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BANK OF NEW ZEALAND—continued
Balance-sheet at 31st March, 1949—continued

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7.77	PROFIT AND
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	£ s. d 628,740 9 7	£628,740 9 7	£ s. d 430,976 16 3											
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	:		:	1949, nent and	bad ntin- m to			c _			=		or -	
	. 1948		; ;	31st March, 1 and after payn Il interest due	provision for and other cor anual donatio	: 49		895,335		•	10,200 0		306,300,10	
FROFIT AND LOSS	Balance at 31st March, 1948		Balance brought down	routs for year ended 31st March, 1949, including recoveries, and after payment of and provision for all interest due and	accrued on deposits, provision for bad and doubtful debts and other contin- gencies and for the annual donation to	the Frovident Fund are Less—	Salaries and allowances at Head	Office and 272 branches and agencies	Directors' re- muneration,	meluding Lon- don Board and	in Australia	including rent, stationery, tele- grams, postages, travelling re-	pairs to pre- mises, deprecia- tion, &c.	Audit Expenses
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_	ħ)		197,763 13 430,976 16	£628,740	₩				222,138 13			608,818 14		
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	£ s. d. 6,503 18	25,000 0 150,000 0	The state of the s		£ s. 46,250 0	6,503 18	16,259 15	$\begin{array}{ccc} 21,875 & 0 \\ 131,250 & 0 \end{array}$	399,980 11	430,976 16	830,957 7 222,138 13			
	Dividend on Clong-term mortgage shares Dividend on D long-term mortgage shares	Dividend on preference B shares Dividend on ordinary shares	Balance carried down		Dividend paid December, 1948— Dividend on preference A shares Interim dividend on C long town	mortgage shares	. ā	shares Interim dividend on ordinary shares	Balance, being profit for the year To which has to be added a second the second	forward from last year	Less dividend paid, as above			