£	s. d.
To Transfer to Reserve and 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		
				54,500	0 0
Balance forward ..				3,543	4 0
				£58,043	4 0
Cr.		£	s. d.	£	s. d.
By Balance, 1st April, 1935 ..		6,199	9 6		
Balance Profit and Loss Account (net profit) ..		51,843	14 6		
				£58,043	4 0
By Balance carried forward ..				£3,543	4 0

F. E. SUTHERLAND, Manager.  
H. GRAHAM, Assistant Manager.  
F. P. ENNOR, Accountant.

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

E. A. BROWN, President.  
H. E. VAILE, Deputy-President.

R. E. ISAACS,  
J. TREVETHICK,  
ALEXR. HARRIS,  
JOHN ALEXANDER,  
E. ANDERSON,  
G. W. SANDERS,  
O. NICHOLSON,  
H. GILFILLAN,

Trustees.

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.), }  
N. A. DUTHIE, F.P.A. (N.Z.), } Auditors.

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