DUNEDIN	SAVINGS	8-B/	NK.			- 1
STATEMENT of Recei months ended 31st Ma	pts and	Pag	ymen	ts for t	wel	ve
Balance, 1st April, 1936	ECEIPTS.			£ 38,286	s. 3	d.
Lodged by depositors—	£		d. 7			
Head Office South Dunedin Branch	740,024 $106,815$	$\frac{5}{2}$	1			1
North Dunedin Branch	60,393	6	10	907,232	14	6
Debentures redeemed	••			61	9	0
Debenture interest Debentures repaid			: :	$38,016 \\ 34,621$	8	9
Fines Rent			• •	9 761	19 4	9
Bank interest	• • •		• •	2,401	13	0
Loans repaid			• • •	53,886 $62,015$		0 10
Valuation fees	•,•		•	47	13	0
Charges Staff Provident Fund	• •		• •	$\frac{2}{70}$	9	6 4
			 £1	127 414	4	3
			£1	,137,414		-
Balance, 1st April, 1937				£ 36,595	s. 16	d. 3
Balance, 150 HpH, 100	••.					
	PAYMENTS			e		.
Withdrawn by depositors— Head Office	. £ 709,657	s. 10	d. 7	£	s.	a.
South Dunedin Branch	130,131	9	11			
North Dunedin Branch	75,754	2	9	915,543	3	3
Debentures purchased Charges	• •		• •	$\frac{40,200}{15,690}$	0	6
Loans granted	;;,			120,543	8	10
Valuation fees	• •		• •	$\frac{49}{220}$	15	$\begin{bmatrix} 0 \\ 0 \end{bmatrix}$
Trustees' valuation fees				246	16	0
Debentures redeemed Debenture interest	• • •		٠.	6,161 10	9 19	$\begin{bmatrix} 0 \\ 5 \end{bmatrix}$
Grants			• • •	$2,152 \\ 36,595$	16	0 3
Balance	••					
			£1	,137,414	4	3
PROFIT AND LOSS ACCOUNT	NT FOR T	'wE	LVE	Months	END	ED
31st 1	March, 19	937.				
						1
To Interest credited to de	Dr.		s. d	£	s.	d.
To Interest credited to de positors—	e- £		s. d		s.	d.
	e- £ 46,9	55 I	17 4		s.	d.
positors— Head Office	e- £ 46,9	55 I 60 I	17 4	<u> </u> 		
positors— Head Office South Dunedin Branc North Dunedin Branc	46,90 ch 12,40 ch 8,41	55 1 60 1 22	17 4 15 3 2 0 fees	67,838	14	7
positors— Head Office South Dunedin Branc North Dunedin Branc Charges, including salad branch charges, &c.	46,90 ch 12,40 ch 8,41	55 1 60 1 22	17 4 15 3 2 0	67,838	14 10	7
positors— Head Office South Dunedin Branc North Dunedin Branc Charges, including salar branch charges, &c. Income-tax Depreciation—	${\it \pm 6.9} \atop {\it \pm 6.9} \atop {\it \pm 6.4} \atop {\it \pm 6.9} \atop {\it \pm$	55 1 60 1 22	17 4 15 3 2 0 fees	67,838 6,968 9,183	14 10 7	7 6 6
positors— Head Office South Dunedin Branc North Dunedin Branc Charges, including sala branch charges, &c. Income-tax Depreciation— Buildings Office furniture	46,94 24	55] 60] 22 ees'	17 4 15 3 2 0 fees	67,838 6,968 9,183 1,000 85	14 10	7
positors— Head Office South Dunedin Branc North Dunedin Branc Charges, including sala branch charges, &c. Income-tax Depreciation— Buildings Office furniture Balance transferred to	46,94 24	55] 60] 22 ees'	17 4 15 3 2 0 fees	67,838 6,968 9,183 1,000 85	14 10 7 0 14	7 6 6 0 9
positors— Head Office South Dunedin Branc North Dunedin Branc Charges, including sala branch charges, &c. Income-tax Depreciation— Buildings Office furniture	46,94 24	55] 60] 22 ees'	17 4 15 3 2 0 fees	67,838 6,968 9,183 1,000 85	14 10 7 0 14 1	7 6 6 0 9
positors— Head Office South Dunedin Branc North Dunedin Branc Charges, including sala branch charges, &c. Income-tax Depreciation— Buildings Office furniture Balance transferred to	46,90. 46,90. 26. 46,90. 8,42. cries, trust	55] 60] 22 ees'	17 4 15 3 2 0 fees	67,838 6,968 9,183 1,000 85	14 10 7 0 14	7 6 6 0 9
positors— Head Office South Dunedin Branc North Dunedin Branc Charges, including sala branch charges, &c. Income-tax Depreciation— Buildings Office furniture Balance transferred to	46,94 46,94 46,94 47 48,42 48,42 48,42 48,42 49,43 49,	55 1 60 1 222 ees'	17 4 15 3 2 0 fees	67,838 6,968 9,183 1,000 85 19,987 £105,063	14 10 7 0 14 1	7 6 6 0 9 8 0
positors— Head Office South Dunedin Branc North Dunedin Branc Charges, including sala branch charges, &c. Income-tax Depreciation— Buildings Office furniture Balance transferred to	46,90. 46,90. 12,44. 12,44. 1. 1. 1. 1. 1. 1. 1. 1. 1.	55] 60] 60] ees' 60] 60] 60] 60] 60] 60] 60] 60	17 4 15 3 2 0 fees n Ac	67,838 6,968 9,183 1,000 85 19,987 £105,063	14 10 7 0 14 1	7 6 6 0 9
positors— Head Office South Dunedin Branc North Dunedin Branc Charges, including salathranch charges, &c. Income-tax Depreciation— Buildings Office furniture Balance transferred to count By Interest on loans Interest on deposits	46,94 46,94	55 1 60 1 222 ees'	17 4 15 3 6 15 15 15 15 15 15 15 15 15 15 15 15 15	67,838 6,968 9,183 1,000 85 19,987 £105,063	14 10 7 0 14 1	7 6 6 0 9 8 0
positors— Head Office South Dunedin Brance North Dunedin Brance Charges, including salar branch charges, &c. Income-tax Depreciation— Buildings Office furniture Balance transferred to count By Interest on loans Interest on deposits Interest on debentures	46,90. 46,90. 12,44. 12,44. 1. 1. 1. 1. 1. 1. 1. 1. 1.	55 1 60 1 222 ees'	17 4 15 3 2 0 fees n Ac	67,838 6,968 9,183 1,000 85 19,987 £105,063	14 10 7 0 14 1 9 s.	7 6 6 9 8 0 1 d.
positors— Head Office South Dunedin Branc North Dunedin Branc Charges, including sala branch charges, &c. Income-tax Depreciation— Buildings Office furniture Balance transferred to count By Interest on loans Interest on deposits Interest on debentures Rents	46,94 46,94	55 1 60 1 222 ees'	17 4 15 3 6 15 15 15 15 15 15 15 15 15 15 15 15 15	67,838 6,968 9,183 1,000 85 19,987 £105,063	14 10 7 0 14 1 9 s.	7 6 6 9 8 0 d.
positors— Head Office South Dunedin Brance North Dunedin Brance Charges, including salar branch charges, &c. Income-tax Depreciation— Buildings Office furniture Balance transferred to count By Interest on loans Interest on deposits Interest on debentures	46,94 46,94	55 1 60 1 222 ees'	17 4 15 3 6 15 15 15 15 15 15 15 15 15 15 15 15 15	67,838 6,968 9,183 1,000 85 19,987 £105,063 £ 6 761 9	14 10 7 0 14 1 9 s. 5 4 19	7 6 6 9 8 0 0 d.
positors— Head Office South Dunedin Branc North Dunedin Branc Charges, including sala branch charges, &c. Income-tax Depreciation— Buildings Office furniture Balance transferred to count By Interest on loans Interest on deposits Interest on debentures Rents	46,94 46,94	55 1 60 1 222 ees'	17 4 15 3 6 15 15 15 15 15 15 15 15 15 15 15 15 15	67,838 6,968 9,183 1,000 85 19,987 £105,063	14 10 7 0 14 1 9 s.	7 6 6 9 8 0 d.
positors— Head Office South Dunedin Branc North Dunedin Branc Charges, including salathranch charges, &c. Income-tax Depreciation— Buildings Office furniture Balance transferred to count By Interest on loans Interest on deposits Interest on debentures Rents Fines Appropriation Account	46,94 46,94	55] 60] 22 — ees' 4 ation 70 21	17 4 4 15 3 2 0 fees	67,838 6,968 9,183 1,000 85 19,987 £105,063 . £ £ 2 761 9	14 10 7 0 14 1 9 s. 5 4 19	7 6 6 0 9 8 0 0 0 0
positors— Head Office South Dunedin Branc North Dunedin Branc Charges, including salathranch charges, &c. Income-tax Depreciation— Buildings Office furniture Balance transferred to count By Interest on loans Interest on deposits Interest on debentures Rents Fines Appropriation Account	46,94 46,94	55] 60] 22 — ees' 4 ation 70 21	17 4 4 15 3 2 0 fees	67,838 6,968 9,183 1,000 85 19,987 £105,063 £ £ 104,292 761 9 £105,063	14 10 7 014 1 9 s. 54 19 9	7 6 6 9 8 0 0 d. 3 0 9 0 11st
positors— Head Office South Dunedin Branc North Dunedin Branc Charges, including salar branch charges, &c. Income-tax Depreciation— Buildings Office furniture Balance transferred to count	46,90. 46,90. 12,44. 12,44. 13,44. 14,44. 14,44. 15,44. 16,44. 17,44. 18,44.	55] 60] 22 — ees' 4 ation 70 21	17 4 4 15 3 2 0 fees	67,838 6,968 9,183 1,000 85 19,987 £105,063 - 104,292 761 9 £105,063	14 10 7 014 1 9 s. 54 19 9 D 3 s.	7 6 6 7 8 0 9 8 0 d. 3 0 9 0 Ist
positors— Head Office South Dunedin Branc North Dunedin Branc Charges, including salatoranch charges, &c. Income-tax Depreciation— Buildings Office furniture Balance transferred to count By Interest on loans Interest on deposits Interest on debentures Rents Fines Appropriation Account	46,94 46,94 h 12,44 cies, trust Approprie Cr. £ 42,2 21,2 37,8 FOR TWEI RCH, 193' Dr. tgages	55] 60] 222 ees' attion 00 70 21	17 4 4 15 2 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	67,838 6,968 9,183 1,000 85 19,987 £105,063 - 104,292 £105,063 THS ENDE	14 10 7 014 1 9 s. 54 19 9 D 3 s.	7 6 6 7 8 0 9 8 0 d. 3 0 9 0 Ist
positors— Head Office South Dunedin Branc North Dunedin Branc Charges, including salar branch charges, &c. Income-tax Depreciation— Buildings Office furniture Balance transferred to count	46,90 46,90 12,44 12,44 14,45 15,44 15	55] 60] 22 ees' 00 100 .	17 4 4 15 2 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	£105,063 £105,063 £105,063 £105,063 £105,063 £106,063	14 10 7 0 14 1 9 s. 5 4 19 9 D 3 s. 16	7 6 6 0 9 8 0 d. 3 0 9 0 list
positors— Head Office South Dunedin Branc North Dunedin Branc Charges, including salatoranch charges, &c. Income-tax Depreciation— Buildings Office furniture Balance transferred to count By Interest on loans Interest on deposits Interest on debentures Rents Fines Appropriation Account Ma To Losses on loans on mor Grants— N.Z. Coml. Travelle	46,94 46,94	55 1 60 1 22 ees' ees'	17 4 15 3 2 0 fees	67,838 6,968 9,183 1,000 85 19,987 £105,063 - 104,292 £105,063 THS ENDE £100 £100 £100	14 10 7 0 14 1 9 s. 5 4 19 9 D 3 s. 16	7 6 6 0 9 8 0 d. 3 0 9 0 list
positors— Head Office South Dunedin Branc North Dunedin Branc Charges, including salathranch charges, &c. Income-tax Depreciation— Buildings Office furniture Balance transferred to count By Interest on loans Interest on deposits Interest on debentures Rents Fines Appropriation Account Ma To Losses on loans on mor Grants— N.Z. Coml. Travelle of the Blind Otago J.P.'s Associat Otago Hospital Board Camp	46,90 46,90 12,44 12,44 14,45 15,47 16,17 17,17 18	655 1 660 1 222 ees' ees' 1 000 :70 21	17 4 15 3 2 0 fees	67,838 6,968 9,183 1,000 85 19,987 £105,063 £ 104,292 761 9 £105,063 THS ENDE 200 25 100	14 10 7 0 14 1 9 s. 5 4 19 9 D 3 s. 16 0 0	7 6 6 0 9 8 0 d. 3 0 9 0 11str d. 0 0 0
positors— Head Office South Dunedin Branc North Dunedin Branc Charges, including salabranch charges, &c. Income-tax Depreciation— Buildings Office furniture Balance transferred to count By Interest on loans Interest on deposits Interest on debentures Rents Fines Appropriation Account Ma To Losses on loans on mor Grants— N.Z. Coml. Travelle of the Blind Otago J.P.'s Associat Otago Hospital Board Camp St. John Ambulance Roslyn District Nurse	46,94 46,94	655 1 600 1 22	17 4 15 3 2 2 0 fees	67,838 6,968 9,183 1,000 85 19,987 £105,063 761 9 £105,063 THS ENDE £ 200 25 h	14 10 7 014 1 9 s. 54 19 9 00 00 00 00	7 6 6 0 9 8 0 0 d. 3 0 9 0 11stt d. 0 0 0 0 0
positors— Head Office South Dunedin Brance North Dunedin Brance Charges, including salar branch charges, &c. Income-tax Depreciation— Buildings Office furniture Balance transferred to count By Interest on loans Interest on deposits Interest on debentures Rents Fines Appropriation Account Ma To Losses on loans on mor Grants— N.Z. Coml. Travelle of the Blind Otago J.P.'s Associated Otago Hospital Board Camp St. John Ambulance Roslyn District Nurs Women's Division Fa	46,90. 46,90. 12,44. 12,44. 14. 15. 16. 17. 17. 18. 19. 19. 19. 19. 19. 19. 19	655 1 600 1 22	17 4 15 3 2 2 0 fees	£ 105,063 £ 1000 £ 104,292 £ 105,063 THS ENDE £ 200 £ 25 h £ 100 £ 200 £ 200 £ 25 h £ 100	14 10 7 014 1 9 s. 544 19 9 00 00 00 00 00	7 6 6 9 8 0 0 d. 3 0 9 0 11str d. 0 0 0 0 0 0 0 0
positors— Head Office South Dunedin Branc North Dunedin Branc Charges, including salathranch charges, &c. Income-tax. Depreciation— Buildings. Office furniture Balance transferred to count. By Interest on loans Interest on deposits Interest on debentures Rents Fines Appropriation Account MA To Losses on loans on mor Grants— N.Z. Coml. Travelle of the Blind Otago J.P.'s Association Otago Hospital Board Camp St. John Ambulance Roslyn District Nurs Women's Division Fe Central Mission Head University of Otago University of Otago	46,94 46,94	655 1 600 1 22	17 4 15 3 2 2 0 fees	67,838 6,968 9,183 1,000 85 19,987 £105,063 ————————————————————————————————————	14 10 7 0 14 1 9 s. 5 4 19 0 0 0 0 0 0 0 0 0 0 0	7 6 6 0 9 8 0 d. 3 0 9 0 1Ist d. 0 0 0 0 0 0 0 0 0 0
positors— Head Office South Dunedin Brance North Dunedin Brance Charges, including salar branch charges, &c. Income-tax Depreciation— Buildings Office furniture Balance transferred to count By Interest on loans Interest on deposits Interest on debentures Rents Fines Appropriation Account Ma To Losses on loans on mor Grants— N.Z. Coml. Travelle of the Blind Otago J.P.'s Associat Otago Hospital Boarc Camp St. John Ambulance Roslyn District Nurs Women's Division F Central Mission Heal	46,94 46,94	655 1 600 1 22	17 4 15 3 2 2 0 fees	67,838 6,968 9,183 1,000 85 19,987 £105,063 ————————————————————————————————————	14 10 7 014 1 9 s. 54 19 9 00 00 00 00 00 00 00 00 00 00	7 6 6 0 9 8 0 0 1st 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
positors— Head Office South Dunedin Branc North Dunedin Branc Charges, including salar branch charges, &c. Income-tax Depreciation— Buildings Office furniture Balance transferred to count By Interest on loans Interest on deposits Interest on debentures Rents Fines Appropriation Account Ma To Losses on loans on mor Grants— N.Z. Coml. Travelle of the Blind Otago J.P.'s Associat Otago Hospital Boarc Camp St. John Ambulance Roslyn District Nurs Women's Division Fe Central Mission Tras University of Otago Central Mission Tras	46,94 46,94	655 1 600 1 22	17 4 15 3 2 2 0 fees	£ 105,063 THS ENDE £ 200 £ 200 £ 200 £ 200 £ 200 £ 200 £ 200 £ 200 £ 200 £ 200 £ 200	14 10 7 0 14 1 9 s. 54 19 9 D 3 s. 16 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	7 6 6 0 9 8 0 0 1str d. 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
Positors— Head Office South Dunedin Branc North Dunedin Branc Charges, including salatoranch charges, &c. Income-tax Depreciation— Buildings Office furniture Balance transferred to count By Interest on loans Interest on deposits Interest on debentures Rents Fines Appropriation Account Ma To Losses on loans on mor Grants— N.Z. Coml. Travelle of the Blind Otago J.P.'s Associad Otago Hospital Board Camp St. John Ambulance Roslyn District Nurs Women's Division Fe Central Mission Heal University of Otago Central Mission Trus Salvation Army	46,94 46,94	655 1 600 1 22	17 4 15 3 2 2 0 fees	67,838 6,968 9,183 1,000 85 19,987 £105,063 	14 10 7 0 14 1 9 s. 5 4 19 0 0 0 0 0 0 0 0 0 0 15	7 6 6 0 9 8 0 0 1str d. 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0

	Cr.	e _ 1
By Balance Transfer from Profi	and Loss Account	£ s. d. 174,636 11 10 19,987, 1
		£194,623 13 6
		£ s. d
By Balance, 1st April,	1937	192,370 15
		a da sa da
BALANCE-SHE	ET AS AT 31ST MARCI	я, 1937.
	Liabilities.	
Amount at credit of 36, depositors—	£ s. d.	£ s. d
27,448, Head Office	1,653,122 9 7	<i>2</i> 5. 0
5,810, South Duned Branch	in 425,376 13 1	
3,122, North Duned Branch	in 286,501 2 10	
		2,365,000 5
Debenture Premium A taff Provident Reserv		$\begin{array}{cccccccccccccccccccccccccccccccccccc$
staff Provident Fund		8,597 6
Profit and Loss Appro	priation Account	192,370 15
	£	2,587,238 5
1		
	Assets.	
500 C 1	£ s. d.	£ s. d
Office furniture Less depreciation	1,714 15 0 85 14 9	
and and buildings	27,000 0 0	1,629 0
Less depreciation	1,000 0 0	
Rents accrued		$\begin{array}{ccc} 26,000 & 0 \\ 150 & 0 \end{array}$
Valuation fees		9 9
Loans on mortgage Accrued interest	1,490,349 19 7 15,188 14 9	
		1,505,538 14
Debentures— New Zealand Govern	ment 129,385 0 0	
New Zealand War B Local bodies	onds 147,295 0 0 647,858 1 9	
Accrued interest	11,166 16 4	
Fixed deposits	80,000 0 0	935,704 18
Accrued interest	1,610 7 7	
Cash at bank		$81,610 7 \\ 36,595 16$
		2,587,238 5
	=	22,001,200 0
	JAS. QUAILE, Mar A. THOMAS, Accou H. HART, Presiden JAS. W. DOVE, Der	ıntant. t.
	JOHN H. F. HAM THOS. C. HARRIS A. E. ANSELL	EL)

We, William Brown and Co., and James Brown and Co., being the auditors of the Dunedin 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 hereof, 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 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., $\Big\} Auditors.$

Dunedin, 21st April, 1937.

Approved-

GALWAY, Governor-General. 23rd June, 1937.