DUNEDIN SAVINGS-BANK.												
STATEMENT of Receipts and Payments for twelve months ended 31st March, 1938:—												
RECEIPTS.												
Balance						£ 5,595	s. 16	d. 3				
Lodged by depositors—	_	£	s.	d.		,		-				
Head Office South Dunedin Bran		754,831 108,531	13 19	3 1								
North Dunedin Bran		56,621	6	9								
Interest on loans						,984 $,506$						
Rent						481	0	3				
Fines Proceeds sale office furn	 niture	· · ·				4	$\frac{10}{7}$	6				
Valuation Fees				٠.		41	$^{2}$	0				
CI -				• •	82	$^{,127}_{7}$		10				
Debentures repaid						,158	0					
TD 1 * ( )				• •		,876 $,471$		8 6				
CV 00 TO 1.7 TO 1				٠.		111		4				
					£1,161	,376	17	9				
Balance				-	39	,184	0	2				
	P	AYMENTS.				•						
Withdrawn by deposite	ors-	£	s.	d.		£	s.	d.				
Withdrawn by deposite Head Office South Dunedin Bran- North Dunedin Bran		730,672	$\frac{13}{6}$	$\frac{3}{9}$								
North Dunedin Bran	ch ch	69,466	1	2								
					923	,834		$\frac{2}{0}$				
Loan interest Buildings					9	$^{19}_{,624}$		0				
Rent Valuation fees				٠.		126	19 14	$\frac{11}{6}$				
						220						
Trustees' valuation fees				٠.	110	279	1	$\frac{6}{2}$				
COI.	. <b>.</b>					,663 $,142$		$\tilde{6}$				
Debentures purchased				. <b>.</b>	48	,000	18	0				
Salvation Army grant				· •		,150	18	0				
75 7				٠.		,033 ,184	19 0	10 2				
Balance	• •	• •		· •		,101						
				4	31,161	276	17	9				
					71,101	,570						
Profit and Loss Acc		r for T						ED				
31	sт M.							ED				
Interest credited to opositors—	st M. de-	аксн, 19 <b>D</b> r. £	38. s.	νE	Mon			ED d.				
Interest credited to positors— Head Office	st M. de-	аксн, 19 <b>D</b> r. £	38. s.	υE d.	Mon	rhs :	END					
Interest credited to opositors—	st M de-  ch	авсн, 19 <b>Д</b> r. £	38. s. 4 19	d. 9	Mon	rhs :	END	d.				
Interest credited to a positors— Head Office South Dunedin Brand North Dunedin Brand	sr M. de-  ch ch	£ 49,669 12,271 8,199	s. 4 19 12	d. 9 2	Mon	rhs :	END	d.				
Interest credited to opositors— Head Office South Dunedin Brand North Dunedin Brand Charges, including salabranch charges, &c.	st M de- ch ch ries,	£ 49,669 12,271 8,199 trustees'	s. 4 19 12 fee	d. 9 2 11	70 7	rhs :	s. 16	d. 10 6				
Interest credited to a positors— Head Office South Dunedin Branc North Dunedin Branc Charges, including sala branch charges, &c. Income-tax Depreciation—	st M de-  ch ch	£ 49,669 12,271 8,199 trustees'	s. 4 19 12 fee	d. 9 2 11	70 7	rns :	s.	d. 10				
Interest credited to a positors— Head Office South Dunedin Brance North Dunedin Brance Charges, including salar branch charges, &c. Income-tax. Depreciation— Buildings.	st M de- ch ch ries,	£ 49,669 12,271 8,199 trustees'	s. 4 19 12 fee	d. 9 2 111 —	70,	,140 ,890 ,748	s. 16 6 7 15	d. 10 6 6				
Interest credited to positors— Head Office South Dunedin Branc North Dunedin Branc Charges, including sala branch charges, &c. Income-tax Depreciation— Buildings Office furniture Balance transferred to	st M de- ch ch ries,	£ 49,669 12,271 8,199 trustees'	s. 4 19 12 fee	d. 9 2 111—————————————————————————————————	70 78 1	,140 ,890 ,748 ,624 ,84	s. 16 6 7 15 12	d. 10 6 6 9				
Interest credited to positors— Head Office South Dunedin Brand North Dunedin Brand Charges, including sala branch charges, &c. Income-tax Depreciation— Buildings Office furniture	st M de- ch ch ries,	£ 49,669 12,271 8,199 trustees'	s. 4 119 112 fee	d. 9 2 111—————————————————————————————————	70 78 1	,140 ,890 ,748	s. 16 6 7 15 12	d. 10 6 6				
Interest credited to positors— Head Office South Dunedin Branc North Dunedin Branc Charges, including sala branch charges, &c. Income-tax Depreciation— Buildings Office furniture Balance transferred to	st M de- ch ch ries,	£ 49,669 12,271 8,199 trustees'	s. 4 119 112 fee	d. 9 2 111 —	70 78 1	,140 ,890 ,748 ,624 ,84	s. 16 6 7 15 12 14	d. 10 6 6 9				
Interest credited to positors— Head Office South Dunedin Branc North Dunedin Branc Charges, including sala branch charges, &c. Income-tax Depreciation— Buildings Office furniture Balance transferred to	st M de- ch ch ries,	£ 49,669 12,271 8,199 trustees'	s. 4 119 112 fee	d. 9 2 111 —	70 78 1	,140 ,890 ,748 ,624 ,84	s. 16 6 7 15 12 14	d.  10 6 6 9				
Interest credited to 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	de ch ch ries, App	£ 49,669 12,271 8,199 trustees'	s. 4 19 12 fee	d. 9 2 111 — d.	70 77 8 1 23	,140 ,890 ,748 ,624 ,84	s. 16 6 7 15 12 14	d.  10 6 6 9				
Interest credited to positors— Head Office South Dunedin Branc North Dunedin Branc Charges, including salabranch charges, &c. Income-tax Depreciation— Buildings Office furniture Balance transferred to count Interest on loans	de ch ch ch App	ARCH, 19 Dr.  £ 49,669 12,271 8,199 trustees'	s. 4 19 12 fee	d. 9 2 111 — d.	70 77 8 1 23	7,140 ,890 ,748 ,624 ,84 ,031	s. 16 6 7 15 12 14	d.  10 6 6 7				
Interest credited to 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	de ch ch ries, App	£ 49,669 12,271 8,199 trustees'	s. 4 19 12 fee	d. 9 2 11 — d. 10 6	70 7 8 1 23 £111	της:	s.  16 6 7 15 12 14 12 s.	d.  10 6 6 7 d.				
Interest credited to a positors— Head Office South Dunedin Brance North Dunedin Brance Charges, including sala branch charges, &c. Income-tax Depreciation— Buildings Office furniture Balance transferred to count  Interest on loans Interest on Deposits	de ch ries, App	ARCH, 19 Dr.  £ 49,669 12,271 8,199 trustees' cropriation  Cr. £ 71,390 2,471	s. 4 19 12 fee	d. 9 2 11 — d. 10 6	70 7 8 1 23 £111	7,140 ,890 ,748 ,624 ,84 ,031	s. 16 6 7 15 12 14	d.  10 6 6 7				
Interest credited to positors— Head Office South Dunedin Branc North Dunedin Branc North Dunedin Branc Charges, including sala branch charges, &c. Income-tax Depreciation— Buildings Office furniture Balance transferred to count  Interest on loans Interest on Deposits Interest on debentures	de ch ries, App	ARCH, 19 Dr.  £ 49,669 12,271 8,199 trustees' cropriation  Cr. £ 71,390 2,471 37,443	s. 4 19 12 fee m A	d. 9 2 111 — es, d. 10 6 11 —	70 7 8 1 23 £111	της : ,140 ,890 ,748 ,624 ,84 ,031 ,520 ε	s.  16 6 7 15 12 14 12 s.	d.  10 6 6 7 d.				
Interest credited to 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  Interest on loans Interest on Deposits Interest on debentures Rents	de ch ries, App	ARCH, 19 Dr.  £ 49,669 12,271 8,199 trustees' ropriation  Cr. £ 71,390 2,471 37,443	s. 4 19 12 fee m A	d. 9 2 111 — d. 10 6 11 —	70 7 8 1 23 £111	7140 748 624 84 6031 7520 624 84 748	s.  16 6 7 15 12 14 12 s.	d.  10 6 6 7 d.				
Interest credited to positors— Head Office South Dunedin Branc North Dunedin Branc Charges, including salabranch charges, &c. Income-tax Depreciation— Buildings Office furniture Balance transferred to count  Interest on loans Interest on Deposits Interest on debentures Rents Fines	de ch hch ries, App	ARCH, 19 Dr.  £ 49,669 12,271 8,199 trustees' cropriation 271,390 2,471 37,443	s. 4 19 12 fee	d. 9 2 11	70 78 8 1 23 £111	140 140 140 140 140 140 140 140	s.  16 6 7 15 12 14 12 s.	d.  10 6 6 0 9 0 7 d.				
Interest credited to positors— Head Office South Dunedin Branc North Dunedin Branc Charges, including salabranch charges, &c. Income-tax Depreciation— Buildings Office furniture Balance transferred to count  Interest on loans Interest on Deposits Interest on debentures Rents Fines  Appropriation Account	de ch ch ch ries, App	ARCH, 19 Dr.  £ 49,669 12,271 8,199 trustees' ropriation  Cr. £ 71,390 2,471 37,443	s. 4 19 12 fee	d. 9 2 11	70 78 8 1 23 £111	140 140 140 140 140 140 140 140	s.  16 6 7 15 12 14 12 s.	d.  10 6 6 0 9 0 7 d.				
Interest credited to positors— Head Office South Dunedin Branc North Dunedin Branc North Dunedin Branc Charges, including sala branch charges, &c. Income-tax Depreciation— Buildings Office furniture Balance transferred to count  Interest on loans Interest on Deposits Interest on debentures Rents Fines  Appropriation Account	de- ch ch ch ries, App	ARCH, 19 Dr.  £ 49,669 12,271 8,199 trustees' cropriation  Cr. £ 71,390 2,471 37,443	s. 4 19 12 fee	d. 9 2 11	70 7 8 1 23 £111 £111 £111 .	140 5890 748 6624 84 6031 520 ε 11 520 NDEI	s.  16 6 7 15 12 14 12 s. 2 0 10 12 31 s.	d.  10 6 6 7 d.  3 4 0 7 str				
Interest credited to positors— Head Office South Dunedin Branc North Dunedin Branc Charges, including salabranch charges, &c. Income-tax Depreciation— Buildings Office furniture Balance transferred to count  Interest on loans Interest on Deposits Interest on debentures Rents Fines  Appropriation Account	de- ch ch ch ries, App	ARCH, 19 Dr. £ 49,669 12,271 8,199 trustees' ropriation  Cr. £ 71,390 2,471 37,443	s. 4 19 12 fee	d. 9 2 11	70 7 8 1 23 £111 £111 £111 .	(305 204 11 520 NDEI	s.  16 6 7 15 12 14 12 s. 2 0 10 12	d.  10 6 6 7 d.  3 4 0 7 str				
Interest credited to 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  Interest on loans Interest on Deposits Interest on debentures Rents Fines  Appropriation Account Losses on loans on mort Grants— Salvation Army	de- ch ch ch ch ries, App	ARCH, 19 Dr.  £ 49,669 12,271 8,199 trustees' cropriation 271,390 2,471 37,443	s. 4 19 12 fee fee	d. 9 2 11	70 7 8 1 23 £111 £111 £111 .	140 140 140 140 140 140 140 140	s.  16 6 7 15 12 14 12 s. 2 0 10 12 31 s.	d.  10 6 6 7 d.  3 4 0 7 str				
Interest credited to positors— Head Office South Dunedin Brance North Dunedin Brance North Dunedin Brance Charges, including salar branch charges, &c Income-tax Depreciation— Buildings Office furniture Balance transferred to count  Interest on loans Interest on Deposits Interest on Deposits Interest on debentures Rents Fines  Appropriation Account Losses on loans on mort Grants— Salvation Army King George V Memo Royal New Zealand S	de- ch c	ARCH, 19 Dr.  £ 49,669 12,271 8,199 trustees' ropriation  Cr. £ 71,390 2,471 37,443	38. s. 4 19 12 fee	d. 9 2 11 — es,	70 7 8 1 23 £111 £111 £111 .	(140) (140)	s.  16 67 15 12 14 12 s. 20 10 12 12 18 6 18 0	d.  10 6 6 0 9 0 7 d. 3 4 0 7 str d. 5 0 0				
Interest credited to positors— Head Office South Dunedin Branc North Dunedin Branc North Dunedin Branc Charges, including sala branch charges, &c. Income-tax Depreciation— Buildings Office furniture Balance transferred to count  Interest on loans Interest on Deposits Interest on debentures Rents Fines  Appropriation Account Losses on loans on mort Grants— Salvation Army King George V Memo Royal New Zealand S Women and Childre	de ch ch ch ch App App Tries, App App App	ARCH, 19 Dr.  £ 49,669 12,271 8,199 trustees' cropriation 2,471 37,443	38. s. 4 19 12 fee	d. 9 2 11	70 7 8 1 23 £111 £111 £111 .	(305 to 10 t	s.  16 6 7 15 12 14 12 s. 2 0 10 12 31 s. 6 18	d.  10 6 6 0 9 7 d. 3 4 0 7 str. 6 5 0				
Interest credited to positors— Head Office South Dunedin Branc North Dunedin Branc North Dunedin Branc Charges, including salabranch charges, &c. Income-tax Depreciation— Buildings Office furniture Balance transferred to count  Interest on loans Interest on Deposits Interest on Deposits Interest on debentures Rents Fines  Appropriation Account Losses on loans on mort Grants— Salvation Army King George V Memo Royal New Zealand S Women and Childre Otago Hospital Board Camp	de ch ch ch ries, App App cgage rial Foociety en, D d Chi	ARCH, 19 Dr. £ 49,669 12,271 8,199 trustees' ropriation  Cr. £ 71,390 2,471 37,443 current Twelv H, 1938. Dr Fund y for Hea unedin B ldrens' H	38. s. 419 12 fee fee 117 7 2	d. d. 9 9 2 2 1111 — ss, d. d. 100 6 6 1111 —	70 7 8 1 23 £111 £111 £111 .	(140) (140)	s.  16 6 7 15 12 14 12 s. 2 0 10 12 31 s. 6 18 0 0	d.  10 66 09 0 7 d. 34 0 7 d. 55 00 0				
Interest credited to positors— Head Office South Dunedin Branc North Dunedin Branc North Dunedin Branc Charges, including sala branch charges, &c. Income-tax Depreciation— Buildings Office furniture Balance transferred to count  Interest on loans Interest on Deposits Interest on Deposits Interest on debentures Rents Fines  Appropriation Account Losses on loans on mort Grants— Salvation Army King George V Memo Royal New Zealand S Women and Childre Otago Hospital Board Camp Dunedin Sea Scouts G Dunedin Sea Scouts G Dunedin Returned S	de- check check ries, App MARC gage cociet; crial Hociet, croup de Chi	ARCH, 19 Dr.  £ 49,669 12,271 8,199 trustees' ropriation  Cr. £ 71,390 2,471 37,443 Eund Twelv BH, 1938. Dr Committers Associates	s. 4 19 12 fee  fee  s. 11 7 2	d. 9 2 111 — ss, d. 10 6 6 111 — of feh hh	70 7 8 1 23 £111 £111 £111 .	140 140 140 140 140 140 140 140	s. 16 6 7 15 12 14 12 s. 2 0 10 12 31 s. 6 18 0	d.  10 66 0 9 0 7 d.  34 0 7 str d. 5				
Interest credited to 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  Interest on loans Interest on Deposits Interest on debentures Rents Fines  Appropriation Account Losses on loans on mort Grants— Salvation Army King George V Memo Royal New Zealand S Women and Childre Otago Hospital Boarc Camp Dunedin Sea Scouts G	de ch ch ch ries, App App crial Foociety en, D clodie Stoldie stian	ARCH, 19 Dr.  £ 49,669 12,271 8,199 trustees' ropriation 2,471 37,443 can Twelv H, 1938. Dr cund y for Hea unedin B ldrens' H Committ rs Associated Associated	s. 4 19 12 fee fee lth rane leali	d. 9 2 2 111 — ss,	70 7 8 1 23 £111 £111 £111 .	140 140 140 140 140 140 140 140	s.  16 67 15 12 14 12 s. 20 10 12 18 6 0 0 0	d.  10 6 6 9 0 7 d.  34 0 7 d. 5 0 0 0 0 0				

Balance Transfer from Profit	and Lo	Cr.  ss Accou	$_{ m nt}$		£ 192,370 23,031		$egin{matrix} \mathbf{d}_{ullet} \ 6 \ 0 \end{matrix}$					
					£215,402	9	6					
Balance		••			£ 210,379	s. 5	d . 1					
Balance-sheet as at 31st March, 1938.  Liabilities.												
Amount at credit of depositors— 29,225 Head Office		£. .726.950	s. 14	d. 4	£	s.	d.					
5,500 South Dur Branch	$_{ m nedin}$	422,485	4	7								
3,102 North Dur Branch	nedin 	281,856	1	4								
Debenture Premium	Accoun	t.			$2,431,292 \\ 20,228$	15	$\frac{3}{2}$					
Staff Provident Reser	rve Fun				729	19	4					
Staff Provident Fund Profit and Loss Appr		n Accou	$_{ m nt}$	• •	$7,356 \\ 210,379$	14 5	$\frac{7}{1}$					
				£	2,669,986	14	5					
				=								
	£.	lssets.										
Office furniture  Less depreciation		£ 1,624 84		d. 9 9	£	s.	d.					
Land and buildings		35,624	15	0	1,540	0	0					
Less depreciation	• • •	1,624		ő	94 000	^	0					
Valuation fees					$34,000 \\ 14$	$\frac{0}{16}$	$\frac{0}{6}$					
Loans on mortgage Accrued interest	1,	527,266 $14,886$	1 8	$\frac{5}{2}$								
Debentures—	–			_	1,542,152	19	7					
New Zealand Go		197 995	۵	0								
ment New Zealand War I		$137,385 \\ 147,295$	0	0								
Local bodies Accrued interest	(	680,700 $6,104$	9	11 8								
Fixed deposits	-	80,000	0	0	971,484	10	7					
Accrued interest	••	1,610	7	7	81,610	7	7					
Cash at bank	• •	• •		٠٠_	39,184	0	2					
				£	2,669,986	14	5					
	W. G. JAS. A. E. JOHN H. HA THOS	W. DOV ANSEL H. F.	KE E, L, HA	R, Pre De <sub>l</sub> ME	Accountant sident. puty-President	ent.						

We, J. S. McInnes and Sons, and Jas. 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.

J. S. McINNES AND SONS, Auditors. JAS. BROWN AND CO.

Dunedin, 28th April, 1938.

Approved-

500 210,379

£215,402 9

Balance

GALWAY, Governor-General. 13th July, 1938.