1912.
MARCH,
31sT
Loss,
AND
PROFIT
m

Dividend at the rate of 4 per cent. (making 10 per cent. for the year	the year	£ 3. 0	d. £ s. d	Balance, 31st March, 1911	ક. લે.	s. d. £	s. d. 05 7 6
ended 31st March, 1911) on £500,000 preference shares issued to the Crown in terms of the Bank of New Zealand Act, 1903 Dividend at the rate of for nor cont on £500 confinence shows	s issued, 1903	20,000 0	0				
Capital at the rate of 2 nor cost on ERO ON Ardinary show conits.	ty smate	30,000 0	-0			<u>-</u>	
Cours as me rate of a per cent. Of 2000,000 often as bare of making 15 per cent. for the year ended 31st March, 1911) Amount transitered to Reserve Fund	(1)	15,000 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0			•	
Balance carried down	:		- 265,000 0 34,405 7	9			
	NEW COMME. COMM.		£299,405 7	(9)		£299,405	05 7 6
Twelve months' interest on guaranteed stock Amount written off bank premises and furniture		::	40,000 0 25,000 0	O Balance brought down O Profits for year ended 31st March, 1913, including	:	. 34,405	05 7 6
Interim dividend paid 4th December, 1911— 6 per cent, on preference shares, £500,000 6 per cent, on ordinary shares, £500,000	: :	30,000 0 0	c		700		
Balance, being net profit for year Amount brought forward from last year	::	331,182 5 1: 34,405 7 (nd for bonus to staff at Head Office and 179		2	
Less interim dividend paid, as above	:	365,587 13 60,000 0		branches and agencies Directors remuneration, including London Board General expenses, including rent, stationery,	171,317 17 9 3,250 0 0		
			909,986	relegrants, postages, cravelling, repairs to premises, &c	52,544 9 2 1,968 15 2 55,771 6 8	• • • • • • • • • • • • • • • • • • • •	
			e allega a servicio de servici			8 9 396,182	82 5 11
			£430,587 13	10		£430,587	87 13 5
			RESEI	RESERVE FUND.			
Balance	:	:	£ s. d 1,200,000 0	d. Balance, per last statement Amount to be added from profits for year ended 31st March, 1912		£ 1,000,000 200,000	8. d. 00 00 00 00 00 00 00 00 00 00 00 00 00
			£1,200,000 0	0		£1,200,000	0 0 00
CER			CER	CHRTIFICATES.			

We hereby certify that, having carefully examined the foregoing balance-sheet (marked "A") and statements. we are satisfied that they have been correctly compiled from the books and accounts of the bank, and that the balance-sheet is a full and fair balance-sheet, properly drawn up, and exhibits a true and correct view of the state of the bank's affairs at the date thereof. 1. That, having carefully examined the foregoing balance-sheet (marked "A") and statements.

Dated this 1st day of June, 1912.

A. P. W.

CALLENDER, General Manager.
 F. A. MACBEAN, Accountant.

B. M. LITCHFIELD, Chief Auditor.

access to certified returns of so much thereof as were then held at the various branches and agencies of the bank, or were then in transit.

Dated this 4th day of June, 1912.

drawn up, and exhibits a true and correct view of the state of the bank's affairs at the date thereof.

3. That I have verified so much of the cash, investments, securities, and assets of the bank 2. That I am also satisfied that the said balance-sheet is a full and fair balance-sheet, properly

I am satisfied that they have been correctly compiled from the books and accounts of the bank.

as at the date of the said balance-sheet were held at the Head Office in Wellington, and have had

Approximate Cost of Paper .- Preparation, not given; printing (1,500 copies), £2 15s.