	VINGS-I	BAN	к.		
TATEMENT of Receipts as				νε	ar
O ended 31st March, 1936:—				,	
RECEIPTS.			£	s.	d.
Cash in hand and at banks, 1st Andrews Amount ledged by depositors		,	149,624 ,215,548		$\begin{vmatrix} 11 \\ 5 \end{vmatrix}$
Interest received on mortgages	••			0	8
Interest received on fixed deposits	8		3,267	9	0
Interest received on Governmen Bonds	r Stock a	ına	2,436	6	0
Interest received on Public B	ody deb	en-	·		1
tures	Cornorat	ion	917	4	$^2$
debentures			33	15	0
Interest received from Post Off	ice Savin	gs-	39	7	6
bank	••		14,507		$\begin{vmatrix} 6 \\ 9 \end{vmatrix}$
Withdrawn from Post Office Sa			2,000	0	0
Invercargill City Debentures mat Bank premises rents	ured	• •	300 80	0	0
Bank Furniture	••	• •	16	· 8	ŏ
Property charges	••,	••	996	-	8
Legal expenses		••	$\begin{array}{c} 16 \\ 23 \end{array}$	9 18	$\frac{2}{2}$
Exchanges, fines, and forms	••			•4	$\tilde{0}$
			492.067	10	_
and Merculy (Marculus Constitution ) The Constitution (Marculus Constitution )		. X1	,423,067	10	5
PAYMENTS			£	s.	d.
Invested in first mortgage during	year	٠.	30,550	0	0
Repaid depositors Purchase of Stock and Deben-	•••	1	,177,748	19	10
tures:—	£ s.	d.	•		
N.Z. Government 11		0			
Invercargill City Council 5 Mortgage Corporation of	<b>,450</b> 0	0			ŀ
New Zealand 2	,000 0	0			
	,000 0	0			
Bluff Harbour Board Taumarunui Borough Council	600 0 600 0	0			
Blenheim Borough Council	500 0	0 .			ŀ
Christehurch City Council.	200 0	0			
South Invercargill Borough	200 0	0			ŀ
		<u> </u>	22,355		0
Deposited in Post Office Savings- Charges Account	bank	•••	$\frac{2,000}{6,532}$		0
Written off	••	• •	3,644		2
Debenture Premium Account			519	0	4
		•••		8	Α Ι
Endowments Bank Premises Account			375	0	0
Bank Premises Account Bank Furniture	· · · · · · · · · · · · · · · · · · ·		375 512 181	$\begin{array}{c} 0 \\ 14 \\ 10 \end{array}$	1 3
Bank Premises Account Bank Furniture	••		375 512 181 553	$\begin{array}{c} 0 \\ 14 \\ 10 \\ 18 \end{array}$	1 3 8
Bank Premises Account Bank Furniture Property charges Legal expenses	••		375 512 181	$\begin{array}{c} 0 \\ 14 \\ 10 \\ 18 \end{array}$	1 3
Bank Premises Account Bank Furniture Property charges Legal expenses Lusurance premiums Property Suspense Account			375 512 181 553 51 46 289	$\begin{array}{c} 0 \\ 14 \\ 10 \\ 18 \\ 17 \\ 9 \\ 10 \\ \end{array}$	1 3 8 8 0 0
Bank Premises Account Bank Furniture Property charges Legal expenses Insurance premiums			375 512 181 553 51 46	$\begin{array}{c} 0 \\ 14 \\ 10 \\ 18 \\ 17 \\ 9 \end{array}$	1 3 8 8 0 0 0
Bank Premises Account Bank Furniture Property charges Legal expenses Lusurance premiums Property Suspense Account	••	£1	375 512 181 553 51 46 289	0 14 10 18 17 9 10 6	1 3 8 8 0 0 0
Bank Premises Account Bank Furniture Property charges Legal expenses Insurance premiums Property Suspense Account Cash in hand and at banks	· · · · · · · · · · · · · · · · · · ·		375 512 181 553 51 46 289 177,706 ,423,067	0 14 10 18 17 9 10 6	1 3 8 8 8 0 0 0
Bank Premises Account Bank Furniture Property charges Legal expenses Lusurance premiums Property Suspense Account			375 512 181 553 51 46 289 177,706 ,423,067	0 14 10 18 17 9 10 6	1 3 8 8 8 0 0 0
Bank Premises Account Bank Furniture Property charges Legal expenses Lusurance premiums Property Suspense Account Cash in hand and at banks  Profit and Loss Account for 1936. Dr.			375 512 181 553 51 46 289 177,706 ,423,067	0 14 10 18 17 9 10 6 16 IARO	1 3 8 8 0 0 0 0 5 DH,
Bank Premises Account Bank Furniture Property charges Legal expenses Insurance premiums Property Suspense Account Cash in hand and at banks  PROFIT AND LOSS ACCOUNT FOR 1936.  Dr. To Interest paid during year	•		375 512 181 553 146 289 177,706 ,423,067 3 31st M	0 14 10 18 17 9 10 6 16 16 s. 14	1 3 8 8 0 0 0 0 5 EH,
Bank Premises Account Bank Furniture Property charges Legal expenses Lusurance premiums Property Suspense Account Cash in hand and at banks  Profit and Loss Account for 1936. Dr.	•		375 512 181 553 51 46 289 177,706 ,423,067	0 14 10 18 17 9 10 6 16 LARG s. 14 2	1 3 8 8 0 0 0 0 5 DH,
Bank Premises Account Bank Furniture Property charges Legal expenses Lusurance premiums Property Suspense Account Cash in hand and at banks  Profit and Loss Account for 1936. Dr. To Interest paid during year Interest paid, 31st March Charges and Management Acc Depreciation	ount	DIN	375 512 181 553 51 46 289 177,706 ,423,067 3 31st M £ 18 22,302 6,532 807	0 14 10 18 17 9 10 6	1 3 8 8 0 0 0 5 CH, 7 7 7 5 0
Bank Premises Account Bank Furniture Property charges Legal expenses Lusurance premiums Property Suspense Account Cash in hand and at banks  PROFIT AND LOSS ACCOUNT FOR 1936.  Dr.  To Interest paid during year Interest paid, 31st March Charges and Management Acc Depreciation Debenture Premium Account	ount	DIN	375 512 181 553 553 51 46 289 177,706 ,423,067 3 31st M £ 718 22,302 6,532 807 519	0 14 10 18 17 9 10 6	1 3 8 8 0 0 0 5 0 0 0 4 2
Bank Premises Account Bank Furniture Property charges Legal expenses Lusurance premiums Property Suspense Account Cash in hand and at banks  Profit and Loss Account for 1936. Dr. To Interest paid during year Interest paid, 31st March Charges and Management Acc Depreciation	ount	DIN	375 512 181 553 51 46 289 177,706 ,423,067 3 31st M £ 18 22,302 6,532 807	0 14 10 18 17 9 10 6	1 3 8 8 8 0 0 0 0 5 5 4 2 5
Bank Premises Account Bank Furniture Property charges Legal expenses Insurance premiums Property Suspense Account Cash in hand and at banks  PROFIT AND LOSS ACCOUNT FOR 1936.  Dr.  To Interest paid during year Interest paid, 31st March Charges and Management Acc Depreciation Debenture Premium Account Amounts written off Balance	ount	DIN	375 512 181 551 46 289 177,706 ,423,067 3 31st M £ 718 22,302 6,532 807 519 3,644 958	0 14 10 18 17 9 10 6 16	1 3 8 8 0 0 0 5 5 0 0 0 0 0 4 2 5
Bank Premises Account Bank Furniture Property charges Legal expenses Insurance premiums Property Suspense Account Cash in hand and at banks  PROFIT AND LOSS ACCOUNT FOR 1936.  Dr.  To Interest paid during year Interest paid, 31st March Charges and Management Acc Depreciation Debenture Premium Account Amounts written off Balance	ount	DIN	375 512 181 51 46 289 177,706 ,423,067 3 31st M £ 718 22,302 6,532 807 519 3,644	0 14 10 18 17 9 10 6 16	1 3 8 8 0 0 0 5 5 0 0 0 0 4 2 5 6
Bank Premises Account Bank Furniture Property charges Legal expenses Insurance premiums Property Suspense Account Cash in hand and at banks  PROFIT AND LOSS ACCOUNT FOR 1936.  Dr.  To Interest paid during year Interest paid, 31st March Charges and Management Acc Depreciation Debenture Premium Account Amounts written off Balance  Cr.	ount	DIN	375 512 181 51 46 289 177,706 423,067 3 31st M £ 718 22,302 6,532 807 519 3,644 958 £35,482 £	0 14 10 18 17 9 10 6	1 3 8 8 0 0 0 0 5 5 7 7 7 5 0 4 2 5 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6
Bank Premises Account Bank Furniture Property charges Legal expenses Insurance premiums Property Suspense Account Cash in hand and at banks  PROFIT AND LOSS ACCOUNT FOR 1936.  Dr.  To Interest paid during year Interest paid, 31st March Charges and Management Acc Depreciation Debenture Premium Account Amounts written off Balance  Cr. Interest on Investments received	ount and accru	DIN	375 512 181 53 53 54 46 289 177,706 423,067 3 31st M £ 718 22,302 6,532 807 519 3,644 958 £35,482 £35,482	0 14 10 18 17 9 10 6	1 3 8 8 0 0 0 5 5 DH, d. 7 7 7 5 6 d. 6
Bank Premises Account Bank Furniture Property charges Legal expenses Insurance premiums Property Suspense Account Cash in hand and at banks  PROFIT AND LOSS ACCOUNT FOR 1936.  Dr.  To Interest paid during year Interest paid, 31st March Charges and Management Acc Depreciation Debenture Premium Account Amounts written off Balance  Cr.  Interest on Investments received Bank premises rents	ount and accru	DIN	375 512 181 51 46 289 177,706 423,067 3 31st M £ 718 22,302 6,532 807 519 3,644 958 £35,482 £	0 14 10 18 17 9 10 6	1 3 8 8 0 0 0 5 5 DH, d. 7 7 7 5 0 4 2 5 6 6 0
Bank Premises Account Bank Furniture Property charges Legal expenses Insurance premiums Property Suspense Account Cash in hand and at banks  Profit and Loss Account for 1936 Dr.  To Interest paid during year Interest paid, 31st March Charges and Management Acc Depreciation Debenture Premium Account Amounts written off Balance  Cr. Interest on Investments received Bank premises rents	ount and accru	DIN	375 512 181 53 53 54 46 289 177,706 423,067 3 31st M £ 718 22,302 6,532 807 519 3,644 958 £35,482 £35,482	0 14 10 18 17 9 10 6 16 16 18 11 12 6 8 10 4 18 18 0	1 3 8 8 0 0 0 5 5 0 0 0 4 2 5 6 6 6
Bank Premises Account Bank Furniture . Property charges Legal expenses . Insurance premiums Property Suspense Account Cash in hand and at banks  PROFIT AND LOSS ACCOUNT FOR 1936.  Dr.  To Interest paid during year Interest paid, 31st March Charges and Management Acc Depreciation . Debenture Premium Account Amounts written off Balance  Cr. Interest on Investments received Bank premises rents	ount and accru	DIN	375 512 181 51 46 289 177,706 ,423,067 3 31st M £ 718 22,302 6,532 807 519 3,644 958 £35,482 £35,482	0 14 10 18 17 9 10 6 6 16	1 3 8 8 0 0 0 0 5 5
Bank Premises Account Bank Furniture . Property charges Legal expenses . Insurance premiums Property Suspense Account Cash in hand and at banks  PROFIT AND LOSS ACCOUNT FOR 1936.  Dr.  To Interest paid during year Interest paid, 31st March Charges and Management Acc Depreciation . Debenture Premium Account Amounts written off . Balance  Cr. Interest on Investments received Bank premises rents	ount and accru	DING	375 512 181 51 46 289 177,706 ,423,067 3 31st M £ 718 22,302 6,532 807 519 3,644 958 £35,482 £35,482	0 14 10 18 17 9 10 6 6 16	1 3 8 8 0 0 0 0 5 5
Bank Premises Account Bank Furniture Property charges Legal expenses Losurance premiums Property Suspense Account Cash in hand and at banks  Profit and Loss Account for 1936 Dr.  To Interest paid during year Interest paid, 31st March Charges and Management Account Amounts written off Balance  Cr. Interest on Investments received Bank premises rents  Profit and Loss Appropriation of the premises rents	ount and accru	oun	375 512 181 51 46 289 177,706 ,423,067 3 31st M £ 718 22,302 6,532 807 519 3,644 958 £35,482 £35,482	0 14 10 18 17 9 10 6 6 16	1 3 8 8 0 0 0 0 5 5
Bank Premises Account Bank Furniture Property charges Legal expenses Insurance premiums Property Suspense Account Cash in hand and at banks  Profit and Loss Account for 1936.  Dr.  To Interest paid during year Interest paid, 31st March Charges and Management Acc Depreciation Debenture Premium Account Amounts written off Balance  Cr. Interest on Investments received Bank premises rents  Profit and Loss Appropriate Ending 31st M Dr. Donation to Southland Children	ount and accru	oun	375 512 181 46 289 177,706 423,067 3 31st M £ 718 22,302 6,532 807 519 3,644 958 £35,482 £ 35,402 80 £35,482	0 14 10 18 17 9 10 6	1 3 8 8 0 0 0 0 5 5
Bank Premises Account Bank Furniture Property charges Legal expenses Insurance premiums Property Suspense Account Cash in hand and at banks  Property Suspense Account Cash in hand and at banks  Property And Loss Account for 1936.  Dr.  To Interest paid during year Interest paid, 31st March Charges and Management Account Amounts written off Balance  Cr. Interest on Investments received Bank premises rents  Propert and Loss Appropriate Ending 31st M Dr.  Donation to Southland Childr Camp	ount and accru rion Acce arch, 193 en's Hea	oun	375 512 181 511 46 289 177,706 423,067 3 31st M £ 718 22,302 6,532 807 519 3,644 958 £35,482 £ £35,482  £ 100	0 14 10 18 17 9 10 6 EAH 18 18 0 18 EAH 5. 0	1 3 8 8 0 0 0 0 5 5
Bank Premises Account Bank Furniture Property charges Legal expenses Insurance premiums Property Suspense Account Cash in hand and at banks  Profit and Loss Account for 1936.  Dr.  To Interest paid during year Interest paid, 31st March Charges and Management Account Cash in hand and at banks  Profit and Loss Account for 1936.  Dr.  To Interest paid during year Interest paid, 31st March Charges and Management Account Amounts written off Balance  Cr.  Interest on Investments received Bank premises rents  Profit and Loss Appropriate Ending 31st M Dr.  Donation to Southland Childr Camp Donation to Invercargill Free Donation to Invercargill Plunket	ount and accru rion Accordanch, 193 en's Hea Kindergar Society	ound and the ten	375 512 181 46 289 177,706 423,067 3 31st M £ 718 22,302 6,532 807 519 3,644 958 £35,482 £ 35,402 80 £35,482	0 14 10 18 17 9 10 6	1 3 8 8 0 0 0 0 5 5
Bank Premises Account Bank Furniture Property charges Legal expenses Losurance premiums Property Suspense Account Cash in hand and at banks  Profit and Loss Account for 1936 Dr.  To Interest paid during year Interest paid, 31st March Charges and Management Account Amounts written off Balance  Cr. Interest on Investments received Bank premises rents  Profit and Loss Appropriate Ending 31st M Dr. Donation to Southland Childr Camp Donation to Invercargill Free Donation to Invercargill Plunket Donation to Invercargill Plunket Donation to Invercargill Victor	ount and accru rion Accordanch, 193 en's Hea Kindergar Society	ound and the ten	375 512 181 46 289 177,706 423,067 3 31st M £ 718 22,302 6,532 807 519 3,644 958 £35,482 £ 35,402 80 £35,482 r FOR Y £	0 14 10 10 18 17 9 10 6 16	1 3 8 8 0 0 0 0 5 5 CH, d. 7 7 5 0 4 2 2 5 6 CH, d. 6 0 0 6 CH
Bank Premises Account Bank Furniture Property charges Legal expenses Insurance premiums Property Suspense Account Cash in hand and at banks  Profit and Loss Account for 1936.  Dr.  To Interest paid during year Interest paid, 31st March Charges and Management Account Cash in hand and at banks  Profit and Loss Account for 1936.  Dr.  To Interest paid during year Interest paid, 31st March Charges and Management Account Amounts written off Balance  Cr.  Interest on Investments received Bank premises rents  Profit and Loss Appropriate Ending 31st M Dr.  Donation to Southland Childr Camp Donation to Invercargill Free Donation to Invercargill Plunket	ount and accru rion Accordanch, 193 en's Hea Kindergar Society	ound and the ten	375 512 181 511 46 289 177,706 423,067 3 31st M £ 718 22,302 6,532 807 519 3,644 958 £35,482 £ £ 35,402 80 £35,482 r for y £	0 14 10 10 18 17 9 10 6 16	1 3 8 8 0 0 0 0 5 5
Bank Premises Account Bank Furniture Property charges Legal expenses Insurance premiums Property Suspense Account Cash in hand and at banks  PROFIT AND LOSS ACCOUNT FOR 1936.  Dr.  To Interest paid during year Interest paid, 31st March Charges and Management Acc Depreciation Debenture Premium Account Amounts written off Balance  Cr. Interest on Investments received Bank premises rents  PROFIT AND LOSS APPROPRIAT ENDING 31st M Dr. Donation to Southland Childr Camp Donation to Invercargill Free Donation to Invercargill Plunket Donation to Invercargill Victor Home	ount and accru and accru and accru en's Hea Kindergar Society ia Memo	ound and the countries of the countries	375 512 181 181 553 551 46 289 177,706 ,423,067 3 31st M £ 22,302 6,532 807 519 3,644 958 £35,482 £ 25,402 80 £35,482 r for Y £	0 14 10 6 18 17 9 10 6 6 8 14 2 12 6 8 10 4 18 8 18 0 0 18 18 0 0 0 0 14 18	1 3 8 8 0 0 0 0 5 5

Comments of the

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					2.7	4	, to
· Cr.	A	4 91-47	Mama!	L	£	s.	d.
Balance Profit and Loss		int, 31st 1		n,	96 090	10	6
1935	••	• •	•	•			
Profit for year	••	••	٠, ٠	•	958	/ <b>.</b>	_ o ⊹
					£27,038	14	11
					127,000	17	11
		. *					
BALANCE-SHEET FOR	YEAR	ENDING 3	31st	Ŋ	larch, 19	36.	
	Liabi	lities.			. c	-	:3
A					£ 077	S.	
Amount at credit of dep				•	918,977 $20,000$	10	
Interest Suspense Accou		••		•			7
Property Suspense Acco Profit and Loss Account		••		•	26,663	14	
Front and Loss Account	,	• •		•	20,000	14	11
					£966,748	13	7
					2000,740		•
•	$A_i$	ssets.					
		£	s.		£	s.	d.
Invested on first morte	gage	642,914		1			
Accrued interest		23,953	1	3			
				_	666,867	. 8	4
National Bank and Ban							
New Zealand Dep	osit		_				1
Accounts	• •	135,000		0			
Accrued interest	• •	831	19	8		-	_
T				_	135,831	19	. 8
National Bank and Ban							
New Zealand curr	ent					٠	
accounts	• •	1 1		• •	31,045		7
Deposit at Post Office S		s-pank		• •	2,000	0	0
Government Stock	and	70.090	^	٠.	, A		
Bonds	• •	72,830					
Accrued interest	••	876	19 .	L	73,706	10	717
Public body debentures		24,900	0	0	15,100	19	TT.
Accrued Interest	• •		18				
Accided interest	• •	201	10		25,187	18	10
Bank premises		14,199	7	7	20,101	10	
Less depreciation	:•	684		ó			
13688 depreciation	• •	001			13,515	1	7
Bank furniture		1,403	19	17		•	•
Less depreciation	• •	123	0	0			
2000 depression	• •				1,280	19	11
Properties Account				:	4,847		
Sundry debtors					804		
Cash in hand					11,660		
					£966,748	13	7
- -							
	N.	A. BROD	RIC	K	. Мапаон	r.	
	Ĥ.	R. WILL	$\overline{\operatorname{COX}}$	-	Accounts	nt.	
2	•			-,			
for the second control of		_ 4 - 2					_

We hereby certify that to the best of our knowledge and belief the above is a true and correct balance-sheet.

C. J. BROAD, President. WILLIAM A. OTT, Deputy-President.

W. MACALISTER
R. H. BRODRICK
M. N. HYNDMAN
H. F. DREWE
R. M. STRANG

We, Denniston Cuthbertson and Charles Hannah, being the auditors of the Invercargill 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 thereof, 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 the Manager has certified that all the requirements of the Savings-banks Act, 1908, and amendments have been complied with, with the exception of section 18, subsection (1), and sections 20 and 50.

D. CUTHBERTSON, F.P.A. (N.Z.) Auditors. CHAS. HANNAH, A.P.A. (N.Z.)

Approved-

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

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