

11. <i>Fixed Assets</i> —			
Land (at 1981 valuation)	.. .. .	385	385
Land (at cost)	.. .. .	157	142
Land—Leasehold	.. .. .	78	78
		<u>\$620</u>	<u>\$605</u>
Buildings at revaluation	.. .. .	4,557	4,852
Other fixed assets at cost	.. .. .	5,005	4,035
Less accumulated depreciation	.. .. .	<u>2,727</u>	<u>2,288</u>
		<u>2,278</u>	<u>1,747</u>
		<u>\$7,455</u>	<u>\$7,204</u>
<i>Government Valuations (1981):</i>			
Head office land and buildings—			
Land	.. .. .	385	385
Improvements	.. .. .	1,317	1,317
Capital value	.. .. .	1,702	1,702
Branches—			
Land	.. .. .	46	46
Improvements	.. .. .	8	8
Capital value	.. .. .	54	54
12. <i>Commitments</i> —			
Loans	.. .. .	2,832	5,632
T.C.L. (share)	.. .. .	1,150	..
13. <i>Contingent Liabilities</i> —			
Visa, overdrafts, unused limits	.. .. .	11,968	7,283

## AUDITOR'S REPORT

WE have obtained all the information and explanations that we have required. In our opinion proper accounting records have been kept by the bank so far as appears from our examination of these records.

In our opinion the accompanying Statement of Changes in Financial Position, Profit Statement and Balance Sheet together with the notes thereto give, using the historical cost method modified by the revaluation of certain assets, a true and fair view of the changes in financial position and the results of the business of the bank for the year ended 31 March 1985 and the financial position as at that date.

DELOITTE HASKINS & SELLS, Chartered Accountants.

Hamilton, 31 May 1985.

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## GENERAL PUBLICATIONS

## TRUCK OPERATING COSTS

\$3.00

In the case of vehicles used for business purposes, especially trucks, it is essential that a record be kept of vehicle expenditure and performance. This annual will assist operators of motor vehicles ranging from 3.2 tonne petrol trucks to 45.0 tonne heavy articulated diesel trucks to identify and possibly reduce operating costs.

(Customers may place their name on the Standing Order Service for this annual at the nearest Government Bookshop. A prepayment form to cover the cost of the publication plus post and packing will be forwarded when the publication is printed.)

## FACSIMILES OF THE TREATY OF WAITANGI

1976. \$12.95 plus \$1.50 p & p

A valuable volume of old New Zealand records comprising:

The Declaration of the Independence of New Zealand.

The original draft of the Treaty by Governor Hobson.

A series of copies of the Treaty itself as finally adopted and signed by the chiefs and witnesses.

The preface and facsimiles are reproduced from lithographic originals first printed 1877. (Government Printer.)

## TREES AND SHRUBS OF NEW ZEALAND

By A. L. Poole and Nancy M. Adams

275 p. 1979 fourth impression with amendments.

\$15.95 plus \$1.50 p & p

This book has been designed especially to assist many people who lack a formal botanical training yet are deeply interested in New Zealand's trees and shrubs and want to be able to identify them and name them correctly. There is a complete coverage of the native trees and shrubs and over 400 species have been illustrated.

## SBX PLAN

## ROYAL CANADIAN AIR FORCE

32 pp. 1981. Third Edition. \$1.75 plus 55c p & p

The five basic exercises (5BX) Plan is designed to show how to develop and hold a high level of physical fitness. The scheme is not dependent on elaborate facilities or equipment. The exercises require only eleven minutes a day and can be done in the house or office. The Plan is scientifically designed to develop personal fitness at a rate set by yourself, to your required level, without getting stiff or sore muscles. It is self measuring with charts for age groupings, along with graduated standards for checking progress. The programmes are designed for varying age groups of males.

## NEW ZEALAND FOREST PARKS

Geoffrey Chavasse and John Johns

288 p. 1983. Illustrated. \$42.95 plus \$3.60 p & p

*New Zealand Forest Parks* is one of those books that you will reach for time after time to simply enjoy or to relive visits made, to plan visits to come. Each forest park is described in a separate chapter with photographs, text, maps, and charts to illustrate our nineteen forest parks, perhaps unrivalled for diversity and interest anywhere else in the world.

## THE NEW ZEALAND WARS

By James Cowan

Vol. I, 466 p. Vol. II, 633 p. \$69.50 plus \$4.80 p & p

This book was first published in 1922 and reprinted without amendments in 1955. It has been out of print for many years. This edition has a new and perceptive introduction by Michael King and in addition the original seven page index has been replaced by a substantial and comprehensive index. This 1983 edition is called a facsimile edition because it is being reproduced from the original text. However, the introduction, index and illustrations include alterations and improvements on the original.