

changes.

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In Statement, Oct. 19, 1873...... - "May 17, 1879...... - tOct. 18, 1879...... - May 15, 1880..... May 14, 1881..... - May 14, 1881.....

May 20, 1882.

	Paid-up Capital.		ote Cir-
Title.	£		£
Bank of Westmoreland	25,680		10,456
Coventry Union Banking Company	60,000	******	8,104
Derby and Derbyshire Banking Co., Limited	70,312	******	13,151
Lancaster Banking Company	276,000		50,290
Moore and Robinson's Nottinghamshire Banking Company, Limited	202,300		26,871
Preston Union Bank, Limited	29,402	*****	
Whitehaven Joint-Stock Bank	45,000	*****	19,619
	707,694		128,491

We may state that application was made by us to all the limited banks included in the above list for copies of the - May 19, 1683.... - Oct. 20, 1883.... - Oct. 20, 1883.... - May 17, 1884.... - Oct. 18, 1884.... - May 16, 1885.... • Excludes 9,000,0004 of deposi + Inclu

Cash, and at Call.

£ 6,340,600 5,350,000 7,190,000 14,430,000 12,340,000 13,860,000 14,400,000

14,460,000

14,788,000 15,100,000 14,760,000 14,590,000 14,590,000 14,340,000 in Bankg.

Notes.

£

£ 6,220,000 5,270,000 8,630,000 5,570,000 5,580,0.0 5,620,000 5,770,000

5,770,000

5,840,000 5,900,000 5,970,000 5,930,000 5,910,000

..... ****** ******

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and Caledonian B

Deposits.

	STATEMENT		THI	E ECO	NOM	IST.		50	at 17	
		OF B	ANK A	CCOUNT	'S IN	A S	IIMMA	RISED	ct. 17,	the local division of
	1	2	3 4	5	6	1	OMMA	RISED	FORM	
	Name of Bank. (* Figures taken from Suppleme May 16, 1885, those being the latest obtainab	nt of No.Branch	Total Total	Divi- dnd & B'nus 'r the Per Ei Year, Shre. up	et Value.	7 Capital Subscribed	8 Capital Paid-up.	(Callable d and U	lend, and Individed	11 Notes in irculation
	1 Adelphi Parl	TATAT	COCK BANK	£	£	£	£	£		
2 2 2 2 2 2 2 2 2 2 3 3 3 3 3 4 3 3 5 3 6 3 7 7 3 8 3 9 4 0 41 42 6 43 6 45 6 46 H 47 H 49 H 50 H 51 H 152 h 1 55 Lat 57 Lea 5 51 Lei 55 Lat 57 Lea 5 51 L 1 55 Lat 57 Lea 5 51 L 1 55 Lat 57 Lea 6 1 L 1 ve 6 3 L 1 0 y Ba 64 L 0 nd 65 L 0 nd 71 L 0 nd 00 71 L 0 n	2 Alliance Bank, Limited 3 Ashton, Stalybrdg, Hyde, &c., I 4 Bank of Bolton, Limited 5 Bank of England (Dec. 31) 6 Bank of Legland (Dec. 31) 7 Bank of Westmoreland 9 Barnsley Banking Co., Limited 10 Birmingham Banking Company, I 11 Birmingham & Midland Bank, .] 12 Birrningham & Midland Bank, .] 13 Birmingham Joint Stock Bank, . 14 Bradford Banking Company, Lim. 15 Bradford Old Bank, Limited 17 Bradford Old Bank, Limited 18 Bristol & W. of England Bankg, L. 19 British Mutual Banking Co., Limited 20 Bucks and Oxon Union Bankg, L. 20 Bucks and Oxon Union Bankg, L. 21 Burton, Uttoxetr, & Ashton, U.Bk. 22 Bury Banking Co., Limited 23 Capital and Counties Bank, Lim. 24 Carlisle City and District Bing, L. 25 Carlisle & Cumberland Bankg, L. 26 Central Bank of London, Limited 7 Cheque Bank, Limited 7 Cheque Bank, Limited 7 Cheque Bank, Limited 7 Cheque Bank, Limited 7 Cononidated Bank, Lim. 2 County of Gloucester Bank, Lim. 4 County of Gloucester Bank, Lim. 5 Considiated Bank, Lim. 6 Consolidated Bank, Lim. 7 Coventry Union Banking Co., L. 8 Do New Shares 7 Do New Shares 10 New Shares 10 New Shares 11 Do Yeeference Shares 12 Do New Shares 13 Do New Shares 14 Do New Shares 15 Do New Shares 15 Do New Shares 16 Do New Shares 17 Do Preference Shares 18 Do New Shares 19 Do New Shares 19 Do New Shares 10 New Shares 10 New Shares 11 Jun, Mills, Currie, and Co., L. 12 Do Preference Shares 13 Do New Shares 14 Jun, Mills, Currie, and Co., L. 15 Do New Shares 16 Junit Stock Banking Co., L. 17 Annorganshire Banking Co., L. 18 making Company, Lim. 19 mathing Company, Lim. 10 Art Marsenting Banking Co., L. 10 Art Wastrn. Dist. Bk., L. 10 Art Wastrn. Dist. Bk., L. 10 A County Banking Co., L. 10 A County Banking Co., L. 10 None 21 Manking Association, L. 22 Mathing Banking Co., L. 23 Marking Banking Co., L. 24 Mathwestrn. Dist. Bk., L. 25 Mathing Banking Co., L. 26 Mathy Westrn. Bank, Limited 27 Mathy Banking Co., L. 28 Mathy Banking Co., L. 29 Mathy Banking Co.,	$\begin{array}{c ccccccccccccccccccccccccccccccccccc$	$ \begin{array}{c ccccccccccccccccccccccccccccccccccc$	$\begin{array}{c ccccccccccccccccccccccccccccccccccc$	55,640 224,160 129,000 750,750 817,530 539,060 110,000 43,800 553,440 57,470 12,500 10,000 40,000 40,000 40,000 3,200 2,00 3,200 2,00 5,000 0,000 2,00 3,000 1,000 2,000 3,000 1,000 2,000 3,000 1,000 2,000 3,000 2,000 3,000 1,000 000 2,000 3,000 1,000 000 2,000 3,000 1,000 000 2,000 3,000 1,000 2,000 2,000 3,000 2,000	260,220 2,000,000 2,50,000 1,000,000 2,50,000 1,000,000 2,500,000 2,000,000 2,95,590 300,000 2,860,000 1,725,000 1,601,700 1,725,000 1,600,000 1,25,000 1,600,000 1,25,000 1,25,000 1,25,000 1,25,000 1,25,000 1,25,000 1,25,750 3,000,000 1,25,750 2,500 2,000 1,000,000 11,100 48 2,000 10,000 10,000 11,100 48 2,000 10,000 11,00 11,00 2,000 10,000 11,00 13,000 14,562; 10,000	$\begin{array}{c ccccccccccccccccccccccccccccccccccc$	130,110 1,200,000 200,000 743,693 4,250,000 197,060 240,000 574,000 250,000 383,320 952,000 952,000 957,000 20,000 1117,350 120,000 2115 22,000 952,000 952,000 127,000 28,700 28,700 29,000 10 0,000 20,000 12 20,000 110 20,000 21,15 22,000 20,000 21,350 71, 250 717, 250 717, 250 717, 250 717, 250 717, 250 717, 250 717,	15,000 (e) 101,347 38,676 341,416 224,689 224,689 210,000 425,106 307,749 320,294 22,585 34,920 12 34,920 12 34,920 12 22,5849 22 22,585 14 42,165 12 25,547 nil ,9202 nil 372 nil ,987 nil ,900 nil. ,901 nil. <	

Oet.	17, 18		0.0.0.	TH		ONOM					3
	STAT	EMENT	OF 1	BANK 1	ACCOU	NTS II	A	SUMMA	RISED	FOR	M.
12 coept'nce	13 Miscel-	14 Deposit	15 Total	16	17 Investi		1	8	19 Buildings	20	21
iabilities	laneous L'bilitis.		LIABILITIS.	Cash in Hand, and	British	Bonds,		Advances,	and	TOTAL ASSETS.	Name of Baz (*Figs. take
where	Credits, Rebate,		(Columns8, 10,11,12,13,	Money at Call and	Govt. Secs.	Stocks, and	Discounts Where	Loans, Bills	(Includi'g	Columns	from Suppler
stated.	&c.	Accounts.		ShortN'tice.	Where Stated.	other In- vestments.	Stated.	and other Securities.	cover for Acceptnes.	16, 17, 18, & 19.	of May 16,18
£	£	£	£	£	£	£	£	£	£	£	
			JOINT	STOCK B.	ANKS OF	ENGLA				~	
	(g)	480,093	659,150	63,234				571,532	24,384	659,150	Adelphi, L
778,455	8,708	3,089,008 162,662	4,942,485 235,413	1,207,024 (1) 16,450	125,235	255,810	984,978 3,206	1,563,085 211,048		4,942,48	Alliance, Lin Ashton, &c.
***		954,786	1,235,632	241,270			199,860	690,613	103,889	1.235,632	8 *Bak. of Bolt
628,206	176,313	5,208,319		27,481,488 1,148,398	24,874,279	361,215	2,258,773	26,981,376 2,904,148		79,337,14 6,974,08	Bank of Engl Bk. of L'pool
	5,456	410,819	639,607	No (d) 45,364	reports	published.		582,228			Bk. of Wstm Bk. of White
		358,035	460,706	31,490	36,253	52,709		335,130	5,124	460,700	Barnsley B
	5,237 81,072	2,419,143 2,541,038		567,907 573,050	24,780	160,673 407,714		1,710,255 1,559,450		3,051,79	6 Birmngham 1 6 Birmn. & Mi
	4,735	2,593,833		279,183		242,070	900,238	1,536,380	195,697	3,153,568	Birm. Dudl
***	3,140 4,267	1,974,995 2,398,106	3,150,672		100,000	558,691	690,115 708,007	1,053,562 2,426,217	32,827	2,703,24	Birm. Jnt. 8 Bradford B
***		763,568 914,968		(b)		***	486,612 443,879	757,684		1,261,290	8 *Bradford Co 7 Bradford Dis
***	2,104	2,018,493	2,702,769	272,169		141,720	450,370	1,794,306	44,205	2,702,76	Bradford Ol
***	37,225	623,155 285,573		174,717 23,666	61,000 14,217			252,227 298,754	64,549 12,088	845,30	Bris.& W. of Brtsh. Mut
		788,371	910,536	96,021		366,795	39,357	394,563	13,800	910,53	6 *Bucks. & Ox
		1,269,061 889,112		183,342		362,899	541,659	619,893 1,093,176		1,551,51	8 Burton, &c. 8 Bury Bankin
39,522		4,193,783	4,987,024	1,300,569	430,699			2,665,655	153,151	4,987.02	4 Capital and
***		494,931 611,212		(b)		95,000 164,279				812,30	3 CarlisleCity, 9 Carlisle & Ci
125	2,115	1,392,730	1,619,178	567,230 32,754		2,136	473,244	354,668		1,619,17	8 Central of I
***		101,705						***			8 Cheque, Lin Do obliga
2,378,330 119,863		4,517,630 3,394,282		1,498,592 1,275,546		601,728	3 1,302,416	2,613,523 2,644,273		8,504,95	4 City, Limite 4 Consolidated
	330	514,380	580,640	51,616	32,572	136,041		307,617	18,000	580,64	0 *Cornish Br
8,990	(g)	1,802,877			378,406	563,036 50,911		707,818 396,201		2,113,95	2 County of G 9 *County of S
				No	balance	sheet	obtained 225,021				Coventry U. 4 Craven, Lim
***	53,839 613		62,965	9,227		34,600	2,679	15,609	850	62,96	5 *Cripplegate
	6,000	1,912,690		101 100				1,496,497			6 Crompton. 6 *CumberInd
		492,51	7 562,827	69,484		54,84		425,034	1 13,467	562,82	7 Derby, &c.
***		282,232 2,526,479				1,437,80	2	319,103 1,231,857			0 Derby Com. 5 *Devon & C
•••					***	27,200					* Do New 1 Exchange, &
***	43,374							1,474,78			6 *German B.c
1,17	66,302	822,26	6 1,016,139	160,874				838,25	17,006	1,016,13	9 Glamorg'i 9 Do Pref.
-1-1	35,672	1				665.759					Do New 5 Gloucesters
1,437,79	2	12,082,84	8 15,020,640	4,647,343				7,633,37	5 100,000	15,020,64	0 Glyn, Mill,C
	7,283					73,944	275,880	1,408,984		1,419,07 993.09	4 *Halifax&H 3 Halifax Com
	12,770	1,260,41	2 1,675,431	190,417	70,000		609.617	781,499	23,898	1,675,43	1 *Halifax J.
***	(g)	15,45			100,737			2,43	20,869	3,166,72	6 *HoveBank 7 *Huddersfie
	10,951	843,23	9 1,224,998	(b)	92,980	2,311 305,271	5 598,610	1,109,14			8 *Hull Bank 5 Imperial, Li
543,79	8 5,548 832		3 1.993.404	267,670	93,128	5 10,000	248,82	1,372,988	8 800	1,993,40	4 *Inter. of L
47,78	3 2,737	344,82	6 454,805	(b) 324,251	(with a	ol. 18.)	125,90	1,444,29			5 *Knaresbor 1 *Lancs. & Y
#1,10				No	balance	sheet 108,448	obtained				Lancastr. B
	4,450	-		1		84,35		1	1	1	A Leeds & C
•••	4,498	-	1		157,275	1	1	1			4 *Leicestrshi
•••	17,744				1	117,357		732,54	1	1	3 Lincoln, &c.
•••	483,508	637,25 916,79		000.04	1		712,228	861,10	5 153,760	1,953,10	7 *Liverp'l Co
419,06				000 107			1,341,318			3,787,04	9 *Liverp'l Un Lloyd's, Bar
257,87	9	9,458,18	9 10,826,068	2,123,559	1,239,499	1,022,74	9 1,663,299	4,309,361	467,601	10,826,06	8 & Bosanqu London Bkg
3,643,57				6,807,761	3,732,991		11,464,611				3 Lndn & Cou
with col. 1	4 1,35	1,408,78	8 1,812,280	124,914	1	61,55		1,625,717	100		6 *L. & Hanse 4 Ln. Jnt. Stl
2,047,89	8 7,86	3 13,227,98 3,663,12		718,857	478,90		9	2,172,491	106,805	4,282,30	5 Lon. & Prov
	2,59	4 21,02	6 31,431	7,974		662,95	702 578,662		204,378	3,354,72	1 L. and Nth. 6 Lon.& SW.
355,41	42,03 6 586,59	4 25,062,10	3 30,679,501	8,609,319	5,201,98	3		16,130,614	737,585	30,679,50	1 Lon. & West 4 Lndn & Yor
	171,619	528,42	4 852,914		5	107,913	5 ···	552,008	445	25,74	5 L. Trdg. Bk.
99,81				2,213,800	8 295,433			4,197,226			Manchestr &
12,807,68	6,2,074,201	217,751,37	3 315,722,525						15,070,960	315,722,52	Carriedforw
		ided with d			y at call and		1 1 1	1 10 16) Money at	short noti	bebulaya as

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4			T	HF	E	CCC	NOMI	ST.		[O]	ct. 17,	1885.
STATEMENT C	F	BAN	NK	A	CCC	UN	TS IN	A SU	MMAR	ISED	FORM.	
1	2	3	Lial	4 oility	5		6	7	8	9 Total	10	11
Name of Bank.	chei	Paid-	pers	share	Divi-	Mar	ket Value.	Capital	Carital	Capital	Reserve	Notes
Figures taken from Supplement of	ran	up	I.	9.4	dnd& B'nus		Of the	Subscribed		(Callable		
May 16, 1885, those being the latest obtained.)	No.Branches.	per Shre.	Total.	Anni	fr the Vear	Per	EntirePaid	(Partly Computed)	Paid-up.	and Reserved)	Undivided Profits.	Circulatio
those being the latest obtained.)	4					£	e c	£	£	£	£	
JOINT S	POCE	£	£	£	%	-	AND AL		ESCont		£	£
JOINT D		1		1			1	1	1			
Brought forward 5 Mchst. & L'pool Dist. Bk. Co., L.*	892 57	10	50	40	20	37 13	3,427,040	120,541,265 5,430,000		4,525,000	843,136	nil.
6 Manchester & Salford Bank., L.*	19	8	42	30 nil.	$11\frac{1}{1}\frac{1}{1}\frac{1}{1}\frac{1}{1}\frac{1}{1}$	1618 1218						nil.
77 Manchester Joint Stock Bk., L.* 78 Merchant Bkg Co. of London, L.*	6 None		14	nil.	nil.	34				1,125,000		nil. nil.
9 Moore & Robinson's Nottingham-	1	4	6	nil.	123		(c) 505,750	505,750	202,300	803.450	(a) 100.000	(e) 26,8
shire Banking Co., Limited National Provincial Bank of	153	f 101	641	50	20	421	1,700,000	3,000,000	420,000	2,580,000	1 808 240	(e) 20,0. nil.
England, Limited*	15	12	48 10	40	20 51	493	7,316,720 110,940)	
2 Northamptonshire Bakag Co., L	5	5	25	10	10	101	210,000	500,000	100,000	400,000	57,567	12,48
33 Northamptonshire Union Bnk, L. 34 North-Eastern Banking Co., Lim	5 30	86	22 14	10	142 5%	26 6	780,000 235,950					(e) 38,6 nil.
55 North & South Wales Bank, L.*	57	10	30	30	171	313				1,500,000	259,047	46,98
8 North-Western Bank, Limited* 7 Nottnghm&NottngshreBkngCo.*	47	5& 31	$12\frac{1}{2}$ 1516 $\frac{1}{4}$	10	6 10		(c) 590,210	1,200,000	295,106			nil. 24,38
88 Nottingham Jnt. Stck. Bk., Lm.*	13	10 2	40 18	25 10	10 71	19 <u>1</u> 4		500,000	100,000	400,000	57,491	nil.
39 Oldham Joint Stek Bank, Lim.* 90 Pares's Leicestershire Banking	5	$\int 12\frac{1}{2}$	121	123	121	32	1 005 000					nil. 42,75
Company, Limited*	* 28	1 5 20	20 80	$12\frac{1}{2}$ 60	121 171	$12\frac{3}{4}$ 591)					42,,, nil
11 Parr's Banking Company, Lim.* 22 Preston Banking Company, L	12	25	75		10	144	172,830	200,000	99,475	100,525	1 66 819	nil.
Do A shares	12	5	5	5		1 421	85,000	200,000 48,505)	nil.
14 Royal Exchange Bank, Limited				nil.	nil.			1,060,000	57,477	942,523	3,711	nil.
95 Sheffield Banking Company, L.* 96 Sheffield & Rotherham Bkg., L.*	45	171	$\frac{32\frac{1}{2}}{42}$	nil. 25	$12\frac{1}{2}$ 14	$44\frac{1}{22}$	847,720 529,500				$168,179 \\ 141,949$	25,80 27,44
97 Sheffield and Hallamshire Bank	None	25	unl.		12	548	458,850	840,000	210,000	630,000	103,921	(e) 14,35
98 Sheffield Union Bkg. Co., Limited 99 Staffordshire Joint Stock Bk, L.*	6 10	10 20	30 80	20 75	71	$\frac{13\frac{7}{8}}{22}$	208,120 192,500				$17,640 \\ 42,266$	nil. nil.
00 Stmfrd, Spaldng, & Boston Bkg. L.*	12	10	20	10	13	27	742,500	825,000	275,000	550,000	203,849	38,88
01 Stuckey's Banking Company 02 Swansea Bank, Limited*	49 3	50 7	50 13	30 nil.	(h)25 7	88	(c)1,519,750 240,760				299,219 52,690	(e) 202,38 nil.
3 Swaledle & Wensleydle BkgCo., L.*	5	71	421	30	20		(c) 252,000	420,000	63,000	357,000	66,608	41,29
04 Three Towns Banking Co., Lim.* 05 Union Bank of London, Limited	$ \frac{1}{5} $	$12\frac{1}{2}$ $15\frac{1}{2}$	25 841	nil. 50	51	$12\frac{1}{2}$ $36\frac{1}{2}$					2,106 962,127	nil. nil.
06 Union Bank of Manchester, Lim 07 Wakefield & Brnsley, Union Bk.L.*	36 2	$11 \\ 13\frac{1}{2}$	14 364	nil. 25	9 15	14§ 35‡				00000		nil. 13,34
08 West London Commercial Bk,L	3	6	4	nil.	3		433,580 (c) 17,080				16,152	nil.
09 West Riding Union Bkg. Co., L* 10 Whitehaven Joint StockBank	4	15 15	35 85	25	91 331	27 73	853,360 219,000					$(e) 25,61 \\ 19,61$
11 Wilts & Dorset Bkg. Co., Limited*	53	10	40	35	22	421	1,700,000	2,000,000	400,000	1,600,000	448,948	64,95
2 WorcestrCity&CountyBkg.Co.,L 3 Wolverhmptn&StaffordshireBk.*	18 None	$12\frac{1}{2}$ 10	371 40	•••	10 15	181 243	370,000 247,500	1,000,000 500,000			104,514 103,253	(e) 1,08 8,36
14 York City & County Bank, Lim.*	40	15	35	20	18	50	698,000	698,000	209,400	488,600	1 951 766	79,95
Do New (at 20/ & 30' premium)* 15 Yorkshire Banking Co., Limited	15	$13 \\ 12\frac{1}{2}$	$\frac{37}{373}$	20 25	18 10	364 26	189,200 650,000	302,000 1,250,000			82,462	100,54
6 York Union Baking Co., Limited* Do New*	9	$12\frac{1}{2}$ $12\frac{1}{2}$	471		18 18	451 451	600,600 87,900		165,000		} 146,528	62,60
-	1,598		-• 2					186,240,805			25,929,225	27,331,05
6 Deduct Banks not yet publishing							-				110 510	
balance-sheets, with	31		***	•••	•••		2,137,510	2,465,280 183,775,545			140,543 25,788,682	27,215,71
	-,,				***		100,101,110	10031103040	02,007,120		20,100,000	-,,-:-,,-
				1	JOTE	Tt is	therefore a	parent that	the above	halance.s	heets repres	ent retur
	INT	STO	CK		NKS	OF		SLE OF				
1 Dumbell's Banking Co., Limited 2 Isle of Man Banking Co., Limited	44	22	4 8	•••	10 25		(c) 73,810 (c) 150,000	180,000 150,000		143,096 120,000	18,093 48,740	26,44 20,94
Totals	8						223,810	330,000		263,096	66,833	47,38
		JOIN	T	STO	CKI	BAN	KS OF	SCOTLAN	D.			
1 Bank of Scotland* 2 British Linen Company Bank		100 %	50		14 14	323 318	4,027,500 3,180,000	1,875,000 1,000,000	1,250,030 1,000,000	625,000 (nil.)	882,143 855,255	791,94 663,74
3 Caledonian Banking Co., Lim	24	$2\frac{1}{2}$	10	71	72	43	465,000	750,000	150,000	600,000	64,395	96,60
4 Clydesdale Bank, Limited* 5 Commercial Bank of Scotland, L.*	105 118	10 20	40 80	40 40	12 14	$20\frac{3}{4}$ 54	2,075,000 2,700,000	5,000,000 5,000,000	= 000 000	4,000,000	690,738 628,973	668,32 847,83
6 National Bank of Scotland, Lim.*	95	100	400	300	16	309	3,090,000	5,000,000	1,000,000	4,000,000	843,446	672,65
7 North of Scotland Bnking Co., L.* 8 Royal Bank of Scotland*	64 126	4 100 %	16 nil.	12 nil.	$\frac{12\frac{1}{2}}{10}$	$\frac{10\frac{5}{16}}{219}$	1,031,250 4,380,000	2,000,000 2,000,000		1,600,000 (nil.)	245,250 857,891	417,55 787,59
9 Town & County Banking Co., L.*	52	7	28	15	111	1613	605,250	1,260,000	252,000	1,008,000	144,121	186,18
10 Union Bank of Scotland, Lim.*	127	10	40	40	12	211			1,000,000		520,849	777,58
Totals								28,885,000 bout 20 divi				5,910,01
		I eren		6	a) Val	no och	and a day of a day of	manh MA diam	anda an	and the markes and	a to more oomt	

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S	TATE	MENT	OF B	ANK A	ICCOUL	NTS II	N A	SUMM.	ARISEI	D FOI	RM.
12	13 Miscel-	14	15	16	17	.	1	18	19	20	21
	laneous	Deposit	TOTAL LIABILITI'S	Cash in	Invest	ments.			Buildings and	TOTAL	Name of Ban
	Liabilit's Credits,	and	Columns 8,	Hand, and	British	Bonds,	Discounts	Advances,	Sudries	ASSETS.	(*Figs. take
	Rebate,	Current	10,11,12,13,	Money at Call and	Where	Other In-	Where	LJUANS, DIIIS	(including	(Cols. 16,	from Supple- ment of May 1
Stated).	&c.	Accounts.	and 14.	Short Notice	Stated.	vestments.	Stated.	Securities.	Acceptns)	19.)	1885.)
£	£	£	£	£	£	£	£	£	£	£	
		JOIN	T STOCK	BANKS	OF EN	GLAND	AND V	VALES-	Continued		
			315,722,525	72,533,766	42,558,932		30,039,921	142,642,910	15,070,960	315,722,525	Brght. forwar
117,436 152,019	23,372	11,019,804 5,633,554	$\begin{array}{r}12,927,876\\6,960,194\end{array}$	2,153,884 612,262	1,000,000 499,441	178,430 195,603	2,463,000	9,259,357 2,793,751	336,205 396,137		*Manch& L
37,324		509,502		94,383				594,504	51,492	740,379	*Man. & Salt *Manch.Jt.St
ithd'p'sts	3,200	2,135,598	2,513,798	160,441				2,305,357	48,000	2,513,798	*Merchnt.ofI
			No	balance she	et publis	hed.					Moore&Robin
440,604		32,889,371	37,332,074	5,841,092	6,118,153	4,577,042		20,179,065	616,722	37,332,074	Nt. Prvinc
	6,717	217,534	356,276	75,362		***	110,685	160,356	9,873	356,276	(*Do Nw, '8 *Natl. of Wal
	6,528	533,597		(b)	(in col. 18)	***		675,718	27,926	703,644	Northmptnsh
***		1,229,272 691,289	1,740,889 995,238	76,046 (d) 70,923	82,680	526,828 158,812		1,117,592 640,154	20,423 42,669	1,740,889	Nthmptsh. U NEstn. Bkg.
74,950		5,595,109	6,588,473	1,314,019	751,765		2,273,849	1,738,162	334,905	6,588,473	*N. & S. Wal
***	162,705 (g)	700,175 1,329,256		147,813 152,284		363,718	13),245	1,047,004	194,558 109,998	1,389,375	*NWestern *Not.& Notn
	2,015	616,916	776,422	121,664	56,719	12,469	133,240	565,055	20,515	776,422	*Not. & Noth *Notts. Jnt
		477,803	1	83,292	***	82,125	•••	363,863	8,435		*Oldm.Jt.S.I
	(g)	1,404,737		374,197		330,996					* Pares's Leic
275,780	137,571	4,509,872		1,654,256			717,502		1	6	*Parr'sBkg.
***		1,181,174	1,397,461	201,893		198,493		973,739	23,336	1,397,461	Preston Bkn Do A
		00.105	150 100	05 744	No report	published.		100.415	B 200	450.400	Preston Uni
•••	747	96,185 1,713,970		25,711 168,020	134,430	4,600 217,971	591.056	120,147		158,120	Ryl.Excg. B. *Sheffield B
	(e)	1,583,167	1,944,561	373,061	111,551	152,103		1,230,138	27,708	1,944,561	*Shef& Rthr
***	13,257	773,134 504,960		128,407 61,009	9,720	140,992 35,124		815,976			Shf. & Hllms Shef. Un. Bk
		860,328	8 1,077,594	103,221		159,450	228,890	557,669	37,364	1,077,594	*Staffs. Jt. S
10,295		1,481,18		174,690			1			N 0.00 0NA	*Stam, Spld. Stuckey's Bl
***	9,118 531	256,679		412,220 99,113		1,310,447 67,218		2,036,980	8,039	511,136	*Swansea Bk
***	12,036	712,213		(h) 140,815 8,621				754,339 67,829		895,154	*Swidi& Wn
1,214,646	162,289	13,346,978		3,985,471	2,431,788	631,245		2,556,354	1,742,852	17.391.040	U.Bk of Lnd
16,971	7,824	2,020,403		572,877	30,000	128,205	249.502	1,882,448	7	2,643,61	Un.Bkof Mn *Wkfld &Br
***	2,719			27,893		21,510			19,592	232,160	W. Lndn. Con
•••	(e)	1,242,694	4 1,827,793 No	335,464 balance she		with col. 16		1,466,116	26,213	1,827,798	Whtvn. Jt. S
***	42,908		4 5,572,518	621,400	400,000	2,190,340		2,268,784			*Wlts.& Drst
***	32,396	1,512,414	5 1,900,411	188,986			391,471				Wrestr City, Wlvrhm.&
***		770,999			(with col.	1		857,853			(# \$71 CV. D.
	43,980			345,876		1	1	2,295,689			11 Do ver
	28,214				124,247			3 1,715,223 965,268	1		Vorkshr. Bk
***	3,280	1,587,59	0 1,986,003	773,725	***	218,297		900,200	20,110	1,300,000	Do Nev
					56,456,370	26,342,903	44,405,050	213,863,74	5		Totals
											Deduct, &c.
***	***	***									-
15,147,711	2,927,215	331,679,25	5 455,655,713	94,318,426	82,7	99,273	258,	,268,795	20,269,219	455,655,71	3 Balance
	1	1		1			1		1		
pon nearl	y 99 per	cent of t.	he entire par JOINT			OF THE	ISLE	OF MAN	Υ.		
	637	328,94		39,603		86,421		278,41	6,580		Dumbell's B
***	7,978	451,51				199,860	***	314,11	4,085	559,174	I. of Man Bk
	8,615	780,454	4 970,191			286,281		592,52	10,665	970,191	Totals
1 180		10.000.000		JOINT ST		NKS OF 1,241,648			1,586,071	18,156,551	*Bk of Scotl
1,179,873 149,369		13,826,688	8 18,156,551 12,922,273	$(d) 1,113,059 \\ 1,551,466$		2,525,939		8.358,446	486,362	12,922,273	British Lin
	7,062	880,69	5 1,198,752	70,321	53,446	77,453	297,359	581,579 3,018,039			Caledonian *Clydsdale I
479,112 119,484		7,605,909		(d) 1,268,984 2,795,197	1,312,923	751,472		7,740,121	311,335	12,911.048	Com of Set
1,124,222	171,653		0 16,782,091	(d) 1,231,238	4,405,646	1,094,957	3,337,660			16,782,091	*Nat. of Set
30,044	51,675	3,024,449	2 4,168,965	502,557 3,116,900	198,801	248,803 2,251,952			738,644	16,285,759	Royal of Sc
274 972 148		12,162,030	8 2,557,713	306,452		1,133,150	290,382	746,369	81,360	2,557,713	*Town&Cou *Union of Sc
85,166				2,388,112				1			
0 110 000	1 935 031	83,433,78	2 108,807,182	14,344,286	11,958,431	13,013,718	15,605,676	6 47,728,028	6,157,048	103,807,182	Totals
3,442,390	11,400,001	001200110		h) Estimated						Gazette Re	

4

Contraction of

6			TI	IE	E	CO	NOMIS	ST.		[00	et. 17,	1885.
STATEMENT	OF	BA	NK	A	CCC	OUN	TS IN	A SUM	IMARI	SED F	ORM.	
1	2	3		4	5	Mar	6 ket Value.	7	8	9	10	11
Name of Bank.	Branches.	Paid	pr S	bility hare.	Divi- dnd&		ket value.	Capital		Total	Reserve Fund.Divi-	
Figures taken from Supplement of	sran			t ed.	B'nus	Per	Of the	Subscribed	Capital	Capital Liability	dend, and	Notes in
May 16, 1885).	of	up pr Sh're	[otal	noun	8 nus % on Captl fr the Year.	Sh're	EntirePaid up Capital.	(Partly computed).	Paid-up.	(Callable and	Undivided	Circulation
	No.		-	Re						Reserved)	Pronts.	
		£	£	£ STO	CK	£ BAN	KS OF I	£	£	£	£	£
1 Bank of Ireland (capital 3,060,000/] 59	100 %		(?)	12	320	8,861,540	2,769,230	2,769,230	1,035,000	(a)2953,600	e) 2,724,95
Irish) 2 Belfast Banking Company, Lim	, ,	25	100	50	20	108	540,000	625,000	125,000	500,000		
Do 1883 issue at 351	(100 105	50 50	8 5	434 367	216,250 221,250	625,000 750,000	125,000 118,375	500,000 631,625		392,65
3 Hibernian Joint Stock Bank, L.	32	5	15	10	nil.	33	312,500	2,000,000	500,000		10,415	nil.
4 Munster Bank, Limited 5 National Bank, Limited	110	31 10		5	ii	318	571,880 3,225,000	7,500,000	1,500,000	6,000,000	306,399	1,192,61
6 Northern Banking Company, L	(10	40 40	30 30	12 6	$24\frac{1}{2}$ 121	367,500 183,750	750,000 750,000	150,000 150,000		164,439	
Do 1883		10 4	40	30		$20\frac{1}{2}$	66,760	250,000	41,516			366,62
7 Provincial Bank of Ireland, Lim.	49	121	871	50	12	271	1,177,200	4,080,000	540,000	3,540,000	212,305	690,75
8 Royal Bank of Ireland, Limited	5	10	40	30	12	261	783,750	1,500,000	300,000		233,515	
9 Ulster Bank, Limited	34	$2\frac{1}{2}$	121	10	20	101/2	1,680,000	2,400,000	400,000	2,000,000	467,580	514,33
Totals Deduct one bank not yet sup-	371						18,207,380	23,999,230	6,719,121	17,280,109	4,692,190	5,881,93
plying balance-sheet	59						8,861,540	2,759,230		1,035,000	2,953,600	2,724,95
Balances	312						9,345,840	21,230,000		16,245,109	1,738,590	3,156,98
COLONI	AL	JOIN		STO		m this BAN	statement in KS WITH			above bala ICES.	ince-sheets	are returne
1 Agra Bank, Limited*				nil.	51				1,000,000	nil.	283,319	nil.
2 Australian Joint Stock Bank 3 Bank of Africa, Limited	95 21		12	10	$\begin{array}{c c} 12\frac{1}{2} \\ nil. \end{array}$	167 31	1,054,560 140,000	1,000,000	500,000 500,000	500,000 500,000	297,517 3,337	435,69 78,91
4 Bank of Australasia	114	40	40	40	14	94	3,760,000	1,600,000	1,600,000	1,200,000	904,294	486,53
5 Bank of British North America.	16 4 {	50 20	nil 20	nil. 20	6	59 24	1,180,000 300,000	1,000,000 500,000	1,000,000 250,000	nil. 250,000	246,801	199,88
6 Bank of British Columbia	1	10	30	30	61	11	105,600	384,000	96,000	283,000	} 84,993	161,47
7 Bank of Montreal 8 Bank of New South Wales	168	\$200 20	\$200 20	\$100 20	10	76 66	4,573,100 3,300,000	2,465,754	2,465,753 1,000,000	2,465,754 1,000,000	1,460,105 690,691	1,242,73 714,42
9 Bank of New Zealand 10 Bank of South Australia	112 29		10 25	10 25	15 10	$ \begin{array}{c} 26\frac{1}{2} \\ 39 \end{array} $	2,650,000	1,000,000	1,000,000 800,000	1,000,000 800,000	725,142 246,459	532,06 101,67
11 Bank of Victoria	62		75		10	36	1,248,000 720,000	1,600,300 1,000,000	500,000	1,500,000	163,873	232,92
12 Chartrd B. of India, Aus., & China* 13 Chart. Mer. B. of Ind., Lon. & China	14		20 25	20 nil.	75	211 18	860,000 540,000	800,000 750,000	800,000 750,000	800,000 750,000	235,940 159,724	361,38 372,85
14 Coloniai Bank	14	30	70	nil.	10	44	880,000	2,000,000	600,000	1,400,000	155,090	439,97
15 Colonial Bank of New Zealand 16 CommercialBankofAustraliz,Lim	23 56		86	***	7 10	73	(c)5600,000 1,125,000	1,000,000	400,000 600,000	600,000 900,000		114,84
17 CommercialBanking Co. of Sydney	120	25	25	25	25	110	2,640,000	600,000	600,000	600,000	791,901	466,67
18 Delhi and London Bank, Limited 19 Engl.,Scot.,&Austral.Charterd Bk	4 61	25 20	nil. 20	nil. 20	5 10	$\frac{13\frac{1}{2}}{33}$	175,570 1,188,000	337,625 720,000	337,625	nil. 720,000	9,287 297,805,	nil. 240,693
20 London Charterd Bk. of Australia*	32	20	40	20	6	22	1,100,000	1,000,000	1,000,000	1,000,000	97,856	177,55
21 Mercantile Bank of Sydney 22 National Bank of Australasia	11	4	46	4	9 143	10	(c) 240,000 2,000,000	300,000 1,000,000	300,000 800,000	300,000 1,200,000	$183,882 \\ 485,205$	39,079 335,628
23 National Bank of India, Limited	5	123	121	nil.	5	81	307,070	933,000	465,250	467,750	76,190	nil.
24 National Bk. of New Zealand, L. 25 New Oriental Bank Corporation	28 12		61	nil. nil.	21 5	11/2	150,000 331,346	1,000,000 326,520	350,000 331,346	650,000	$17,829 \\ 5,803$	107,98
26 Queensland National Bk., Limited	- 44	5	5	nil.	15	111	1,500,290	1,304,600	652,300	652,300	362,354	299,20
27 Standard of Sth. Africa, Limited 28 Union Bankof Australia, Limited	60 68		75 50	nil. 50	10 16	36½ 71	1,460,000 4,260,000	4,000,000 4,500,000	1,000,000 1,500,000	3,000,000 3,000,000	456,564 1,115,648	419,900 416,323
Totals	1,369						44,313,540	35,621,499	21,918,274	25,54 3, 804	9,881,857	8,149,07
FOREIG	N J	OINT		roci	K B.	ANK	S WITH	LONDON	OFFIC	DES.		
1 Anglo-Austrian Bnk (at $10fl = \pounds 1$)* 2 Anglo-Californian Bank, Limited*	5	120fl 10		1	5	81		3,000,000			256,175	***
3 Auglo-Egyptian Banking Co., Lim.	7	20		nil. n'ne		10 181	300,300 1,480,000	600,000 1,600,000	300,300 1,600,000	299,700 nil.	86,862 58,670	nil.
4 Anglo-Foreign Banking Co., Lim.* 5 Bank of Constantinple (Soc. Anon.)\$		7	nil. 4	nil. nil.	610	7 41	420,000	420,000	420,000 600,000	400,000	99,136 175,850	nil.
6 Bank of Egypt*	2	25	25	25	6	26	230,000	1,000,000	250,000	750,000	96,394	nil.
7 Bank of Roumania 8 Commercial Bk. of Alexandria, L	2	8	(i)12		nil.	6	300,000	1,000,000	400,000	600,000	120,619	***
9 Deutsche Bk., Berlin (at 1s per mrk)*	3	30	nil.	nil.	9		In (e)5,400,000	liquida 3,000,000	3,000,000	nil.	1,128,431	
0 English Bank of Rio de Janeiro, L. 1 English Bk. of the River Plate, L.*	3	10 8	10 12	10 10	961	121 8	625,000 490,000	1,000,000 1,000,000	500,000 400,000	500,000 600,000	211,067 37,088	nil.
2 HongKong&Shang.B.C.(at4sper\$)	19	28	281	281	14	59	3,235,110	1,500,000	1,500,000	1,000,000	1,189,872	875,53
3 Imperia! Ottoman Bank	18	10 25	(i)10		86	103 19	12	10,000,000	5,000,000	5,000,000	3,280,877	312,82
Do, New*		21/2		***	6	11	} 235,200	315,508	315,508		25,224	269,75
5 London and River Plate Bank, L.* 6 London & San Francisco Bank, L.	42	10 7	15 nil.	nil.	11 5	13	810,000 300,000	1,500,000 420,000	600,000 420,000	900,000 250,000	$286,600 \\ 57,252$	372,57
7 Lond. B. of Mexico & S. America, L.*	2	5	5		53	3	150,000	500,000	250,000	250,000	45,525	235,20
8 London, Paris, and American, L* 9 New London & Brazilian Bk., L.	1 10	16 10	4 10	nil.	nil. 10	16 14	400,000 700,000	1,000,000	400,000 500,000	600,000 500,000	26,035 290,920	nil.
0 Union Bank of Spain & Englad, L.*	2	8	12	nil.	nil.	2	50,080	500,000	200,300	299,700	6,211	•••
Totala	92						21,958 190	30,355,508	18.456.108	11.949 100	7,478,808	2,065,89
Totals	97.64											

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Oct.	17, 18	585.]		TH	E EC	ONOM	IIST.				7
	STAT	EMEN'	C OF 1	BANK	ACCOU	NTS II	A	SUMMA	RISED	FORM	ſ.
	13 Liabilit's	14	15 Total	16		7 ments.		18	19 Buildings	20	21
Accept- ances (Where	on Bills in Circu- lation, Credits, Drafts,		IOFAL LIABILITIS. (Columns S, 10, 11, 12, 13, and	Cash in Hand, and Money at Call and	Where	Bonds, Stocks, and Other In-	Discounts Where Stated	Advances, Loans,Bills Overdrawn Accounts,	and Sundries (including Cover for Accept-	Assers, (Columns	Name of Ban (*Figs. taken from Suppl ment of May)
Stated).	Rebate, &c.	Accounts.	14.	Short N'tice	Stated Separately.	vestments.	Separatly	and Other Securities.	ances as	16, 17, 18, and 19.)	1885.)
£	£	£	£	£ JOINT ST	£	£ NKS OF	£	£	£	£	1
			1	JOINT 81	1				1		
	0 0 90	0.059.057	2 260 650	E01 001		ance sheet					Bak of Irela
	6,636	2,258,057	3,369,659	521,231	***	587,315	***	2,215,208	45,905	3,369,659	Belfast Bank
	189,028	1,447,075	2,146,518	192,405		63,107 ended pay	1,066,768	599,559	114,661	2,146,518	Do 1883 Hibern.Jt.St
36,613	•••	8,675,368	11,710,990	1,925,922	1,334,462	439,754	4,486,217	3,200,024	324,611	11,710,990	Munster, Lin National.
nil.	5,119	2,230,375	3,108,077	436,794		368,897		2,302,386	***	3,108,077	Do 188
		3,881,252	5,324,311	663,205		968,110		3,541,670	151,326	5,324,311	Provel.ofIring
	27,919 43,379	1,620,932 3,474,439		269,097 600,039			713,666	642,102	29,892	2,182,366	Royal of Irlno
•••									53,849	4,899,735	UlsterBank.
•••	***	***	***		2,059,345	~	9,012,004	12,500,949		•••	Totals
36,613	272,081	93 587 498	32,741,656	4,608,693		166	99.1	13,553	790.944	94741 850	Deduct bks, J
				, , , , , , , , , , , , , , , , , , , ,			22,1	10,000	[20,244	32,741,656	Dalances
apon near	y 55 per 0		total capital LONIAL				ITH LO	NDON O	FFICES.		
	731,581	3,406,752	5,421,652	430,074	112,045	703,836		4,007,197		5,421,65	? *Agra Bank,
	591,971 299,201	5,364,871 1,079,781		1,353,078 285,862	102,993		578,945	5,522,800	211,178	7,190,049	Australian J. Bnk. of Afri
***	1,948,762	10,653,471	15,593,060	2,588,440	643,555			12,036,339	324,726	15,593,060	Buk.of Austr
	2,084,254 151,570		4,898,074 1,321,411	472,649 221,721	1	156,490		4,201,185			Bnk. of B. N. Bk. of B. Colu
	21,479			997,540	1			8,217,917			Bank of Mon
	2,105,181	14,364,205	18,874,499	4,152,087	428,470			13,878,357	415,585	18,874,499	Bnk. of N.S.
***	1,853,274 174,439			1,797,541 449,860	369,295			11,871,682 3,199,426	112,470	4,131,051	Bk. of N. Zea Bk. of S. Asti
(g)363,122 3,391,947	4,556,478		714,813				4,775,949			Bankof Victo 2 *C. of In. A.
	2,634,502	3,128,990	7,046.068	1,268,276	247,795	111,125		4,847,573	204,559	7,046,068	8 C.M. of I. L. &
***	1,493,583 191,860	1,796,111 1,440,825		504,312 325,168		1,066,385		2,904,063			Colonial. Colonial of N
	375,960	4,033,214	5,443,396	722,580	107,442			4,540,426	72,948	5,443,396	6 Comrel.of Au
9,836	567,881 352,273	8,143,264 668,486		(j) 1,756,045 (j) 80,587				7,856,475		10,569,722	Com.ofSydne Delhi&Lon.,
	506,754	4,559,750	6,325,002	(d) 586,678				5,521,101	217,223	6,325,002	Eng., Set., &A
***	443,007	3,070,755		426,298 332,741				4,176,634 2,111,556			*Lon.Char.of Mrcn.of Sdne
***	874,748	5,574,458	8,070,039	866,064		303,500		6,657,709	242,766	8,070,039	Nat.of Austri
***	494,428 308,517	2,549,283 1,753,957		640,947 369,552		198,003		2,619,521			Nat. of N.Z.
	260,105	1,786,213	3 2,383,467	256,958				2,126,509		2,383,467	NwOrntlBk.
75.669	213,530 1,721,897			1,803,750				4,543,460			Quslnd Ntnl,] Stnd.ofSAfr,]
	1,743,591			2,482,582				11,508,544		15,094,925	U.of Australi
85,505	25899417	125,766,136	5 191,700,267	29,790,238			945,685	147,279,459	4,403,824	191,700,267	7 Totals.
	•	FO	DREIGN		1	NKS W	TH LO	NDON O			
•••	966,115	1,133,209		380,283 389,907				3,585,824	189,390 21,820		Anglo-Aust Anglo-Calf
	1,518,408	725,490	3,902,574	147,058 667,699	49,125			3,362,567 2,916,286	343,824	3.902.574	Anglo-Egypt *Anglo-Forei
426,370											Bank of Cons *Bank of Egy
***	210,837 53,111	142,979 157,928		19,114 89,319		43,623		623,473 637,228		731,658	Bank of Roun Com. of Alex
	4,208,780	6,114,126		669,671		liquidation 1,165,354		12,434,907		14,451,337	*Deutsch,Ber
	2,468,804	802,678	3,982,549	355,072 381,446			***	3,600,477	27,000 28,527	2,341,180	Eng. of R.de *Eng. Riv. Pla
***	870,936 2,828,986			2,542,772	512,444			13,930,823	99.802	17.085.841	H. K. & Shi Imp. Ottomai
***	868,178		5 13,816,952	838,239		2,566,253		10,330,584	81,876 23,512		*Ionian Bank
	112,562		-	159,157	1	114,494		508,017 4,098,399	62,258		*Lon. & R. Pla
	1,044,335			1,374,432 165,670			***	1,069,959	60,000	1,295,629	Lon. & S. Fran
***	380,466	818,377 287,502	1,198,695	356,749		108,420	***	722,826 815,948	10,700 1.050		*Lon. B. of Me *Lond. P. & An
		535,278	961,308	144,310 1,290,213		***		4,592,887	47,890	5,930,990	N. Lon. & Bra:
	2,771,738			69,605		55,839		538,420	5,710		*Union of Spai and Englan
426.370	18427243	37.603 305	83,681,880	10,040,718	561,569	4,324,270	264,042	66,825,628	1,665,653	83,681,880	Totals at short noti participations
					ding deficit osits. ¶ Inc	1 St Deallin	in inclusion	1 100 001	(A) Includ	HIM HIDHEY	THE BUILDER HOLD

ECONOMIST. THE

[Oct. 17, 1885.

JOINT STOCK BANKS OF ENGLAND AND WALES.

ALLIANCE BANK, LIMITED.

The following report was submitted at the half-yearly meeting held on July 20th :- The directors have to report that the net profits of the bank for the past half-year, after making deduc-tions for interest on deposit accounts, current expenses (including subscription to life insurance fund), bad and doubtful debts, and rebate on bills not yet due, amount to 29,653l, which, added to 4,161l, the balance brought forward from the previous half-year, makes a total of 33,814l now to be disposed of. Out of this sum it is recommended that 28,000l be appropriated to the neumerot of a dividend at the rate of 7 per cent per annum, free payment of a dividend at the rate of 7 per cent. per annum, free of income tax; that 500*l* be written off in reduction of furniture account; and that the remainder, 5,314*l*, be carried forward to the credit of the next account. The directors have the pleasure of announcing that they have acquired the site No. 14 Sloane square, and 146 Sloane street, Chelsea, and that a branch of the bank will be opened there when the necessary rebuilding has been completed. In the meantime, business has been com-menced in temporary premises at 23 King's road, close to Sloane square. They have also made arrangements for establish-ing another branch of the bank at 74 High road, Kilburn, which will be opened as soon as the necessary alterations have been made to the premises. The directors regret to state that Mr John Elin, who was a member of the board for many years, has retired since the last meeting.

BALA	CE-SHEE	T-June 30, 1885.	
LIABILITIES. Capital paid up Current and deposit accounts, circular notes, &c Acceptances Reserve fund Rebate account Brought forward, December 31, 1884 Net profit for past half-year	£ 800,000 2,^89,008 778,455 4,064 232,500 4,644 4,161 29,653	As sets. Cash in hand and at Bank of England Cash lent at call Investments (125,235/ is in Imperial Government secu- rities) Billis discounted Loans, advances, &c Liabilities of customers for acceptances Liabilities of customers for endorsements Bank premises, furniture, &c.	£ 347,024 860,000 381,045 934,978 1,563,085 773,455 4,064 23,834
	4,942,485		4,942,485
PR	OFIT AND I	OSS ACCOUNT.	
DR. Current expenses - life in-	£	CR. Balance brought forward 31st	£
surance, income tax, &c Rebate Dividend of 7s per share Written off in reduction of furniture account Carried to new account	21,372 4 644 28,000 5,00 5,314	December, 1884 Gross profits for the past half- year, after payment of in- terest on deposit accounts, and making provision for bad and doubtful debts	4,161 55,669
	59,830		59,830

ASHTON, STALYBRIDGE, HYDE, AND GLOSSOP BANK, LIMITED.

The following report was submitted at the annual meeting held on July 23rd :- The directors have pleasure in submitting to the shareholders the annexed statement of accounts for the half-year ending June 30th, 1885, showing a profit of 2,652l, out of which it is proposed to pay a dividend and bonus of 4s per share, being at the rate of 10 per cent. per annum, clear of income tax, and to carry forward 152l to next half-year's account.

BALAN	E-SHEE	T-June 30, 1885.	
LIABILITIES.	£ 50,000	Cash on hand, and with	£
Capital paid up Reserve fund Unpaid dividends	20,000		16,450
Amount due on current, deposit, and other accounts	162,662	class railway stocks Bills of exchange	12,779 3,206
Balance of profit and loss account	2,652	Advances on current accounts Bank property account	198,269 4,709
	235,413		235,413
PROF	FIT AND L	OSS ACCOUNT.	
DR. Salaries, stationery, taxes, and all other charges	£ 532	CR. Balance brought forward Gross profits for the half-year	£ 92
Balance carried forward	2,652	ending June 30th, 1835, after making provision for bad and doubtful debts	3,092
	3.184		0 104

BANK OF ENGLAND.

The following is a report of the proceedings at the half-yearly meeting held on September 17th :---A general court of the Governor and Company of the Bank of England was held on Thursday in the Bank parlour; Mr James Pattison Currie in the chair. The Secretary (Mr Hammond Chubb) read the minutes of the meeting held on July 16, which were confirmed by the present meeting. The Governor said he had to acquaint the court that that was one of the quarterly general courts appointed by the charter, and was also one of the half-yearly general courts appointed by the 12th bye-law for declaring a dividend; that the net profits for the half-year ending the 31st ult. were 728,495*l*, making the amount of the "rest" on that day 3,743,778*l*; and that, after providing a dividend of 5 per cent., the "rest" would be 3,016,128*l*. The court of directors, there-

fore, proposed that a half-year's dividend of interest and profits be made on the 5th prox. of 5 per cent., without deduction on account of income tax compared with one of 5 per cent. for the half-year ended February 28, and 43 per cent. for the half-year ended with August of last year. Mr Mr John Jones, in seconding the motion, thought that no one could take exception to the amount of the dividend. that Nothing, in his opinion, could be more satisfactory than that a dividend at the rate of 10 per cent. on their stock should be recorded, but he held that a higher rate would be dangerous, and create competition. The wonder, however, to him was how the directors did it. At a previous meeting he asked a former governor if he could give a reason for the great depression in trade, but he was repelled for putting such a question. Now, however, the same question seemed to have reached the Royal mind, and a Commission had been appointed to inquire into the matter-to ask what was the cause of every one's pocket being empty of money, except the pocket of the Bank of England. The difficulty with him was to understand how it was that they The dimentity with him was to understand now it was that they kept their treasury fully up to the normal standard in view of the diminution elsewhere. It appeared to him that the gold had gone out of the country. Having asked a few ques-tions, he complained of officials of the Bank and of the public service connecting themselves with co-operative trading undertakings. If the Admiralty officials had been attending to their proper business in the service of the country instead of colling their proper business in the service of the country, instead of selling their proper business in the service of the country, instead of sening groceries, the "robbery" of 1,000,000*l* in that department would probably not have disgraced the public finances. He also wished to know whether, when the weekly statements of the Bank were published, the directors personally verified the accounts in some way. The Governor, in reply, said that Mr Jones had asked whether the Board of Trade had cognisance of, or anything to do with, the export of bullion of the Bank to Ireland, or with the bullion which any private person might wish to take out of the Bank in exchange for its notes. His answer was that the Board of Trade had nothing whatever to do with the matter—it was a matter simply as between the customer and the Bank. He had under tood Mr Jones to say that the remittance of gold by the Bank to Ireland was a matter of secrecy, but that was not so. It was sent over there as it would be sent to Mr Jones, as a customer. As to the analysis by the Bank of France of the r accounts, that institution carried on its own business in a way it considered best. As regarded the Bank of England, they had a regular form of publishing their accounts-a formarranged by Act of Parliamentand it did not go into the question whether the Bank had a a large number of bills of 4l or otherwise. He did not himself see that the co operative institutions had in any way interfered with the discount arrangements of the Bank of England. Another question asked by Mr Jones was whether the directors of the Bank took everything for granted. He thought he might answer that by saying that they took nothing for granted. The whole of the bullion of the Bank was kept in the directors' vault, under they key of the directors, and if Mr Jones wished to exchange an undue amount of notes for gold, that gold would have to be given out by the directors. In fact, he might say that they trusted no one. The system of the Bank was a check all through, from the beginning to the end, and nothing was taken for granted. The motion was then unanimously agreed to. On the motion of Mr Sebag-Montefiore, who expressed by Mr T. W. Wing, a vote of thanks was passed to the Governor and directors, and the meeting then separated.

BANK OF LIVERPOOL, LIMITED.

The following report was submitted at the annual meeting, held on July 15th :- Throughout the past year there has been serious depression in many departments of trade, and during a considerable portion of the year the value of money has been In the course of the year the following additional branches of the bank have been opened, viz. :--Central branch, at No. 30 Church street, Liverpool; Walton branch, at No. 2 County road, Walton; East branch, at No. 6 Moss street, Liverpool. The branches of the bank generally have so far answered the expectations of the directors. The calls upon the new shares have all been paid, and these shares will hereafter rank in all respects as ordinary shares. The net profile of the bank after respects as ordinary shares. The net profits of the bank, after payment of current expenses, and providing for bad and doubt-ful debts, amounted to 126,460l; reserved for income tax, 3,500l; leaving, 122,960l. From this sum the directors have appropriated : to the payment of two half-yearly dividends of 5 per cent. each (free of income tax), 62,500l; to the payment of 5 per cent. interest on amounts received on account of new shares (also free of income tax), 12,691l; together, 75,191l; leaving 47,7691 to be added to the reserved surplus fund. That fund, at the commencement of the past financial year, stood at 320,936l, and has been increased by premiums received on the issue of new shares, 19,422l, and by the above amount, 47,769l, to 388,1371. The directors have declared a further dividend by way of bonus of 10s per share (also free of income tax), 25,000l,

and have appropriated in reduction of the purchase of Heywood's business 40,000l; together, 65,000l, which being deducted from the above amount, leaves at credit of the reserved surplus fund, 323,1271.

DALANUE	-SHEET	-June 30, 1885.	
Ditio on new shares Reserved surplus fund Amount due on current, deposit, and other accounts, in cluding acceptances (628,2067)	£ 625,000 125,000 823,127 ,836,525 1,647 56,250 6,535	Assers. Cash in hand and at Bank of England At call or short notice, not exceeding 7 days Invested in Consols and other first-class securities Bills of exchange. Loans and advances to cus- tomers, &c., after debiting the bank's acceptances, as per contra Bank premises, less premises redemption funds Balance of purchase of Arthur Heywood, Sons, and Co.'s busitess.	£ 316,127 832,271 361,215 2,258,773 2,904,148 141,550 160,000
	,974,084		6,974,084
Liability on credits opened, but n Liability on bills discounted under	ot yet a er contra	ct account with Bank of England	008 100
Liability on credits opened, but n Liability on bills discounted unde PROFI	ot yet a er contra IT AND L	oss Account with Bank of Englands	008 100
Liability on credits opened, but n Liability on bills discounted unde PROFI DR. Salaries, rents, and all other	er contra T AND L £	ct account with Bank of Englan oss Account. CR. Gross profit for the year, after	£96,139 d 73,068 £
Liability on credits opened, but n Liability on bills discounted unde PROFI DR. Salaries, rents, and all other charges during the year 108th dividend, payable Jan.,1885 068th dividend, payable Jay.,1885	ot yet a er contra IT AND L	Ct account with Bank of Englan OSS Account. CR.	£96,139 d 73,068 £
Liability on credits opened, but n Liability on bills discounted unde PROFI DR. Salaries, rents, and all other charges during the year 105th dividend, payable Jan.,1885 106th dividend, payable July,1885 Interest on new shares, payable January, 1885 Ditto, payable July, 1.85 Reserved for income tax.	tot yet a er contra IT AND L £ 41,995 81,950	ct account with Bank of Englan oss Account. CR. Gross profit for the year, after providing for all bad and	£96,139 d 73,068 £
Liability on credits opened, but n Liability on bills discounted unde PROFI DR. Salaries, rents, and all other charges during the year	tot yet a r contra E 41,995 31,250 31,250 6,156 6,535	ct account with Bank of Englan oss Account. CR. Gross profit for the year, after providing for all bad and	£96,139 d 73,068 £

BANK OF WHITEHAVEN, LIMITED.

The following report was issued for the half-year ended June 30th :- I beg to hand you a statement of the accounts of the bank for the half-year ending June 30 last, which have been carefully audited by Messrs Stead, Taylor and Stead, Chartered Accountants, Liverpool; and to inform you that the directors have declared an interim dividend at the rate of 10 per cent. per annum, equal to 10s per share.-Your obedient servant, JOHN S. HELLON, Manager.

BALANCE-SHEET -- June 30, 1985. Assers. Cash in bank and at call...... Public bonds, loans on security at short notice, and other investments LIABILITIES. £ 99,530 90,030 45,864 4,140 23,455 133,557 5,456 410,919 7,207 448,671 12,015 639,6 7 639,607 PROFIT AND LOSS ACCOUNT. Ce. Ce. Balance of profit and loss, from 31st December, 1834 Gross profit during the half-year endel 30th June, 1835, after payment of income tax and making provision for bad and doubtful debts...... £ 1,962 2,813 7,207 £ Current expenses Rebate and interest...... Balance, as above. 2,217 9.695 11,912 11,912

DR.

BIRMINGHAM AND MIDLAND BANK, LIMITED.

The following report was submitted at the annual meeting held on July 20th :- The directors, in presenting their forty-ninth annual report, submit to the shareholders the accompanying audited statement of accounts, as at 30th June last. After writing off all bad debts, and making provision for doubtful debts, deducting the general expenses for management and rebate of bills, the net profits for the past year are 55,853l, to which has to be added the balance of 2,226l brought forward from last year, making a total available for distribution of 58,0791. The interim dividend paid for the half-year ending 31st of December last of 1l per share (free of income tax) amounted to 26,695*l*, being at the rate of 16 per cent. per annum, and the directors now recommend the distribution of a dividend at the same rate, payable on the 21st July, which will absorb 26,695l, leaving a sum of 4,689l to be carried forward. Branches of the bank have been opened during the past year at Smithfield and Small Heath, and the result has fully answered the expectations of the directors.

BALANCE-SHE	T-June 30, 1830.		Paid-up capital
Balance carried forward to next	England, with agents, and at short notice	,559,450	Reserve fund
3,180,486	1	8,180,486	

PROFIT AND LOSS ACCOUNT.

9

£

2,226

55,9"3 58,079

annum	Dividend to be paid 21st July, at 16 per cent. per annum 26	30th June, 1885, after pro- viding for bad and doubtful	
58,679	58	479	

BRADFORD DISTRICT BANK, LIMITED.

The following report was submitted at the meeting held on uly 29th :- The directors have pleasure in presenting the alance-sheet and statement of profit and loss account of the ank for the half-year ending 30th June last. Although quietess has prevailed in some departments of business, with a con-nued contraction in values, it is satisfactory to note that after aking due provision for losses, the profits are adequate to the ayment of a dividend at the same rate as was declared for the revious half-year. Including 5,014*l* brought from last account, here is available for distribution 20,165*l*, out of which the irectors propose to pay a dividend at the rate of 10 per cent. er annum, free of income tax, which will require 14,894l, and carry forward 5,270l to next account.

RALANCE-SHEET-June 30, 188

DALA	ACE-SUFE	1 -J une 30, 1885.	
LIABILITIES.	£	Assets.	£
Capital called up Reserved fund	297,885 200.000	Cash and bills on hand, and with London agents and	
Amount due to customers on	200,000	brokers at call	443,879
current, deposit, and other	014 000	Amount due from customers	000 040
accounts Unclaimed dividends	914,968 129	on current accounts Bank premises and furnishings	969,642 19,532
Profit and loss-balance of	440	Stamps on hand	10,002
this account	20,165	beampo on non a correction of	
	1,433,147		1,433,147
Pa	OFIT AND I	LOSS ACCOUNT.	
Dr.	£	CR.	£
Current expenses Dividend of 35s per share,	3,872	Balance on 31st December last Interest, commission, &c., after	5,014
being 10 per cent. per annum	14.894	deducting rebate on undue	
Balance carried to new		bills, and making provision	
account	5,971	for bad debts	19,023
	94 097		94 037

BRADFORD OLD BANK, LIMITED.

The following report was submitted at the half-yearly meeting held on July 27th :- The profits for the half-year-provision having been made for bad and doubtful debts-amount to 29,432l, subject to deduction of 687l for income tax, the net profit being 28,745l. When the balance of 3,001l brought forward from last account is added, the sum to be dealt with by this meeting stands at 31,745l. The directors recommend that a dividend of 1l 2s 6d per share, clear of income tax, be paid on Saturday, 1st August next ; and that the balance of 3,620! be carried forward to next half-year.

BALANCE-SHEET-June 30, 1885.

LIABILITIES. Capital paid up Reserved surplus fund Deposits Current accounts, drafts, &c. Unpaid dividends	£ 500,000 150,000 946,864 1,671,629 427 2,104	Money at call, at London, and other bankers Bills of exchange on hand Louns on stock and other	£ 113,372 158,797 450,370 182,924
December, 1884 Profit this half-year, 29,432l; (less income tax, 687l)	\$,001 28,745	Consols and other securities Advances on current accounts Stamps on hand	141,720 1,611,×82 801 43,701
	2,702,770		2,702,770

BURTON, UTTOXETER, AND ASHBOURN UNION BANK, LIMITED.

The following report for the half-year ended June 30th was submitted to the meeting :—The directors have pleasure in presenting to the proprietors their ninety-first report, together with statement of accounts as on the 30th June last. After providing for all bad and doubtful debts, payment of income tax, general expenses and rebate, the net profits for the six months, including 3,453l brought forward from last half-year, amount to 17,349l, which have been divided as follows: half-yearly dividend at the rate of 10 per cent. per annum, 6,500l; bonus of 8s per share, 5,200l; to be carried forward to next account, 5,649l—total, 17,349l.

1	BALA	NCE-SHE	ET-June 30, 1885.	
	LIABILITIES. Paid-up capital	£.	AssETS. Cash in hand, at Bank of	£
0	Reserve fund Notes in circulation Current deposit, and other accounts, and funi to provide for bad and doubt-	108,500 26,600	England, at call, and short notice, not exceeding 14 days, and bills of exchange Government and Indian gua- ranteed stocks, English rail-	
4	ful debts	1,269,061	ference stocis, and other securities	362,999 619,893
0	from last half-year's profits	17,849	Other freehold and leasenoid	5,800
5			properties	21,259
6		1,551,510		1,551,610

THE ECONOMIST.

DR.

ECONOMIST. THE

£

£

1,150

1,285,668

791

38,141

38,932

Oct. 17, 1885.

PROFIT AND LOSS ACCOUNT. £ CR. 4,825 Gross profits, after allowing for bad and doubtful debts, urrent expenses. Balance of net profits ... 13,893 and deducting rebate 18,221 18,221 18 221

BURY BANKING COMPANY, LIMITED.

The following report was submitted at the annual meeting, held on August 7th :- The directors beg to submit the annexed statement of accounts made up to the 30th June, 1885. The gross profits for the year ending 30th June, 1885 (including 7911 brought forward) are, after providing for bad debts and rebate of bills not due, 38,9331; deduct current expenses, directors' and auditor's fees, salaries, rent, taxes, stationery, and all other expenses, 6,6261; interim dividend, paid 19th January, 1885, 15,7501; together, 22,3761. There remains a balance of 16,5571, which the directors recommend to be dealt with as follows : in payment of a dividend at the rate of 10s 6d per share, 15,750l; carried forward to next account, 8071.

BALANCE-SHEET-June 30, 1885.

LIABILITIES. ASSETS. £ 889,112 Bank premises 806 Dividend now to be paid 15,750 1,283,668 PROFIT AND LOSS ACCOUNT.

£

Dividend now to be paid at the

38,932

hand

CR.

CAPITAL AND COUNTIES BANK, LIMITED.

The following report was submitted at the half-yearly meeting held on July 20th :- The directors have pleasure in presenting to the shareholders the accompanying statement of the accounts of the bank, made up to the 30th June, 1885, including profit and loss account for the twelve months ending at that date. The gross profit for the twelve months, after making provision for bad and doubtful debts, paying income tax and deducting rebate at 5 per cent. on bills current, amounts to 137,8831, from which has been deducted the general expenditure of the company, including directors' allowances and annuities to retired officers, amount to 62,806l, leaving a net profit of 75,077l; to which has to be added the balance of profit carried forward at 30th June, 1884, less jubilee bonus of 10 per cent. paid to staff, 3,722l; together, 78,799l. From which there has already been deducted the dividend declared in January last, at the rate of 18 per cent. per annum, free of income tax, 37,080%. The directors now declare a further dividend for the past six months at 18 per cent. per annum, also free of income tax, 37,0801; together, 74,1601; leaving to be carried forward to next account, 4,6391. The directors have to announce with much regret the deaths of their friends and colleagues Mr Albert Burgess Brooks and Mr Thomas Pike Pocock, by which the bank has lost the services of two valued and esteemed directors.

BALANCE-SHEET-Jun : 30, 1885. LIABILITIES. £ Assers.

Capital paid-up Reserve fund Amount due on deposit and other accounts Acceptances Net profits January dividend	412,000 3.0,000 4,193,783 39,522 78,799 37,080	Cash at call and short notice Cash at call and short notice Consols Colonial Government tonds, first-class railway preference stocks, and other invest- ments Bills discounted, loans, and other accounts Liability of customers for acceptances as per contra Banking premises in London and country	\$\fmodel{P}00,396 1,000,173 430,699 436,950 2,665,655 39,522 113,629
	4,987,024		1007 004
Pa		LOSS ACCOUNT.	4,987,024
DE. General expenditure	£ 62,806	CR. Balance brought forward from	£
January dividend July dividend Balance carried forward	37,080 37,080 4,639	last year, less bonus of 10 per cent. to staff	3,722
		year, after paying incomp tax	137,883
and the second second	141,605	1	141,605
CARLISLE CITY AND	D DIST	RICT BANKING COM	PANY,

The following statement and balance-sheet was issued for the half-year ended June 30th :--I beg to inform you that after payment of all expenses, and making provision for bad debts, the profits for the half-year ending 30th June, including 1,268/ brought forward, are 9,490l, out of which the directors have declared a dividend for the half-year of 7s 9d per share, being at the rate of 151 10s per cent. per annum), absorbing 7,7501

and leaving 1,740l to be carried forward. Annexed is an abstract of the balance-sheet of the bank, certified by the auditor, Mr Weise, of the firm of Messrs Turquand, Youngs, Weise, Bishop, and Clarke, of London.-Your obedient servant, WILLIAM MITCHELL, Manager.

BALANC	E-SHEE	T-June 30, 1885.	
LIABILITIES. Capital paid up Deposits, current accounts,	£ 100,000	Assets. Cash in hand, at call, at London agents and other banks, and	£
notes in circulation, and current drafts on London	514,931	special loans on railway and other securities	89,905
agents Unpaid dividends	72	ference stocks and special	
Guarantee fund	95,000	loans on railway stocks	95,010
Profit and loss-Balance from		Current bills on hand	48,474
Sist Dec , 1884 Net profit for half-year		Loans and over-drafts Bills over-due, but considered	45 ',032
		recoverable	732
		demption fund, 1,90 d)	25,934
		Stamps	416
	719,493		719,493

CARLISLE AND CUMBERLAND BANKING COMPANY, LIMITED.

The following statement was issued for the half-year ended June 30th :- I have the pleasure to hand you annexed the balance-sheet of the accounts of this bank, as made up to the 30th June last; and to inform you that the directors have resolved that an interim dividend be paid at the rate of 8 per cent. for the half-year.-Your faithful servant, THOMAS COCHRANE, Manager.

BALAN	CE-SHEE	T-June 30, 1885.	
LIABILITIES.	£	Assets.	£
Capital Reserve fund Notes in circulation	100,000 65,000 23,070	Cash in hand, money at call, and bills of exchange Investments in English railway	75,875
Amount due by the bank on current, deposit, and other accounts, and fund to provide for bad and doubtful debts	611,212	debenture, preference, and ordinary stocks Reserve fund invested in Consols and railway debenture and	99,279
Balance of profits from Decem-		preference stocks	65,000
ber 31, 18-4	3,843		
Net profits for half-year	9,184	accounts	537,783
		Freehold bank premises	17,891
		Other freehold properties on rental	16,931
	812 309		812.309

CENTRAL BANK OF LONDON, LIMITED.

The following report was submitted at the half-yearly meeting, held on July 16th :- The annexed profit and loss account shows a gross profit, including the sum brought forward from the previous half-year, of 27,918l, and deducting therefrom the charges at head office and branches, directors' remuneration, and interest to customers for the past half-year, and writing off an adequate sum from the amount expended on bank premises, there remains a balance of 8,151*l*. The directors regret that during the half-year some losses have been sustained by forgeries. But for these exceptional losses, the balance of profit as shown in the profit and loss account would have exceeded that of the previous half-year. The whole of these losses have, however, been met, and ample provision for all bad and doubtful debts has been made out of the profits of the half-year. The reserve fund will remain at 92,500*l*. The directors recommend that a dividend be paid at the rate of 10l per cent. per annum, free of income tax, and that the surplus, amounting to 1,901l (including rebate), be carried forward to profit and loss new

account. BALANCE-SHEET June 30, 1885.

LIABILITIES.	£		£
Capital paid up Amount due on current ac- counts Deposit accounts at notice Acceptances Foreign bills negotiated for customers Resorve fund, invested in Consols and Reduced Rebate of interest on current bills	125,000 957,374 435,362 125 666 92,500 1,449	Cash in hand and at Bank of England	217,230 350,000
bills Profit and loss account, net profit as per statement	6,702	public boxies) Bills discounted Loans to customers Liabilities of customers for ac eptances and indorse-	181,727 473,244 354,668
		ments Bank premises—Freeholds Do. leaseholds, fittings and	791 82,779
		furniture	4,712 4,027
	1,619,178	/	1,619,178
Pa	OFIT AND	LOSS ACCOUNT.	
DR. General charges Amount written off bank pre-	£ 14,447	CR. Balance at 31st Dec., 1884, 12,6901; (deduct amount of	£
mises account Interest to customers Rebate of interest on current bills	101 5,219 1,449		805
Balance, being net profit to 30th June, 1385	6,702	viding for estimated loss by bad and doubtful debts) for the half-year ended 30th June, 1885	27,118
	27,918	1	27,918

THE ECONOMIST.

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CHEQUE BANK, LIMITED.

The following report was presented at the annual meeting held on the 30th June :- The directors beg to submit the accounts for the year ending 28th February, 1885, and also, as heretofore, a comparative statement which shows the working of the bank for the past nine years. The following particulars, extracted from the comparative statement, usefully sets out the working of the bank during the last four years :--

Gross turnover Total income Working expenditure" Result of working	9,312 9,293 Profit 19	***	1884. £ 1,218,778 10,301 9,7+8 Profit 593	***	9,165 9,503	***	1-82. £ 1,111,274 9,591 9,575 Profit 15
* Exclusive of	prelimina	TV 6	Denses and	de l	Provintion		A LONG TO

The particulars of the working of the bank, as set out above, show a falling off in the turnover, instead of the progressive increase exhibited in previous years. This falling off is believed to be attributable mainly to the unexampled depression in the trade of the country, and to the efforts of the Post Office to secure to itself a monopoly of the business of small remittances. It is hoped that the former cause may prove but temporary. A change has been made in the arrangements of the accounts, whereby customers' balances are now classified under two heads the aggregate of small cheques which have remained out for six years and upwards being separately set out. A large portion of this will probably never be claimed. The disposal of cheques of a higher value than 10! has been continued during the last year, and has resulted in a substantial aggregate.

the last year, and has res	ulted 1	n a substantial aggrega'e.	
BALANCE	-SHEET	-February 28, 1835.	
LIABILITIES. Capital account - 5,238 shares	£	Assets.	£
of 10l each, 52,380l, upon which has been called up 5l		Guarantee fund investments in Government securities	27,00
per share	26,190	Office fu niture, a ents' tablets, &c. (less depreciation)	- 82
270 guarantee obligations of 100l each, 27,000l, all called up, 27,000l (less 12 obligations		Head office premises, fittings, &c. (less depreciation)	17
redeemed, 1,200/)	25,800	Debts due to the bank (includ- ing interest on investments,	0.0
obligations Do accrued interest on obliga-	135	6642 198 6d) Cash in bank, at Bank of Eng-	94:
tions redeemed	194	land, and at call Investments	32,75- 78,031
Do discount on purchase of C. B. ob igations	-53	Stock of cheques and stamps Goodwil'	838 1,650
Customers' balances Do on cheques outstanding	99,736	Profit and loss-February, 8-6, to February, 1884, 12,9671 (add	
six years and upwards Amount due by the bank, viz. :	1,969	loss 1884-5, 108')	13,075
sundry creditors	71		
tions	660		
	154,798	1	154,798
PROF	IT AND L	OSS ACCOUNT.	
DR. Rent (head office and West End	£	CR.	£
branch), coals and gas	793 28	Gross receipts,9,311 (less stamps paid to Government, 1,320/, and cheque printing and agents',	
Salaries and wages	2,379	&c., commissions, 1,0:6l) Balance - Loss	6,405 108
and expenses Directors' fees	143 450		
Books, stationery, and printing	441		
Nerks' guarantees	71 5		
ncome tax deducted from interest	59		
louse stores and cleaning	.48		
ostage and receipt stamps	200		
dessengers, cabs, and freight	79 23		
discellaneous	3		
lire of private wire and tele-	20		
grams	30 126		
uditors' fees	153		
bligation company Sentem.			
	675		
ber, 1884	675 675		
March, 18:5 Depreciation on furniture and			
ber, 1884	675		

CITY BANK, LIMITED, LONDON.

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D D

The following report was submitted at the half-yearly meeting held on July 21st :- The directors present to the shareholders the annexed balance-sheet and profit and loss account for the half-year to 30th June, 1885, showing that, after providing for interest on deposit accounts and for bad and doubtful deb's, the gross profits, with 9,649l brought forward from the last account, amount to 102,5471. Provision being made for current expenses, and rebate on bills discounted not due, the directors declare a dividend, free of income tax, at the rate of 10l per cent. per annum on 1,000,000*l*, the capital paid up, and carry forward to the next account, 10,404*l*. The directors have to announce, with deep regret, the decease of their esteemed colleague and valued friend, Mr John Jones, a director of the bank for upwards of twenty-eight years. The directors have elected to a seat at the board, subject to the confirmation of the shareholders, Mr Emile Levita, a duly-qualified shareholder.

BALS LIABLITIES. pital paid up-viz., 104 per hare on 100,000 shares served fund rrent and deposit accounts ceptances against cash in	ANCE-SHE £ 1,000,000 5 0,000 4,517,630	East India debentures, and Metropolitan Consolidated	£
and, bankers' bills, ap-	2,378,336		601,728 233,861 427,731
bilities on foreign bills ne- otiated	6,441	Cash at call Bills discounted Loans, advances, &c.	837,000 1,302,416 2,613,523
orward from last half-year ace added, after provision or bad and doubtful debts	9,649 92,898	Liabilities of customers for acceptances per contra Liabilities of customers for endorsements on foreign	2,378,856
	0-1000	bills negotiated, per contra Bank premises, head office, and branches	6,441 66,352 37,136
	8,504.954		8,504,951
PR	OFIT AND I	Loss ACCOUNT.	
R. rent expenses, including roportion of building ex-	£	CR. Balance brought down, viz.: 	£
enses, income tax, &c	37,536	forward from last half-year	9,619
ate not yet due idend account for the ayment of a dividend at ue rate of 10 per cent. per num on 1,000,00	4,607	Since added, after provision for bad and doubtful debts	02,803
10,0 0 shares	50,000 10,404		

102,547

CONSOLIDATED BANK, LIMITED.

102.547

The following report was submitted at the half-yearly meeting, held on July 15th :- The directors beg to submit for the information of the shareholders, the accounts and balance-sheet for the half-year ending June 30, 1885. After payment of all expenses, and making provision for bad and doubtful debts, there remains a net profit for the half-year of 40.945^{1} ; to this has to be added the balance from last half-year, 6,790l; making a total available for distribution of 47,7351. Of this sum, the directors have appropriated to reserve fund, being interest for the past half-year, 1,081l; they recommend a dividend at the rate of 10 per cent. per annum, free of income tax, 40,000/; and to carry forward to next account 6,6541-total, 47,7351. After the above appropriation, the reserve fund amounts to 217,428/. The directors have to record, with strong feelings of personal regret, the loss of their late friend and colleague Mr Athanasius Joannides, whose eminent business capabilities made him a most valuable director.

	BALA	NCE-SHE	ET-June 30, 1855.	
13	DR. Capital paid up	£ 800,000 216,347 \$,394,234 119,863 6,790 64,850	ment stocks Cash in hand and at Bank of England Cash at call Bills discounted, loans and	£ \$53,375 595,546 630,000 2,644,273 119,863 186,00 18,077
		4,602,134		4,602,134
1	PRO	OFIT AND L	OSS ACCOUNT.	
	DR. Current expenses Rebate Reserved surplus fund Proposed dividend at the rate of 10 per cent. per annum Balance carried forward	£ 18,076 5,828 1,081 40,000 6,651	CR. Balance of gross profits brought down	£ - 61,849 6,790
1		71,639		71,630

COVENTRY UNION BANKING COMPANY.

The following report was submitted at the annual meeting, held on August 25th :- The directors of the Coventry Union Banking Company, in presenting their forty-ninth annual report, beg to state that the net profits for the past year ending June 30, of bills, amount to 6,5991. In March last, an interim dividend of 6 per cent. was paid to the shareholders, and the directors now recommend an additional dividend of 5 per cent., free of income tax, from the profits, which will amount to 6,160!. From the balance 439!, the directors recommend 200! be written off for Little Park Street improvements, and 239/ to be carried forward. The interest on the reserve fund is 744l, and with this sum now added will stand at 25,543l. The sum of 543l taken from this fund and added to the profits, will enable your directors to divide amongst the shareholders another 1 per cent. and will make the dividend for the year 12 per cent., leaving to the credit of guarantee fund 25,000%. The guarantee fund is invested in Consols.

COUNTY OF GLOUCESTER BANK, LIMITED.

The following report was submitted at the half-yearly meeting on August 5th :- The directors of the County of Gloucester Bank, Limited, at this meeting of shareholders, have pleasure in

11

ECONOMIST. THE

[Oct. 17, 1885.

showing a net profit for the half-year, ending the 24th June last of 13,880*l*, after paying all expenses of the establishment, and also making provision for bad and doubtful debts. Out of this profit the directors declare a dividend at the rate of 10 per cent. per annum, amounting to 9,137*l*, free of income tax. The directors propose to set aside the sum of 1,000*l* in reduction of the cost of bank premises, and to add to the guarantee fund the remainder of the said profit, viz., 3,742*l*, thereby raising it to 61,108*l*. The directors beg to annex a balance-sheet or general summary of the accounts of the company for the half-year.

BALANCE-SHEET-June 24, 1885. LIABILITIES. £ 291,83 378,40 462,45 73,50 27,08 137,25 707,81 35,60 Bank premises 2,113,95

2,113,952

CRAVEN BANK, LIMITED.

The following report was submitted at the half-yearly meeting held on July 22nd :- The profits for the half-year, after making provision for bad and doubtful debts, and for the payment of income and property tax, and after deducting discount of bills on hand, amount to 14,062*l*, which being added to the balance brought from the previous half-year, makes 20,041*l* available for distribution. The directors have increased the reserve fund by the transfer of 5,000l from the profit and loss account, and by the transfer of 3,000 from the profit and foss account, and they propose, subject to the approval of the members, to declare a dividend of 10s 6d per share (free of income $\tan x$), amounting to 13,125*l*, to apply 500*l* in reduction of the bank premises account, and to carry forward to next half-year the balance of 1,416*l*. The sub-branches at Nelson and Padiham have recently been opened as independent branches of the bank. It is with much recret that the directors annumce the death of It is with much regret that the directors announce the death of their colleague, Mr Robert Shaw. BALANCE-SHEET-

June 30 1885

	CTR. DITTER	1-0 une 00, 1000.	
LIABILITIES.	£	Assets.	£
Capital paid up	175.000	Cash in hand	60,059
Reserve fund		Cash at bankers, at call, and	
Transfer from profit and loss		at notice	211.865
account	5 000	Bills of exchange	225.021
Demosite manufactore	5,000		
Deposits, current account		Loans on railway, &c., stocks	64,896
balances, &c	1,531,504		42,733
Drafts on London agents	53,343	Advances to customers	1,259,831
Rebate on bills	496	Stamps on hand	979
Profit and loss	15,041		
	1,865,884		1,865,384
	PROFIT A	ND LOSS.	
DR.	£	CR.	£
Transfer to reserve fund	5.000	Balance from last account	5,979
Proposed transfer in reduction		Net profits for the half-year	
bank premises account			
Dank premises account			
Proposed dividend at 10s 6d pe	er	doubtful debts, and incom	
share, free of income tax	13,125	and property tax, and afte	r
Balance to next account	1.4:6	deducting discount of bills o	
		hand	
	20 641		20.041

CROMPTON AND EVANS' UNION BANK, LIMITED. The following report was submitted to the annual meeting on July 22nd :- The net profits of the year ended 30th June last, after payment of all charges, making provision for bad and doubtful debts and contingencies, and deducting rebate on bills, amount to 31,652l, to which must be added 1,658l brought from last account. An interim dividend at the rate of 15 per cent. per annum was paid on the 1st February last; and 1,000/ has been carried to the sinking fund for bank premises and fur-niture. The directors recommend that a dividend for the past half-year be now declared at the rate of 15 per cent. per annum, free of income tax; the balance, 2,310l, to be carried to the reserve fund, which will then stand at 102,310l. 1

LIABILITIES. Capital paid up	£ 00,000 00,000	-June 30, 1885. Assers. Cash in hand, at London agents, and at short notice Government securities Colonial stocks, and debenture and preference stocks of British railways Other investments Bank premises and furniture Other freehold property	£ 408,117 110,000 213,720 38,953 54,713 18,000
0.00	30,000	Loars, overdrafts, and bills receivable	1,496,497
		OBS / COUNT.	2,230,000
Rebate of discount on bills Sinking fund for bank premises and furniture Interim dividend, at the rate of 15 per cent. per annum, to 31st December, 1894 Divi lend for the half-year end- ing 30th June, 1885, at the rate	£ 15,173 687 1,000 15,000 2,310	CR. Balance brought forward Gross profit for the year endin Soth June, 1885, after providin for bad and doubtful debt and contingencies	g
	49,120		49,120

CUMBERLAND UNION BANKING COMPANY, LIMITED. The following statement was issued for the half-year ended June 30th:—I have the pleasure to inform you that the directors have declared an interim dividend of 1l per share for the half-year ending 30th June, which will absorb 20,000*l*, and leave a balance of 2,454*l* to be carried forward. A copy of the half-yearly statement and half-needs is annexed hereto half-yearly statement and balance-sheet is annexed hereto.-Your most obedient servant, WM. B. GORDON, General Manager.

۰	BALAN	ICE-SHEE	T-June 30, 1885.	
7	LIABILITIES. Capital paid up Reserve or guarantee fund Bank property redemption fund Deposits on receipts and cur- rent account balances	£ 250,000 160,000 6,000 1,670,723	Assets. Cash on hand Do at call, and on security at short notice	£ 113,126 81,067 160,00 3
5 01 5 8 0	Notes in circulation Balance of profit and loss	\$2,980 22,453	redemption fund, mortgages by the Corporation of Car- lisle Bills discounted, customers' balances, &c. Bank property Bill and other stamps on hand	6,000 1,702,743 78,294 923
2		2,142,156		2,142,156
	F	BOFIT ANI	Loss Account.	
ş	DR. Expenses at head office and	£ 10,939	CR. Balance, December 31, 1884, 26,3281 (less dividend declared	£
sff a	branches, &c Interest on deposits and credit balances, and rebate on bills Directors' remuneration	15,423 525	2nd Feb., 1885, 25,000 <i>l</i> ; and income tax for the year, 1,002 <i>l</i>) Gross income at head office	326
	Balance	22,453	and branches during the year, after making provision for bad and doubtful debts	
		49,360		49,360
-				

DERBY AND DERBYSHIRE BANKING COMPANY, LIMITED.

(Return pursuant to 25 and 26 Vic., Cap. 89.) The capital of the company is 312,500l, divided into 12,500 shares, of 251 each. The number of shares issued is 12,500. Calls to the amount of 6l 5s per share have been made upon each share.

The liabilities of the company on the 1st day of July, 1884, were

Bebts owing to sunlry persons by the company on current, deposit, and other accounts..... 562,827

The assets of the company on that day were :		
Bills of exchange, loans to customers, &c Cash in hand, and at bankers, and at short notice Investments in Consols, railway preference and debenture stocks, and other securities Bank premises at Derby, Belper, and Matlock Cther freehold property	£ 425,034 69,484 54,842 8,655 4,812	

562,827

DERBY COMMERCIAL BANK, LIMITED. The following are the accounts to June 30th, 1885 :-

1	BALANO	CE-SHEE	T—June 30, 1885.	
	LIABILITIES. Capital account Amount due on deposit re- ceipts, current accounts, &c Guaranteed fund Balance of profit and loss account	£ 50,000 282,532 23,000 5,728 360,960	Assets. Amount advanced on current accounts and bills discounted Investment account Property account Amount at credit with London and country agents Stamps, &c. Cash on hand	£ 231,734 87,369 20,071 10,642 92 11,052 360,960
			ND LOSS.	000,000
	DR. Charges account Dividend account Balance	£ 2,187 2,500 \$,728	CR. Gross profit	£ 10,415
		10,415		10,415

EXCHANGE AND DISCOUNT BANK LIMITED.

The following report for the half-year ended June 30th was submitted to the half-yearly meeting :-In submitting the thirtyeighth report to the shareholders, your directors have to state that the result of the past six months' trading is as follows: Net profit made by head office, 4,123l; ditto Bradford branch, 630l; ditto Hull branch, 80l; balance of fund for equalising dividends, brought from December 31, 1884, 256l; together 5020l, which exponent it is proposed to deal with in the follows 5,0891; which amount it is proposed to deal with in the following manner: dividend at the rate of 10 per cent. per annum, free of income tax (for six months), 5,000l; and balance carried to fund for equalising divilends, 891. Bad debts made by the head office, including ample provision for the arbitrator's decision in re William Hall, 1,243l; ditto Bradford branch, 72l; ditto Hull branch, 4191-total, 1,7341. But for the arbitrator's decision in re William Hall, 1,000l would have been added to the reserve fund this half-year. The purchase of the premises whereon to build the new bank in Hull is completed, and the building will be proceeded with as soon as possible. The bank consists of 318 partners, whose names are registered at the Stamp Office.

Oct. 17, 1885.]		THE	EC	ONOMIST.	13
LIABILITIES. Bills and cash in hand and at call, and country cheques in transit Leeds Corporation 3½ per cent. bonds	£ 188,894 27,200 208,404 121 2,110 115 973 10,000 7,265	December 31, 1884 Bills and cheques left for collec- tion, & c.	1224	already received notice of an extraordinary meeting the ordinary annual meeting on the 12th August, and directors will lay before you the details of an agreen into, subject to your confirmation, for the amalgam business of this company with that of the Capital as Bank, Limited, believing that you will find the terr ditions of the arrangement to be such as to secure your constrained to the second preference and preference and preference second the second preference second to the year, 46,2964 (less half-year's dividend, paid in February last,20,000) 27,256	t which the nent entered ation of the and Counties ms and con our approval s, and s, and stockstocks stockstocks stockstocks stockstockstockstockstockstockstockstock
	478,281		478,231	3,596,835	3,596,83
DR.	F AND L	OSS ACCOUNT.			
Trade expenses	2,110 115 973 5,046	Cr. Rents	£ 841 2 33 10,030 2,671 2,99 631 80 14,587	GLYN, MILLS, CURRIE, AND CO. The following is the statement of assets and liab 31st July, 1885 : LIABILITIES. Capital paid up	Lilities on the short 1,943,744 2,703,600 1,470,000 1,470,000
ividend at 10 per cent	5,089	Balance, being net profit Fund for equalising dividends	£ 4,834 255 5,089	(covered by securities), not included in balance-sheet, 1,437,792L. Government of India Colonial Government rities Bills di-counted, loans other securities	527,79 and secu- olitan , and 188,60

13,582,848

HALIFAX COMMERCIAL BANKING COMPANY, LIMITED.

13,582,848

The following report was submitted at the annual meeting on July 24th :- The directors submit to the shareholders the balance-sheet for the year ending 30th June last, and report that the net profit, after due provision for bad and doubtful debts, rebate on bills, and interest on deposits, is 16,473*l*. The half-yearly dividend of 10s per share, paid in January last, amounted to 7,500*l*, leaving an available balance of 8,973*l*, which the directors propose shall be appropriated as follows: a dividend of 10s per share (making 10 per cent. for the year), 7,500*l*; balance to credit of contingent fund, 1,473*l*—total, 8,973*l*. The directors have to express their sincers regret at the The directors have to express their sincere regret at the 8,9731. loss sustained by the bank during the past year by the decease of their old and valued colleague, John Ambler, Esq., who for over thirty years was a most useful and attentive member of the board. In accordance with the provisions of the deed of settle-ment, the directors elected Richard Sugden, Esq., of Brighouse, to fill up the vacancy. The subjoined is a statement of the liabilities and assets as certified by the auditor :--

BALA LIAELLITIES. Capital stock Reserve fund Deposit receipts and credit balances Rebate on bills and interest on deposits Note account Shareholders' dividend ac- count		Assets. Bills of exchange Advanced on current accounts and cash in bankers' hands Investments in colonial bonds, &c., 75,000/, cost Bank premises at Halifax and Brighouse Stamps on hand Cash on hand	£ 275,580 568,322 73,944 18,148 129 56,670
Balance of profit and loss account, 16,4732 (less divi- dend paid in January last, 7,5001)	\$,973 993,093		9.3,098

IMPERIAL BANK, LIMITED.

The following report was submitted at the half-yearly meeting held on July 14 :- The directors beg to submit to the shareholders a statement of the accounts of the bank for the half-year ending 30th June last. Upon reference to the annexed balance-sheet, it will be seen that after payment of interest on deposit and other accounts, and providing for bad and doubtful debts, the balance of profit amounts to 50,6911; deducting from this amount the current expenses and rebate of interest on Lills discounted not yet due, there remains for of interest on clins discounted not yet due, there remains for appropriation 31,881*l*, which it is proposed to apply in the following manner, viz.: 23,625*l* to the payment of a dividend at the rate of 7 per cent. per annum, free of income tax, and the balance of 8,256*l* to be carried to the credit of profit and

held on August 17th :- The directors of the Glamorganshire Banking Company, Limited, submit to the proprietors the balance-sheet and profit and loss account of the company, show-ing its assets and liabilities as they stood on the 30th June, 1885. The remaining assets of the old company have been treated in the same memory as was explained in the various report. The the same manner as was explained in the previous report. The further loss of that company ascertained during the half-year The has been written off the contingency account, and the items still unrealised or unliquidated are retained in the present balancesheet at the same amounts as were standing in the account of 27th March, 1884; the balance of the contingency account, now amounting to 50,644l, being held against them. The net profits for the half-year, as shown by the accounts, are 6,232l, out of which the directors recommend that 3,003l be applied in paying a dividend at the rate of 5l per cent. per annum, free of income tax, on the preference shares, and a dividend at a like rate on the ordinary shares of the company ; and that the balance of 3,2291 be transferred to the contingency account.

BALAN	CE-SHE	ET-June 30, 1885.	
LIABILITIES.	£	Assets.	£
Capital paid up Drafts on London bankers outstanding	120,166 13,139	current accounts, &c	838,259 160,874
Liabilities by endorsement of bills negotiated by cus-		Liability of customers for endorsement on bills nego-	
tomers Deposits, current and other	1,306	tiated, as per contra Freehold premises at Swan-	1,306
accounts (including accept- ances, 1,175/)	823,440 27	sea, Neath, and Aberavon	15,700
Rebate on undue bills Contingency account Profit for the half-year	1,156 50,644 6,231		
	,016.139		1,016,139
PROF	IT AND L	OSS ACCOUNT.	
DR. Expenses Interest on depos t accounts Rebate on undue bills Balance.	£ 5,531 6,807 1,156 6,232	CR. Gross profit for the half-year	£ 19,726
	19,726		19,726

GLOUCESTERSHIRE BANKING COMPANY, LIMITED.

The following report was submitted at the annual meeting held on August 12th :- The directors are still unable to report to you any improvement in the condition of the general trade of the country or any steady advance in the value of money, and though the agricultural prospects of the present season are in certain respects brighter than for some years past, yet even the certain respects brighter than for some years past, yet even the realisation of these will scarcely compensate the fall in the value of most descriptions of agricultural produce which has taken place during the last twelve months. The profits for the year ending 30th June last, after providing for the bad debts of that period, amount to 46,296l. An interim dividend of 20,000 was paid to the shareholders in February, and a similar distribution will be recommended for the past half-year, leaving 6,296l as a further provision against bad and doubtful debts. You have

14		THE	ECO
BALAN	CE-SHEE	T -June 30, 1885.	
LIABILITIES. Capital paid up	£ 675,000	Assers. Government, India and Colonial	£
Amount due on current, de- posit, and interest accounts	2,745,618	bonds, and Metropolitan Board of Worksstock	805,275
Acceptances	543,798	Bills discounted	598,610
Reserve fund	150,000		1,512,354
Redemption of premises fund	5,548	Acceptances as per contra,	
Balance from 31st December,		secured	543,798
1884, 9,172l; balance of profit		Bank premises, &c	23,680
for half-year, after providing		Current expenses	16,359
for bad and doubtful debts,		Cash in hand, and at Bank of	295,579
52,4981 (less interest paid on		England	875,000
deposit and other accounts,	50,691	Cash at call	010,000
10,9721)	20,031		
	4,170,655		4,170,655
Pa	OFIT AND]	LOSS ACCOUNT.	
DR.	£	1 CR.	£
Current expenses	16,358	Amount brought down	50,691
Dividend at the rate of 7			
per cent. per annum, for the half-year ending Soth June,			
1885	23,625		
Rebate on bills not due	2,152		
Amount carried to profit and			
loss new account	8,206		
	80 601		50,691

LEEDS AND COUNTY BANK, LIMITED.

The following report was submitted at the half-yearly meeting held on July 22nd :- The directors submit to the shareholders the annexed statement of accounts, for the half-year ending 30th June, 1865, from which it will be seen that the net profits for the half-year, including the amount of 1,342*l* brought forward from last account, are 9,449*l*, out of which the directors propose to pay a dividend at the rate of 6 per cent. per annum, amounting to 4,099l (free of income tax), to allow 1,041l for rebate of interest on bills not due, and 200l for depreciation of furniture, to place 2,500l to the reserve fund, which will then amount to 15,000l, and to carry the balance forward.

BALAN	CE-SHEE	T—June 30, 1885.	
LIABILITIES.	£	Assets.	£
Paid-up capital	136 640	Bil's of exchange and cash on	
Reserve fund	12,500	hand and at call	250,532
Amount due on current and		Investments-	,
deposit accounts	\$35,636	2,5007 Leeds Corp. 4 % stock	2,700
Interest due on deposits	4,498	50,00% do do 31% do	49.750
Unpaid dividends	27	5,0007 Sheffield Corporation	80,100
Profit and los account balance	9,449	31% stock	4,950
Trouteand tos. account batance	0, 29.27	10,000/ Manchester, Sheffield,	*,800
		and Lincoln Rail-	10.000
		way 5 % Pref. stock	12,000
		5,000l Great Eastern Rail-	
		way 4 % Pref. stock	4,950
		10,000l Vietoria 4 % stock	10,000
		Due by customers on current	
		accounts & other advances	634,040
		Bank premises	26,632
		Furniture	2,900
		Stamps	296
			-
	993,750		928,750
PRO	FIT AND I	LOSS ACCOUNT.	
DR	£	CR.	£
Current expenses	2,627	Balance brought forward	1,342
Dividend at 6 % per annum	4.099		
Rebate	1,041	oross prone for the mail-year	11,734
Reserve fund	2,500	1	
Depreciation furniture account	2,300		
Profit and loss new account			
A some and ross new account	1,609		

LINCOLN AND LINDSEY BANKING COMPANY, LIMITED.

13,076

13,076

The following report was presented at the annual meeting held on July 30th :-- The directors have to report that the net profits of the bank for the rast year, after making deductions for interest on deposit and credit accounts, current expenses, had and doubtful debts, and rebate on bills not yet due, amount to 20,098l, to which add balance of profits of preceding year 700l, making 20,798l. Out of this an interim dividend of 5l per ent. was paid in February last, amounting to 5,722l, leaving 5,076l. The directors now propose a dividend of 13l per cent., 15,0761. making in all 181 per cent. per annum, which will require 14,8761, leaving to be carried forward 2001. The continued depression in all departments of business, and the consequent shrinkage in the value of almost every description of security, have caused the directors to make a specially careful investiga-tion into all their customers' accounts which are of a doubtful character, and they have deemed it prudent to reduce the amount standing to the credit of the reserve funds by a sum fully adequate to cover any probable risk thereon. It is believed that this precaution will have the full sanction of the shareholders. BALANCE-SHEET-June 30, 1985.

LIABILITIES. Capital paid-up R-serve funds Notes in circulation Current and deposit accounts with interest Unpaid dividends, rebate on bills not due, &c Net profit for year to date, 20,0971 (les: interim dividend, 5,7211) Balance of account Suth June, 1884	141,6:3 40,905 637,258 219 14,376	Money at call, on short notice.	£ 48,058 28,545 31,439 85,918 24,508 732,544 501
	949,513	Stamps on hard	949,513

[Oct. 17, 1885. PROFIT AND LOSS ACCOUNT. DR. General charges and expenses, £ CR Gross profits, after making pro-vision for bad and doubtful 11,130 including income tax, &c. Net profit as per balance sheet 20,098 debts 31,228 81,228 31,228 LLOYDS BARNETTS AND BOSANQUETS BANK, LIMITED,

The following statement was issued as for June 30th :- The capital of the company is 5,000,000l, divided into 100,000 shares of 50l each. The number of shares issued is 93,750. Calls to the amount of 8l per share have been made, under which the sum of 750,000l has been received.

BALANCE-SHEET-June 30, 1985. £ 257,979 2,123,559 1 653,299 9,458,189 750,000 360,000 1,239,498 ties Colonial Government, Euglish Colonial Government, Evaluan railway debenture and pre-fer-nce stocks, and sundry investments Advances to customers, pro-missory notes, and other securities Liabilities of customers for bi.ls accepted by the com-pany 1,022,750 4,309,361 pany..... Bank premises and furniture 257,879 209,722 10,826,065 10,826,063

LONDON AND COUNTY BANKING COMPANY, LIMITED. The following report was presented at the half-yearly meeting,

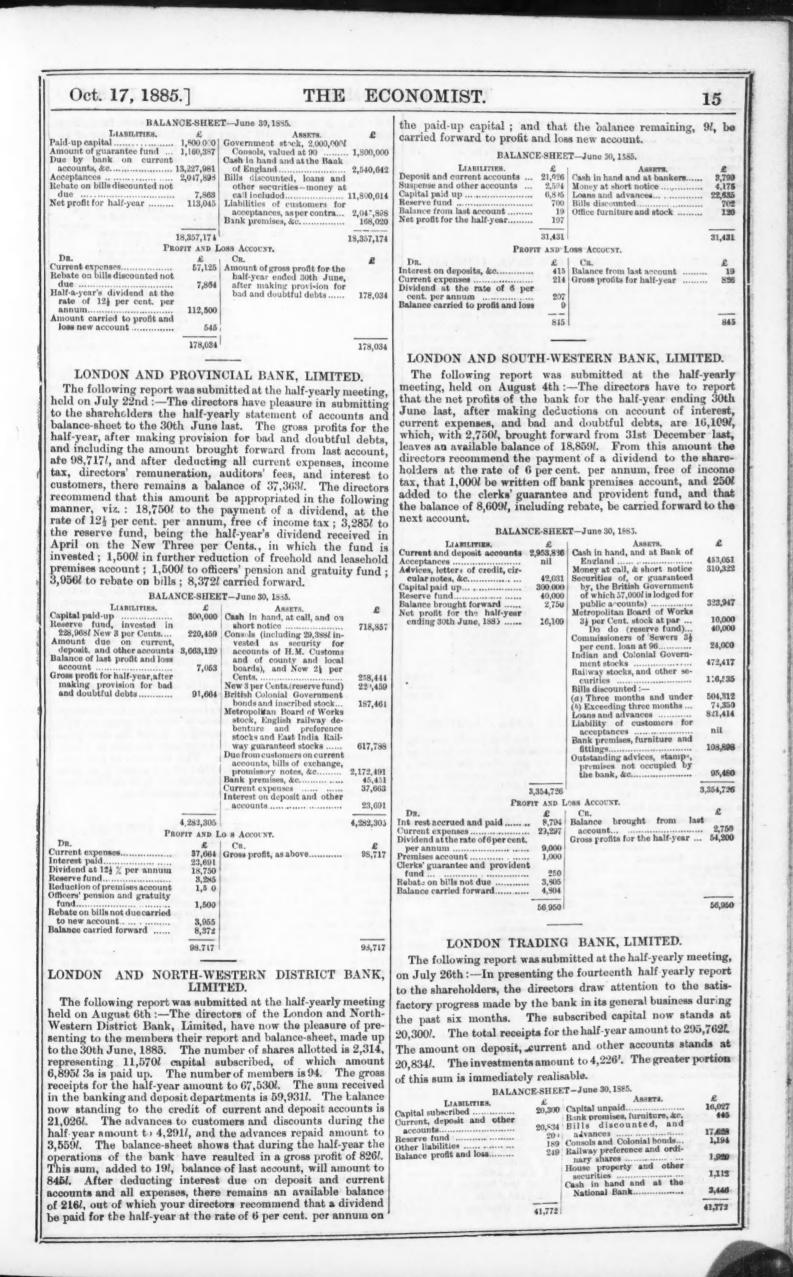
held on August 6th :- The directors, in submitting to the proprietors the balance-sheet for the half-year ending 30th June last, have to report that, after paying interest to customers and all charges, making provision for bad and deubtful debts, and for rebate on bills not due 27,056%, the net profits amount to 234,1911. This sum, added to 18,2191, the balance brought forward from last account, produces a total of 252,410. The directors have declared an interim dividend for the half-year of 10 per cent., which will absorb 200,000/, leaving the sum of 52,410l to be carried forward to profit and loss new account.

LIABILITIES. £ Capital paid up		BALANO	CE-SHEET	C-June 30, 1885.	
Profit and loss balance brought from last account		LIABILITIES. Capital paid up	£ 2,000,000 1,000,000 7,965,646 3,643,570	Assers. Cash in hand and with Bank of England Loans at call and at notice, covered by securities Con-ols, registered and in cer- tificates, New 3 per Cents., Reduced 3 per Cents., and New 2; per Cents., 3,732,9914 7s 114, Canada 4 per Cent.	
ment debentures		Profit and loss balance brought from last account Net profit for the half-year, after making provision for	18,219	Cont. bonds guaranteed by the British Government India Government goaranteed railway debentures and	4,189,770
colonial bonds 430,806 Other securities		bid and doubtrin doors		ment debentures Metropolitan and other Corpo- ration stocks, English rail-	409,961
Discounted bills current	t			colonial bonds	439,896
Advances to customers at the head office and branches 7,505,521 Liabilities of customers for drafts accepted by the bank as per contra	8			Other securities	22,740
head office and branches 7,505,521 Liabilities of customers for drafts accepted by the bank as per contra					11,404,011
as per contra	5			head office and branches Liabilities of customers for	7,505,521
34,888,682 34,888,682 PROPIT AND LOSS ACCOUNT. 34,888,682 Dr. & Cr. Interest paid to customers 111,381 Expenses, including income tax, &c. 181,984 Gross profit for the half-year, after making provision for bad and doubthil debts, and including rebate, 45,844 (17s brought form 31st December last				as per contra	
Dr. E CR. CR. Interest paid to customers 111,381 Balance brought forward from last account. 18,219 tast account 27,056 181,984 Gross profit for the half-year, after making provision for bad and doubtful debts, and including rebate, 45,814 (17s brought form 31st December last 18,219	9			Dank premiers, @C	
Dm. £ CR. £ Interest paid to customers 111,381 Balance brought forward from last account 18,219 two processes 111,381 Balance brought for the half-year, after making provision for bad and doubtful debts, and including rebate, 45,814 17s 18,219 Balance carried forward. 52,410 52,410 554,611	3				34,888,682
Interest paid to customers 111,381 Balance brought forward from last account 18,219 Expenses, including income tax, &c. 181,984 Gross profit for the half-year, after making provision for bad and doubthil debts, and including rebate, 45,814 [17s 18,219 Dividend 10 per cent. for the half-year 200,000 including rebate, 45,814 [17s Balance carried forward 52,410 brought from 31st December last	i	PRO	OFIT AND I		
Expenses, including income last account 18,984 Rebate 27,056 Gross profit for the half-year, after making provision for bad and doubtful debts, and half-year 18,984 Balance carried forward 52,410 brought from 31st December last 554,611	t		111 991		R
1 Dividend 10 per cent. for the half-year 200,000 bad and doubtful debts, and including rebate, 45,844/17s brought from 31st December last 1 1 1 1 554,611	~	Expenses, including income tax, &c.	181,984	last account Gross profit for the half-year,	18,219
last		Dividend 10 per cent. for the half-year	200,000	bad and doubtful debts, and including rebate, 45,844/ 17s	
572.830 572.830	-	balance carried forward	04,110		
	1		572.830		572,830

LONDON JOINT STOCK BANK, LIMITED.

The following report was submitted at the half-yearly meeting on July 16th: -- The directors present to the shaveholders the annexed statement of the liabilities and assets of the bank and of the profit and loss account for the half-year ended on the 30th June After providing for rebate of interest on bills discounted not yet due, a net profit is shown of 113,045*l*, which has been appropriated as follows, viz: 112,500*l* in payment of a dividend at the rate of 12¹/₂ per cent. per annum on 120,000 shares; 5451 balance carried forward to profit and loss new account-total, 113,045/. The guarantee fund account stands at 1,160,3871.

ONOMIST.



16		THE	EC	ONOMIST.		[Oct. 17, 188	5.
PRO DR. Interest paid and accrued to date Current expenses for half-year Amount to be carried to reserve fund Dividend at the rate of 5 per cent. per annum	£ 199 491 80	.053 Account. CR. Balance from last account Gross profits for half-year		raised to 515,000l; 51,61 per cent. per annum, and be carried forward to the half-year. The directors Armitage, M.P., has been	4l to pa d to profit a have t a appoin	s: 10,000 <i>l</i> to reserve fund, ay a dividend at the rate ovide for income tax; 3,2 <i>t</i> and loss account of the pr to announce that Mr Benj inted a director of the bank T-June 30, 1885.	of 15 56l to esent
Balance carried to credit of next account, including re- bate on bills discounted			928	LIABILITIES. Capital paid up Reserve fund Unpaid dividends Rebate of bills on hand Unappropriated profit, as below	£ 660,000 505,000 5,570 11,994 64,869	Assers. Cash on hand, at call, and at short notice	£ 213,806
The following report ing on July 15th :- The for all bad and doubtful pristing 2,000 <i>l</i> towards	was subr e directo l debts, the build	paying the income tax dings of the bank, and	y meet- roviding , appro- making	Due by the bank on current, deposit, and other accounts ? Acceptances by the bank	5,541,068 99,810	250,930l 98 8d at 90 Ditto in 2 [±] / ₂ per cent. annuities : 80,000l at 87 Bank property account : pre- mises in Manchester and	223,837 63,600
provision towards the p profits for the last half-	vear amo	ount to 231,928l. The	directors		6,888,311	branch offices	82,032
now declare a dividend half-year upon the paid ward an undivided profi- BALAN LIABILITIES. Current accounts and de-	-up capi it of 7,92	tal of 2,800,000l, carry	ring for-			Loss Account. CR. Balance, December 31, 1884 Gross profit for the half-year, after making provision for bad and doubtful debts, 87,370l (less	£ 4,400
Circular notes, credits on agents, rebate on bills dis- counted not yet due, and	25,062,103		4,644,569 8,964,750			expenses at head office and branches, directors' and audi- tors' remuneration, 26,900 <i>l</i>)	60,470
other funds Acceptances Liabilities by endorsement	548,985 855,416	Government (of which 1,000,000l stock is lodged for Metropolitan Board of			64,870		64,870
(bills negotiated for cus- tomers)	\$7,609 2,800,000		4,451,983 750,000		LIMI		
Rest or surplus fund Net profits of the past half- year		tiability of customers for	16,130,614	directors, in redeeming	the pro	as issued on July 29th :- omise made at the last g	eneral

 acceptances, as per contra
 255,810
 meeting submit is submit in the submit is submit i

The following report was submitted at the half-yearly meeting held on July 17th:—The annexed accounts for the half-year ending 30th June last show that after providing for interest, expenses, and bad and doubtful debts, there remains a net profit of 6,321*l*, including the balance of 1,884*l* brought forward from last account. Out of this the directors propose to declare a dividend for the half-year, free of income tax, at the rate of 5 per cent. per annum, which will absorb 3,614*l*. This will leave a balance of 2,707*l* to be carried forward to next account.

BALANCE-SHEET-June 30, 1885.

LIABILITIES. Capital paid up	£ 144,550 2,000	Assers. Cash on hand and with bankers	£ 114,516
Balance on current accounts and fixed deposits London agents' acceptances on	528,424	Money lent at call and short date on Government and other marketable securities Securities, consisting of Govern-	36,108
account of customers Drafts on agents and other liabilities	37,811 133.808	ment and municipal bonds, &c. Bank premises, &c.	107,913
Balance of profit and loss	6,321	Bills discounted and other securities	42,372 544,795
		Liabilities of customers for London agents' acceptances per contra, 37,81°l(less deposits in cash against the same, 30,600l)	7,210
	852,914		852,914
PRO	FIT AND]	LOSS ACCOUNT.	overjose
DR. Current expenses	£ 8,370		£
Interest on current and deposit accounts, including rebate Dividend for half-year at 5 per	7,234	making allowance for had and	1,884
Carried to next account	3,614 2,707	doubtful debts	20,041
	21,925		21,925

MANCHESTER AND COUNTY BANK, LIMITED.

The following report was submitted at the half-yearly meeting held on July 24th :- The directors have pleasure in presenting to the shareholders the annexed statement of accounts for the half-year ended 30th June, 1885, on reference to which it will be seen that, including the balance of 4,400*l* brought forward from the previous half-year, there is now a net profit of 64,870*l* to be appropriated. The directors propose to

The following statement was issued on July 29th :--The directors, in redeeming the promise made at the last general meeting to issue an exceptional haif-yearly circular, beg now to submit the following report to the 'shareholders. The directors wish to remind the shareholders that so long as there exists any portion of the debit balance of 28,000*l*, which was brought forward from last year's accounts, no dividend can be paid. The depression in mercantile circles-and, consequently, in the particular business of this company-has not only continued, but has been intensified during the past six months, thereby restricting the volume of business on which the profits depend ; but it may be a source of gratification to the shareholders to know that the business of the company, since the 31st December last, indicates fair progress, and would (but for the debit balance mentioned above) have justified the directors in declaring an interim dividend. In the liquidation of old outstandings (the loss on which had been already estimated in the last statement of accounts) some progress has been made, but the directors do not consider the present a favourable time to press the sale of valuable property. The new capital of 75,000*l* has been paid up. The financial resources of the company are well in hand, and ample for all its requirements. The accounts of the company will be submitted, as usual, at the annual meeting, so soon after the 31st December as may be practicable, and the directors have reason to believe that they will be satisfactory.

NORTHAMPTONSHIRE BANKING COMPANY, LIMITED.

The following report will be submitted at the annual meeting to be held on October 22nd :—The directors have pleasure in submitting to the proprietors the annexed statement of profit and loss for the year ending the 30th September last: Dr. Amount of net profit for the year ending 30th September, 1885, 11,594*l*. Cr. Dividend at the rate of 10 per cent. per annum to the 31st March, 1885, 5,000*l*; dividend at the rate of 10 per cent. per annum to the 30th September, 1885, 5,000*l*; income and property tax, 285*l*; balance, 1,309*l*, to be appropriated as follows: 1,000*l* to bank premises and furniture account, 309*l* to reserve fund.

LIABILITIES. Paid-up capital Reserve fund	£ 100,000 51,258	Assers. Cash at head office, branches, and London agents, Govern-	£
Notes in circulation Amount due on current, deposit, and other accounts Net profit for the year ending	12,480 533,597		188,661
30th September, 1885, after providing for interest due to customers, rebate, directors' fees, salaries, and other ex- penses, 11,594/ (less dividend		&c. Bank premises, &c	487,057 27,926
paid to 31st March, 5,000l; and income tax, 285l)	6,309		
	703,644		703,644

NORTHAMPTONSHIRE UNION BANK, LIMITED.

The following report was submitted at the half-yearly meeting, held on July 22nd :—The statement of profit and loss for the past half-year, certified by the auditors, Messrs Price, Waterhouse, and Co., showed that the net profits, after providing for bad debts and rebate of bills under discount, amounted

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to 21,726l, which they resolved to appropriate as follows: to payment of dividend of 11s per share on 30,000 shares, 16,500l; income tax, 6341; surplus carried to guarantee fund, 4,5921-total, 21.7261.

	SHEET-June 30, 1885.
Guarantee fund	L Assrs. L 0,000 Assrs. L Cash in hand and at London 4,686 Government securities, Indian 76,046 5,205 debenture and preference stocks, other investments and 1,726 bills of exchange. 526,858 Bank premises, &c. 20,423 Advances on current accounts, promissory notes, and mort- 1,117,592
1,74	0,889 1,740,889
Bank capital Guarantee fund, January 1 Surplus profit, June 30, 188	240,000 1885
Total of capital and gu	arantee fund

NORTH-EASTERN BANKING COMPANY, LIMITED.

The following report was submitted at the half-yearly meeting The following report was submitted at the half-yearly meeting held on August 1st:—The annexed accounts show that the balance of profit, after payment of all expenses, provision for bad and doubtful debts, and allowance for depreciation on premises and fittings, and for rebate on bills, amounts to 9,9991; of this amount it is recommended that 6,882l be appropriated to the payment of a dividend upon the ordinary haves for the helf year of 3s for year share free of income shares for the half-year of 3s 6d per share, free of income tax, being at the rate of 5l1 6s 8d per cent. per annum, and that the balance of 3,117l be carried forward. The directors regret having to report that a vacancy has occurred at the board, caused by the lamented death of R. W. Hodgson, Esq. The board have elected Col. Sheppee, of Picktree House, Chester-le-Street, to succeed Mr Hodgson.

 Chester-le-Street, to succeed Mr Hodgson.

 BALANCE-SHEET—June 30, 185.

 Capital paid up
 255,950

 Reserve fund
 255,950

 Amount due on deposit and current accounts, and to correspondents
 691,299

 Acceptances
 nill.

 Profit and loss:-Balance at 31st Dec., 1885, as below
 6,880

 Net profit for half-year ending 30th June, 1885, as below
 3,119

 £ 82,680 70,397 88,415 640,154 8,769 33,900 England ... 70,928 995,233 995,238 PROFIT AND LOSS ACCOUNT. DR. Current expenses Depreciation Rebate on bills not due £ 6,097 889 bad and doubtful debts..... £ 14,830 1,264 Balance, net profit 6,880 14,830 14,830

PARR'S BANKING COMPANY, LIMITED.

The following report was submitted to the meeting on July 24th :— The directors have had before them the audited balance-sheet of the bank at 30th June, 1885, and they beg to report that the profits for the half-year, after providing amply for all bad and doubtful debts, have been satisfactory. The directors recommend that there be now declared for the half-war and in 20th June an intrins dividend at the rate of 150 year ending 30th June an interim dividend at the rate of 151 per cent. per annum, free of income tax, and payable on and after 31st July. After providing for this dividend there remains a considerable balance, which is carried forward to the next account. The position and prospects of the business continue to be in every way satisfactory. The directors regret to announce the death of their colleague, Mr Christopher Atkinson.

PRESTON BANKING COMPANY, LIMITED.

The following report was submitted at the annual meeting, held on August 8th :- The directors have to report that the total profit for the year, after paying interest on customers' balances and making provision for bad and doubtful debts, is 30,674l, which with 2,970l, the balance from last year's account, makes a total of 33,644l. After deducting salaries, vote to directors automatic income the part of the path directors, current expenses, income tax and rebate, the net surplus is 21,842*l*. Of this amount 5,000*l* is required for pay-ment of 10 per cent. per annum on the "A" capital. The interim dividend paid in February last on the ordinary capital was at the rate of 10 per cent. per annum, and the directors now recommend a further dividend upon that stock at the same rate for the half year ending 30th June last. These payments absorb to place 3,620l 884l, and of the residue the directors propose to the reserve fund, which with the interest accrued, together with 880l, the amount of premiums received on 51 shares allotted during the year, will make a total addition of 6,000l to that fund, thus raising it to 56,000l, leaving 3,338l to be carried forward to next account. An increase appears in the bank property account caused by payments in connection with the recent rebuilding of the Fleetwood premises and the purchase of a site at Chorley, where it is intended to establish a branch of the bank as soon as the necessary building is erected. The directors congratulate the shareholders on the result of the year's working, which notwithstanding the depression that has prevailed in the trade of the district, and the low value of money which has ruled during the greater portion of the year, has enabled them to maintain the same rate of dividend on the increased capital of the bank, and also to add a substantial amount to the reserve fund.

BALANCE	SHEE	T-June 30, 1885.	
Reserve fund, with interest accrued	£ 49,475 52,380 81,174 14,432	Bills discounted, advances on current accounts, and special loans on security	£ 23,336 973,739 199,493 201,893
1,3	97,461		1,397,461
PROFIT	AND L	OSS ACCOUNT.	
Da. Current expenses and income tax Rebate on bills discounted and not yet due and interest on deposit receipts Vote to directors to 30th June, 1884 Dividends at 10 per cent. per annum for half-year ending 31st December, 1884 Dividends at 10 per cent. per annum for half-year ending 30th June, 1885 Reserve fund	£ 8,759 2,543 500 7,410 7,410 7,474 3,620 3,338	Ca. Balance from last year's account Gross profits for the year	
	33,641		33,644

ROYAL EXCHANGE BANK, LIMITED.

The following report was presented at the meeting held on the 31st July :- The directors beg to submit to the proprietors the annexed balance-sheet and profit and loss account for the halfyear ending 30th June, 1885. Including 548/ brought forward from last account there remains (after making deductions for interest on deposit accounts, current expenses, ordinary bad debts, &c., and rebate on bills not yet due), a net profit of 1,644l subject, however, to provision for an extraordinary bad debt for 1,933l incurred this half-year through Mr B. G. Goldsmid, the absconding stockbroker, which has been provided for out of the reserve fund. The directors propose to pay a dividend for the half-year at the rate of 4 per cent. per annum, carrying forward 494*l*. During the half-year a compromise has been effected with one of the debtors of the Metropolitan Bank, Limited, under which a considerable sum has been received in cash and in bills extending over a long period. These bills have been taken over by this bank. The directors, in valuing the securities representing the balance at debit of the reconstruction account, think that a possible loss of 1,000/ may be incurred on realisation, and have transferred this amount from reserve fund, balance of 5,090l at debit of the reconstruction leaving a account.

	E-SHE	ET-June 30, 1835.	
LIABILITIES. Capital paid up	£ 57,477 2,067	land, &c City bonds	£ 25,711 4,600
counts Bills negotiated, as per contra Rebate on bills discounted	96,185 195 552	Bills discounted, loans, and other accounts Stamps	120,140
Balance of profit and loss	1,644	Bills negotiated, per contra Goodwill, furniture, and fittings Metropolitan Bank, Limited- balance at debit of reconstruc-	195 2,091
		tion account	5,090
	158,12)		158,120
Profi	T AND	LOSS ACCOUNT.	
Da. Current expenses	£ 2,280	CR. Balance of profit and loss, as per	£
Interest, discount, rebate, &c Directors' remuneration (relin- quished by them) 7501 Extraordinary provision for bad	945	last account Rebate on bills from last account Gross profits for the half-year Transfer from reserve fund as pro-	549 418 3,903
and doubtful debts, per contra Dividend at the rate of 4 per cent.	1,933	vision for bad and doubtful debt, per contra	1,933
per annum for the half-year Balance carried forward	1,150 494		
Logistico outriou con contractor			6.802

SHEFFIELD AND HALLA

The following report was submitted at the annual meeting held on July 17th :---The directors have to report that after pay-ment of all the expenses of the bank, reserving rebate on bills not due, and making provision for bad and doubtful debts, the net profits are 26,3641. Out of this sum the following amounts have been paid, viz. : 10,5001 for interim dividend at the rate of 10 per cent. per annum for the half-year ending 31st December, 1884, and 708l for income tax, leaving the sum of 15,155l unappropriated. A dividend after the rate of 10 per cent. per annum for the half-year ending 30th June last, amounting to 10,500l, is now declared, together with a bonus

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of 10s per share, 4,200*l*, both free of tax, making 12 per cent. for the year; and the directors recommend that the balance, 455*l*, be added to the surplus fund, which will make that fund to stand at 89,221*l*. The directors nominate Mr Arthur Marshall Chambers, of Tapton Lodge, Tapton House road, Sheffield, coal and iron master, and a managing director of Messrs Newton, Chambers, and Co., Limited, of the Thornchiffe Iron Works, as incoming director in the place of Mr J. W. Hawksley, the retiring director.

E-SHEE	T-June 30, 1885.	
£ 10.000	Assets. Bills discounted and balances	£
89,221	owing by customers	815,976
	hands	128,407
	investments	140,992
787,454	Bank premises and furniture	16,000
10,500		
4,200		
1,101,375	1	1,101,375
IT AND L	LOSS ACCOUNT.	
£	CR.	£
	of expenses	
. 10,500		
. 89,221		
and contraction of the		Restaurant contract
	£ 210,000 89,221 787,454 10,500 4,200 1,101,375 FIT AND I £ 6 10,500 6 10,500 7 10,500 7 10,500 7 10,500 7 10,500	210,000 Bills discounted, and balances owing by customers Cash in the bank, and in agents' hands Consols, debentures, and other investments 787,454 Bank premises and furniture 10,500 4,200 4,200 CR. Balance of unappropriated profits, 30th June, 1384 e CR. 10,500 John of the profit, after paymen of expenses . 10,500

SHEFFIELD UNION BANKING COMPANY, LIMITED

The following report was submitted at the annual meeting held on July 23rd :—The depression in trade which has prevailed for so long a period, and the low value of money which has characterised a large portion of the past year, have not been favourable to banking profits. The results of the year are, therefore, considered by your directors as satisfactory. After payment of all the expenses of management, and the income tax, the profits are 13,167*l*. If to this be added 98*l*, the unappropriated balance of the preceding year, there is a total of 13,265*l*. Of this the shareholders have already received an interim dividend of 7s 6d per share, amounting to 5,625*l*. And another dividend of 7s 6d per share is now declared (making with the interim dividend 7½ per cent. for the year) and requiring 5,625*l*, leaving a balance of 2,015*l* to be carried forward to next year.

BALANO	CE-SHEE	T-June 30, 1885.	
LIABILITIES. Capital paid up	£ 150.000	Assets. Cash in hand, with Bank of Eng-	£
Surplus fund	10,000	land and other bankers at call or short notice	61,009
and other accounts Bills rediscounted*	13,257		
Profit and loss account: Balance 30th June, 1884, 981; profit		securities	564,890
for the year, 13,167l (less in- terim dividend, 5,625l)	7,640	per Cent. stock Debenture and preference	9,720
		shares, stocks, bank shares, &c. Bank premises and furniture	35,124 15,120
and the second se	685,863		685,863
* With the Bank of England, u Parliamentary Composition Ag			

BALANCE-SHEET-June 30, 1855.

in lieu of a note issue.

	0	1 - 0 dite 30, 1023.	
LIABILITIES. Running accounts and de- posit notes	£ 4,448,983 211,509 803,950	ASSETS. British Government stock, and Exchequer bills (of the above, 32,000 Consols are lodged against inland revenue and county re-	£
Reserve fund Do. to be added	247,500 2,500	ceipts) Metropolitan Board of Works	1,441,209
Undivided profit brought for- ward	5,559	and Bank of England stock Canadian and Turkish stock, guaranteed by the English	235,090
year, after adding the above 2,500l to reserve	43,660	Government	110,330
	-	and Three per Cent. stock Dutch Two and a-Half per Cent. stock. Swedish and	270,698
		Prussian bonds	42 619
		Colonial and City bonds English and Indian railway debentures and debenture	269,316
		stocks English and Indian railway preference and ordinary	284,997
		stocks	97,397
		Short loans to brokers	100,001
		Cash at bankers and branches Bills discounted, loans, and	\$12,220
		advances	2,036,980
	12.00	Bank premises Other estate	44,799 18,000
	F,263,655		5,263,655
* This amount	does not in	nclude acceptances, 21,2511.	c1200,000
1			

UNION BANK OF LONDON, LIMITED.

The following report was submitted at the meeting held on July 15th :—The directors have to report that the net profits of the bank for the six months ending 30th June last, after payment of all charges, and making full provision for all bad and doubtful debts, are 106,726l, which, with 5,40ll brought forward from 31st December last, amount to 112,127l. Out of this sum the directors now declare a dividend for the last six months at the rate of 12½ per cent. per annum on the paid-up capital, clear of income tax. After payment of such dividend, amounting to 106,562l, the balance, 5,565l, will be carried forward to profit and loss new account. The directors regret to announce that since the last meeting, John Arthur Barton, Esq., has resigned his seat at the Board, on account of ill-health. To fill the vacancy so caused they have elected Henry Wilson Demain Saunders, Esq., a duly-qualified proprietor, a director of the bank.

BALANCE-SHEET-June 30, 1885 LIABILITIES. Assets. Capital paid up..... Reserve fund – Invested in Con-sols, and New 3 per Cents., as 1,705,000 Cash in hand 1.181,1221,164,849" in Bank of England Money at call and at short notice 1.639,500 per contra 850.000 notice Investments – Securities of and guaranteed by the British Government Indian Government stock and bonds British railway debenture stock and bonds Indian railway guaranteed bonds Reservefund – 5°0,000/Consols; 420,000/ New 3 per Cents... per contra Deposits and current accounts 13, Acceptances 1, Liabilities by indorsement on foreign bills sold Other liabilities. 1,214,646 1,581,788 11,577 271,433 140,245 Rebate on bills not due Balance brought forward Net profit for the half-year ending 80th June, 1885 10,467 310,000 5,401 49,812 106,726 850,000 5,859,740 192,590 2,556,354 Liabilities of customers of ac-ceptances, as per contra ... Liabilities of customers for in-dorsements, as per contra ... Bank premises Other assets, being interest due oa investments, &c..... 1.214,646 11,577 476,721 39,908

17,391,040 17,391,040 PROFIT AND LOSS ACCOUNT. £ CR. Profit unappropriated on 31st DR. £ Interest accrued and paid to customers Salaries and other expenses at Gross profit for the half-year ending 30th June, 1885, after making provision for all bad and doubtful debts, payment of income tax, and provision for pension fund 5,401 67,330 Salaries and other expenses at head office and branches Rebate on bills not due Dividend at the rate of 12; per cent.per annum Balance, being undivided profit catried forward to the next half-year 53.544 10,467 106,562 238,067 5,565

UNION BANK OF MANCHESTER, LIMITED.

243 468

243,468

The following report was submitted at the annual meeting, held on July 29th :—The directors beg to submit their report, balance-sheet, and profit and loss account for the year ending 30th June, 1885. The last half of the year has been marked by a reduction in the value of money to a point previously unknown, and by a difficulty in employing money safely, and, at the same time, remuneratively. The directors have, therefore, decided to pay a dividend for the half-year at the rate of $8l \text{ per cent. per annum, making the dividend for the financial$ year 9l per cent. The profits for the year, after dcductingrebate of bills on hand, and making allowance for bad anddoubtful debts, amount to 78,948l; amount brought forwardfrom last profit and loss account, 2,456l; together, 81,404l.Expenses at head office and thirty-six branches and sub-branches,38,169l; a dividend for the half-year ending 31st December,1884, at the rate of 10l per cent. per annum, free of income tax,22,000l; a dividend for the half-year ending 30th June, 1885,at the rate of 8l per cent. per annum, free of income tax, 17,600l;balance carried forward to next profit and loss account, 3,635l.

BALANCE-SHEET-June 30, 1885.

0	Capital paid up 44	£ 10,000	Assers. Eills on hand, and loans to	£
10 06 19 16	Reserve fund	15,000 29,405 16,971	customers	1882,448 16,971 572,877 128,205 43,110
97	2,6	43,611	an energy Alternation and	2,643,611
27	PROFIT	AND L	DSS ACCOUNT.	
01 20 80 99 00	Interim dividend paid Balance to be divided, 21,235 <i>l</i> , as follows: dividend at the rate	£ 38,168 22,000 17,600 3,635	CR. Balance of profit from last year' Profit for the year, after payin income tax, and making allou ance for had and doubtful deb (less rebate of bills on han 8,099f)	ng w- its id,
-		81,403		81,403

THE ECONOMIST.

WAKEFIELD AND BARNSLEY UNION BANK. LIMITED.

The following statement was issued as for June 30th :- The capital of the company is 500,000l, divided into 10,000 shares of 50l each. The number of shares issued is 8,000, and 2,000, are in the process of being called up. Calls to the amount of 131 10s have been made, under which the sum of 108,000l has been received on the 8,000 shares. Amount received on issue of the 2,000 shares, 63,6341.

LIABILITIES.

Debts owing to sundry persons by the company—On notes or bills	13,450
On simple contracts	680,711
ASSETS.	£
Three per Cent. Consols, 32,3341	30,°00
Bills of exchange and promissory notes	121,458
Cash at bankers	44,450
Other securities	777,887

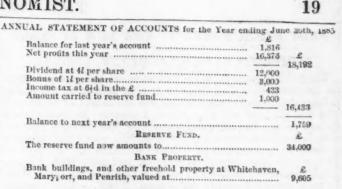
WEST LONDON COMMERCIAL BANK, LIMITED.

The following report was submitted at the annual meeting held on February 12th :- 'I he annexed accounts for the year ended 31st December last show that after payment of current expenses, and interest on account and deposit accounts, there remains a net profit of 2,280/. After deducting from this sum the following amounts, viz., 568l, the interim dividend paid in August last, 117l added to the premises redemption fund, and 500l to the special reserve fund, in all, 1,185l, there will remain a balance of 1,095l to be carried forward to the next account. After providing for rebate on bills not yet due, the directors propose to declare a dividend for the past half-year at such rate as will, with the interim dividend up to the 30th June last, make a total of 3 per cent. for the year, free of income tax. The make a total of 3 per cent. for the year, free of income tax. The directors regret to announce that in consequence of ill-health, Mr George Friend Whiteley, J.P., was compelled, in the month of August last, to resign his seat at the board. There are now two vacant seats, but the directors are hoping to fill up the same very shortly in connection with some important propositions to be submitted to a special general meeting, of which due notice will be given to provide for placing the bank which due notice will be given, to provide for placing the bank upon a stronger basis. It is with much regret that the directors have to record the death of Mr John Perry, who, from the commencement of the bank, filled the office of auditor. Mr William Sharp, the other auditor, having resigned, Messrs John Fisher and John Barnes (both of whom are large shareholders in the bank), having kindly consented to act, were appointed by the directors to fill the vacancies.

BALANCE-SHEET - December 31, 1884.

DAMANUE	DITERT'	- December of 1034.	
LIABILITIES. Capital paid up	2,719 4,492 184,810 869	Assers. Preliminary expenses Bank premises Bills discounted Loans to customers on securities and in suspense. Investments in leasehold securi- ties Profit and loss account sundry payments as below. Investments in stocks and other convertible securities Cash in hand and at call	67,830 11,163 10,564
	232,160		232,160
PROF	IT AND LA	OSS ACCOUNT.	
Dr. Current expenses	£ 5,830 3,073 426 50 563 117 500 1,095	Cr. Balance brought from last year's account Gross profits for the year, as above	£ 869 10,790
	11,6 9		11,659

WHITEHAVEN JOINT STOCK BANKING COMPANY. The following report was submitted at the annual meeting held on August 5th :- In presenting this, which is the fifty-sixth annual report of the directors, they have the satisfaction of stating that after defraying current expenses and making allowance for all bad and doubtful debts, the profits of the bank for the year ending June 30th, 1885, amount to 16,376l, to for the year ending stute both, 1865, amount to the deed 1,816*l*, the balance carried forward from last year, making together 18,192*l*. According to the deed of constitution, the directors have resolved to carry the sum of 1,000*l* out of the year's profits to the credit of the reserve fund, which is now 34,000l. Out of the remaining profits the directors now declare a dividend of 4l per share, and a bonus of 1l per share, leaving a balance of 1,758l to be carried to next year's account. The income tax is also paid by the bank.



WORCESTER CITY AND COUNTY BANKING COMPANY, LIMITED.

The following report was submitted at the annual meeting held on August 8th :- In presenting to the shareholders their fortyfourth annual report, the directors are gratified to point to a small increase of profit, as compared with last year, notwithstanding the continued depression in agriculture and in nearly all branches of trade. The accompanying balance-sheet, prepared by your auditor, shows that after making due provision for bad and doubtful debts, a net profit of 25,647*l* has been made, to which has to be added 1,616*l*, the amount brought forward from last year, making together 27,263*l*. Of this sum, 12,500*l* was applied to the payment of an interim dividend at Christmas last, and 250l was then placed in reduction of bank premises account, leaving for present appropriation 14,513/. The directors now recommend that the usual dividend of 10 per cent. per aunum be declared (free of income tax), absorbing 12,500l, and that a further sum of 250l be written off bank premises account, leaving a balance of 1,763l to be carried forward. In March last a branch of the bank was opened in Coventry, and is making satisfactory progress.

BALAN	CE-SHEE	T-June 30, 1885.	
LIABILITIES. Capital paid up Reserve fund. Amount due on deposit, cur- rent, and other accounts No.tes and drafts in circula-	£ 250,000 90,000 1,512,415	Government securities (Con- sols, 90,000) Bills of exchange	£ 188,933 89,317 891,471
tion	15,°41	Advances on current accounts, loans, and securities Bank premises	1,161,867
ceipts and rebate on bills of exchange current	17,641	Dank promoce	65,770
Profit and loss—balance, June 30, 1881, 1,6171; net profits of the year after providing for bad debts, 25,6472 (less dividend paid and amount	11,011		
written off bank pr.mises to December 31, 1884, 12, 750l)	14,514		
	1,900,411		1,900,411
PRO	PIT AND L	OSS ACCOUNT.	
DR.	£	CR.	£
General charges Dividend at 10 per cent. per annum to December 31,	25,130	Balance of profit and loss account, June 30, 1884 Gross profits of the half-	1,616
1884, free of income tax Reduction of bank premises,	12,500	year, after providing for had debts	51,077
December 31, 1834 Payment of dividend at 10 per per cent. per annum to	250		
June 30, 1885, free of in- come tax	12,500		
premises to June 30, 1885 Balance, unappropriated profits	250		
carried to next account	1,763		
	52,693		52.603

YORKSHIRE BANKING COMPANY, LIMITED.

The following report was submitted at the half-yearly meeting held on August 5th :- The annexed statement of accounts for the half-year ending 30th June last, certified by the auditor, shows a profit of 27,202l, which the directors recommend should be a proof of 27,222, which the the directors recommendation and a appropriated as follows: 15,625*l* in payment of a dividend of 12s 6d per share, free of income tax, being at the rate of 10 per cent. per annum, and the balance to the contingent fund for bad and doubtful debts. The directors have to ampounce with great regret the death of their colleague, Mr James Kitson, who had been a member of the board for more than a quarter of a century, and who to the last took a very warm and lively interest in the affairs of the bank.

INCOLOGO IN CHICAN			
BALA	NCE-SHEP	ET—June 30, 1885.	
LIABILITIES.	£	Assets.	£
Capital raid up Do for unpaid dividends Deposits, credit balances, and	260		
drafts on London agents	1	ing correspondents	136,663
outstanding Liabilities by endorsement of	2,330,625	English Government securities	124,247
foreign bills negotiated for customers	8,679	and other first-class invest-	\$82,209
Interest on deposits and re- bate of discount	19,535	contra	8,679
Notes in circulation	100,545	Advanced on loans and cur-	1,715,225
Reserve aur. Jus fund	õ5,000	rent accounts	1,110,240
Profit and loss account	27,203	Freehold property and fur- nishings Stamps on hand	81,750 823
	2,854,346		2,854,840

ECONOMIST. THE

Oct. 17, 1885.

JOINT STOCK BANKS OF THE ISLE OF MAN.

DUMBELL'S BANKING COMPANY, LIMITED.

The following report was submitted at the half-yearly meeting on August 10th :- The directors beg to submit to the shareholders the annexed balance-sheet and statement of profit and loss for the past half-year, which compares favourably with former years. Including the balance of 506l brought forward from last account, the net profit is 3,052l, which the directors propose to appropriate as follows: dividend at the rate of 10 per cent. per annum, payable on and after 20th August, 1,845l; reserve fund, 500l; reduce purchase account, 100l; balance carried forward, 607l—total, 5,052l. The purchase account will be reduced by 2,4001.

	·		
BALANO	CE-SHEE	T —June 30, 1885.	
LIABILITIES. Capital paid up Deposits, current, and other accounts	£ 36,904 328,942 26,441 15,000 400 40 257 3,053	A ^{SETS.} Cash in hand and at bankers Government and other securi- tics, including security for issue of notes Bills discounted, advances cn currentaccounts, &c Balance of purchase of busi- ness Bank buildings, Peel branch Ditto Castletown branch Ditto Castletown branch Ditto to bank buildings Bank furniture	£ 39,603 86,421 278,413 4,700 700 500 110 570
	411,017		411,017
PROF	TT AND L	OSS ACCOUNT.	
Dz. Total amount of interest paid and owing on deposits, includ- ing rebate of interest on bills current, and allowance for	£	Cr. Total amount of interest and commission received and owing to bank on sundries at head office and branches	£ 10,959
bad and doubtful debts Total amount of commission paid by bank Current expenses Balance	6,248 135 2,030 2,546		
	10,959		10,959

ISLE OF MAN BANKING COMPANY, LIMITED.

The following report was submitted at the half-yearly meeting on August 4th :- The directors beg to refer the shareholders to the annexed balance-sheet and statement of profit and loss account as on the 30th June last, from which it will be seen that the net profits for the half-year, after deducting current expenses, and providing for bad and doubtful debts, amount to This sum added to 4,919l, the unappropriated balance 3.821l.from the preceding account, makes available a total of 8,740l, out of which the directors recommend 3,000l to be applied in payment of a dividend for the half-year, on the paid-up capital, at the rate of 20 per cent. per annum, 750l in a bonus at the rate of 5 per cent per annum and the half-year of 0.000l to be of 5 per cent. per annum, and the balance of 4,989l to be carried forward to profit and loss new account.

BALANCE SHEET

Assets. and and at bankers ts representing the fund, viz : don and NWestern 4% Deb. Stock, cost cashire and Yorkshire 4% Deb. Stock, cost land Railway 4% Deb. ost at Western Railway Stock, cost	£ 41,118 4,957 4,927 4,928 4,914 3,465 11,811 5,000 159,860 \$14,113 4,085
	559,174
UNT.	
ofits, after deducting t paid and owing to tors, rebate of interest s current, commission kers for payment of &c., and making pro- for bad and doub ful	£ 5,900
	5,908
-	&c., and making pro-

proprietors the following statement and the annexed general balance-sheet for the financial year ended 15th April last. Balance at the credit of profit and loss account for the year ending 15th April, 1885, after providing for bad and doubtful data debts, interest due to customers, and rebate on bills current, 147,084l; balance from preceding year, 33,170l-together, 180,254l; of which sum there has been applied in payment of balf received dividend at Chairbare beet 50,000 in payment of half-year's dividend at Christmas last, 70,000l; and in reduction of cost of bank offices, 5,000l. The directors recommend that there be now applied in payment of half-year's dividend on 24th June current, at the rate of 14 per cent. per annum, free of income tax, 70,000/. These sums amount to 145,000/, and leaves 35,254l to be carried forward to the credit of profit and loss account for the current year, making, with 750,000l of rest, surplus funds amounting to 785,255l.

	BALANO	CE-SHEET	C —April 15, 1885.	
3	LIADILITIES.	E 1	ASSETS.	£
1 3 0 0 0	Deposits and current accounts, with interest to this date1 Notes in circulation Drafts and remittances out- standing, payable within 14 days Acceptances	-	Gold and silver coin, notes of other banks, cash balances with London bankers, and money in London at call or short notice Stock in 3 per cent. Consols, and New 3 per Cents., 24 per Cents., Treasury bills, Indian and Colonial Government	~ 1,551,466
0	Half-year's dividend, payable at		securities, and Metropolitan	1 000 000
-	Midsummer Balance of profits carried for-	70,000	Consols	1,899,529
7	ward	35,255	other stocks, including 4,219/ of the bank's own stock Bills under discount, and ad- vances on cash and credit accounts	626,470 6,943,000
			Loans for short terms on stocks	
9		~	and other securities Securities against 'acceptances Bank premises at head office	
			and branches	197,394
	100		ing rent	
9		12,922,273		12,922,273

CALEDONIAN BANKING COMPANY, LIMITED.

The following report was submitted at the annual meeting on August 4th :- The directors have pleasure in presenting to the shareholders the annexed statement of accounts for the year ending 30th June, 1885. From this it will be seen that, including the sum of 1,623*l* brought forward from last year, the net profit for the year ending 30th June, 1885, after payment of all expenses, rebate on bills, and making provision for con-tingencies, amounts to 14,645!. An interim dividend at the rate of 7 per cent. per annum for the half-year ending 31st December, 1884, was paid on 14th February of this year. The directors now propose to pay a further dividend for the half-year ending 30th June, 1885, at the rate of 8 per cent. per annum ; to add 1,000l to the reserve fund, which will thus be raised to 56,000l; to apply 500l in reduction of bank property account; and to carry forward the balance, 1,895l, to next year's account. The directors who retire at this time are-Jonathan Middleton, Esq., Davidston, Cromarty; and Charles Fraser-Mackintosh, Esq., of Drummond, M.P. The directors recommend the re-election of Mr Middleton, and that James Anderson, Esq., Procurator-Fiscal, Inverness, be elected in room of Mr Fraser-Mackintosh. Mr J. Turnbull Smith, C.A., who has hitherto acted as auditor of the bank, having accepted an important appointment in Edinburgh, it will fall to the shareholders to appoint a successor. The names of several gentlemen of standing will be submitted to the meeting.

BALANCE-SHEET-June 30, 1885. LIABILITIES. Amount due on deposit ac-counts and interest receipts Notes in circulation....... Letters of credit and sundries Assets. Gold and silver coin, and notes of other banks Cash vouchers in transit, and short bills in the hands of £ £ 880,695 70,321 96,600 short bills in the hands of London correspondents.... Due by banking correspon-dents Liability of customers for acceptances Investments in Government securities Investments in Bank of Eng-land stock, home railways, and other securities Advances on bills...... Advances on credit accounts... Bank property, furniture, &c. Stamps, stationery, &c...... 39,1'2 3,096 1,754 13,932 2,212 2,212 53,446 77,453 297,359 266,352 315,227 64.395 150,000 70,784 1,514 1.198,752 1,198,752 PROFIT AND LOSS ACCOUNT. £ CR. Balance from 30th June, 1884 Net profit for the year ending 30th June, 1885, after pay-DR. Interim dividend paid on 14th 1,632 February, 1885 Dividend at the rate of 8 per Dividend at the rate of Sper cent per annum, payable on 17th August, 1885.......... Bank property account Balance to be carried to next year's account ment of all expenses, pro-vision for doubtful debts, and rebate on bills 6.000 13,023 1,000 500

1,895

14,645

14,645

BRITISH LINEN COMPANY BANK. The following report was submitted at the annual meeting on June 15th :- The directors have pleasure in submitting to the

ROYAL BANK OF SCOTLAND.

The following report was submitted at the meeting held on June 2nd :-The net profits of the half-year, which ended on 11th April last, after all necessary deductions, amounted to 92,080l. The directors recommend a half-year's dividend at Midsummer at the rate of 9 per cent., free of income tax, 90,000l, leaving a balance of 2,080l, over and above the rest of 757,891l. When the annual report for 1884 was presented to the proprietors in November, the circumstances of the money market justified the expectation expressed by the directors, that the results then reported would be found to be exceptional. But this expectation has been disappointed. The discount rate of the Bank of England during the past half-year was considerably above the average, and the rate allowed for deposits, which is regulated by the Bank rate, was throughout correspondingly high. Had the demand for money been normal, the results of the half-year must have been favourable. But the stagnation of trade has been intensified, and the ordinary channels through which banking resources find employment have been so narrowed, that a large part of the funds of the bank has had to be used at rates which afforded no profit. The gross earnings of the past half-year exceed those of the corresponding period of 1384 by upwards of 32,000l, but the interest payable on deposits has been 42,000l more than in 1884, and the result has therefore been a decrease in profit in the latter period, to the extent of 10,000l. In these circumstances the direction have been and 10,000%. In these circumstances the directors have resolved to recommend a dividend for the past half-year at the reduced rate of 9 per cent., and, having come to that resolution, they think it right at once to issue this report. The proprietors have at this court to elect directors and auditors for the ensuing year. Mr Hamilton, M.P., of Dalzell, one of the ordinary directors, retires by rotation, and Mr George Mitchell Innes, of Bangour, is recommended as his successor. The directors also recommend the election of Mr Hamilton and Mr John Graham, Skelmorlie, as extraordinary directors, in room of Mr Mitchell Innes, and of Lieut.-Col. Hozier, of Newlands, who retires by rotation.

JOINT STOCK BANKS OF IRELAND.

BANK OF IRELAND. The following is a report of the proceedings at a meeting of the proprietors, held on September 24th :- The quarterly court of proprietors of Bank of Ireland stock was held on Thursday at the bank, College green. Mr Joshua Joseph Pim, Governor of the bank, who presided, said that the court had considered it desirable to make a short statement in connection with the recent action of some of their depositors. A sudden and unexpected withdrawal of deposits in gold had taken place recently for about a week in some of the Southern branches. The entire amount withdrawn was 312,412*t*, and the directors were happy to inform the proprietors that the excitement quickly subsided, and matters had now assumed their normal condition. Much attention had been recently called to the non-publication of its accounts by the Bank of Ireland. The charter of the bank contained no direction as to the publication of its accounts, but the governor and direction as to the publication of its accounts, but the governor and directors were of opinion that it had become desirable to adopt the course of publishing them, and they therefore proposed at the end of the present half-year, with the concurrence of the proprietors, to do so. Mr Dudgeon called attention to a calculation which he had made, and stated that as by the Bank of England returns for the week ending September 16 the notes paid against securities were 15,750,000*l*, and the Government debt held against them was 11,015,100*l*, the Bank of Ireland should hold 1,818,366*l* Government debt for 2,600,000*l* notes issued; and as the Bank of England capital, 14,553,000*l*, had 14,935,000*l* Government securities to secure it, the Bank of Ireland capital of 2,769,000l should have 2,841,000! Government securities to secure it-that was, Government debt, 1,818,366l, and Government securities, 2,841,000l, made together 4,659,366l. The Government owed the bank ment debt, 1,616,505t, and Government securities, 2,64,000t, made together 4,659,366l. The Government owed the bank 2,630,869l, and the bank held Government securities 2,030,000l -4,660,869l. Upon these figures the result came out that in proportion to its capital the Bank of Ireland held as much Government security as the Bank of Ireland. A resolution expressing thanks to and confidence in the directors was passed.

The following report was submitted at the annual meeting, held on October 9th :—The board of superintendence beg to submit their report, for the year onding the 91 to 10 to 1 submit their report, for the year ending the 31st July last, to the shareholders of the Belfast Banking Company, Limited, at the fifty-eighth annual meeting of the company. The balancethe fifty-eighth annual meeting of the company. The balance-sheet of the company has been duly audited by Mr Robert Gardner, the auditor appointed at the annual meeting of the 10th October, 1884, and it has already been circulated among the shareholders. An annual election of an auditor is necessary, and Mr Gardner will be proposed anew at this meeting. net profits of the bank for the year ending the 31st July, 1885, amount to 47,970l (after providing for all bad and doubtful debts,

rebate on bills not yet matured, and interest due on deposits). Out of this sum, dividends have been paid at the rate of 20 per cent. per annum on the old shares, and 8 per cent. per annum on the new shares, 1866 issue, amounting together to the sum of 35,000l; and interest at the rate of 5 per cent. per annum has been paid on the instalments of the new shares, 1883 issue, amounting to 6,750l. The balance of profits (say, 6,220l) has been carried to the credit of the profit and loss account, which now stands at 43,937!. The instalments on the new shares, 1883 issue, have been punctually paid. The last instalment will be payable on the 30th January next, and these shares will participate in the dividend of 31st July next equally with the shares of 1866 issue. The board recommend that the salaries of Messrs Macaulay and Wales shall be increased by a sum of 200*l* each. The board think this advancement due to them, as well for their long and faithful services to the bank as also in consideration of the important duties they have now to discharge. Since the last annual meeting the board have had to regret the removal by death of Mr James Moore, who had been on the board of superintendence for more than twenty years. He was a steady friend of this bank, and his position and character were such as to make him a valuable supporter. A vacancy being thus created, it became necessary, under clause 18 of the special resolution of the 13th October, 1882, to ballot only for one member to retire from the board of superintendence, the persons to ballot being Mr Edward Harris Clarke and Mr Robert Lloyd Patterson. Mr Patterson, however, having declined to ballot as against Mr Clarke, the latter remains on the board, and the meeting will thus be called on to ballot for two members of the board of superintendence, in the stead of Mr Moore, deceased, and Mr Patterson, who retires. Since the last meeting a branch of this bank has been opened in Great Edward street, and for so far promises well.

BALAN	CE-SHEE	T-July 31, 1885.	
LIABILITIES. 10,000 shares, 25 <i>l</i> paid Instalments on new shares, "1883 issue "		AssETS. Government stock, United States Government Funded Boads, and English 1a:lway	£
Reserve fund	300,000 392,654 2,258,057	debenture and preference	587,315
Superannuation fund Balance of profit and loss	6,636	bankers Bills discounted, advances to	521,231
account	43,937	customers on current ac- counts, and loans on securities Bank premises	2,215,208 45,905
	3,109,659		3,369,659
		OSS ACCOUNT.	
Dr. Dividend paid on 10th February, 1885, at the rate of 20 per cent. per annum on old shares, and 8 per cent. per annum on new shares, "1866 issue" Dividend now payable at same rates Interest on new shares, "1883 issue," for half-year ended 31st January, 1885, at the rate of 5 per cent. per annum Interest on new shares, "1883 issue," for half-year ended this date at same rate	17,500 17,500 3,000 3,750	Cr. Balance en 31st July, 1834 Net profits for the year, after deducting rebate on bills, in terest dus on deposits, and making provision for bad an doubtful debts	
	85,687		85,687

HIBERNIAN BANK, LIMITED.

The following report was submitted at the meeting on August 10th :- The directors beg to submit the statement of accounts for the eight months ended 30th June, 1885. The gross profits for the eight months (after providing for rebate on bills, interest due on deposits, and bad debts written off) amount to 53,254l, a result which the directors regard with satisfaction. A sum of 7,012l has been taken from the profits, in order to provide for depreciation in securities, and also to increase the existing fund reserved to meet doubtful debts. The directors consider this course to be best in keeping with prudent management, and to be one which should commend itself to the shareholders of the bank. After writing off bad debts, and making the provisions set forth in the profit and loss account, there remains a balance of 7,869/, which in the usual course would be available for dividend; but having regard to the energial circumstances of the present time, your directors special circumstances of the present time, your directors recommend that it be carried forward to the next account, and

BALAN	NCE-SHEE	T-June 30, 1885.	
LIABILITIES. Capital paid up Amount due on deposit, cur- rent, and other accounts Bank post bills Unclaimed dividends Officers' annuity fund Interest due on deposits Rebate on bills not at matu- rity Profit and loss account	20.682	Bills discounted Loans at call and at notice Loans on railway stocks and	£ 139,519 1,066,768 52,886 250,844 349,215 3,970 173,125 110,691 2,146,513

THE ECONOMIST.

PROD	PIT AND I	OSS ACCOUNT.	1.0
Dr.	2	CR.	£
Expenses	25,333	Balance from last account, including provision for loss	
Income tax	199	on Messrs Thomas Fottreil	
Interest paid on deposits	13,600	on Messrs Thomas Fouren	10,93
Balance due on foot of Messrs		and Co.'s debt	10,00
T. Fottrell and Co.'s debts		Gross profits after providing	
(including costs of suit)	-	for rebate on bil's, interest	
now written off	8,841	due on deposits and bad	
Provision for doubtful debts		debts written off	53,25
(added to existing provision			
fund) and for depreciation			
in securities	7,012		
Amount written off bank			
premises account	1,327		
Balance	7,869		
ANNUNCC	1,000		
	64 184		64,18

NATIONAL BANK, LIMITED.

The following report was submitted at the half-yearly meeting on July 23rd :—The profit and loss account of the bank for the past half-year shows a balance of 91,671l available for distribution. The board have declared a dividend at the rate of 11 per cent. per annum, or 11s per share (10l paid) for the halfyear, payable on and after the 25th July. The income tax on the dividend is paid by the bank. The dividend absorbs 82,500l, leaving a balance of 9,171l, of which amount 3,221lbeing at the rate of 3 per cent. per annum on the rest or undivided profits, has been carried to that account, and 5,950l to profit and loss new account. The rest will now stand at 217,949l. Since the last general meeting, the Right Honourable Robert Bourke, M.P., has retired from the direction, in consequence of his appointment as Under-Secretary of State for Foreign Affairs, and the court of directors having appointed Count de Torre Diaz, senior partner in the firm of Messrs Zulueta and Co., merchants, Moorgate street, London, the name of that gentleman will be submitted to the shareholders for confirmation at the half-yearly meeting on the 23rd July.

BALANO	CE-SHEE	T—June 30, 1885.	
LIABILITIES. Capital paid up 1	£ 0.0,003,	Assets. Gold and silver coin at Irish	£
Rest or undivided profits in- vested in New 3 per Cent.		branches	657,429
stock	214,728	England Government stock and Ex-	€48,306
Due on deposits and current	,675,368		1,088,099 214,728
Acceptances to bankers'	36,613	Government stock lodged for	
drafts and on security Net profits for the half-year including 10,793l brought	30,013	metropolitan vestry accounts Indian Government stock, Colonial Government bonds,	32,735
forward from December 31, 1884	91.671	and other stocks Advances on securities at	439,754
		call and at short notice Advances on securities at sundry dates, and current	620,187
		accounts	3,200,024
		Bills discounted Bankers' guarantee and securities held against ac-	4,486,217
		ceptances, per contra Bank premises	36,613 287,998
-1	1,710,990	1	1,710,990
PRO	TT AND I	OSS ACCOUNT.	
DR. Total expenditure	£	CR.	£
Half-year's dividend to June 30		Amount brought from las	. 10.793
1885, at 11 per cent. per annun Carried to rest or undivided	\$2,500	Gross profits for the half-year	r
profits	3,221	ending the 30th June, after pay ment of interest, income tax	
Balance to credit of profit and loss new account		duty on circulation, and pro viding for had and doubtfu debts (less 22,716l, rebate o	1
-		interest on bills not due)	. 100,785
	171,578	1	171,578

NORTHERN BANKING COMPANY, LIMITED.

The following report will be submitted at the annual meeting on October 29th :- The directors have the pleasure of submitting the balance-sheet of the company as at 31st August last, and also the profit and loss statement for the year ending that date, duly certified by Messrs Theodore, Jones, Hill, and Vellacott, public accountants, of London, the auditors appointed at last general meeting of the proprietors. The net profits for the year, after making provision for bad and doubtful debts, have been 35,188*l*, which with the balance from the previous year of 19,691*l*, produce a total sum of 54,879*l*. After payment of the half-yearly dividends at the rate of 12 per cent. per annum on A shares, and 6 per cent. per annum on B shares, and interest at the rate of 5 per cent. per annum on the new shares, all free of income tax, amounting to 30,439*l*, there remains a balance of 24,440*l* to be carried forward. The capital of the bank is 2,000,000*l*, of which 341,516*l* has been paid up. The reserve fund is 140,000*l*. The shareholders have already that the directors an een informed committee have decided to issue to the shareholders, pro rata, whose names shall stand on the register on the 1st December next, the remaining 5,000 new shares created by the general meetings of the company in 1882, at 201 per share, payable by six equal half-yearly instal-ments. When this issue has been completed, 50,0001 will be added to the capital of the bank, and a like sum to the reserve

fund. The instalments on the first issue of 5,000 new shares distributed in December, 1882, have all been now duly paid, and these shares will in future rank for dividend with the A shares previously issued. On reference to the balance-sheet, it will be seen that the directors have made a commencement with a superannuation and fidelity guarantee fund for the officers of the company.

BALANO	CE-SHEET	-August 31, 1885.	
LIABILITIES. Capital paid up	£ 241,516 140,000 8 6,628 2,230,375 nil	Assets. Cash in hand and balances in London and with other bankers Investments in Government stock, Indian and Colonial Government and other se-	£ 436,791
guarantee funds Balance carried forward	5,1'9 _24,439	Bills of exchange discounted, loans on securities, advances	368,897 2,302,386
* Pro	3,108,077	OBS ACCOUNT.	3,108,077
Dr.	£	CR.	£
Dividend paid in March last Interest on new shares paid in March last	13,500 1,540	Balance brought forward from 31st August, 1884 Net profits for the year, after	19.691
Dividend now payable Interest on new shares now payable Balance carried forward	13,500 1,899 24,440	making provision for bad and doubtful debts	
	54,879		54,879

PROVINCIAL BANK OF IRELAND, LIMITED.

The following report was submitted at the half-yearly meeting on August 5th :- The directors have pleasure in submitting to the shareholders a statement of the bank's affairs up to the 30th June, 1885. Including 5,642l brought forward from last account, there remains a profit of 39,305l. Out of this the directors have declared a dividend for the half-year ending 30th June, 1885, at the rate of 12 per cent. per annum, free of income tax, which will require 32,400l. They have written off bank premises account 1,000l, and carried forward 5,905l-total, 39,305l.

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BALA	NUE-SHEE	1-June 30, 1835.	
LIABILITIES.	£ 540,600	As ETs. Cash at head office, branches,	£
Reserve fund Notes in circu ation	174,000 690, 54	and in London British Government and	455,141
Deposit receipts, current and		colonial securities	876,740
other accounts	3,881,252	Bank of England stock Advances on security at call	91,370
including 5,642l brought forward from Dec. 31, 1884,		and short notice	208,064
39, 1051 (less applied in re-		to customers, &c	3,541,670
duction of bank premises	10 805	Bank premises, freehold and leasehold.	151 080
account, 1,000()	:8,305	IGASCHOID	151,326
	5,324,911		5,321,311
Pa	OFIT AND I	LOSS ACCOUNT.	
DR.	£	CR.	£
Total expenditure	43,984	Balance, December 31, 1884 Gross profits for the half-	5,642
Reduction of bank premises	1,000		
Dividend, at the rate of 12		terest on deposits, income	
per cent. per annum, for		tax, &c., and providing for rebate on bills discounted	
the half-year to June 30, 1885	32,400		
Carried to new account	5,905	doubtful debts	77,647
	83,289		83,289

ROYAL BANK OF IRELAND, LIMITED.

The following report was submitted at the annual meeting held on September 23rd :—The directors have to report that the net profits of the bank for the year ended 31st August last amounted to 42,052l, which, with the sum of 9,463l brought forward from last balance, making together 51,515l, they have appropriated as follows: two half-yearly dividends at the rate of 12 per cent. per annum, 36,000l; allocated to bad and doubtful debt fund, 6,000l; ditto to credit of bank premises, 500l; ditto to officers' superannuation fund, 500l; leaving a balance of 8,515l to be carried to the credit of profit and loss new account. The directors have to refer with deep regret to the death of Mr Charles Copland, managing director of the bank, which took place in March last. Mr Copland's connection with the bank ever since its formation in 1836, and the prominent position he occupied in its development and success, are matters well known to the shareholders, and the directors feel deeply the loss the bank has sustained by the death of one whose character, as well as financial and administrative abilities, stood so high. The directors have also to record with sincere sorrow the death of Mr Alexander Parker, deputy-chairman of the bank, who had been a member of the board for several years, and whose mercantile experience rendered him of great service to the bank. Under the powers conveyed by the deed of settlement of the bank, the directors have elected Sir Richard Martin, Bart., to be deputy-chairman, in place of Mr Alexander Parker, and the vacancy created at the board has been filled by the appointment of Brindley Hone, Esq., Chairman of the Grand Canal Company; Mr Frederick W. Niven, heretofore secretary of the bank, has been appointed managing director in place of Mr Copland.

BALANCE-SHEET-August 31, 1885. LIABILITIES. £ Capital paid up Reserve fund Officers' superannuation fund Amount due on current and other accounts, and on deposit receipts English and Irish post bills and foreign circular notes outstandfor 133,115 \$6,750 stocks, railway debenture and preference stocks and bonds 1,620,932 bonds Bankers' balances at call and cash at head office and branches... Bills discounted 302,744 outstanding Balance of profit and loss account unappropriated last 19,991 269,097 713,666 year Net profit for year ending this date, 42,052 (deduct, Feb-ruary dividend paid to pro-prietors, 13,000/)..... 9,463 Advances to customers Bank premises 642,102 29,892 24.052 2,182,363 2,182,366 PROFIT AND LOSS ACCOUNT. DR. Amount of interest paid on deposit receipts, &c...... Total expenditure Income tax paid Balance, being net profit CR. £ CR. Gross banking income for this year, after providing for rebate on current bills £ 14.510 28,121 1,166 42,052 85,849 85,849 85,849 APPROPRIATION. Dividend for the half-year ended 28th February last, at the rate of 12 per cent. per £ £ 42,052 Balance brought down Unappropriated balance from last year 9,463 18,000 annum Dividend for half-year ending 18,000 doubtfu! debt fund Credit of bank premises..... Superannuation fund Balance unappropriated at this date 6,000 500 500 8,515 51,515 51,015

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ULSTER BANK, LIMITED.

The following report was presented at the meeting held on August 31st :- The net profits of the past year amount to 74,138/, which, added to 14,683/, the balance of the undivided profits account from the previous year, makes a total of 88,8211. Out of this sum dividends amounting to 60,000/, being 20 per cent. for the year on the capital paid up on the old shares, and interest amounting to 9,241*l*, being at the rate of 5 per cent. per annum on the instalments on the new shares, have been paid, both free of income tax, to the proprietors; 1,000 has been appropriated to the officers' superannuation fund, and 1,000l has been applied in reduction of the bank premises account, leaving a balance of 17,579l, which has been carried to the credit of the undivided profits account. All ascertained bad debts have been written off, and all doubtful debts have been fully provided for. The whole of the instalments on the new shares, amounting in the aggregate to 200,000l, have been received, the balance of the final instalment having been paid during the past year. The capital paid up has thus been increased by 100,000*l*, and the reserve fund by 100,000*l*. The capital and reserves of the bank now stand as follows : capital authorised, 3,000,000l; capital subscribed, 2,400,000l; capital paid up, 400,000l; reserve fund, 400,000l; dividend guarantee fund, 50,000*l*. The new shares henceforth rank for dividend equally with the previously issued shares. The directors pro-pose, with the fu'l approval of the committee, to celebrate the fiftieth anniversary of the establishment of the bank, which will occur on the 1st April next, by presenting on that date, to every officer then in the service a bonus of 10 per cent. on the amount of his salary, the sum required for the purpose to be taken out of the balance at credit of the undivided profits account. A branch of the bank has been opened in Naasduring the past year. DAT ANOT OTTO

	CE-SHEE	r-August 31, 1885.	£
LIABILITIES. Capital paid up	£ 400,000 300,000 100,000 50,000 17,550 3,474,439 nil. 43,379 5 4,337	Assers. Government stock 3 per cent. Consols, 10,0001 @ 90 Exchequer bonds Colonial Government, Indian guaranteed, and English rail- way debenture and prefer- ence stocks Cash on hand and balances with London bankers Bills discounted, advances to customers, short loans, on securities, &c. Acceptances per contra Bank premises at head office and branches	366,000 30,000 500,894 600,039
	4,899,735	and branches	4,899,734
Dr. Half-yearly dividend to 1st March, 1885, at the rate of 30 per cent. per annum Interest on instalments on new shares to same date Ha'f-yearly dividend to 1st September, 1835, at the rate of 20 per cent. per annum Interest on instalments on new shares to same date Bank premises account Officers' superannuation fund Undivided profits carried for- ward	PROFIT AS £ 30,000 4,241 30,000 5,000 1,000 1,000 1,000 17,580	cp. Loss. Cr. Undivided profits from 3:st August, 1884 Net profits for the year, after deducting rebate on bills current and interest due on deposite, all accertained bad debts having been written off, and all doubtful debts fully provided for	£ 14,683 74,138
	88,821		8 8,82

FOREIGN AND BRITISH-COLONIAL JOINT-STOCK

BANKS.

ANGLO-EGYPTIAN BANKING COMPANY, LIMITED. The following report was submitted at the half-yearly meet-ing held on May 29th :- The directors beg to submit to the shareholders the balance-sheet and profit and loss account for the half-year ending 28th February last. As was anticipated by the directors in their last report, there has been, notwithstanding the political situation in Egypt, a material development of com-mercial activity during the half-year, and a consequent increase in the volume of business transacted by the bank. There has been a fair Nile and a heavy cotton crop. The issue of the proposed loan, which has unfortunately been delayed, and the consequent payment of the indemnity claims, will improve the public credit, and will tend to encourage business, and to The balance standing to the credit of stimulate enterprise. The balance standing to the credit of profit and loss, after deduction of all expenses, and after making provision for bad and doubtful debts, amounts to 58,670%. Out of this sum the directors have resolved to pay an interim dividend for the half-year at the rate of 5 per cent. per annum, or 10s per share, payable on the 1st June, free of income tax, leaving the sum of 18,670l to be carried forward to the next account. The prospects of the current half-year, although the dull season in Egypt, are encouraging.

BALANCE-SHEET-February 28, 1885. Current and other accounts... 50,000/ Consols Bills receivable..... Cash at London bankers, at branches, and in transit.... Sundry accounts and invest-ments Freehold land and premises in Event and Currens 194,565 149,259 Egypt and Cyprus Liabilities of clients for bills negotiated, &c., as per contra 1,005,531 3,902,574 3,902,574 PROFIT AND LOSS ACCOUNT. £ £ CR. 623 Balance brought forward from DR. £ Income tax..... Current expenses in London and at the branches....... Balance to new account...... 21.114 58,670 10.329 70,078 80,407 80,107

AUSTRALIAN JOINT STOCK BANK.

The following report was submitted at the half-yearly meeting held on July 23rd :- The directors have pleasure in submitting the report for the half-year ended 30th June, 1885. The accounts have been examined and certified by the auditors. The net profits for the half-year, after deducting rebate on bills, interest on fixed deposits, paying all charges at head office and 95 branches, and making ample provision for all bad and doubt-ful debts, amount to 40,9721, to which has to be added the balance of undivided profits from 31st December, 1884, 6,260l, making available for distribution 47,232l, to be appropriated as follows: to reserve fund, 10,000l; dividend at rate of 10 per cent. per annum, 25,000l; balance of 2s per share, equal to 21 per cent. per annum, 6,250l; together, 41,250l; leaving a balance to be carried forward of 5,982l. During the half-year six branches of the bank have been opened, namely, at Copmanhurst, Delegate, Enmore, Granville, Lismore, and Moama, in the colony of New South Wales; and four branches have been closed, namely, Cassilis, Copeland North, Girilambone, and Murrumburrah, also in the same colony. The board hope to have the pleasure, in January next, of meeting the proprietors on the new barking provises which are constant to be same n the new banking premises which are expected to be com-bleted about the end of this year.

BALANCE-SHEET-June 30, 1885.

953	LIABILITIES. Capital paid up	£ 500,000	Assers.	£ 893,759
L. .849	Reserve fund Profit and loss	210,003	Cash balances and notes of other banks	459,319
734	Note circulation Bills in circulation and other	435,660	Government securities Bank premises Bills discounted, and other	211,178
£	liabilitien Deposits	591,971 5,364,871	debts due to the bank	5,522,800
683		7,190,949	-	7,190,049
	Pa	OFIT AND I	ACCOUNT.	
	Dr. Rebate on current bills	£ 10,285	Cs. Balance brought forward Profit for the half-year, June	£. 6,260
138	Reserve fund Dividend at rate of 10 per cent, per annum Bonus of 2s per share on 62,500	10,000 25,000	30, 1885	51,257
	shares, equal to 21 per cent. per annum	6,2:0		
	next half-year	5,232		
,82		57,517		57,517
,82		01,011		

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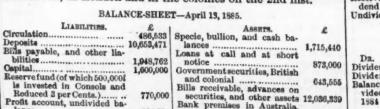
BANK OF AFRICA, LIMITED.

The following report was submitted at the half-yearly meeting held on September 30th :- In accordance with the special resolution, passed on the 25th March, and confirmed on the 22nd April, by which it was resolved that ordinary general meetings of the shareholders should be held half-yearly, the directors now beg to submit the report and balance-sheet for the six months ended on the 30th June, 1885. During this period there has been but little improvement in the condition of business in South Africa. The operations of the bank, nevertheless, have resulted in a small surplus, which is carried forward to next half-year's account. A saving in expenses has been effected during the past half-year at the rate of 6,000l per annum, and during the current half-year further reductions will be made. The branches at Bethulie, Harrismith, Winburg, and Tarkastad, having proved unremunerative, were closed on 30th June. The item "sundry outstandings in course of realisation," which has been reduced since 31st December last by 5,2971, continues to engage the earnest attention of the directors. 'The directors, with very much regret, have to intimate the death of their valued colleague, Mr James Arthur.

BALANC	E-SHEE	T-June 30, 1885.	
LIABILITIES.	£00,000	Assers. Cash on hand and with	8
Notes in circulation Bills payable	78,913	bankers Government andColonial secu-	285,862
Bills held for collection on account of customers	103,650	rities Acceptances on account of	156,342
Deposits and current accounts		constituents	7,742
and other liabilities 1 Net profit to date	,079,781 3,337	Bills receivable Loans on security and tem-	314,196
		porary advances	261,770
		Bills discounted Sundry outstandings in course	578,915
		of realisation	275,550
		Bank premises, &c.	76,004
		Stationery and stamps, &c	4,821
1	1,961,232		1,961,232
PROP	PIT AND]	LOSS ACCOUNT.	
DR.	£	CR.	£
Expenses	23,859 3,837	Balance at December 31, 1884 Gross profit, after reserving charge for interest on deposit accounts to date, rebate on b'lls not yet due, duty on note circulation, and provid- ing for all bad and doubtful debts for the half-year ended June 30, 1885	1,310

BANK OF AUSTRALASIA.

The following report was submitted at the half yearly meeting, held on October 1st :- The directors have the pleasure of submitting to the proprietors the balance-sheet of the bank as at 13th April last, with the profit account for the half-year which ended on that date. After providing for rebate on bills current, for income tax, for the colonial taxes on note circulation, and for all bad and doubtful debts, the net profit for the half-year amounted to 147,045%. From this sum, increased by 14,101% brought forward, the directors have transferred 20,000l to the reserve fund, and have applied 6,852l to reduce the average price of securities representing the invested reserve. Of the balance, the dividend and bonus now to be paid will absorb 120,000l, leaving 14,294l to be carried to the next account. With the addition above mentioned the reserve fund will amount to 770,0001, of which 500,0001 is invested in 526,3151 Consols and Reduced 3 per Cents., held at the uniform price of 95 per cent. The depreciation in the value of wool observable during the current sales cannot fail to have a depressing effect in the colonies, but it would be premature to conclude that the fall will colonies, but it would be premature to conclude that the fall will prove more than temporary. The business of the bank remains in a sound and prosperous condition. The dividend declared is at the rate of $12\frac{1}{2}$ per cent. per annum, with a bonus of 10s per share, or in all 3l per share for the half-year (being at the rate of 15 per cent. per annum), and it will be payable, free of income tax, in London and in the colonies on the 2nd inst.



Bank premises in Australia, New Zealand, and London 134,294 15,593,060

324,720

15,593,060

lance

Oct. 17, 1885. PROFIT ACCOUNT. From October 13, 1884, to April 13, 1885. Undivided profit, October 13, 1884. Less dividend and bonus, April, 1885. 126,101 112,000 14,101 89,260 147,045 161,146 .£20,000 6,852 26,852

Leaving available for dividend.....

BANK OF BRITISH COLUMBIA.

134,294

The following report was submitted at the last half-yearly meeting :- The airectors, in submitting to the shareholders the statement of accounts for the half-year ended 30th June last, rate of 6 per cent. per annum, free of income tax ; adding 5,000/ to the reserve fund, which now amounts to 70,000l, and leaving 4,613l to be carried forward.

1	BALAN	CE-SHEE	T —June 30, 1885.	
	LIABILITIES. Capital paid up Reserve tund Notes in circulation Currentaccounts and deposits Bills payable Other current liabilities Balance of profit and loss account on June 30, 1885	£ \$46,000 65,000 161,474 677,374 134,328 17,242 19,903	ASSETS. Specie at branches Gash at bankers Gold bars and gold dust Three per Cent. Consols India Four per Cent. stock Bills receivable Bills discounted and loans Other securities Bank premises and furniture	£ 203,897 16,906 918 25,414 26,344 184,352 772 319 56,422 34,839
		1,921,411		1,321,411
	PRO	FIT AND L	OBS ACCOUNT.	
	Dr. Charges to June 30, 1885, in- cluding rent, salaries, and other expenses at head office and branches	£ 9,583 971 77 800 10,380 5,000 4,613 31,424	CR. Amount brought from las account Profit for six months ende June 30, 1885, after deductin income tax and rebate on bill not due	1,244 d g s

BANK OF BRITISH NORTH AMERICA.

The following statement was issued on March 2nd :- I am desired by the court of directors to submit the accompanying balance-sheet and statement of profit and loss account as on the 31st December last, showing 75,1991 as the net profit for the year 1884. It will be observed that out of this sum 60,000l has been paid in dividends, and the balance, 15,199l, has been added to the rest or undivided net profit.—Your obedient servant, A. G. WALLIS, Secretary. The following report was submitted at the annual meeting held on June 9th :—With reference to the circular letter issued by order of the court of directors to the proprietors, on the 2nd March last, together with a balance-sheet and a statement of profit and loss account, as on the 31st December, 1884, the directors have now to report the declaration of an interim dividend in respect of the halfyear ending 30th June, at the rate of 6 per cent. per annum, amounting to 30s per share, payable, free of income tax, on the 4th July, for which warrants will be remitted to the proprietors as usual.

BALANCE-SHEET-December 31, 1884.

Circulation Deposits Bills payable and other lia-	£ 1,000,000 199,883 1,367,131 2,084,254 80,000 216,801	Assars. Specie and cash at bankers Bills receivable and other securities Investments Bank prewises	£ 472,649 4,201,185 156,490 67,750
	4,898,074	OSS ACCOUNT.	4,898,074
Dz. Dividend at Midsummer, 1884 Dividend at Christmas, 1884 Balance in hand, being undi- vided net profit to Dec. 31, 1884	\$0,000	Cn. Balance of undivided net profit to Dec. 31, 1883 Net profits for the year 1884, after deduction of all cur- rent charges and income	£ 201,602
1.201	276,801	tax, and providing for bad and doubtful debts	75,199 276,801

BANK OF MONTREAL.

The following report was submitted at the annual meeting held on June 1st :- The directors beg to present the 67th annual report showing the result of the business of the year ended 30th April, 1885. The balance of profit and loss account on April 30th, 1884, was 62,970l ; the profits of the year ended April 30th last, after deducting charges of management, and making all necessary provision for bad and doubtful debts, were 286,257l; together, 349,227l; from which have to be deducted dividend 5 per cent. paid December 1st, 1884, 123,2881; dividend 5 per cent., payable June 1st, 1885, 123,2881; bonus 1 per cent., payable June 1st, 1885, 24,657l ; together. 271,2331; leaving a balance of 77,9941 to be carried forward at credit of profit and loss account for the current year. The directors are much gratified at having been able to declare a bonus to the shareholders of 1 per cent. in addition to the dividend of 10 per cent. for the year. The directors have to report that the head office and all the branches of the bank have been inspected during the past year. The town of Chatham, Ontario, having been represented as a good field, the directors caused an office to be opened there in the summer of 1884, and they are glad to state that their expectations of a reasonably profitable business have been realised. The business of the bank having outgrown the accommodation afforded by the premises here, extensive alterations are being carried out with the view of giving a very much enlarged banking room for the business of the Montreal branch. It has long been acknowledged also that something was necessary to be done in connection with the Toronto branch premises, and it having been shown clearly that the matter could not longer be deferred with safety to the bank's interest, or the health of the officers employed there, the directors at length decided to call for plans for the construction of a new building, the erection of which on the site of the bank's present office will be proceeded with so soon as arrangements for the temporary occupation of other premises can be made. The directors beg to remind the shareholders that at the annual meeting held on June 2nd last they recom-mended that the incoming board should be authorised to organise a pension fund society for the officers of the bank, to take the place of the then existing Annuity and Guarantee Funds Society, and the directors have to report that an act of incorporation of such Pension Fund Society has accordingly been obtained. BALANCE-SHEET-April 30, 1885

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DALACL	CL-OHEE	1 - April 00, 1000.	1 C 1 C 1
LIABILITIES.	£	Assets.	£
ital paid up	2.465,753	Gold and silver coin current	481,132
t	1,232,877	Government demand notes Balances due from other banks	516,403
ard	77,994		18,711
laimed dividends f-yearly dividend, payable ane 1, 1885	1,288 123,288	Due from agencies of this bank and other banks in foreign countries	785,446
uns, payable June 1, 1885 ount of notes of the bank	24,658	Due from agencies of this bank and other banks in Great	100,110
circulation	1,242,733	Britain	321,012
osits not bearing interest	1,567,489	Notes and cheques of other	201,518
osits bearing interest ances due to other banks in	2,548,309	banks Bank premises at Montreal and	
anada	21,479	branches	93,411
		Loans and bills discounted Debts secured by mortgages	6,778,781
		and other securities Overdue debts not specially	58,154
		secured (estimated loss pro- vided for)	54,295

9,\$05,869

BANK OF NEW SOUTH WALES.

The following report was submitted at the half-yearly meeting on April 30th :- The directors have the pleasure to submit to the proprietors a statement of the assets and liabilities of the bank on the 31st March, with the auditors' report and declaration. The net profits for the half-year, after deducting rebate on current bills, interest on deposits, providing for bad and doubtful debts, and reducing valuation of bank premises, amount to 97,770l; to which is to be added undivided balance from last half-year, 8,704l; giving for distribution, 106,474l, which the directors recommend to be appropriated as follows: to payment of dividend at the rate of 15 per cent. per annum 75,000l; bonus at the rate of $2\frac{1}{2}$ per cent. per annum, 12,500l augmentation of the reserve fund, 10,000l; balance carried t profit and loss new account, 8,974l. With the above appropriation the reserve fund will amount to 570,000l. During the past half-year branches of the bank have been established a Junee, Cowra, and Ryde, in this colony, and at Hastings an Masterton, in New Zealand. The bank's Act of Incorporation tal to an aggregate of 1.000.000 limits the extension of its cap The steady expansion of the business renders it desirable that power should be obtained for such further increase as from tim to time the board may deem expedient, with the sanction of th proprietors, in terms of the 13th clause of the deed of settle ment. Your directors propose to apply to the Legislature for such power, and now ask your consent to that course.

NOMIST.			25
(Including London branch to Dece	ember	-March 31, 1885. 31, 1884, and New Zealand brail, 1885.)	nches to
LIARILITIES.	2 1	Assets.	0
	0,000	Coin and cash balances	4 070 040
Reserve fund	0,000	Bullion	4,078,842
Notes in circulation 714		Government securities	63,893
Bills payable 2,106	5,181	Notes of other banks	428,470
Deposits and other liabilities 14,364		Bank premises	9,652
		Bills receivable, bills dis-	414,324
		counted, &c	19 070 924
		Insurance account	1,261
	1		49404
13,874	1,499		18,874,499
PROFIT A	AND L	OSS ACCOUNT.	
DR.	£ 1	CR.	e
Rebate	1.217	Amount from last account	. 8,705
Dividend at the rate of 15 per		Half-year's profits, after pro	a 0,100
	5,000	viding for bad and doubtfu	1
Bonus at the rate of 24 per cent.	1000	debts, and including re	
	2,500	coveries from debts pre	
	0.000	viously written off as bad .	. 121.986
	8,974	and a second of the fait of	

BANK OF NEW ZEALAND.

130,621

130,691

The following report was submitted at the half-yearly meeting held on April 22nd :- The directors submit to shareholders the following as the result of the past half-year's operations : The net profit for the half-year ended 31st March, after full approhet pront for the half-year ended 31st March, atter tull appro-priation for all known bad and doubtful debts, and in reduction of bank premises and furniture accounts, amounts to 79,048*l*; to which has to be added—balance from half-year ended 30th September, 1884, 21,094*l*, giving a total available for division of 100,142*l*, which it is proposed to appropriate as follows: payment of dividend at the rate of 10 per cent. per annum, 50,000*l*; bonus of 5s per share, equal to 5 per cent. per annum, 25,000*l*; balance carried to profit and loss new account, 25,142*l* —total, 100.142*l*. -total, 100,1421.

BALANCE-SHEET-March 31, 1885. (Including London office at January 31, 1835.)

	LIABILITIES.	£	Assets.	£
and the second se	Capital paid up. Reserve fund. Notes in circulation Bills payable in circulation Deposits and other liabilities Ba ance of profit and loss	625,000 532,060 1,853,274	Coin and cash talances at bankers	1,383,475 135,155 27*,908 883,573 1,958,230 9,913,446
		14,861,125		14,861,125
		PROFIT A	ND Loss.	
	Dz.	£	OR.	R
	Dividend at rate of 10 per cent, per annum	50,000	Balance from half-year ended 30th September, 1884 Net profit for half-year ended	21,094
	equal to 5 per cent. per annum Balance to new account		31st March, 1885	79,048
1		100,142		100,142

BANK OF ROUMANIA.

The following report was submitted at the annual meeting held on June 22nd :- The committee present herewith the statement of the accounts of the bank for the year 1884. The severe financial crisis in Roumania in the latter half of that year, arising in great measure from a series of bad harvests, and the consequent serious diminution of the export trade, has affected the bank's profits, on the one hand, by a restriction of its operations, whilst, on the other, there has been loss, though to a comparatively small extent, by the numerous mercantile failures which have ensued. At one period the premium upon gold, on which alone the bank's operations are based, reached 173 per cent. The fall in the value of securities also has made it necessary to carry over those held by the bank at reduced prices. This combination of adverse circumstances has absorbed the profits of the year, and the committee have deemed it wise to deal freely with assets of any doubtful aspect, and have closed the profit and loss account by a transfer of 11,000l from the reserve fund. This being done the committee believe the accounts to represent truly a sound condition of the bank's affairs, and if happily the assurance of peace is established, and a fair harvest got in, the opportunities of profitable business will speedily recur.

:		E-SHEET,	December 31, 1884.	
, ; ; ; ; ; ;	LIABILITIES. Capital Bills payable Current accounts Reserve fund	53,111	Bills receivable and other	£ 600,000 89,319 356,782 280,446 5,111
d		1,331,658		1,831,688
- 1	Pa	OFTT AND L	OSS ACCOUNT.	
n l. it ie	DR. Current expenses for the year	£ 24,112	last account Gross profits for the year end- ing the 31st December, 1884, after making provision for	£ 552
		1	bad and doubtful debts Transferred from reserve fund	12,200 11,000
r		24,112		24,112

THE ECO

9,305,868

ECONOMIST. THE

BANK OF SOUTH AUSTRALIA, LIMITED.

The following report was submitted at the half-yearly meeting held on October 15th :- The half-yearly accounts to June 30, 1885, duly audited, are submitted, showing a balance at credit of profit and loss, after writing off all bad debts and providing for those of a doubtful character, of 46,459l, from which the directors recommend a dividend at the rate of 10 per cent. per annum, payable, free of income tax, on Monday, 2nd November, leaving the sum of 6,459/ to be carried forward. The paid-up capital of the bank on June 30, 1885, was 800,000*l*; reserve fund, 200,000*l*. The business of the bank during the last six months has been of an ordinary and satisfactory character, and although the depression of trade in South Australia has not passed away, no loss of consequence has been incurred during the period under review. Recent advices, pointing to the probability of another deficient harvest, and the extremely low prices obtainable for all colonial produce, debar the likelihood of any early revival of prosperity in the colony, but in the meantime the bank maintains its leading position, and waits a more favourable opportunity for safe employment of its resources.

BALANCE-SHEET-June 30, 1885.

Dallar	CT. OTTTT	x-9 440 90, 1000.	
LIABILITIES. Promissory notes in circula- tion not bearing interest Bills of exchange in circula- tion not bearing interest Balances due to other banks Cash deposited not bearing in- terest Capital paid up Reserve fund Profit and loss	£ 101,670 169,150 5,289 436,006 2,372,477 \$C0,00 200,000 46,4£9	ASSETS. Coin and builion Balanceadue from other banks Promissory notes or bills of other banks Government securities Landed or other property of the corporation Notes and bills discounted, or other debts due to the cor- poration not included under the foregoing heads	3
	4,131,051		4
PRO	OFIT AND L	OSS ACCOUNT.	
DR. Sith dividend paid 1st May Expenses of the establishment, Balance carried forward	23,236	CR. Balance brought forward Interest on reserve fund Profits from all offices	

109,695

BANK OF VICTORIA.

The following report was submitted at the half-yearly meeting held on August 4th :- The board of management beg leave to submit their sixty-fifth report to the proprietors of the bank stock, together with the balance-sheet for the half-year, duly certified by the auditors. Balance of undivided profits on 31st December, 1884, 9,860l; net profits for the past half-year, 29,0131-total, 38,8731; which the directors propose to apportion as follows : to dividend at 10 per cent. per annum, 25,0001 ; leaving 13,873l balance carried forward. During the past halfyear the branch at Merino has been closed.

BALANO	CE-SHER	T-June 30, 1885.	
LIABILITIES. Proprietors' capital. Notes in circulation Bills in circulation Deposits (including interest accrued) and other monies payable on demand, and re- bate on bills current Due to other banks Reserve fund Profit and loss	£ 500,000 232,924 268,254 1,556,478 94,868 125,000 28,873	Assers. Coin, bullion, and cash ba- lances. Government securities Due from other banks Bill receivable and other ad- vances	£ 714,818 91,616 57,171 7,18,778 234,019
	5,816,397	ī	,816,397
Prop	TT AND L	OSS ACCOUNT.	
Dr. Current expenses, head office and 56 branches, with 7 sub- branches	£ 84,264 2,544 88,973	CR. Balance from S1st December, 1884 Gross profits for half-year (after deducting all interest paid or due to customers, and rebating bills current, and providing for bad and doubtful debts)	£ 9,860 65,821
	75,681		75.681
Dividend at 10 per cent. per annum	25,000 13,873	Balance	88,873
	\$8,873		38.873

CHARTERED MERCANTILE BANK OF INDIA, LONDON, AND CHINA.

The following report will be submitted at the half-yearly meeting held on October 20th :- The directors submit to the shareholders the half-yearly statements of accounts to June 30th last, showing a net profit, after providing for bad and doubtful debts, of 41,347*l*, to which has to be added 8,377*l* brought forward from last half-year, making together 49,724!. The directors have appropriated the above amount as follows : 18,750l to payment of a dividend for the half-year at the rate of 5 per cent. per annum, free of income tax, 20,000*l* to the reserve fund (bringing that fund up to 130,000*l*), and 10,974*l* carried forward to present half-year.

BALAN	NCE-SHEI	ET-June 30, 1885.	
LIABLITTES. Capital paid up (fixed abroad at par) Reserve fund Deposits : Repayable on de- mand For fixed periods Drafts on London bankers Head office and branches Drafts on Continental bankers and other agents Notes in circulation Loans payable Due to agents and correspon- dents Sundry creditors, rebates, ex- change adjustments, &c Profit and loss account.	£ 750,000 130,000 1,4 45,949 2,083,041 1,403,828 083,2565 372,852 410,000 18,660 91,094 20,724	Assers. Cash in band Cash at bankers. Money at call Bullion on hand In transitu Indian Government rupee paper Sterling loans. Indian Railway guaranteed stocks Bonbay Port trust bends Bills receivable Bills discounted. Loans receivable and advances Freehold banking premises Due by agents and correspon- dents Sundry debtors, rebates, ex- change adjustments, &c	£ 461.412 308.201 29.900 147.518 320,755 167.795 80,000 100,625 10.500 3,216,568 366,740 1,3`6,142 2`4,559 60,607 254,256
	7,046,068		7,046,068
PRO	FIT AND I	OSS ACCOUNT.	8
DR.	£	CR.	e
Added to reserve fund Dividend for half-year at 5 per	44,499 20,000	Balance at December 31, 1884 Gross profit for half-year end- ing June 30, 1885, after pro-	8,377
cent. per annum Carried forward	18,750 10.974	viding for bad and doubtful debts	85,846
	aejora		00,010

COLONIAL BANK.

94,223

The following report was submitted at the half-yearly meeting, held on July 2nd :- The directors have to submit the following statement of the debts and assets of the corporation on 31st December, 1884, viz. :-

BALANCE-SHEET-December	31,	1884.	
------------------------	-----	-------	--

	LIABILITIES.	£	ABSETS.	£
	Capital paid up Reserve fund	600,000 120,000	Specie	411,097
	Notes in circulation Deposits at interest and on	489,976	at call, and short notice English and Colonial Govern-	93,215
	current accounts Bills payable and other liabi-	1,796,111	ment and other investments held in London	1,066,385
	lities Balance of profit from last	1,493,583	Bills receivable, &c Due in the colonies on current	1,331,974
	half-year Balance, being net profit for	1,833	accounts Bills discounted in the colo-	64,822
	half-year ending 31st Dec., 1884	33,254	nies, bills in transit, and advances on security, &c Bank premises and furniture	1,507,267
			in London and the colonies	10,000
1				diama and a second second

4,484,760

Out of the above profit, amounting, after providing for all bad and doubtful debts, and for income tax, to 33,254l, added to the sum of 1,836l brought forward from last half-year, making together 35,090l, the directors recommend the payment of a dividend of 5 per cent. for the half-year ending 31st December last, which will require 30,000/, and that of the balance of 5,690/, the sum of 2,500l be added to the reserve fund, which will then amount to 122,500l, leaving 2,590l to be carried forward to the next half-year. The period which has elapsed since the meeting of the shareholders in January last has been one of continued anxiety to the directors, but up to the present time the crisis in the West Indies, caused by the serious depreciation in the value of sugar, has been met by planters and merchants far better than might have been anticipated; no failures of importance have occurred amongst the bank's customers, and with advancing prices confidence is being gradually restored. The depression in the general business of the colonies has naturally caused a restriction in the bank's operations, but under existing circumstances the directors consider that the proprietors have good reason to be satisfied with the statement now submitted to them. Severe drought has prevailed in Demerara and in some parts of Jamaica, but the latest accounts received from the branches are fairly satisfactory.

COLONIAL BANK OF NEW ZEALAND.

The following report was submitted at the half-yearly meeting held on July 29th :- The directors beg to submit to the proprietors the accompanying balance-sheet, and statement of accounts, for the half-year ended 30th June last. The net profits for the half-year, after deducting interest paid and accrued on fixed deposits, rebating bills under discount, and charging all expenses of management, rent, &c., and duly providing for bad and doubtful debts, amount to 16,765*i*; to this has to be added balance from last half-year, 2,566*i*; and there must be deducted 19,3311, tax on note circulation and property tax, 1,6131, leaving available, 17,718l, which the directors recommend to be applied as follows : to reserve fund (which will then stand at 44,0001), 1,000l ; payment of dividend at the rate of 7 per cent. per annum on the paid-up capital, 14,000l; balance to be carried forward, 2,718l-total, 17,718l.

[Oct. 17, 1885.

94,223

4,481,760

3,195,882

\$16,002 133,858

3,544 \$69,295

112,470

£ 41,297

61,645

109,695

4,131,951

DR. 84th dividend paid 1 Expenses of the establishment, Balance carried forward

Oct. 17, 1885	5.]	THE	ECO	ONOMIST.	27
		T-June 30, 1995. Assrts. Coin and cash balances. Sullion on hand and in tran- situ. Government securities, 3 per cent. Consols and colonial debentures Notes of and balances due by other banks Landed property and bank premises Bank premises, &c. Bills discounted, bills receiv- able, and all other debts due to the bank	£ 305,152 9,678 99,949 10,336 102,533 7,106 1,677,484 2,208,243	of accounts the full details of the London balance-sheet 30th June, instead of, as heretofore, the balance of a between the head office and the London branch; the ne figures for this purpose having been cabled to the During the half-year branches have been opened at Bro Creek, Delegate, Mount Victoria, and Warialda, in this of BALANCE-SHEET-June 30, 1885. (Including London Branch to June 30, by cable.) LIABLIFTIES. Capital. Coin and bullion in hand and cash at bankers dividends Notes in circulation Notes in circulation Deposits and other liabilities 8, 143,267 Balk premises, furniture, &c.	eccoun(cessary colony. ughton colony. e 1,729,996 708,200 26,048 7,856,478
Pre	OFIT AND L	OSS ACCOUNT.		Profit and loss account 116,901	254,00
DR. Transferred to reserve fund Dividend at 7 per cent. per annum, at 31st December, 1884 Charges for the half-year Tax on note circulation Property tax Proposed addition to reserve fund Proposed dividend at the rate of 7 per cent. per annum on the paid-up capital Balance	£ 1,000 22.069 1,091 522 1,000 14,000 2,718	Ca. Balance profit and loss at 31st Uccember, 1884 Gross profit for half-year (after making provision for bad and doubtful debts, interest paid and accrued on fixed deposits and rebate on bills current)	£ 17,567 38,933	10,560,722 PROFIT AND LOSS ACCOUNT. Dr. £ Rebate on current bills	16,42
	56,400		56,400		

COMMERCIAL BANK OF AUSTRALIA, LIMITED.

The following report was submitted at the half-yearly meeting held on August 3rd : The growth of the bank's business since the last meeting of shareholders has been continuously progressive, and the directors have much pleasure in submitting the subjoined balance-sheet and statement of accounts, exhibiting very satisfactory results. In pursuance of their policy, which aims at building up substantial reserves, they recommend the following appropriation of the available balance of the profit and loss account : to dividend at the rate of 10 per cent. per annum, 30,000l; reserve fund (making it 215,000l), 25,000l; reduction of bank premises account, 2,500l; balance carried to next halfyear, 16,030l; representing a total of 73,530l. The result which has attended the establishment of branches in Sydney and Adelaide warrants the directors in extending the bank's operations to the capital of Queensland, and a branch has accordingly been opened in Brisbane on the 1st July under very encouraging auspices.

BALANCE-SHEET-June 30, 1885.

(Includin	ig London	office to May 19.)	
LIABILITIES. Capital paid up	£ 600,000 190,000 73,530 170,692 292,776 20 4,033,214 45,978 37,116	Assers. Coin and bullion and cash at bankers Balances due from other banks Notes of other banks Government and municipal debentures. Bank premises Bills receivable and other advances.	£ 662,434 56,582 3,564 107,442 72,948 4,540,426
	5,443,396		5,443,396
		oss Accourt. office to March 31.) Cn. Balance from last half-year Gross amount of profits, less reserves for bad and doubt- ful debts, interest accrued on deposits, and rebate on bills current	£ 14,717 90,625
Proposed to be appropriated as follows: Dividend at rate of 10 per cent, per annum Reserve fund Reduction of bank premises	105,842 £ 30,000 25,000	Balance of profit and loss	105,843 £ 73,530

COMMERCIAL BANKING COMPANY OF SYDNEY.

73,530

2,500

16,030

73,530

account

new account

Balance carried forward to

The following report was submitted at the half-yearly meeting, held on July 21st: —The directors have pleasure in submitting to the shareholders the position of the bank on the 30th June last. After deducting rebate on current bills, reducing premises account, paying note tax, and making ample provision for bad and doubtful debts, the profits for the half-year amount to 85,131l; add undivided balance from last half-year, 16,425l; together, 101,556l; which the directors appropriate thus: to payment of a dividend for the half-year at the rate of 25 per cent. per annum, 75,000l; reserve for equalisation of dividend^{*}, 10,000l; undivided balance, 16,556l; making 101,556l. The board record, with feelings of regret, the loss by death, of the valuable services of the Hon. L. W. Levy, a director of the bank. The board have incorporated into the present statement

DELHI AND LONDON BANK, LIMITED.

The following report was submitted at the half-yearly meeting held on October 7th :—The directors beg to submit the audited balance-sheet and profit and loss statement for the half-year ending the 30th June last. The net profit realised during the six months amounts to 8,6651, which, added to the balance of 622l brought forward from the previous half-year, gives a total at credit of profit and loss account of 9,2871, and this sum the directors propose to deal with as follows : 8,441l for the payment of a dividend for the past half-year at the rate of 5 per cent. per annum (free of income tax), payable on and after the 19th October ; 500l to be credited to the doubtful debt account ; leaving a balance of 346l to be carried forward to next account. The directors have to report that, consequent upon the resignation of Colonel the Hon. R. A. Ramsay of his seat at the board, they, under clause 66 of the articles of association and subject to the confirmation of the shareholders, have appointed Lieut.-General D. C. Vanrenen a director in his stead. Prior to the acceptance by Lieut.-General D. C. Vanrenen of the latter office he resigned that of auditor ; the shareholders will therefore have to elect another auditor it fill the vacancy. The applicants for the apointment are Major-General De Symons Barrow and Lieut.-General W. J. Gray.

BALANCE-SHEET-June 30, 1885.

LIABILITIES.	£	Assets.	£
Capital paid up Due on customers' balances,	337,625	Cash in hand and on call at head office and branches	80,587
deposits, and circular notes	668,486	Government securities	268,980
Exchange accounts, credits, &c.	352,273		856,406
Acceptances Profit and loss	9,836		129.864
Front and 1025	9,287	Bank premises	41,670
	1,377,507		1,377,507
PR	OFIT AND I	LOSS ACCOUNT.	
DR.	2	CR.	£
Written off for bad and doubt-		Balance brought forward	10,062
ful dobts, as per last report	1,000	Gross profits at head office and branches, after paying in-	
Dividend (5 % per annum, free of tax) for the half-year end-		terest on deposits and	
ing 31st December, 1885	8,441	current accounts	17,881
Expenses	9,215		
Balance	9,287		
	27,943		27,94

ENGLISH BANK OF RIO DE JANEIRO, LIMITED. The following report was submitted at the annual meeting

held on May 27th :- The directors present to the shareholders the annexed statement of the assets and liabilities of the bank, and the profit and loss account for the financial year ended 28th February last. The gross profits for the year, after making full provision for bad and doubtful debts, amount to 105,5701; from which have to be deducted rebate of interest on current bills and drafts, and all charges at the head office and at the branches in Rio de Janeiro, Pernambuco, Santos, and Para. The net profit amounts to the sum of 64,539!, which includes a balance of 6,3011 brought forward from the previous year. Cut of this sum the directors, in accordance with the articles of association, have set apart and added to the reserve fund the sum of 10,000l, and they have written off from the account of bank premises in Brazil the sum of 3,472l, reducing the amount at debit of that account to 27,000%. A dividend on account of 8s per share, amounting to 20,000l, was paid in December last;

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THE ECONOMIST.

Oct. 17, 1885.

and it is now recommended that a further dividend of 8s per share, and a bonus of 2s per share, payable on the 1st June, amounting to 25,000l, free of income tax, be divided, making the distribution of profit for the year 18s per share, which is equal to 9 per cent. on the paid-up capital of the bank. After providing for the dividend on account already paid, and for the payment of the dividend and bonus now recommended, there will remain at credit of profit and loss account the sum of 6,067*l*, which the directors propose should be carried forward. The reserve fund now amounts to 180,000*l*. The depreciation in sterling value of the capital of the bank employed in Brazil amounted on the 28th February last, at the exchange of 18²/₈d (the rate then ruling at Rio de Janeiro for bills at 90 days' sight on London) to 120,370. To fill the bills at 90 days' sight on London) to 120,370*l*. To fill the vacancy caused by the resignation of John Silva, Esq., the board, in virtue of the power conferred upon them by the reticles of arcitecture bare determined the board of the power conferred upon them by the articles of association, have appointed Charles Hemery, Esq., to be a director of the bank.

BALANCE-SHEET-February 23, 1885.

AJ CRAACRAN S.	VALUE AND	- I cortain y = 39 xoort	
LIABILITIES.	£ 000,003	Assers. Cash at bankers and in hand	£ 355,072
Amount due on currrent and deposit accounts	802,678	Bills receivable in hand, de- posited with the company's	000,012
Bills payable, other liabilities and credit balances	2,464,206	bankers, and held by its cor- respondents	2,637,723
*Reserve fund, as per balance-	2,101,200	Other assets and debit ba-	
sheet of Feb. 23, 1884	170,000	lances	962,754
Add amount now credited	10,000	Bank premises as per balance-	
Rebate of interest on current		sheet of Feb. 29, 1884, 29,1641;	
bills and drafts	4,598		
Profit and loss account	31,067	during year, 1,3081; to- gether, 30 4721 (less written-	
		off, 3,472l)	27,000
	3,982,549		3,982,549
Liabilities on foreign bills negotiated	157,421		
		good the depreciation in sterl lated at the exchange of 1%	

ruling at Rio de Janeiro for bills at 90 days' sight on London at date of making up the present accounts, 120,3702, leaving as general reserve the sum of 59,6302-total, 180,0002.

PROFIT AND LOSS ACCOUNT.

	AR essenter a	LOODS ARCOOCHAS	
DR. eucral charges ebate of interest on current bills and drafts	£ 42,734 4,598	Gross profits in London, Rio de Janeiro, Pernambuco, Santos,	£ 6,301
ividend for half-year ended August 31, 1884 mount transferred to reserve fund ank premises—amount written	20,000 10,000	and Para, after allowing for interest on deposits and for bad debts, &c	105,570
off	3,472 31,067		
	111,871	1	111,871

ENGLISH, SCOTTISH, AND AUSTRALIAN CHARTERED BANK.

The following report was submitted at the half-yearly meet-ing held on July 27th :- The directors beg to submit to the proprietors the general balance-sheet and profit and loss account proprietors the general balance sheet and profit and loss account of the bank, giving the result of the operations for the past half-year. The balance at credit of profit and loss account, after making provision for bad and doubtful debts, and including the sum of 5,320*l* brought forward from last half-year, amounts to 57,398/, and this sum the directors propose to appropriate as follows: in payment of a dividend at the rate of 10 per cent. per annum, free of income tax, 36,000*l*; in reduction of bank premises and furniture accounts, 1,000*l*; to carry to reserve fund (raising it to 205,000*l*), 15,000*l*; and to carry forward 5,398*l*. BALANCE-SHEET-(In London on the 30th June, 1885, and in the Colonies on

	the 31st M	arch, 1885.)	
LIABILITIES. Capital paid up	£ 720,000 190,000 5,000 4,559,750 506,754 240,003 5,320 97,485	Assers. Bills receivable, loans on security, cash at bankers, &c Specie and bullion Bank premises and furniture, 273,0851 (less, written off, 55,8621)	£ 5,521,101 586,678 217,22
	6,325,002		6,325,002
Pac	FIT AND L	OSS ACCOUNT.	
Dr. Current expenses abroad Ditto in London Balance	£ 38,921 6,485 57,398	CR Balance from last half-year Amount brought down	£ 5 320 97,484
	102,804		192,804

HONGKONG AND SHANGHAI BANKING CORPORATION

The following report was submitted at the half-yearly meeting held on August 24th :— The directors have now to submit to you a general statement of the affairs of the bank, and balancesheet for the half-year ending 30th June last. The net profits for that period, including 12,314l brought forward from last account, after paying all charges, deducting interest paid and

due, and making provision for bad and doubtful debts, amoun t to 187,909/, of which, after taking out rebate on bills not yet due, and remuneration to directors, there remains for appro-priation 185,685/. From this sum the directors recommend the payment of a dividend of two pounds sterling per share, which on 60,000 shares will absorb 106,667*l*. The difference in exchange between 4s 6d, the rate at which the dividend is declared and 3s 6½d, the current rate of the day, amounts to 28,863*l*. The directors propose placing 20,000*l* to the reserve fund, and 20,000*l* to the reserve for equalisation of dividends, thus bringing up these funds to 900,000l and 100,000l respectively. The balance, 10,155l, to be brought forward to the credit of new profit and loss account.

BALANCE-SHEET-June 30, 1885.

e e , 2	Reserve fund Reserve for equalisation of dividends Marine insurance account Notes in circulation Deposits Bills payable (including drafts on London bankers and short sight drawings on cur Lon- don office against bills re- ceivable and bullion ship-	£ 1,500,000 880,000 £0,000 41,963 875,537 0,691,446	Indian Government securities Bills discounted, loans, and credits	£ 2,542,772 512,444 5,140 483 5,768,578 99,802 21,457
4	Profit and loss account	187,90)		
	1	7,085,841	17	,085,841
	PRO	FIT AND I	LOSS ACCOUNT.	
eepl,	Dr. Amounts written off: Remune- ration to directors	£ 2,000 224 106,667 28,863 20,000 20,000 20,155	CR. Balance of undivided profits, December 31, 1834 Amount of net profits for the six months ending June 30, 1886, after deducting all ex- penses and interest paid and due	£ 12,314 175,595
1		187,909		157,909
		RESERV:	R FUND.	201100
0	DR. Balance on June 30, 1885	£ 900,000	CR. Balance on December 31, 1884 Amount transferred from profit and loss account	£ 880,000 20,000
		900,000		900,000
	RESERVE FO		SATION OF DIVIDENDS.	
ī	DR. Balance on June 20, 1895	£ 1	CR. Balance on December 31, 18 ² 4 Amount transferred from pr.fit	£ 80,000
			and loss account	20,000
		-		distanting of the local distance of the

IMPERIAL OTTOMAN BANK.

The following report was submitted at the annual meeting held on June 23rd :- The general committee have the honour to lay before the shareholders their twenty-second annual report. The accounts made up to the 31st December, 1884, show gross profits of 643,384*l*, and net profits of 462,260*l*, which, added to the balance brought forward from last year, leaves 469,918*l* at the credit of profit and loss account. After deducting from this sum the amount of 62,829/ required for the reserve fund and the percentages, in accordance with the statutes, there remains 407,089*l*, and of this the committee recommend a distribution of 16s per share, equal to 8 per cent. on the paid-up capital of the bank, leaving 7,089*l* to be carried forward to the current year. During the year 1884 two interesting events have taken place which merit especial notice ; 1st, the undertaking by the bank, in conjunction with the Comptoir d'Escompte of Paris, of the construction of the junctions necessary to connect the Railways of Western Europe with those already running from Constantinople and Salonica ; and 2nd, the conversion of the public debt of Turkey, in the successful carrying out of which the bank has, with pleasure, given its assistance. The committee have to record with great regret the death of Monsieur M. G. Alberti, one of the members of the committee, who has been connected with the bank since the year 1866. Messrs Adolphe Vérnes and Goguel have been selected to supply the places on the committee, vacant by the deaths of Monsieurs Denion Du Pin and M. G. Alberti, and their appointment is submitted for confirmation.

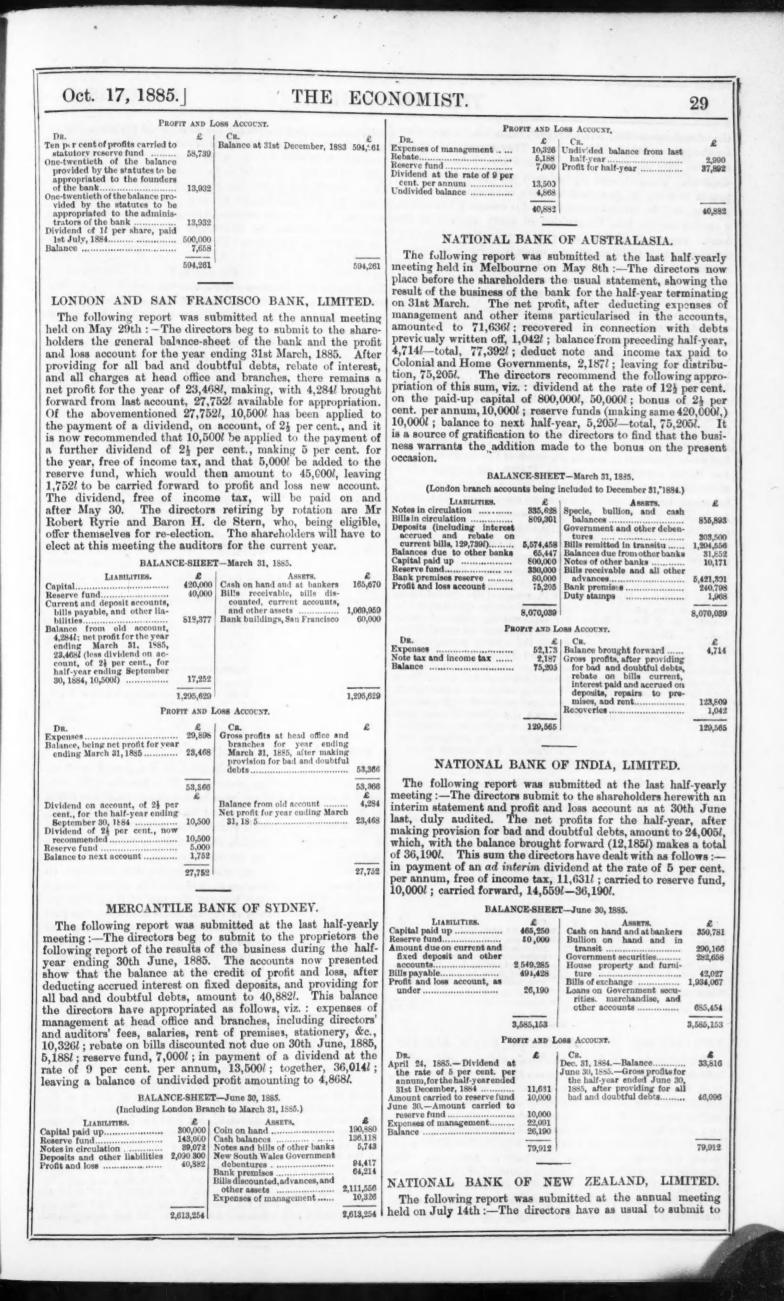
BALANCE-SHEET-December 31, 1884.

LIABILITIES.	£	Assets.	£
LIABILITIES. a pital paid up a n: notes in circulation tills payable urrent accounts of sundries Jposits for fixed terms tatutory reserves undry reserves roft and loss (including 7,658 brought from last account)	312,822 863,178 3,734,988 620,057 238,600	tinople and branches Money at call Bills receivable Investments Current accounts of sundries	651,718 186,521 1,162,491 2,566,253 2,752,078 583,504 81,876 2,700,000 485,961 2,646,550

13,8:6,952

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[Oct. 17, 1885.

the shareholders their annual report, with the balance-sheet for the year ended 31st March last. They regret that on this occasion they are unable to recommend the declaration of a dividend. The prolonged depression of trade and the depreciation of property in New Zealand have for some time caused anxiety, and the directors have deemed it necessary to institute a careful inquiry into the position of every account in the bank. The result of this inquiry is to show that while they are able to write off all ascertained losses from funds on hand, a considerable provision should be made to meet probable losses on other accounts. The gross profits for the year, together with 1,373l carried forward on 31st March, 1884, after deducting interest on deposits, transferring 2,511l to contingent bad debt account, to enable the ascertained losses to be written off, and taking 7,366l to make good the defici ney in the value of Consols and other securities held at head office, which, for the purpose of the accounts, were valued at the prices current on 31st March, amount to 67,573/. From this have to be deducted the expenses at head office and branches, 46,131l, and rebate on bills, 4,863l, leaving anet available balance of 16,579l. From this has been paid an interim dividend at 5 per cent. for the halfyear, absorbing 8,750l. Thus, after writing off all ascertained bad debts, there will remain in the hands of the directors 7,829l, and 10,000l reserve fund, making 17,829l, an amount which advices from the colony lead them to believe is quite inadequate to provide for the probable losses above referred to. The bank's funds are well in hand. The cash, Consols, and other readily available assets, amount to about 27 per cent. of the whole liability to the public-which liability consists to a very large extent of deposits for fixed periods. The proportion of cash, or its equivalent, to liabilities at call, or maturing within a short period, is therefore unusually high. As publicly announced on the 1st April last, Mr Magniac, M.P., resigned the chairmanship of the bank on account of ill-health, but retains his seat at the board. Mr E. Brodie Hoare has accepted the office of chair-In accordance with the wishes expressed by shareholders man. at the last general meeting, and with the view of strengthening the bank in New Zealand, Mr Edward Pearce, of Wellington, and Mr James Rattray, of Dunedin, have been requested by the directors to join the board, and they have agreed to do so. They have therefore been nominated directors, subject to confirmation at the general meeting. They are gentlemen of high position and long experience in the colony, and the directors anticipate much benefit to the business of the bank from their co-operation. Mr W. J. Steele, the late general manager, on resigning that appointment, has been elected a director, also subject to confirmation at the general meeting.

	T – March 31, 1885.		
	Assets. Coin and bullion at head office and branches, and cash at bankers	£ 350,000 10,000 107,987	LIABILITIES. Capital paid up Reserve fund
	Consols, Colonial Government, municipal, and other se-	1,753,957	Liabilities on deposit and cur- rent accounts
	curities Bills discounted, loans, cur- rent accounts, advances on	308,517	Bills payable and other liabili- ties (including the provision for ascertained bad debts)
1,846.965	securities, &c	7,829	Balance profit and loss
2,538,290		2,538,290	
	OSS ACCOUNT.	FIT AND L	PRO
£	Cr.	£	Dz.
in- 7g	Balance, 1st April, 1884 Gross profit, after deducting in terest on deposits, and making provision for accertained ba- dabte and mitting data for the former of the former	. 4,863	Expenses. Rebate on bills discounted, an not due at 31st March, 1885 Interim dividend at the rate of 5 per cent, per annum for hall
to	debts, and writing down Con- sols and other securities their market value at date	8,750	year ending 30th September 1884 Balance carried down
67,573		67.573	

NEW LONDON AND BRAZILIAN BANK, LIMITED. The following report was submitted at the annual meeting held on October 12th :-The directors have the pleasure at this, their fourteenth annual general meeting, to present to the shareholders the annexed statement of accounts for the year ending the 31st July last. These accounts have been audited, and show an available balance of 78,420*l* (including 13,912*l* brought forward from last year). An interim dividend of 5s per share, amounting to 12,500*l*, was paid in April last. The directors now recommend a further payment of 11s per share, making, with the interim dividend, a dividend for the year of 16s per share, equal to 8 per cent. The directors also recommend the payment of a bonus of 4s per share, thus

making a total distribution for the year of 10 per cent., free of income tax, on the paid-up capital of the bank. These payments will absorb 50,000l, leaving a balance of 28,420l, which the directors recommend should be appropriated as follows : 15,000/ to be transferred to the reserve fund, making the amount thereof 240,000l, and 13,420l to credit of profit and loss new account. The directors propose to make up the accounts of the bank in future to the 31st of January of each year, instead of the 31st July as heretofore. The next annual general meeting will therefore be held in April, 1886, when the accounts will be presented for the six months ending the 31st January, 1886. The London and Brazilian Bank, Limited (old bank), having been dissolved, the directors deem it desirable to adopt its title for this bank. To enable them to carry out this change of name, a special resolution is necessary, which will be proposed at an extraordinary general meeting to be held immediately after the business of the ordinary general meeting has been concluded. It will be proposed to the ordinary meeting to elect Mr John Beaton (who has been the manager of the bank ever since its formation) a director of the company, with a view to his being appointed managing director, and at the extraordinary meeting a special resolution will be submitted to insert in the articles of association authority to the board to make the appointment.

BALANCE-SHEET-July 31, 1885.

LIABILITIES.	£	Assets.	£
Capital	500,000	Specie and cash on hand at	
	225,000 2,368,832	head office and branches Bills receivable and advances	1,290,213
Bills payable and other liabili-		against securities	4,592,887
ties	2,771,738 65,920	Bank premises and furniture at head office and branches.	47 000
a rout and loss monoments	00,020	at head once and branches	47,890
	5,930,990		5,930,990
PRO	FIT AND L	OSS ACCOUNT.	
DR.	£	CR.	£
Dividend of 11s per share and bonus of 4s per share	37.500	Balance on 31st July, 1884	76,412
Transfer to reserve fund	25,000		
Balance	13 912		
	76,412		76,412
Charges at hard offer and	£		£
Charges at head office and branches	61,418	Balance brought forward Profit to 31st July, after pro-	13,911
Interim dividend for the half-	01,110	viding for rebate of interest	
year ending January 31, 1885	12,500	on bills discounted not due,	
Balance carried forward	65,920	bad and doubtful debts, &c	125,927
	139,838		139,838

NEW ORIENTAL BANK CORPORATION, LIMITED.

The following report was submitted at the annual meeting, held on July 2nd :- The accounts to 31st March, 1885, duly audited, are now submitted, showing a balance of 5,803l at credit of the rest, after paying working charges, including printing, stationery, stamps and advertisements, as well as all the preliminary expenses incurred to that date in the formation of the company; full provision having also been made for bad and doubtful debts, rebate on bills receivable, and exchange on foreign assets. The directors have pleasure in recommending a dividend of 3s per share, being at the rate of 5 per cent. per annum on the instalments of capital as from time to time paid up ; payable 16th July, 1885, free of income tax. The payment of this dividend and income tax will absorb 5,151l, leaving 652l at credit of the rest. The following figures show the steady increase in the bank's business here and abroad since the commencement of the bank :-

			ARGOUG.
30th September,	1884		102.000
31st October,	59	**************	742,000
30th November,	99	***************************************	1,086,000
31st December,	- 25	***************************************	1,480,000
31st January,	1880	***************************************	1,796,000
28th February, 31st March.	99		1,992,000
SISt March,	99		2,383,000

The directors think it right to state that this satisfactory result is almost entirely due to the energy and ability of the trained staff they have had the good fortune to obtain from the establishment of the old bank, and that the business brought together gives hope of continued progress. A matter of very great importance and of some difficulty occupied the attention of the directors from the commencement of their labours; this was the question of office premises. Having decided to begin work with the old bank's staff, most of whom were employed by the official liquidator, they found it advantageous to make an arrangement with him for the joint use of the then existing establishment and office accommodation. As this arrangement

THE ECONOMIST.

drew towards a close, and finding that the acquisition of suitable new offices was no easy matter, the directors decided to tender for all the unsold banking premises of the old bank on terms which they considered would be equal to a reasonable rent. This tender, as is publicly known, has been accepted with the consent of the Chancery Division of the High Court of Justice, and the directors are arranging a debenture loan to cover the cost. Some of the offices being larger than the new bank at present requires, the directors intend to sublet such portions as can be spared. As provided in the articles of association, the appointment of the first auditor lay with the directors, who have obtained the services of Mr James Glegg, chartered accountant, a partner in the firm of Mess's Quilter, Ball, and Co. It rests with the shareholders present at the meeting to appoint an auditor for the current year and to fix his remuneration. Mr James Glegg is eligible for re-election, and is willing to act if appointed.

BA	LAN	CE-SH	EET-	-March	31,	1885.	
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D'ILLIGENT U.	G-DILDG.	L MADE CH OX, ICOU.	
LIABILITIES. Capital paid up Notes or bills Fixed deposits, current and other accounts	£ 331,346 260,105 ,786,213 5,803	Bills of exchange	£ 256,958 408,454 1,718,655
ŝ	,883,467	in the second se	2,383,437
. PROP	IT AND I	OSS ACCOUNT.	
DR. Salaries and expenses Preliminary expenses Rest	5,496		i
	30,454		30,454

QUEENSLAND NATIONAL BANK, LIMITED.

The following report was submitted at the half-yearly meeting held in Brisbane :—The directors have the pleasure of submitting to you their twenty-sixth half-yearly report, with the balance-sheet, duly certified by the auditors. The net profits for the half-year ended 30th June last, after making provision for rebate on bills current, interest accrued on deposits, and bad debts, amount to 58,6171; balance from previous half-year, 8,1411; together, 66,7581; less amount of tax on note circulation, 4,4041; leaving, 62,3541. The directors recommend that this sum should be appropriated as follows : to dividend at the rate of 15 per cent. per annum, 48,9232; to reserve fund (making 305,0001), 5,0001; to balance carried forward to next half-year, 8,4311. During the half-year branches have been opened at Burketown and Thursday Island. The directors regret that adverse seasons have checked to some extent the progress of the colony, but they feel confident that the position of the bank will be viewed with satisfaction by the shareholders.

BALANCE-SHEET-June 30, 1895.

(London Branch Acco	ounts bei	ng neluded to March 31, 1885.)	
LIABILITIES. Capital paid up Reserve fund. Notes in circulation Bills in circulation Deposits and other liabilities Profit and loss	£ 652,300 300,000 299,202 213,530 5,049,110 62,354	Coin and bullion Cash at bankers Money at call and short notice Government securities	£ 692,445 263,461 817,850 54,451 112,706 4,430,754 174,829
	6,576,496		6,576,496
rror	IT AND I	LOSS ACCOUNT.	
DR. Expenses Bank note tax for quarters ending March and June, 1885 Balance	4,404	CR. Balance from last half-year Gross profit, after providing for bad debts, interest accrued on deposits, and rebate on bills current	£ 8,141 101,002
	109,143		109,143

STANDARD BANK OF SOUTH AFRICA, LIMITED.

The following report was submitted at the half-yearly meeting held on October 13th :—The directors submit to the proprietors the accounts of the company for the half-year ended 30th June, 1885, showing a profit—after payment of charges, appropriation to bank premises and furniture accounts in South Africa, making full provision for all bad and doubtful debts, and inclusive of the balance of 6,458l (after deducting the sum of 3,000l voted to the widow of the late chief manager at the last general meeting), brought from the previous account—of 56,564l, which they recommend should be disposed of as follows, viz. : dividend of 25s per share on 40,000 shares (being at the rate of 10 per cent. per annum) free of income tax, 50,000l; balance carried forward to profit and loss new account, 6,564l total, 56,564l. The directors have to report that they have appointed to a seat at the board. Hugh Cameron Ross, Esq., who was for many years in the service of the bank in South Africa, formerly as chief inspector, and afterwards as joint general manager, and the proprietors will be asked to confirm this appointment.

NOMIST.			31
BALA	NCE-SHEE	ET-June 30, 1885.	•
LIABILITIES. Capital paid up Post bills Due on deposit, current and other accounts Outstanding drafts Acceptances Bills receivable Reserve fund Rebate on bills not yet due Profit and loss—Balance un- divided, 31st December, 1884, 9,457 (less voted by general meeting to widow of late chief manager, 3,000), 6,4587; net profit for half-year ended 20th June, 1835, after	£ 1,600,000 419,846 5,837,557 484,163 75,639 1,205,846 400, 00 31,883	Assist. Cash with bankers, at branches, and in transitu Loans on short notice and de- posits with bankers Consols and Colonial Govern- ment securities Bills of exchange purchased and current at this date Bills discounted for and ad- vances to customers Bills for collection Freehold premises in London Bank premises, &c., in South Africa	£ 1,535,960 655,000 923,431 1,021,588 1,205,444 42,274 158,900
making full provision for all bad and doubtful debts, 50,1064	56,564		
1 2 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	9,511,587	in the second se	9,511,58
	OFIT AND L	OSS ACCOUNT.	
DR. Expenses Rebate on bills not yet due Balance carried forward	£ 57,784 31,883 56,564	Cr. Gross profits (including ba- lance of 6,457l brought from half-year ended 31st Dec., 1884)after deducting interest on deposits, duty on note circulation, appropriation to bank premises, furniture and fittings, and making full pro- vision for all bad and doubt- ful debts	£ 146,231
	-		-

UNION BANK OF AUSTRALIA, LIMITED.

The following report was submitted at the half-yearly meeting held on July 27th :- The directors have great pleasure in presenting the balance-sheet of the bank as on 28th February, and in reporting that the profits admit of a dividend of 1l lbs per share, and a bonus of 5s per share, being together at the rate of 16 per cent. per annum, and of the transfer of 10,000l to the reserve funds, which funds are thus increased to 970,000l. The directors have, as usual, made very ample provision for all doubtful dependencies. There is still considerable depression and dulness in business in the Australasian colonies, improvement being checked by unpropitious seasons, and the continuance of low prices for weol, grain, and other produce. More than ordinary prudence is consequently necessary in all banking operations. Under these circumstances the directors feel that the thanks of the proprietors are especially due to Mr McMullen, the general manager, Mr Palmer, the chief officer for New Zealand, Mr Mewburn, the manager in London, and the staff generally, both at home and abroad. The annexed balance-sheet presents a net amount of profits, including the balance brought forward, of 155,648l, out of which the sum of 10,000l has been transferred to the reserve funds, and the balance, viz. 145,648*l*, is available for division. Of this the dividend and bonus will absorb 120,000*l*, and leave 25,648*l* to be carried forward

lorward.				
BALAN	CE-SHEET	-February 28, 18	385.	
LIABULITIES. Capital paid up Reserve funds balance at 31st August, 1834 Amount transferred from this half-year's profit Circulation Deposits Bills payable and other liabili- ties (including reserves held against doubtful debts) Balance of undivided profits	960,000 10,000 416,323 10,319,363 1,743,591	balances Bullion on hand Money at call ar in London Government se Bills receivable, securities at Bills discounte able, loans an	and in transitu nd short notice curities loans and other London office d, bills receiv- id other securi- anches.	£ 2,191,905 143,677 147,000 785,559 1,742,754 9,765,796 318,240
	15,094,925			15,094,925
	STATEMENT	OF PROFITS.		£
Balance of undivided profits a Out of which a dividend and				
Droffie of the next half year	after maki	no provision for	all had &	. 29,075
Profits of the past half-year, and doubtful debts Less : Remuneration to the I and allowances to the colon General expenses in the colo stationery &c. Remuneration to the board i salaries of London office si and general expenses Income tax	ocal directa ial staff nies, includ of directors taff, rent, ta	ng provision for ors, and salaries ling rent, taxes, and auditors, ares, stationery,	all bad &	,
and doubtful debts Less : Remuneration to the l and allowances to the colon General expenses in the colo stationery &c. Remuneration to the board salaries of London office si and general expenses Income tax	ocal directa ial staff mies, includ of directors taff, rent, ta	ng provision for ors, and salaries ling rent, taxes, a and auditors, axes, stationery,	all bad & 209,831 \$50,545 17,018 11,146 4,557 8\$,260	126,573
and doubtful debts Less : Remuneration to the l and allowances to the colon General expenses in the colo stationery &c. Remuneration to the board of salaries of London office st and general expenses Income tax	ocal directs ial staff mies, includ of directors taff, rent, ta	ng provision for ors, and salaries ling rent, taxes, and auditors, xees, stationery, unds	all bad & \$209,831 50,545 17,018 11,146 4,557 83,266	126,573 155,648 10,000
and doubtful debts Less : Remuneration to the l and allowances to the colon General expenses in the colo stationery &c. Remuneration to the board of salaries of London office st and general expenses Income tax Deduct : Amount transferred Balance of undivided profits at	ocal directs ial staff mies, includ of directors taff, rent, ta to reserve fo t this date	ng provision for ors, and salaries ling rent, taxes, and auditors, xxes, stationery, unds	all bad & \$209,831 50,545 17,018 11,146 4,557 83,260	126,573 155,648 10,000
and doubtful debts Less : Remuneration to the l and allowances to the colon General expenses in the colo stationery &c. Remuneration to the board of salaries of London office st and general expenses Income tax Deduct : Amount transferred Balance of undivided profits at	ocal directs ial staff mies, includ of directors taff, rent, ta to reserve for t this date mmENT OF R 4 per Cent. debentures- onerty	ng provision for ors, and salaries ling rent, taxes, and auditors, and a	all bad & 2009,830 & 2009,830 for 50,545 17,018 11,146 4,557 88,260 200,000 150,000 150,000 318,244	126,573 155,648 10,000 145,648

ENGLISH PRIVATE BANKS.

THE ECONOMIST.

[Oct. 17, 1885.

CIRCULATION OF BANKS IN THE UNITED KINGDOM.

(From the LONDON GAZETTE.)

ENGLISH JOINT STOCK BANKS.

|

 | Autho-
rised | | Weeks E
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BANE.

 | Issue. | Mar. 28. |
 | | Sept. 27. | BANK OR BANKING COMPANY. | Issue.
 | Mar. 28. | | July 31 | .Sept. 2
 |
|

 | - | £ | £
 | £ | e | | £
 | E | £ | £ | £
 |
| Ashford Bank

 | 1,8491 | 6,248
18,790 | 8,150
14,975
 | 6,575
13,627 | 7,590 15,705 | 1 Bank of Westmoreland
2 Barnsley, Limited | 12,225
9,563
 | 11,624
5,632 | 11,595
6,505 | | 9,60
 |
| Aylesbury Old Bank

 | 48,461
87,223 | 10,621 | 9,847
 | 9,343 | 11,004 | 3 Bradford, Limited | 49,292
 | 34,044 | 39,065 | 36,245 | 33,32
 |
| Barnstaple Bank

 | 17,182
34,218 | 1,885 20,709 | 2,585
 | 2,170
22,016 | 2,340 22,287 | 4 Bank of Whitehaven, Limited
5 Bradford Commercial, Limited | 32,681
20,484
 | 22,715
16,545 | 27,579 | | 22,30
 |
| Bedford Bank
Bicester and Oxfordshire Bank

 | 27,090 | 11,391 | 12,160
 | 11,020 | 11,266 | 6 Burton, Uttoxeter, and Ashbourn |
 | 1.1.1.1.1 | 1 | |
 |
| Boston Bank
Broseley and Bridgnorth Bank

 | 75,069 26,717 | 28,715 | 33,594
8,768
 | 27,551 8.198 | 30,624
8,013 | Union, Limited | 60,701
35,895
 | 24,909
36,123 | 27,800 32,419 | 22,016
33,272 | 20 19
33,15
 |
| Buckingham Bank

 | 29,657 | 12,586 | 11,304
 | 10,600 | 11,576 | 8 Coventry Union | 28,734
 | 8,729
52,280 | 7,660 | 7,128 50,250 | 7,47
 |
| Bury and Suffolk Bank
Banbury Bank

 | 82,362
43,457 | 23,215 | 28,191 11,650
 | 23,102
11,396 | 22,736
11,499 | 9 County of Gloucester, Limited
10 Carlisle and Cumberland, Limited | 144,352
25,610
 | 27,072 | 49,525 22,088 | 23,698 | 49,89 23,69
 |
| Banbury Old Bank

 | 55,153 | 12,303 | 12,289
 | 10,803 | 11,891 | 11 Carlisle City and District, Limited
12 Derby and Derbyshire, Limited | 19,972
20,093
 | $18,263 \\ 10,254$ | 18,566 11,255 | 19,480 10,217 | 18,91 10,23
 |
| Bedfordshire Leighton Buzzard
Bank

 | 36,829 | 20,301 | 19,272
 | 20,751 | 20,096 | 13 Gloucestershire, Limited | 155,920
 | 93,569 | 96,366 | 93,585 | 75,36
 |
| Brecon Old Bank
Brighton Union Bank

 | 68,271
33,794 | 9,503
14,720 | 12,005
 | 9,835
13,898 | 11,171 12,221 | 14 Halifax Joint Stock, Limited
15 Huddersfield, Limited | 18,534
37,354
 | 17,586
25,825 | 18,234
25,938 | 17,749 81,272 | 15,43 27,33
 |
| Cambridge Bank

 | 25,744 | 12,448 | 10,709
 | 10,834 | 9,815 | 16 Hull, Limited | 29,333
 | 28,510
9,887 | 28,588 | 27,167 10,083 | 29,55
8,90
 |
| Cambridge and Cambridgeshire
Bank

 | 49,916 | 20,636 | 29,928
 | 28,985 | 33,382 | 17 Halifax Commercial, Limited
18 Halifax and Huddersfield Union, L. | 13,733
44,137
 | 15,953 | 10,699 18,155 | 17,383 | 16,72
 |
| Canterbury Bank
Colchester Bank

 | 33,671
25,082 | 11,741 10,147 | 11,911
9,182
 | 11,354
9,314 | 11,966
9,0:8 | 19 Knaresborough and Claro, Limited
20 Lancaster | 28,059
64,311
 | 18,053
51,313 | 18,855 | 15,542 47,898 | 15,54 49,22
 |
| Colchester and Essex Bank

 | 48,704 | 20,249 | 19,013
 | 17,510 | 20,778 | 21 Leicestershire, Limited | 86,060
 | 43,334 | 43,086 | 39,299 | 37,46
 |
| City Bank, Exeter
Craven Bank, Settle

 | 21,527 | 7,283 | 7,268
 | 7,171 | 7,179 | 22 Lincoln and Lindsey, Limited
23 Learnington Priors & Wrwkshire., L. | 51,620
13,875
 | 39,295
6,524 | 47,844 6,867 | 38,395
7,952 |
 |
| Derby Bank (Samuel Smith & Co.)

 | 41,304 | 9,276 | 9,310
 | 7,906 | 8,492 | 24 Ludlow and Tenbury | 10,215
 | | | |
 |
| Darlington Bank
Devonport Bank

 | 86,218
10,664 | 52,214
1,042 | 53,589
 | 48,197 1,095 | 49,738
743 | Moore& Robinson's Nottinghmsh.L. Nottingham & Nottinghamshire, L. | 85,813
29,477
 | 24,691
23,245 | 24,629 21,360 | 20,085 | 20,26
 |
| Dorchester Old Bank

 | 48,807
112,280 | 23,812
35,894 | 23,438
38,413
 | 22,971
42,231 | 23,826
40,796 | 27 Northamptonshire Union, Limited
28 Northamptonshire, Limited |
 | 40,804
12,712 | 41,595 12,480 | | 36,29
 |
| East Cornwall Bank, Liskeard
East Riding Bank, Beverley

 | 53,392 | 46,637 | 47,911
 | 43,336 | 39,534 | 29 North and South Wales, Limited | 63,951
 | 42,281 | 50,565 | 37,830 | 38,80
 |
| Essex and Bishop's Stortford Bank
Exeter Bank

 | 69,637
87,894 | 25,696 | 25,155
 | 25,031
12,6#3 | 26,007
12,36 3 | 50 Pares' Leicestershire, Limited
31 Sheffield, Limited | 59,300
35,843
 | \$8,238
25,226 | 39,047
25,128 | 35,640 23,109 | 23,8
 |
| Farnham Bank

 | 14,202 | 4,187 | 8,689
 | 3,652 | 8,800 | 32 Stamford, Spalding, and Boston, L. | 55,721
 | 36,932 | 38,866 | \$3,625 | 41,49
 |
| Godalming Bank

 | 6,681
6,322 | 2,771
5,130 | 3,108 6,826
 | 3,280
5,335 | 3,119
5,620 | 23 Stuckey's Bristol and Somersetshire
34 Sheffield and Hallamshire | 356,976
23,524
 | 210,425
15,110 | 208,749
15,523 | | 197,84
 |
| Grantham Bank
Hull & Kingston-upon-Hull Bank

 | 30,372
19,979 | 9,882
13,735 | 10,850
13,546
 | 9,286
12,431 | 10,102
12,195 | 35 Sheffield and Rotherbam Joint
Stock, Limited | 52,496
 | 27,101 | 27,751 | 25,328 | 23,39
 |
| Huntingdon Town and County

 | | |
 | | | 36 Swaledale and Wensleydale, Lim. | 54,372
 | 39,257 | 49,793 | 36,486 | 35,65
 |
| Bank
Harwich Bank

 | 56,591
5,778 | 12,609
3,388 | 13,144 2,975
 | 12,692
3,180 | 13,871
2,998 | 37 Wolverhampton and Staffordshire.
38 Wakefield and Barnsley Union, L | 35,378
14,604
 | 7,270 12,051 | 7,090 | | 6,95
 |
| Hertfordshire, Hitchin Bank

 | 38,764 | 23,452 | 26,8:6
 | 23,988 | 23,623 | 39 Whitehaven Joint Stock | \$1,916
 | 19,237 | 21,792 | 17,685 | 17,00
 |
| Ipswich Bank.
Ipswich & Needham Market Bank

 | 21,901
80,699 | 11,563
32,166 | 10,960
32,419
 | 11,740
30,019 | 12,718
32,430 | 40 Wilts and Dorset, Limited | 76,162 34,029
 | 67,285
26,895 | 66,887
26,225 | 65,364
28,070 | 25,20
 |
| Kentish Bank

 | 19,895 | 12,710
12,992 | 12,774 12,720
 | 12,812 | 11,166 | 42 Worcester City & County, Limited | 6,848
 | 1,228 | 1,203 67,915 | 1,020 |
 |
| Kington and Radnorshire Bank
Kendal Bank

 | 26,050
44,663 | \$3,100 | 40,952
 | 10,060 83,425 | 13,814
32,997 | 43 York Union, Limited | 71,240 94,695
 | 66,105
91,285 | 87,638 | 84,680 | 89,1
 |
| Leeds Bank

 | 180,757 | 65,590 | 57,859
 | 59,035 | 57,618 | 45 Yorkshire, Limited | 122,532
 | 108,295 | 111,039 | 96,594 | 92,43
 |
| Leeds Union Bank

 | | |
 | | | | 100,000
 | 100,200 | | - | an
 |
| Leeds Union Bank

 | 87,459
82,322 | 34,928
12,179 | 32,108
12,789
 | 35,215
11,069 | 31,121
11,400 | Total | -
 | | | - | 2 1,447,5
 |
| Leeds Union Bank
Leicester Bank
Lewes Old Bank

 | 87,459
82,322
44,836 | 34,928
12,179
10,899 | 32,108
12,789
9,095
 | 85,215
11,069
10,635 | 81,121
11,400
10,065 | | -
 | | | - | £ 1,447,5
 |
| Leeds Union Bank Leicester Bank Leicester Bank Lincoln Bank Lincoln Bank Lindovery and Llandilo Bank

 | 87,459
32,322
44,836
160,342
32,945 | 34,928
12,179
10,899
69,800
11,322 | 82,108
12,789
9,095
78,275
14,737
 | 85,215
11,069
10,635
64,345
10,952 | 31,121
11,400
10,065
61,799
13,178 | | -
 | | | - | E 1,447,5
 |
| Leeds Union Bank Leicester Bank Lewes Old Bank Lincoln Bank Lincoln Bank Lindovery and Llandilo Bank Lymington Bank Lynn Regis and Lincolnshire Bank

 | 87,459
82,322
44,836
100,842
82,945
5,038 | 34,928
12,179
10,899
69,800
11,322
1,289
17,922 | 82,108
12,789
9,095
78,275
 | 85,215
11,069
10,635
64,345 | 81,121
11,400
10,065
61,799 | | -
 | | | - | 2 1,447,9
 |
| Leeeds Union Bank
Leicester Bank
Lincoln Bank
Llandovery and Llandilo Bank
Lymington Bank
Lymn Regis and Lincolnshire Bank
Lynn Regis and Lincolnshire Bank

 | 87,459
82,322
44,836
160,342
82,945
5,038
42,817
13,917 | 34,928
12,179
10,899
69,800
11,322
1,239
17,922
6,618 | 82,108
12,789
9,095
73,275
14,737
1,239
20,072
6,485
 | 85,215
11,069
10,635
64,345
10,952
1,870
18,367
5,900 | 31,121
11,400
10,065
61,799
13,178
1,117
18,797
6,608 | Total | 2,365,004
 | 1,548,712 | 1,601,76 | 4 1,482,52 |
 |
| Lecester Bank
Licester Bank
Lincoln Bank.
Landovery and Llandilo Bank
Lynn Regis and Lincolnshire Bank
Lynn Regis and Norfolk Bank
Miners' Bank

 | 87,459
82,322
44,836
160,842
82,945
5,038
42,817
13,917
15,760
18,683 | 34,928
12,179
10,899
69,800
11,322
1,289
17,922
6,618
5,075
9,407 | 82,108
12,789
9,005
73,275
14,737
1,239
20,072
6,485
4,389
8,827
 | 35,215
11,069
10,635
64,345
10,952
1,370
13,367
5,900
4,181
10,008 | 31,121
11,400
10,065
61,799
13,178
1,117
18,797
6,608
4,297
9,025 | Total
The subjoined return show | 2,365,004
 | 1,548,712
average | 1,601,76 | 4 1,482,52 | ation
 |
| Leeds Union Bank Leeds Union Bank Leicester Bank Landovery and Llandilo Bank Llandovery and Llandilo Bank Lymington Bank Lynn Regis and Lincolnshire Bank Lynn Regis and Norfolk Bank Macclesfield Bank Miners' Bank Monmouth Old Bank Newark Bank

 | 87,459
82,322
44,836
160,342
82,945
5,038
42,817
13,917
15,760 | 34,928
12,179
10,899
69,800
11,322
1,239
17,922
6,618
5,075 | 82,108
12,789
9,095
73,275
14,737
1,239
20,072
6,485
4,389
 | 35,215
11,069
10,635
64,345
10,952
1,370
19,367
5,900
4,181 | 31,121
11,400
10,065
61,799
13,178
1,117
18,797
6,608
4,297 | Total
The subjoined return show
the Scotch banks of issue duri | 2,365,004
 | 1,548,712
average | 1,601,76 | 4 1,482,52 | ation
 |
| Leeds Union Bank
Leicester Bank
Lindovery and Llandilo Bank
Llandovery and Llandilo Bank
Lymington Bank
Lymn Regis and Norfolk Bank
Lymn Regis and Norfolk Bank
Miners' Bank
Miners' Bank
Monmouth Old Bank
Newark Bank

 | 87,459
82,322
44,836
160,842
82,946
5,038
42,817
13,917
15,760
18,683
16,885
28,788
51,615 | $\begin{array}{c} 34,928\\ 12,179\\ 10,899\\ 69,800\\ 11,322\\ 1,239\\ 17,922\\ 6,618\\ 5,075\\ 9,407\\ 1,167\\ 7,856\\ 18,178\\ \end{array}$ | 82,108
12,789
9,095
73,275
14,737
1,239
20,072
6,485
4,389
8,827
1,218
8,721
18,757
 | 35,215
11,069
10,635
64,345
10,952
1,370
13,367
5,900
4,181
10,008
915
7,628
18,812 | 31,121
11,400
10,065
61,799
13,178
1,117
18,797
6,608
4,297
9,025
1,061
7,578
17,953 | Total
The subjoined return show
the Scotch banks of issue duri
1885: | 2,365,004
 | 1,548,712
average
four | 1,601,76 | 4 1,482,52 | ation
 |
| Leeds Union Bank
Leicester Bank
Lincoln Bank
Landovery and Llandilo Bank
Lynn Regis and Lincolnshire Bank
Lynn Regis and Lincolnshire Bank
Lynn Regis and Norfolk Bank
Miners' Bank
Monmouth Old Bank
Newark Bank
Newark and Sleaford Bank.
Newark and Sleaford Bank.
Newark and Sleaford Bank
Newark and Sleaford Bank

 | 87,459
82,322
44,836
160,842
82,945
5,038
42,817
13,917
15,760
18,683
16,885
28,788
51,615
36,787
28,093 | 34,928
12,179
10,899
69,800
11,322
1,239
17,922
6,618
5,075
9,407
1,167
7,856
18,178
7,168
9,864 | 82,108
12,789
9,095
73,275
14,737
1,239
20,072
6,485
4,389
8,827
1,218
8,721
18,767
7,970
10,687
 | 85,215
11,069
10,635
64,345
10,952
1,370
18,367
5,900
4,181
10,008
915
7,628
18,812
7,631
10,334 | 31,121
11,400
10,065
61,799
13,178
1,117
18,797
6,608
4,297
9,025
1,061
7,578
17,953
7,070
9,723 | Total
The subjoined return show
the Scotch banks of issue duri
1885: | 2,365,004
 | 1,548,712
average
four | 1,601,76 | 4 1,482,52 | ation
 |
| Leeeds Union Bank
Leicester Bank
Lincoln Bank
Lincoln Bank
Lymington Bank
Lym Regis and Lincolnshire Bank
Lynn Regis and Norfolk Bank
Macclesfield Bank
Macclesfield Bank
Momouth Old Bank
Newark Bank
Newark Bank
Newark Bank
Newmarket Bank
Newmarket Bank
Norwich and Norfolk Bank
Naval Bank, Plymouth

 | 87,459
82,322
44,836
5,038
42,817
13,917
15,760
18,683
16,885
28,788
51,616
36,787
28,093
105,519 | $\begin{array}{c} 34,928\\ 12,179\\ 10,899\\ 69,800\\ 11,322\\ 1,239\\ 17,922\\ 6,618\\ 5,075\\ 9,407\\ 1,167\\ 7,856\\ 18,178\\ 7,168\\ 7,168\\ 9,864\\ 54,008\\ \end{array}$ | 82,108
12,789
9,005
73,275
14,737
1,239
20,072
6,485
4,389
8,827
1,218
8,721
18,757
7,970
10,687
51,424
 | 85,215
11,069
10,635
64,345
10,952
1,370
18,867
5,900
4,181
10,084
915
7,628
18,812
7,631
10,834
48,306 | 81,121
11,400
10,065
61,799
13,178
1,117
18,797
6,608
4,297
9,025
1,061
7,578
17,953
7,070
9,723
52,929 | Total
The subjoined return show
the Scotch banks of issue duri
1885: | 2,365,004
 | 1,548,712
average
four | 1,601,76 | 4 1,482,52 | ation
July 2
 |
| Leecster Bank
Leicester Bank
Lincoln Bank
Lincoln Bank
Lincoln Bank
Lynn Regis and Lincolnshire Bank
Lynn Regis and Norfolk Bank
Macclesfield Bank
Menser Bank
Monmouth Old Bank
Newark Bank
Newark Bank
Newark and Sleaford Bank
Newark and Sleaford Bank
Newark Bank
Newark Bank
Newark and Sleaford Bank
Newark Bank
Newark Bank
Newark Bank
Newourh and Norfolk Bank
Navai Bank, Plymouth
Navai Bank, Plymouth

 | 87,459
82,322
44,836
160,342
82,945
5,038
42,817
13,917
15,760
18,683
16,385
28,788
51,615
36,787
28,093
105,519
27,321
15,639 | 34,928
12,179
10,599
69,800
11,322
1,289
6,618
5,075
9,407
1,167
7,866
18,178
7,168
9,864
54,008
10,161
4,2702 | 82,108
19,789
9,005
73,275
14,737
1,239
20,072
6,485
4,889
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1,218
8,721
18,757
7,970
10,687
61,424
9,363
2,702
 | 85,215
11,069
10,635
64,345
10,952
1,370
18,987
5,900
4,181
10,006
915
7,628
18,812
7,631
10,334
48,906
9920 | $\begin{array}{c} 31,121\\ 11,400\\ 10,065\\ 61,799\\ 13,178\\ 1,117\\ 8,797\\ 6,608\\ 4,297\\ 9,025\\ 4,297\\ 1,061\\ 7,578\\ 1,061\\ 7,578\\ 1,7,578\\ 7,070\\ 9,723\\ 52,929\\ 9,150\\ 2,817\\ \end{array}$ | Total
The subjoined return show
the Scotch banks of issue duri
1885: | 2,365,004
 | 1,548,712
average
four | e note
weeks | eircula
ended | ation
July 2
Average
Amour
 |
| Leeds Union Bank
Leicester Bank
Liecester Bank
Liandovery and Liandilo Bank
Lynn Regis and Lincolnshire Bank
Monerouth Old Bank
Newark Bank
Newark Bank
Newbury Bank
Newbury Bank
Newbury Bank
Newbury Bank
Newich and Norfolk Bank
Naval Bank, Plymouth
New Sarum Bank
New Sarum Bank
New Sarum Bank

 | 87,459
82,322
44,836
160,342
82,945
5,038
42,817
13,917
15,760
18,653
16,385
51,615
36,787
28,093
105,519
27,321
15,6539
31,047
18,471 | 34,928
12,179
10,899
69,800
11,322
1,289
17,922
6,613
5,075
9,407
1,167
7,856
18,173
7,168
9,864
54,008
10,161
4,2,702
23,631 | 82,108
12,789
9,005
73,275
14,737
1,239
20,072
6,455
4,389
8,827
1,218
8,721
18,757
7,970
10,687
61,424
9,363
2,702
23,982
4,140
 | 85,215
11,069
64,345
10,952
1,870
18,367
5,900
4,181
10,008
915
7,628
18,812
7,631
10,334
48,306
9920 | $\begin{array}{c} 31,121\\ 11,400\\ 61,799\\ 13,178\\ 1,117\\ 18,797\\ 6,608\\ 4,297\\ 9,025\\ 1,061\\ 7,578\\ 17,957\\ 7,670\\ 9,723\\ 52,929\\ 9,150\\ 2,817\\ 22,081\\ 2,833\\ \end{array}$ | Total
The subjoined return show
the Scotch banks of issue duri
1885: | 2,365,004
 | 1,548,712
average
four v | e note
weeks | eircula
ended | ation
July 2
Average
Amoun
 |
| Leeeds Union Bank
Leicester Bank
Lindovery and Llandilo Bank
Lymington Bank
Lym Regis and Norfolk Bank
Lynn Regis and Norfolk Bank
Macclesfield Bank
Macclesfield Bank
Momouth Old Bank
Newark Bank
Newark Bank
Newmarket Bank
Newmarket Bank
Norwich and Norfolk Bank
Naval Bank, Pymouth
Naval Bank, Pymouth
Naval Bank, Pymouth
Nottingham Bank
Oswestry Bank
Ody Bank, Tonbeidge

 | $\begin{array}{c} 87,459\\ 82,322\\ 44,836\\ 160,342\\ 82,945\\ 5,038\\ 42,817\\ 13,917\\ 15,760\\ 18,683\\ 16,886\\ 51,615\\ 28,788\\ 51,615\\ 28,788\\ 105,519\\ 27,321\\ 15,6519\\ 31,047\\ 18,471\\ 34,391\end{array}$ | $\begin{array}{c} 34,928\\ 12,179\\ 10,899\\ 69,800\\ 11,322\\ 1,239\\ 17,922\\ 6,618\\ 5,075\\ 9,407\\ 1,167\\ 7,856\\ 18,178\\ 7,168\\ 18,178\\ 7,168\\ 10,164\\ 2,702\\ 23,631\\ 5,550\\ 23,160\\ \end{array}$ |
82,108
12,789
9,005
73,275
14,737
1,239
20,072
6,485
8,827
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1 | $\begin{array}{c} 85,215\\ 11,069\\ 10,635\\ 64,345\\ 1,370\\ 18,367\\ 5,900\\ 4,181\\ 10,008\\ 9,910\\ 7,628\\ 18,812\\ 7,631\\ 10,334\\ 48,306\\ 9,920\\ 2,920\\ 2,232\\ 2,923\\ 2,923\\ 2,3315 \end{array}$ | $\begin{array}{c} 31,121\\ 11,400\\ 61,799\\ 13,178\\ 1,117\\ 18,797\\ 6,008\\ 4,297\\ 9,025\\ 1,061\\ 7,578\\ 17,953\\ 7,070\\ 9,723\\ 52,929\\ 9,723\\ 52,929\\ 2,817\\ 22,081\\ 22,081\\ 22,081\\ 9,126\\ \end{array}$ | Total
The subjoined return show
the Scotch banks of issue duri
1885:
 | 2,365,004 | 1,548,712
average
four v
VKS. | e note
weeks
orisd Ac. | eircula
ended
 | Average
Average
Amoun
of
Coin He |
| Leeds Union Bank
Leicester Bank
Liencoter Bank
Liandovery and Liandilo Bank
Lymington Bank
Lym Regis and Lincolnshire Bank
Lynn Regis and Lincolnshire Bank
Lynn Regis and Lincolnshire Bank
Lynn Regis and Lincolnshire Bank
Macclesfield Bank
More Sank
Momouth Old Bank
Newark and Sleaford Bank
Newark and Sleaford Bank
Newark Bank.
Newark and Sleaford Bank
Newark Bank
Newark Bank
Norwich and Norfolk Bank
Naval Bank, Plymouth
Newsfry Bank
Ostord Old Bank
Oxford Old Bank
Sother Witney Bank

 | $\begin{array}{c} 87,459\\ 82,322\\ 44,836\\ 100,342\\ 82,946\\ 5,038\\ 42,817\\ 13,917\\ 15,760\\ 18,693\\ 16,885\\ 51,615\\ 28,788\\ 51,615\\ 36,787\\ 28,093\\ 105,519\\ 27,321\\ 15,659\\ 31,047\\ 18,471\\ 18,4391\\ 13,183\\ 11,852\\ \end{array}$ | 34,928
12,179
10,899
69,800
11,322
1,289
17,922
6,613
5,075
9,407
1,167
7,856
18,173
7,856
18,173
7,856
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7,856
23,631
23,631
5,550
23,160
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2,430 | 32,108
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6,455
4,389
8,827
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8,721
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2,702
22,982
4,140
22,313
9,861
2,741
 | $\begin{array}{c} 85,215\\ 11,069\\ 10,635\\ 64,345\\ 10,9570\\ 1,8,967\\ 5,900\\ 4,181\\ 10,008\\ 915\\ 7,628\\ 18,812\\ 7,631\\ 10,334\\ 43,306\\ 9,920\\ 2,923\\ 2,923\\ 2,3,815\\ 9,772\\ 2,244\\ 9,742\\ \end{array}$ | $\begin{array}{c} 31, 121\\ 11, 400\\ 61, 799\\ 13, 178\\ 1, 117\\ 18, 797\\ 6, 608\\ 4, 297\\ 9, 025\\ 1, 061\\ 7, 578\\ 17, 952\\ 7, 670\\ 9, 723\\ 52, 920\\ 9, 723\\ 52, 920\\ 9, 723\\ 12, 950\\ 2, 817\\ 22, 981\\ 2, 833\\ 19, 196\\ 9, 753\\ 2, 839\\ \end{array}$ | Total
The subjoined return show
the Scotch banks of issue duri
1885: | 2,365,004
 | 1,548,712
average
four v
VKS.
Auth
Issu | orisd A
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 |
| Leeds Union Bank
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Liencoter Bank
Liandovery and Liandilo Bank
Lynn Regis and Lincolnshire Bank
Miners' Bank
Momouth Old Bank
Newark Bank
Newark Bank
Newark Bank.
Newark and Sleaford Bank
Newich and Norfolk Bank
Naval Bank, Plymouth
Naval Bank, Plymouth
Naval Bank, Plymouth
Soviety Bank
Oswestry Bank
Oswestry Bank
Oxford Old Bank, Tonbridge
Oxfordshire Witney Bank
Penzance Bank

 | 87,459
92,322
44,836
5,038
42,817
15,760
18,683
16,885
28,788
61,615
30,787
28,093
105,519
27,321
15,639
31,047
18,471
18,439
13,183 | $\begin{array}{c} 34,928\\ 34,928\\ 12,179\\ 10,899\\ 69,800\\ 11,322\\ 1,239\\ 17,922\\ 6,613\\ 5,075\\ 9,407\\ 1,167\\ 7,866\\ 9,844\\ 54,008\\ 9,844\\ 54,008\\ 23,631\\ 5,550\\ 23,640\\ 9,640 \end{array}$ | $\begin{array}{c} 82,108\\ 9,005\\ 73,275\\ 14,737\\ 1,239\\ 20,072\\ 6,455\\ 4,389\\ 8,8721\\ 1,218\\ 8,721\\ 18,757\\ 1,218\\ 8,721\\ 18,777\\ 1,970\\ 10,687\\ 4,7970\\ 10,687\\ 4,143\\ 2,702\\ 23,982\\ 4,140\\ 2,742\\ 40,160\\ 12,742\\ 40,160\\ \end{array}$
 | 85,215
11,063
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64,345
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7,631
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The subjoined return show
the Scotch banks of issue duri
1885: | 2,365,004
 | 1,548,712
average
four v
VKS.
Auth
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243 | orisd A
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4,418 | eircula
ended
Sverage
Sircula-
tion. | Average
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675,0
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 |
| Leecster Bank
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Liandovery and Liandilo Bank
Lynn Regis and Lincolnshire Bank
Lynn Regis and Lincolnshire Bank
Lynn Regis and Norfolk Bank
Macclesfield Bank
Macclesfield Bank
Newark Bank
Newark Bank
Newark and Sleaford Bank
Newark Bank
Nathing Bank
Ostord Old Bank
Oxford Old Bank, Tonbridge
Oxford Old Bank, Hull
Penzance Bank
Reading Bank (Simonds and Co.)

 | 87,459
32,322
44,836
100,342
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5,038
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14,858 | $\begin{array}{c} 34,928\\ 12,179\\ 10,899\\ 10,899\\ 10,899\\ 11,322\\ 1,239\\ 17,922\\ 6,613\\ 5,075\\ 9,407\\ 1,167\\ 7,856\\ 10,167\\ 7,856\\ 10,167\\ 2,3,631\\ 5,500\\ 23,600\\ 9,640\\ 2,430\\ 40,641\\ 2,430\\ 40,641\\ 2,430\\ 10,164\\ 40,641\\ 10,164\\ 2,430\\ 10,164\\ 2,164\\ 10,1$ | 32,108
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9,005
73,275
14,737
1,239
20,072
6,455
4,389
8,827
1,218
8,721
18,757
7,970
10,687
61,424
9,863
2,702
22,982
4,140
22,313
9,861
2,741
 | $\begin{array}{c} 85,215\\ 11,069\\ 10,635\\ 64,345\\ 10,9570\\ 1,8,967\\ 5,900\\ 4,181\\ 10,008\\ 915\\ 7,628\\ 18,812\\ 7,631\\ 10,334\\ 43,306\\ 9,920\\ 2,923\\ 2,923\\ 2,3,815\\ 9,772\\ 2,244\\ 9,742\\ \end{array}$ | $\begin{array}{c} 31, 121\\ 11, 400\\ 61, 799\\ 13, 178\\ 1, 117\\ 18, 797\\ 6, 608\\ 4, 297\\ 9, 025\\ 1, 061\\ 7, 578\\ 17, 952\\ 7, 670\\ 9, 723\\ 52, 920\\ 9, 723\\ 52, 920\\ 9, 723\\ 12, 950\\ 2, 817\\ 22, 981\\ 2, 833\\ 19, 196\\ 9, 753\\ 2, 839\\ \end{array}$ | Total
The subjoined return show
the Scotch banks of issue dur.
1885:
BANK.
1 Bank of Scotland, Edinburgh
2 Royal Bank of Scotland, Edinburgh
3 British Linen Company, Edinburgh
4 Commercial Bank of Scotland, Edinburgh | 2,365,004
 | 1,548,712
average
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2,418
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Dircula-
tion.
\$75,790
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Anou
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Coin He
675,0
228,5
507,44
 |
| Leecster Bank
Lewes Old Bank
Lincoln Bank
Lincoln Bank
Lymington Bank
Lym Regis and Lincolnshire Bank
Lynn Regis and Lincolnshire Bank
Lynn Regis and Lincolnshire Bank
Lynn Regis and Lincolnshire Bank
Lynn Regis and Lincolnshire Bank
Monerous Bank
Monmouth Old Bank
Newark Bank
Newark Bank
Newark and Sleaford Bank
Newark Bank
Newark Bank
Newark Bank
Newark Bank
Norwich and Norfolk Bank
Naval Bank, Plymouth
New Sarum Bank
Ostord Old Bank
Ottingham Bank
Oxtord Old Bank, Tonbridge
Oxford Old Bank, Hull
Penzance Bank
Pease's Old Bank, Hull
Penzance Bank (Stephens, Blandy,
and Co)

 | 87,459
92,322
44,836
100,342
82,946
5,038
42,817
13,917
15,760
18,693
16,385
28,788
51,615
36,787
28,093
105,519
27,321
15,639
31,047
18,471
34,391
13,183
11,252
37,519
43,271 | 34,928
12,179
10,899
69,800
11,322
1,289
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6,613
5,075
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1,167
7,856
18,178
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9,864
10,164
2,631
6,550
23,160
9,640
2,430
40,641
3,238
14,004
15,862 | 82,108
12,789
9,005
73,275
14,737
1,239
20,072
6,455
4,389
8,827
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8,721
19,757
7,970
10,687
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9,563
2,792
23,982
23,982
4,140
22,313
9,801
2,742
4,140
2,742
4,169
3,294
14,819
 | 85,215
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10,635
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10,008
915
7,628
18,812
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35,579
8,730
14,640 | 31,121
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The subjoined return show
the Scotch banks of issue during
1885: | 2,365,004
 | 1,548,712
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 |
| Leeeds Union Bank
Leicester Bank
Lincoln Bank
Lymington Bank
Lymington Bank
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Momouth Cid Bank
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Newark Bank
Newark Bank
Newark and Sleaford Bank
Newark and Sleaford Bank
Newark and Sleaford Bank
Newark Bank
Nethingham Bank
Oxford Old Bank
Oxford Old Bank
Pease's Old Bank, Hull
Penzance Bank
Reading Bank (Stephens, Blandy
and Co.)
2 Richmond Bank | 87,459
92,322
44,836
5,038
42,817
13,917
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18,693
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28,788
51,615
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9,860
9,640
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9,640
2,338
14,008
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4,933 | $\begin{array}{c} \mathbf{s2}, 108 \\ \mathbf{s2}, 108 \\ \mathbf{s2}, 780 \\ \mathbf{s2}, \mathbf{s25} \\ s2$ | 85,215
11,063
10,635
64,345
10,952
1,370
18,367
5,900
4,181
10,367
7,628
18,812
7,631
10,334
48,306
9,920
2,232
2,928
2,928
2,3215
9,772
2,449
3,5,579
3,730
14,640
16,309
4,891 | $\begin{array}{c} 31, 121\\ 11, 400\\ 61, 790\\ 13, 173\\ 1, 117\\ 13, 797\\ 1, 117\\ 13, 797\\ 9, 025\\ 1, 061\\ 7, 578\\ 7, 070\\ 9, 725\\ 7, 070\\ 9, 735\\ 7, 070\\ 9, 735\\ 2, 929\\ 2, 817\\ 22, 081\\ 22, 081\\ 22, 081\\ 22, 081\\ 23, 817\\ 22, 081\\ 23, 817\\ $ | Total
The subjoined return show
the Scotch banks of issue duri
1885:
BANK.
1 Bank of Scotland, Edinburgh
2 Royal Bank of Scotland, Edinburg
3 British Linen Company, Edinburg
4 Commercial Bank of Scotland, Lim,
5 National Bank of Scotland, Lim,
6 Union Bank of Scotland, Limited
7 Aberdeen Twn. & Cnty. Bankg. Co., 19 Marg. Co., 1 | 2,365,004 | 1,548,712
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875,799
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773,708
637,052
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of
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675,0,0
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450,8
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| Leecstr Bank
Lewes Old Bank
Lincoln Bank
Lincoln Bank
Lymington Bank
Lym Regis and Lincolnshire Bank
Lynn Regis and Lincolnshire Bank
Lynn Regis and Lincolnshire Bank
Lynn Regis and Lincolnshire Bank
Lynn Regis and Lincolnshire Bank
Monerous Bank
Monmouth Old Bank
Newark Bank
Newark Bank
Newark and Sleaford Bank
Newark Bank
Newark Bank
Newark Bank
Newark Bank
Norwich and Norfolk Bank
Naval Bank, Plymouth
New Sarum Bank
New Sarum Bank
New Sarum Bank
Ostord Old Bank
9 Oxford Old Bank, Hull
Penzance Bank
9 Pease's Old Bank, Hull
Penzance Bank
Reading Bank (Stephens, Blandy
and Co.)
2 Richmond Bank

 | 87,459
32,322
44,836
100,342
82,945
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3 British Linen Company, Edinburg
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 | $\begin{array}{c} 85,215\\ 11,069\\ 10,635\\ 64,345\\ 10,952\\ 1,370\\ 13,370\\ 13,370\\ 13,370\\ 13,370\\ 13,370\\ 13,370\\ 13,370\\ 14,181\\ 10,006\\ 915\\ 7,628\\ 915\\ 7,628\\ 18,306\\ 915\\ 7,628\\ 18,316\\ 48,306\\ 9920\\ 2,922\\ 2,928\\ 23,816\\ 9,772\\ 2,449\\ 35,579\\ 3,730\\ 14,640\\ 16,309\\ 4,891\\ 4,691\\ \end{array}$ | $\begin{array}{c} 31, 121\\ 11, 400\\ 61, 799\\ 13, 178\\ 1, 117\\ 18, 797\\ 6, 608\\ 4, 297\\ 9, 025\\ 1, 061\\ 7, 578\\ 1, 061\\ 7, 578\\ 1, 061\\ 7, 678\\ 1, 061\\ 7, 678\\ 1, 061\\ 7, 678\\ 1, 061\\ 7, 070\\ 9, 723\\ 2, 817\\ 2, 838\\ 19, 126\\ 9, 753\\ 2, 839\\ 9, 753\\ 2, 839\\ 9, 753\\ 2, 839\\ 9, 753\\ 2, 839\\ 19, 150\\ 2, 837\\ 2, 838\\ 19, 150\\ 2, 837\\ 2, 838\\ 19, 150\\ 2, 837\\ 2, 838\\ 19, 150\\ 2, 838\\ 19, 150\\ 2, 838\\ 19, 150\\ 2, 838\\ 19, 150\\ 2, 838\\ 19, 150\\ 2, 838\\ 19, 150\\ 2, 838\\ 19, 150\\ 2, 838\\ 19, 150\\ 2, 838\\ 19, 150\\ 2, 838\\ 19, 150\\ 2, 838\\ 19, 150\\ 2, 838\\ 19, 150\\ 2, 838\\ 19, 100\\ 4, 100\\ 4, 100\\ 4, 100\\ 5, 100\\ 100\\ 100\\ 100\\ 100\\ 100\\ 100\\ 100$ | Total
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Nortingham Bank
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 | $\begin{array}{c} 85,215\\ 11,069\\ 10,635\\ 64,345\\ 10,952\\ 1,370\\ 18,367\\ 5,900\\ 4,181\\ 10,062\\ 915\\ 7,628\\ 10,370\\ 4,181\\ 10,384\\ 43,306\\ 9910\\ 2,2232\\ 2,928\\ 2,3215\\ 9,772\\ 2,232\\ 2,928\\ 23,315\\ 9,772\\ 2,3315\\ 9,772\\ 2,3730\\ 14,691\\ 4,691\\ 4,691\\ 4,691\\ 4,691\\ 4,253\\ 14,253\\ 14,253\\ \end{array}$ | $\begin{array}{c} {\bf 31, 121} \\ {\bf 11, 400} \\ {\bf 10, 065} \\ {\bf 61, 799} \\ {\bf 13, 178} \\ {\bf 1, 117} \\ {\bf 18, 797} \\ {\bf 6, 069} \\ {\bf 4, 297} \\ {\bf 9, 025} \\ {\bf 1, 061} \\ {\bf 7, 578} \\ {\bf 17, 952} \\ {\bf 7, 670} \\ {\bf 9, 723} \\ {\bf 52, 929} \\ {\bf 9, 150} \\ {\bf 2, 817} \\ {\bf 22, 817} \\ {\bf 22, 817} \\ {\bf 22, 837} \\ {\bf 23, 839} \\ {\bf 34, 562} \\ {\bf 34, 542} \\ {\bf 34, 542} \\ {\bf 14, 809} \\ {\bf 4, 314} \\ {\bf 5, 1834} \\ {\bf 4, 055} \\ {\bf 12, 891} \\ {\bf 12, 891} \end{array}$ | Total
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