

the total number of accounts, 45,042 had balances at credit not exceeding £20; 8,586 from £20 to £50; 4,359 from £50 to £100; 2,894 from £100 to £200; 730 from £200 to £300; 201 from £300 to £400; 70 from £400 to £500; 54 of £500 and over. The following table shows the balances (classified) at the credit of depositors in the several postal districts on the 31st December last, and the total number of each class of account compared with those for the previous year:—

TABLE showing the Number of Savings-Bank Accounts open at the Post Offices in the several Postal Districts on the 31st December, 1883, with Balances at Credit, classified. Also, the Total Number of Accounts compared with those for 1882.

Postal District.	Not exceeding £20.	Over £20 and under £50.	Over £50 and under £100.	Over £100 and under £200.	Over £200 and under £300.	Over £300 and under £400.	Over £400 and under £500.	Over £500.	Total.
Auckland .. ..	6,064	1,009	626	435	121	35	6	..	8,296
Blenheim .. ..	820	127	86	54	10	3	1	..	1,101
Christchurch .. ..	9,232	2,518	931	586	174	56	16	19	13,532
Dunedin .. ..	8,982	1,416	803	543	108	32	15	10	11,909
Gisborne .. ..	240	58	25	15	1	1	1	..	341
Greymouth .. ..	963	159	120	72	21	7	1	2	1,345
Hokitika .. ..	668	101	78	46	9	1	1	..	904
Invercargill .. ..	1,680	341	149	110	27	3	2	2	2,314
Napier .. ..	1,632	298	153	103	28	5	4	2	2,225
Nelson .. ..	2,012	267	149	113	27	6	4	1	2,579
New Plymouth .. ..	857	158	86	74	26	7	2	2	1,212
Oamaru .. ..	814	206	111	64	17	1	1	..	1,214
Thames .. ..	1,514	228	139	106	25	6	3	1	2,022
Timaru .. ..	1,185	279	153	94	13	2	..	4	1,730
Wanganui .. ..	1,702	235	142	90	12	6	3	4	2,194
Wellington .. ..	6,168	1,121	559	360	102	29	9	7	8,355
Westport .. ..	509	65	49	29	9	1	1	..	663
	45,042	8,586	4,359	2,894	730	201	70	54	61,986
Totals for 1882 ..	41,724	7,112	4,333	3,008	886	237	121	96	57,517

127,609 deposits, amounting to £1,178,474 4s. 1d., were received for the year. Each deposit averaged £9 4s. 8d., and the average in 1882 was £10 4s. 78,405 withdrawals, for £1,295,719 18s. 3d., were made. The average amount of each was £16 10s. 6d., against an average of £16 9s. 8d. in 1882. The total amount at the credit of depositors on the 31st December last was £1,409,751 16s. 7d., against £1,470,950 13s. 6d. at the close of 1882, a decrease of £61,198 16s. 11d.

The withdrawals for the year exceeded the deposits by £117,245 14s. 2d., while in 1882 the deposits were £183,253 2s. 10d. in excess of the withdrawals. The interest credited to depositors amounted to £56,046 17s. 3d., against £54,909 13s. 11d. in 1882.

The average cost of each Post-Office Savings-Bank transaction, deposit or withdrawal, for the year was 4½d.; and since the Savings-Bank system was introduced in 1867, 6d.

651 "stamped-card" accounts were opened during the year. The number of such accounts opened in 1882 was 852.

#### TELEGRAPHS.

The year's business was but slightly in advance of that for the previous twelve months—a result due no doubt to the trade depression which prevailed at many of the business centres.

The total number of messages transmitted during the year increased only 1·86 per cent., while the receipts from the ordinary and Press telegrams fell off by £368 8s. 11d.

1,599,400 forwarded messages of all codes were dealt with, against 1,570,189 in 1882, an increase of 29,211 messages. The increase in 1882 over 1881 was 131,417 messages.

1,379,483 ordinary and Press messages, of the value of £81,401 15s. 9d., were transmitted, being an increase of 17,666 messages, or 1·29 per cent., but a decrease, as already stated, of £368 8s. 11d. in value.

The number of ordinary telegrams forwarded was 1,221,590, of the value of £72,868 16s. The number forwarded in 1882 was 1,207,219, of the value of £73,036 5s. 7d.

157,893 Press messages, for which £8,532 19s. 9d. was received, were transmitted. In 1882 the number was 154,598, and the amount paid £8,733 19s. 1d. The revenue derived from the Press messages for the year 1883 was equal to about one-twelfth of the value of all classes of messages, slightly more than an eighth of the revenue from the ordinary telegrams, and an eleventh of the total value of both ordinary and Government messages. It has been calculated that the 157,893 Press messages had seven times the number of words contained in the 1,221,590 ordinary telegrams, and twice as many words as the 1,379,482 ordinary and Government messages.

The number of telegrams of all codes, and their value, dealt with during 1883, compared with the previous year's messages, are given below:—

	Ordinary Telegrams.			Press Telegrams.			Government Telegrams.		
	Number.	£	s. d.	Number.	£	s. d.	Number.	£	s. d.
1883	1,221,590	72,868	16 0	157,893	8,532	19 9	219,917	21,555	19 2
1882	1,207,219	73,036	5 7	154,598	8,733	19 1	208,372	20,608	11 11
Increase ...	{ 14,371	...	...	3,295	...	...	11,545	947	7 3
	{ 1·18 p.c.	...	...	2·13 p.c.	...	...	5·54 p.c.	4·59 p.c.	...
Decrease...	{ ...	167	9 7	...	200	19 4	...	...	...
	{ ...	0·22 p.c.	...	...	2·29 p.c.	...	...	...	...