

S U P P L E M E N T

T O

The Economist.

REPORTS

OF

JOINT STOCK BANKS OF THE UNITED KINGDOM,

For the HALF-YEAR or for the YEAR ending June 30, 1866.

Vol. XXIV.

SATURDAY, OCTOBER 20, 1866.

No. 1,208.

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ADELPHI BANK, LIMITED.

Annexed is the report for the half-year ending June 30, 1866: The past half-year will be long remembered in commercial history as the period during which there occurred a panic in the monetary world, which, for the suddenness and intensity of its pressure, has seldom, if ever, been equalled, and which was a severe test of the stability of all joint stock companies; and your directors have the satisfaction of reporting that, owing to their having invariably refused all business of a purely speculative nature, however inviting and apparently profitable it appeared to be, they have passed through the ordeal without the bank sustaining any serious loss. During the past three months the directors considered it prudent to restrict their transactions within as narrow limits as possible, but notwithstanding this drawback as regards the earnings of the bank, they have the pleasure of reporting an increase in the gross profits as compared with those of the previous half-year. The directors have declared the usual dividend at the rate of 10 per cent. per annum for the past six months, and, after providing for the same, and writing off all ascertained losses, their remains a balance of unappropriated profit of 3,063/ 2s 9d. While, however, the ascertained losses during the half-year have been unimportant in amount, the directors think it possible that, from two or three accounts which are now in a state of uncertainty, further loss may arise, and they have therefore deemed it prudent to carry forward the entire balance in favour of the current half-year. The accounts have been minutely audited; every account, bill, promissory note, and security, having been brought under review. The directors hope that the policy which they have pursued in the past will meet with the approval of the shareholders; and they believe that by a continuance of that policy, which aims primarily at safety (alike of shareholders and depo-

sitors), the confidence of the public in the stability of the bank will be maintained and increased.

STATEMENT of ACCOUNTS from December 30, 1865, to June 30, 1866.

Dr.	LIABILITIES.	£	s	d
Subscribed capital	£260,000			
Capital paid up on 4,200 shares at £10 each	42,000			
— 8,718 shares at 7/ each	61,036			
Amount due by bank on current and other accounts	103,856	0	0	
Reserve fund	212,083	10	11	
Amount of dividend now due, and dividends unpaid	5,000	0	0	
Balance of profit carried forward to current half-year	3,063	2	9	
		374,855	19	9

CE.	ASSETS.	£	s	d
Bills discounted, promissory notes, &c.	336,665	1	9	
Bank premises, &c., &c.	23,543	16	5	
Cash on hand	14,147	1	7	
		374,855	19	9

Dr.	PROFIT AND LOSS.	£	s	d
General expenses, including salaries, stationery, directors' remuneration, income tax, allowances for bad and doubtful debts, &c.	3,289	8	8	
Interest on deposits, &c.	5,334	7	10	
Dividend now due	5,197	16	0	
Balance carried forward	3,063	2	9	
		16,878	15	3
CE.		£	s	d
Balance brought forward from previous half-year	1,012	16	5	
Profits	15,866	19	10	
		16,878	15	3

ALLIANCE BANK, LIMITED.

The eighth ordinary general meeting of the proprietors of this bank was held on July 13, at the London Tavern, Bishopsgate street. The report, which was taken as read, was as follows:—

The directors have to report that the net profits of the bank for the last half-year, after making the necessary deductions for interest on current and deposit accounts, current expenses, bad debts, and rebate on bills not yet due, amount to 25,416/ 6s 10d, which with 1,839/ 13s 5d balance from the previous half-year, makes a total of 27,256/ 0s 3d. This sum it is now proposed to appropriate as follows—viz., 24,743/ 2s 6d in payment of dividend; 500/ in reduction of preliminary expenses; 1,000/ in reduction of building, &c., account; 1,012/ 17s 9d to profit and loss new account. The extreme severity of the crisis through which monetary institutions have passed since the last general meeting of the shareholders has no doubt led many to expect a less favourable result than appears by the above figures. The directors are glad, therefore, to be able to show an amount of profit for the last half-year which warrants their recommending the declaration of the same rate of dividend as was paid in January last—viz., 5 per cent. per annum, free of income tax—notwithstanding the considerable decrease which has taken place in the amount of current and deposit accounts since the last report, and the loss occasioned by the forced sale of securities during the late panic. These sacrifices are more to be regretted, as up to May 11 no losses had been incurred by the bank, nor was it involved in any disasters to justify the mistrust that existed. At the same time it must be gratifying to all interested to find that the business has not been more seriously impaired, and to learn that confidence in the bank is steadily returning.

BALANCE SHEET—30th June, 1866.

Dr.	£	s	d
Capital paid up, viz.:—25/ per share on 39,598 shares	299,725	0	0
Less calls in arrear	190	0	0
Reserve fund	999,535	0	0
Amount due to customers on current and deposit accounts, circular notes, &c.	70,000	0	0
Acceptances	1,141,982	13	10
	494,173	7	6
Rebate account	1,636,156	6	4
Profit and Loss balance, December 31, 1865	11,990	13	5
Net profit for half-year ending June 30, 1866	25,416	6	10
	27,256	0	3
	2,734,877	14	3

Ca.	£	s	d
Cash in hand, at Bank of England, and at call	422,777	9	5
Investments in India funds	39,725	0	0
Bills of exchange, loans to custo vers, &c.	2,213,783	13	0
Buildings, furniture, bank fittings, &c., in London, Southwark, Liver- pool, Manchester, and Birkenhead	51,452	7	2
Preliminary expenses	7,160	4	8
	<u>2,784,877</u>	<u>14</u>	<u>8</u>
Dr.	£	s	d
PROFIT AND LOSS ACCOUNT.			
Current expenses, including salaries, stationery, law charges, directors' remuneration, provision for bad debts, &c., and income tax	34,188	1	6
Interest on current and deposit accounts	28,821	0	9
Rebats on bills discounted, not yet due	11,930	7	9
Dividend account for payment of dividend of 12s 6d per share on 39,550 shares	24,743	2	6
Amount written off preliminary expenses	500	0	0
Amount written off building account	1,000	0	0
Balance carried to profit and loss new account	1,012	17	9
	<u>27,256</u>	<u>0</u>	<u>2</u>
	102,295	10	2
Ca.	£	s	d
Balance, December 31, 1865	1,839	13	5
G. on profits for half-year ending June 30, 1866	100,455	16	9
	<u>102,295</u>	<u>10</u>	<u>2</u>
	£	s	d
Balance brought down	1,012	17	9
RESERVE FUND.			
Balance, June 30, 1866	70,000	0	0

ANGLO-AUSTRIAN BANK.

The following report was presented to the shareholders at the second general meeting of this bank, held in Vienna on May 29, 1866:—

The state of monetary and commercial affairs, particularly in Austria, has during the past year operated, as in 1864, against the full development of the special objects of the bank, viz., the facilitating and promoting the commercial and financial relations between England and Austria; yet the regular business of the bank has progressed very satisfactorily in every department, as will appear from the accounts now submitted to the shareholders. As regards the item commission, it is satisfactory to be able to state that, while in the corresponding account of 1864 more than half the entire amount transferred to profit and loss was mainly derived from a few exceptional operations in which the bank took part, the amount appearing in the present account has accrued (with the exception of a comparatively small sum), entirely from current and regular business. The amount of the bank's deposit notes in circulation has increased during the past year, which is a satisfactory evidence of the confidence with which our establishment is regarded by the public. The exchange business in foreign bills has somewhat diminished; but the transactions in inland bills show a considerable increase. The giro (or private customers' account) business has also increased, and the directors are glad to feel assured, from past experience, that the introduction into Austria of the English cheque system is gradually finding favour with the public. The vorschussgesellschaft (advance business on securities) has also steadily increased. The bank was interested to a very small amount in the commercial failures which took place last year, and the securities held against the several claims are such as to warrant the belief that trifling losses will result therefrom. The sum standing to the credit of the depreciation agio capital account appears as 614,000fl, in lieu of 900,000fl, as shown on the last account. This difference arises from the fact that the exchange ruling on the 31st December, 1865, was 104fl per 10l sterling, in lieu of 115fl, taken as the rate on 31st December, 1864. The branch in Lemberg, the opening of which was announced to the shareholders in the last report, has made satisfactory progress, and has fully justified its establishment.

	Florins.
The profit for the year ending December 31, 1865, after deducting all expenses (including the fixed remuneration of the directors and the Austrian tax upon profits), amounts, in Austrian currency, to	709,815 99
Add amount brought forward from last account	7,937 43
	<u>717,753 42</u>
From this, in accordance with article 54 of the statutes, 6 per cent. interest on the paid-up capital of 6,000,000fl is to be deducted, amounting to 360,000fl in silver money, which, at the rate of currency in the past year, is equal to	370,650 0
	<u>348,103 42</u>
Deducting from this sum, in accordance with the statutes, 10 per cent. to be set aside as reserve fund	14,516 60
	<u>333,586 82</u>
And again from this amount 10 per cent. as "Tantieme," to be divided among the members of the Vienna and London committees	13,064 94
Leaving	310,521 88
Add the amount representing (with the agio) the 1 per cent. being the difference between the 6 per cent. above deducted and the 5 per cent. actually paid to the shareholders on account in the months of September, 1866, and January, 1866	62,400 0
	<u>372,921 88</u>
Deduct the agio on the payment about to be made to the shareholders	37,200 0
Also small undivided balance	721 88
	<u>7,921 88</u>
Sum to be now dealt with	365,000 0

This sum of 365,000fl is proposed to be thus appropriated, viz.:—180,000fl in paying to the shareholders a dividend of 1.80fl per share, equal to 3s 6d per share, free of income tax (which, with the payments on account already made to the shareholders, will make a total dividend of 8 per cent. for the

year 1865), and carrying forward to the next account, as a special reserve fund, the sum of 185,000fl. This payment of 3s 6d per share will be made by the coupon attached to the shares and due 1st July prox. The events of the present year are of so serious a character as to indicate that they may delay, for some little time, the resumption of prosperous business on a large scale. The directors can have no doubt that the shareholders will agree in the policy which has dictated the carrying forward of a substantial sum to meet contingencies rather than suggesting the distribution of a larger dividend than 8 per cent. The scrip certificates have, in accordance with the statutes, been exchanged for provisional shares, bearing coupons available for six years. Two of these coupons are payable each year, viz., on the 1st of January and 1st July respectively, the former being for a payment "on account," the latter for the balance of the net profits of each year. The directors regret to notify the retirement of their late able colleague, Mr Simon Winterstein, in consequence of his election to the presidency of the Austrian Chamber of Commerce. Finally, the directors feel justified in expressing their unabated confidence in the prospects of the undertaking, and also their opinion that the existing paid-up capital of the bank is fully adequate for the present requirements of its business.

BALANCE SHEET—December 31, 1865.

ASSETS.	Florins.		
Cash in hand	1,398,554 11		
Securities in hand—Bills receivable, 27,830,915 56; securities against advances, 21,521,077 15; sundry investments, 2969,949 35	13,321,949 8		
Office furniture	55,332 91		
Amount of advances to Government since repaid	5,235,016 0		
Amount due on acceptances, secured by bills	3,504,986 61		
Amount due on acceptances in London on account of credits to Aus- trian firms	688,618 20		
Loans on stocks, &c.	3,046,419 30		
Dividend of 2½ per cent. paid in September, 1865	161,350 0		
	<u>34,487,714 11</u>		
LIABILITIES.	Florins.		
Share capital, 20 per cent. on 20,000,000, 20,000,000; plus contingent currency depreciation, 8614,000	6,414,000 0		
Reserve fund	21,300 00		
Bills payable	11,326,310 61		
Deposit notes in circulation	6,876,700 0		
Amount of previous dividends, still unpaid	13,259 12		
Sundry creditors, on current and other accounts	6,008,230 71		
Balance—profit	717,753 42		
	<u>34,487,714 11</u>		
Dr.	£	s	d
PROFIT AND LOSS ACCOUNT.			
Office expenses in Vienna, London, and Lemberg—rent, stamps, stationery, postage, law charges, insurance, brokerage, travelling expenses, &c.	194,721 37		
Government duty	25,000 0		
Salaries of managers and clerks, &c.	182,650 00		
Remuneration of directors in Vienna and London	37,700 94		
Estimated depreciation of furniture, &c.	4,018 0		
Loss on securities	39,653 88		
Austrian tax upon profits	67,629 66		
Balance—profit	717,753 42		
	<u>1,169,307 00</u>		
Ca.	£	s	d
Balance brought forward from last year	7,937 43		
Profits from interest, discount, and exchange operations, 2708,763 90; less interest allowed on deposit notes, 2262,822 31	446,141 59		
Profit on investments, including interest and dividends	370,050 0		
Profit by exchange on payments of dividends	13,259 12		
Commission account	331,776 88		
	<u>1,169,307 00</u>		

On July 1, the bank paid the coupon No. 1 attached to their shares of 3s 6d per share,

BANK OF AUSTRALASIA.

At the half-yearly meeting held on August 27, at the offices, Threadneedle street, Mr E. Hamilton, M.P., in the chair, the following report was taken as read:—

The directors have the pleasure to state that, at the date of the latest advices, nothing had occurred in the Australian colonies to affect the prosperity of the bank. The long-continued drought referred to in their annual report in March, which had prevailed for nearly two seasons, had ceased, copious rains having fallen in most parts of the Australian continent. This favourable change will much alleviate the pressure which the pastoral and agricultural interests have lately experienced. The securities held in Australia are of such a character as to justify a feeling of confidence on the part of the directors, that the bank will not be affected by the monetary embarrassment in this country. It is very gratifying to be able to state that no loss has been sustained by the bank in London. They regret to have to announce that the retirement of Mr White and the lamented decease of their highly esteemed colleague, Sir W. Minto T. Farquhar, Bart., have created two vacancies in the direction, which will be filled up this day at an extraordinary general meeting called for that purpose. The directors have only further to state that a dividend and bonus at the rate of 14 per cent. per annum, or 2l 16s per share for the half-year, free of income tax, will be declared at the usual time, and that it will be payable on the 16th of October.

BANK OF BENGAL.

The following is the report of the directors for the half-year ending June 30, 1866:—

Since the directors addressed the proprietors at the close of the transactions for the half-year ended 30th December last, the

pressure on the money market has been almost continuous. At no former period in India has a monetary crisis been equal, in duration and intensity, to that which recently culminated in the suspension of two of the older banks of exchange, and the voluntary winding-up of four others. The unusual demand for accommodation which was so unmistakably developed towards the close of 1865, continued without intermission throughout the first month of the present year. The banks of exchange, which in an easy state of the money market usually compete with the bank for all descriptions of local business, circumscribed their advances to the public and recalled existing loans. The steady increase of the bank's advances, and a large diminution in the cash balance, rendered necessary the early imposition of exceptionally high rates as the best corrective, not only of excessive requirements for local accommodation, but also of the increasing influx of Bombay bills which were thrown on this market for discount. For three weeks in succession the bank's rates of interest and discount were raised at each change one per cent. all round. On the 19th of January the minimum rate of discount on local bills stood at 14 per cent., and on Government securities at 12½ per cent. per annum. A marked decrease in the amount of the bank's advances, together with a large importation of coin, which materially added to the bank's cash balance, warranted the directors in reducing the rates one per cent. all round on the 15th February. Up to the middle of March, and notwithstanding that the demand for money, especially in European quarters, continued very active, the arrivals of specie were more than sufficient to meet the requirements of the rise ports. Before the close of the month, however, one of the leading exchange banks refused to lend on Government securities. Several mercantile houses, which had money lent out at call, followed the example. The demand on the bank's resources became in consequence more enlarged. On the 27th March the advances exceeded 370 lacs, and the cash balance fell to 149 lacs at the head office and branches. The rates of interest were again raised to the minimum at which they stood on January 18 preceding. Early in April telegrams from home announced a serious fall in the value of cotton. The bazaar refused to make advances on any description of securities, and the moneyed mercantile houses recalled their loans on Government securities. By the first steamer that arrived in April, the exchange banks in China drew heavily on their Calcutta agencies, and, apparently for the first time, altered the usance of no inconsiderable portion of the bills from a very short to a long currency. Those drawn at the usual usance of three days' sight had, to a large extent, to be met by the forced sale of bills on the Bombay branches of the local banks. Exchange for sixty days' bills on that city fell in consequence to 95½ rs, and in exceptional cases to 95 rs—or, in other words, the cost of providing funds ranged from 25 to 30 per cent. per annum. The shroffs were the chief purchasers. At the same date, sterling exchange for first-class bills at six months' sight was quoted at from 2s 2d to 2s 2½d. On the 17th the bank's cash balance exhibited a further decline, and as the demand for accommodation continued unabated, the directors raised the minimum rate on bills to 15 and on loans to 13½ per cent. Great distrust was caused in the bazaar, a few days thereafter, by the announcement of the Commercial Bank of India having sustained very heavy losses; and, amongst Europeans, uneasiness was felt in consequence of the suspension of Barnes's Bank of Liverpool, which had business relations with Calcutta. On the application of the agent for the Commercial Bank, and upon a full disclosure of the extent and character of their local liabilities and assets, the directors, under certain limitations, did not hesitate to extend assistance to that establishment, in order to enable them to meet the extraordinary demands which immediately set in upon them. Their bill obligations held by the bank soon assumed large proportions. Meanwhile specie remittances, considerable in amount, had arrived from Bombay and Madras; and the simultaneous receipt of bills of the Secretary of State for India upon the general treasury for unusually large sums, tended to give very great relief to the market. The directors on the 10th May, in consequence, deemed it expedient to reduce the rates 1 per cent. all round. Up to that date the general tone of this market, both in European and native quarters, indicated a gradual and healthy improvement in business. Towards the middle of the month the announcement of the failure of Messrs Overend, Gurney, and Co., followed by the suspension of payment by the head office of the Commercial Bank in London, and of necessity by all their branches in the East, destroyed returning confidence and led to the failure of several native firms having intimate business connections with Bombay. Under the influence of high rates of interest, the influx of specie and of London bills drawn on the general treasury continued to be heavy, thereby materially aiding the bank's cash balance as well as imparting strength to the money market. On the 14th of June confidence was, for a second time, very unexpectedly and rudely shaken, by the suspension of the Agra and Masterman's Bank, with heavy liabilities, and a lock-up of local deposits exceeding 60 lacs of rupees. An old-established firm, intimately and extensively connected with indigo factories, and mainly dependent on the Agra Bank, immediately thereafter became insolvent. With such an unusual

succession of monetary disasters pressing heavily on all classes; and as the means of many valued constituents were materially weakened by the insolvency and winding-up of so many banks, the directors had to exercise great forbearance in adjusting claims falling due, and held by the bank. At no period, however, between December and June, did the directors find the resources of the bank unequal to the public demands. These were met, in every instance, to the fullest extent on the deposit of Government securities, as well as on legitimate bills of exchange. The excessive distrust which for some time prevailed, rendered it impossible for most of the more recently established banks of exchange to place themselves in funds by the sale of their bills on London or Bombay. During the height of the crisis the position of several of these banks became one of embarrassment, and their liquidation a question of time only. Loans of an exceptional character, which were made by them in times of comparative ease in the market, were hastily recalled, and all fresh advances were declined. So many channels of supply having been abruptly cut off, the directors, with a view of maintaining credit, deemed it prudent, under ample guarantees, to entertain and grant several applications for advances, on a class of securities which, under ordinary circumstances, they would have rejected. Since the date on which the special advances were made to the Commercial Bank, most of them have been liquidated, and the small balance still unadjusted is more than covered by the realised proceeds of collateral securities. In like manner, in the case of the Agra and other banks now in liquidation, the claims of the bank have been fully met, with the exception of a trifling balance against the Bank of India. Before the close of the half-year the directors had under consideration special reports on the several classes of advances outstanding both at the head office and branches. After a careful scrutiny, the directors have much satisfaction in informing the proprietors that a sum of 36,372-5-6 rs is considered sufficient to meet all bad and doubtful debts held by the bank. Early in March, and as a measure of precaution, the directors imposed severe restrictions on the freedom of action ordinarily exercised by the agents who manage the branches established in the cotton districts. Almost entire immunity from loss has been the result, whilst the aggregate realised profits of the branches are nearly double those of any previous six months. The net profits on the half-year's transactions at head office and branches amount to 21,48,658-1-1 rs,—equal to a dividend of 19-8-6½ rs per cent. per annum on the bank's capital. After making provision for bad and doubtful debts as above, the net balance remaining at credit of profit and loss account amounts to 21,12,285-11-7 rs, which the directors have disposed of as follows, viz.:—In payment of a dividend at the rate of 16 per cent. per annum on the bank's capital, 17,60,000 rs; transferred to reserve fund (now raised to 19 lacs), 1,91,630-1-1 rs; carried forward to credit of profit and loss account for current half-year, 1,60,658-10-6 rs.

STATEMENT OF THE AFFAIRS OF THE BANK OF BENGAL on the 30th June, 1866.

LIABILITIES.		ASSETS.	
	Rs	a	p
Proprietors' capital, paid up	2,20,00,000	0	0
Reserve fund	19,00,000	0	0
General treasury—balance at head office, 92,46,869 rs 10a 2p; ditto, ditto at branches, 97,97,378 rs 1a 9p	1,90,44,246	11	11
Other deposits at head office and branches	1,91,09,508	13	4
Bank post bills, &c.	6,77,182	7	3
Bank notes outstanding	1,29,089	0	0
Sundries	29,32,263	10	11
	6,51,91,661	11	5
Government securities	50,59,337	12	0
Loans on Government securities at head office and branches	1,98,74,900	0	0
Accounts of credit on ditto, ditto	27,22,480	15	10
Mercantile bills discounted ditto	1,14,52,854	2	8
Dead stock	5,33,861	10	1
Stamps	10,592	12	0
Balances with other banks	11,49,081	15	0
Sundries	5,10,595	0	8
	3,40,13,394	4	3
Cash and currency notes at head office, 2,03,29,018 rs 8a 3p; cash and currency notes at branches, 1,05,43,399 rs 1a 11p	3,11,72,857	7	2
	6,51,91,661	11	5
PROFIT AND LOSS ACCOUNT.—RECAPITULATION.			
Amount received in discount, interest, and commission at head office and branches	Rs	a	p
	24,79,713	11	11
DISBURSEMENTS.			
Establishment at head office and branches, 2,44,121 rs 13a 6p; pensions, 2,876 rs; directors' fees, 10,916 rs; law charges, 1,446 rs 14a; contingencies—Stationery, 13,429 rs 14a 9p; lighting, 2,489 rs 6a 1p; printing, 5,199 rs 11a 9p; advertisements, 1,102 rs 6a 9p; office rent, assessments, and miscellaneous charges at head office and branches, 37,636 rs 14a 1p; cheques and pass books, 764 rs 6a 3p; allowance for wear and tear of bank property, 11,999 rs 8a—71,602 rs 15a 4p	3,31,009	10	10
Net profit	21,48,658	1	1
APPROPRIATED AS UNDER.			
In payment of dividend at the rate of 16 per cent. per annum, 17,60,000 rs; transferred to bad and doubtful debts' account, 36,372 rs 5a 6p; ditto to reserve fund (now raised to 19 lacs), 1,91,630 rs 1a 1p; carried forward to next half-year's profit and loss account, 1,60,658 rs 10a 6p	21,48,658	1	1
Reserve fund at 31st December, 1865	Rs	a	p
	17,23,234	14	11
Old outstanding Bank of Bengal notes paid during the half-year	14,555	0	0
	17,37,789	14	11
Amount transferred from the surplus at credit of profit and loss account	1,91,630	1	1
Balance of reserve fund	19,00,000	0	0

BANK OF BRITISH NORTH AMERICA.

At the thirtieth yearly general meeting, held June 5, 1866, the following report was read:—

From the annexed statement of accounts it will be seen that the anticipations expressed in the report issued to the proprietors in December last, as to the probable results of the business of the bank for the year 1865, have been fully realised. After deducting charges and income tax, and making ample provision for all bad and doubtful debts, the net profit for the past year amounted to 77,877l 6s 3d, which compares favourably with the amount earned in 1864 of 72,569l 16s 3d, and in 1863 of 61,413l 14s 7d. It will be gratifying to the proprietors to be informed that the business of the bank for the present year is progressing satisfactorily, and that, notwithstanding the financial crisis which has been so generally and so severely felt in this country, no serious losses are apprehended; and that the profits for the first quarter of the year are in excess of those for the same period of last year. As already stated, the net profit for the year 1865 amounted to 77,877l 6s 3d. This enables the directors to pay, in addition to the usual half-yearly dividend at the rate of 6 per cent. per annum, a bonus of 1 per cent. This will leave the sum of 7,877l 6s 3d to be carried to the rest, which, including that addition, amounted, on 30th December, 1865, as per annexed statement, to 140,471l 5s 4d, or, deducting the bonus now declared—say 10,000l—to 130,471l 5s 4d. Warrants for the amount of the dividend and bonus, together 40s per share, free of income tax, will be forwarded as usual on the 5th July

BALANCE SHEET—December 30, 1865.				
DR.		LIABILITIES.		
Capital	1,000,000	£	s d	
Circulation	288,998	0	0	
Deposits	795,068	4	0	
Bills payable and other liabilities	994,855	8	8	
Reserve to meet bad and doubtful debts	53,431	19	0	
Reserve for Christmas dividend	20,000	0	0	
Undivided net profit	140,471	5	4	
	3,242,876	£	s d	
CR.		ASSETS.		
Specie and cash at bankers	324,485	13	1	
Bills receivable and other securities	2,858,430	10	9	
Bank premises	60,000	0	0	
	3,242,876	£	s d	
DR. PROFIT AND LOSS ACCOUNT—December 30, 1865.				
Dividends declared as follows:—	£	s d	£	s d
At Midsummer, 1865, payable July, 1865	30,000	0	0	
At Christmas, 1865, payable January, 1866	30,000	0	0	
Balance in hand, being undivided net profit to December 30, 1865			60,000	0
			140,471	5
			200,471	5
CR.		ASSETS.		
Balance of undivided net profit to December 31, 1864	132,598	19	1	
From which deduct bonus of 1 1/2 per share, paid July 5, 1865	10,000	0	0	
Net profit for the year 1865, after deduction of all current charges and income tax, and providing for bad and doubtful debts	77,877	6	3	
	200,471	£	s d	

BANK OF BOLTON.

Dividend for the year ending June 30, 1866, 10 per cent.; bonus, 1l per share added to paid-up capital, making shares 13l 10s each. Paid-up capital, 135,000l; guarantee fund, 40,000l; carried forward, 3,500l.

BANK OF EGYPT.

The following report was presented to an extraordinary general meeting of shareholders, held on July 27, 1866:—

The directors of the Bank of Egypt have the pleasure to lay before the shareholders the annexed statement of accounts for the half-year which ended on June 30 last, by which it will be seen that the net profits, including a balance of 4,950l 12s 6d brought forward from the previous half-year, amount to 21,871l 12s 1d. This enables the directors to recommend the usual dividend for the half-year at the rate of 10 per cent. per annum (2,187l 12s), free of income tax, and payable on August 3, leaving 9,371l 12s 1d to be carried forward to the next account.

BALANCE SHEET—June 30, 1866.			
DR.		LIABILITIES.	
Capital paid up	250,000	£	s d
Reserve fund, with interest to date	25,750	0	0
Bills payable	208,029	16	5
Current and other accounts	161,426	22	6
Profit and loss, balance as below, after payment of dividend	9,371	12	1
	685,478	£	s d
CR.		ASSETS.	
Cash	98,419	7	1
Bills receivable	429,869	4	2
Government securities (Egyptian)	69,814	19	5
Other securities	82,683	9	9
	685,478	£	s d
DR. PROFIT AND LOSS—June 30, 1866.			
Dividend for the half-year, at the rate of 10 per cent. per annum, payable on August 3	12,500	0	0
Balance carried to next account	9,371	12	1
	21,871	£	s d
CR.		ASSETS.	
Balance of undivided profits December 30, 1865	4,950	12	6
Net profits for the last six months, after providing for bad and doubtful debts, rebate of interest, current expenses in London and Egypt, and directors' remuneration	16,920	19	7
	21,871	£	s d

BANK OF ENGLAND.

A general court of the Bank of England was held at the Bank on September 13, for the purpose of declaring a dividend for the past half-year.

Mr Launcelot Holland, the Governor of the Bank, who presided upon the occasion, addressed the proprietors as follows:— This is one of the quarterly general courts appointed by our charter, and it is also one of our half-yearly general courts, held under our bye-laws, for the purpose of declaring a dividend. From a statement which I hold in my hand it appears that the net profits of the Bank for the half-year ending on the 31st of August last amounted to 970,014l 17s 10d, making the amount of the rest on that day 3,981,783l 18s 11d; and after providing for a dividend at the rate of 6l 10s per cent., the rest will stand at 3,035,838l 18s 11d. The court of directors, therefore, propose that a half-yearly dividend of interest and profits, to the amount of 6l 10s per cent. without deduction on account of income-tax, shall be made on the 10th of October next. That is the proposal I have now to lay before the general court; but as important events have occurred since we last met, I think it right I should briefly advert to them upon this occasion. A great strain has within the last few months been put upon the resources of this house, and of the whole banking community of London; and I think I am entitled to say that not only this house but the entire banking body acquitted themselves most honourably and creditably throughout that very trying period. Banking is a very peculiar business, and it depends so much upon credit that the least blast of suspicion is sufficient to sweep away, as it were, the harvest of a whole year. But the manner in which the banking establishments generally of London met the demands made upon them during the greater portion of the past half-year affords a most satisfactory proof of the soundness of the principles on which their business is conducted. This house exerted itself to the utmost—and exerted itself most successfully—to meet the crisis. We did not flinch from our post. When the storm came upon us, on the morning on which it became known that the house of Overend and Co. had failed, we were in as sound and healthy a position as any banking establishment could hold; and on that day and throughout the succeeding week, we made advances which would hardly be credited. I do not believe that any one would have thought of predicting, even at the shortest period beforehand, the greatness of those advances. It was not unnatural that in this state of things a certain degree of alarm should have taken possession of the public mind, and that those who required accommodation from the Bank should have gone to the Chancellor of the Exchequer and requested the Government to empower us to issue notes beyond the statutory amount, if we should think that such a measure was desirable. But we had to act before we could receive any such power, and before the Chancellor of the Exchequer was perhaps out of his bed we had advanced one-half of our reserves, which were certainly thus reduced to an amount which we could not witness without regret. But we could not flinch from the duty which we conceived was imposed upon us of supporting the banking community, and I am not aware that any legitimate application for assistance made to this house was refused. Every gentleman who came here with adequate security was liberally dealt with, and if accommodation could not be afforded to the full extent which was demanded, no one who offered proper security failed to obtain relief from this house. I have perhaps gone a little more into details than is customary upon these occasions, but the times have been unusually interesting, and I thought it desirable to say this much in justification of the course adopted by this house in running its balances down to a point which some gentlemen may consider dangerous. Looking back, however, upon recent events, I cannot take any blame to this court for not having been prepared for such a tornado as that which burst upon us on the 11th of May; and I hope the court of proprietors will feel that their directors acted properly upon that occasion, and that they did their best to meet a very extraordinary state of circumstances. I have now only to move that a dividend be declared at the rate of 6l 10s per cent. for the past half-year.

Mr Hyam said that before the question was put he wished to offer a few observations to the Court. He believed that the statement of accounts which had just been laid before them was perfectly satisfactory. He also thought that the directors had done their best to assist the commercial classes throughout the late monetary crisis; but it appeared to him at the same time that they were in fault in not having applied at an earlier period to the Chancellor of the Exchequer for a suspension of the Bank Act. It was well known that the demand on the Bank was materially lessened in the earlier part of the day, in consequence of a rumour which had been extensively circulated that permission to overstep the limits laid down in the Act had been granted. That concession, however, had only been made after the most urgent representations had been addressed to the Chancellor of the Exchequer at a late hour in the night, and if it had then been refused he felt persuaded that the state of affairs would have been much worse on the Saturday than it had been on the Friday. The fact was that the Act of 1844 was totally unsuited to the present requirements of the country, which since that period had tripled or quadrupled its commerce; and he was

sorry to know that the measure seemed to meet with the approval of many of their directors. Any one who read the speeches made in the course of the discussion on Mr Watkins' motion must see that the subject called for further inquiry; and he trusted that the demand for that inquiry would yet be conceded.

Mr Jones said he entirely dissented from the views with respect to the Bank Act entertained by the hon. proprietor who had just addressed the Court. In his opinion the main cause of the recent monetary crisis was that, while we had bought 275,000,000l worth of foreign produce in the year 1865, the value of our exports had only been 165,000,000l, so that we had a balance against us to the amount of 110,000,000l. He believed that the Bank acted wisely in resisting every attempt to increase the paper currency, and he felt convinced that the working classes would be the people least likely to benefit by the rise in prices which would take place under such a change.

Mr Moxon said he should be glad to know what was the amount of bad debts made by the Bank during the past half-year. It was stated very confidently out of doors that during that period the directors had between 3,000,000l and 4,000,000l of bills returned to them.

The Governor of the Bank.—May I ask what is your authority for that statement? We are rather amused at hearing it, and we have never been able to trace any rumour of the kind to any authentic source.

Mr Moxon continued—Whether the bad debts were large or small, he thought it was desirable that they should all know what was their actual amount. They had been told at their last meeting that the Bank held a great many railway debentures; and he should like to know whether any of those debentures came from railway companies that had since been unable to meet their obligations. He understood that a portion of their property was locked up in advances made on account of the Thames Embankment, and in other ways which did not leave the money available for general banking and commercial purposes; and if that were so, he should express his disapproval of such a policy. There was another important point to which he wished to advert. He was anxious to know what was the aggregate balance of the joint stock banks in the Bank of England. He feared that some time other the joint stock banks would be in a position to command perhaps the stoppage of the Bank of England. If that were not so, the sooner the public were fully informed upon the point the better. But if ten or twelve joint stock banks had large balances in the Bank of England, and if the Bank balances were to run very low, people would naturally begin to suspect that the joint stock banks had more power over the Bank of England than they ought to have. He wished further to ask whether the directors had of late taken into consideration the expediency of paying interest on deposits. He believed that under their present mode of carrying on their business they were foregoing large profits which they might receive with advantage to themselves and to the public; and he would recommend that they should undertake the custody of securities after the system adopted by the Bank of France. In conclusion, he proposed to move three resolutions, for the purpose of providing, first, that a list of all the proprietors of Bank stock should be printed, with a separate entry of the names of all those persons not entitled to vote from the smallness of their stock or from the shortness of time during which they held it; secondly, that a copy of the charter of the Bank, with the rules, orders, and bye-laws passed for the good government of their corporation, should be printed for the use of the shareholders; and thirdly, that auditors should be appointed to make detailed audits of their accounts.

Mr Gerstenberg recommended that the directors should take some step for the purpose of preventing the spread of such erroneous notions as that which lately prevailed on the Continent, that the Bank was about to suspend specie payments.

Mr W. Botly said he wished to see the directors taking into their consideration the expediency of allowing interest on deposits.

Mr Alderman Salomons said he wished to take that opportunity of stating that he believed nothing could be more satisfactory to the managers and shareholders of joint stock banks than the testimony which the Governor of the Bank of England had that day borne to the sound and honourable manner in which their business was conducted. It was manifestly desirable that the joint stock banks and the banking interest generally should work in harmony with the Bank of England; and he sincerely thanked the Governor of the Bank for the kindly manner in which he had alluded to the mode in which the joint stock banks had met the late monetary crisis.

The Governor of the Bank said—Before putting the question for the declaration of a dividend, I wish to refer to one or two points that have been raised by the gentlemen who have addressed the court on this occasion. The most prominent topic brought under our notice is the expediency of allowing interest on deposits; and upon that point I must say that I believe a more dangerous innovation could not be made in the practice of the Bank of England. The downfall of Overend and Gurney, and of many other houses, must be traced to the policy which they

adopted of paying interest on deposits at call, while they were themselves tempted to invest the money so received in speculations in Ireland or in America, or at the bottom of the sea, where it was not available when a moment of pressure arrived.

Mr Botly said he did not mean deposits on call.

The Governor of the Bank of England continued—That is only a matter of detail; the main question is whether we ought to pay interest on deposits, and of such policy I must express my entire disapproval. Mr Moxon has referred to the amount of our debts, but, as I stated when I took the liberty of interrupting him, we could never trace the origin of any rumour which prevailed upon that subject. As far as it can be said to have ever existed it had its origin most probably in the vast amount advanced by the Bank. It must, however, be remembered that we did not make our advances without ample security, and the best proof of that is the marvellously small amount of bad debts which we contracted. It has never been a feature of the Bank to state what was the precise amount of those debts; but I believe that if I were to mention it upon the present occasion, it would be found to be so inconsiderable that I should hardly obtain credence for the announcement I should have to make. I am convinced that our present dividend has been as honestly and as hardly earned as any that we have ever realised; but it has been obtained by means of great vigilance and great anxiety on the part of each and all of your directors; and I will add that I believe you would only diminish their sense of responsibility, and introduce confusion into the management of your business, if you were to transfer to auditors the making up of your accounts. If your directors deserve your confidence they are surely capable of performing that duty, and if they do not deserve it you ought not to continue them in their present office. With regard to the supposed lock-up of our capital, I must observe that, with 14,000,000l on our hands, we must necessarily invest it in a variety of securities; but there is no ground for imagining that our money is locked up, and is not available for the purpose of making commercial advances. We advanced in the space of three months the sum of 45,000,000l; and what more than that do you want? It has been recommended that we should take charge of securities; but we have found it necessary to refuse all securities except those of our customers; and I believe the custody of securities is becoming a growing evil. With regard to railway debentures, I do not believe we have one of a doubtful character. We have no debentures except those of first-class railway companies and companies which we know are acting within their Parliamentary limits. Having alluded to those subjects, I will now put the motion for the declaration of the dividend.

The motion was accordingly put and unanimously adopted.

The Chairman then announced that that resolution should be confirmed by ballot on Tuesday next, inasmuch as the Bank could not, under the provisions of its Act of Parliament, declare otherwise than in that form a dividend higher than that which it had distributed during the preceding half-year.

The three resolutions proposed by Mr Moxon were then read; but they were not put to the meeting, inasmuch as they found no seconders.

Mr Alderman Salomons said that their Governor had observed that he thought the payment of interests on deposits was objectionable; and every one must see that such a practice ought not to be adopted by the Bank of England. But he took it for granted that the Governor did not mean that his statement should apply to joint stock banks which he had himself told them had conducted their business so creditably and so successfully.

The Governor of the Bank said that what he stated was that such a system would be dangerous for the Bank of England, and dangerous if carried into effect in the way contemplated by Mr Moxon.

Mr P. N. Laurie said he understood the Governor of the Bank to say that it would be dangerous to take deposits on call, and in that opinion he concurred.

Mr Alderman Salomons said that he, too, was of the same opinion.

On the motion of Mr Alderman Salomons, seconded by Mr Botly, a vote of thanks was passed to the Governor and the directors for their able and successful management of the Bank during the past half year, and the proceedings then terminated.

BANK OF HINDUSTAN, CHINA, AND JAPAN, LIMITED.

Annexed is the fourth annual report of the directors, presented to the shareholders at the general meeting, held at the London Tavern, on May 24, 1866.—

The directors submit to the shareholders a general statement of the affairs of the bank for the year ending December 30, 1865, showing the following results:—The net profits of the year, including 1,147l 7s 11d from last account, after defraying current expenses, amount to 23,485l 8s 2d, out of which the directors would have been pleased to recommend a dividend in the usual course; but under the existing circumstances of the bank, they consider it more prudent to carry forward the amount. The shareholders will not be surprised to learn that, owing to the numerous failures of firms of high standing and repute, and to

the prolonged and great depreciation of all descriptions of Indian produce, it has been found necessary to transfer the sum of 87,794l 1s 2d from the reserve fund of the bank to meet losses incurred on transactions entered upon by the branches during the latter part of 1864 and the early part of 1865. In addition to this sum, the bank will have to sustain eventually a further loss from the estates of some failed firms, the realisation of whose assets cannot at present be estimated with greater accuracy, but which, in their opinion, will not exceed 70,000l. It is a source of gratification to the directors that, since the period above specified, the affairs of the bank have progressed satisfactorily and profitably. With regard to the transactions of the head office they have been of a profitable nature throughout. The directors have the pleasure to inform the shareholders that, notwithstanding the monetary pressure which has existed for some months both in London and India, the deposits of the bank have steadily increased. In compliance with the wish expressed by the shareholders at the last general meeting, the directors, in the early part of the session, made an application to Parliament for power to reduce the nominal amount of each share from 100l to 20l, since which an intimation has been received from the Board of Trade that a public measure will be introduced for the purpose, thus rendering any further prosecution of the bill unnecessary. In the belief that it will be more satisfactory to the shareholders, the directors propose in future to hold half-yearly meetings in the months of May and November.

BALANCE SHEET—30th December, 1865.

Dr.	£	s	d
Capital account, viz.:—			
100l each	£4,000,000	0	0
Subscribed 30,961	8,696,100	0	0
Paid up	884,475	0	0
Calls in arrear per contra	39,550	0	0
Reserve fund	105,600	0	0
Premiums outstanding, in course of payment	8,185	0	0
Current and deposit accounts, and notes in circulation	113,735	0	0
Bills payable, circular notes, and other sums due to the public	700,804	7	2
Acceptances by London office against securities	2,255,525	2	5
Balance of profit and loss account	23,039	10	0
	28,487	8	2
Cr.	5,009,441	17	9
Cash in hand at bankers' and bull on	370,560	9	1
Government securities	278,727	2	0
Calls outstanding per contra	39,550	0	0
Bills receivable, bills discounted, and other debt due to the bank	4,277,134	3	9
Bank premises in London per last account	422,337	14	5
Less amount written off	1,337	14	5
Miscellaneous, including furniture at head office and branches, premiums, insurances, &c.	27,900	0	0
Premiums and expenses per last account	14,170	2	11
Less amount written off	600	0	0
Securities against acceptances per contra	6,500	0	0
	23,039	10	0
Dr.	5,009,441	17	9

PROFIT AND LOSS ACCOUNT.

Dr.	£	s	d
Balance carried to profit and loss new account	28,487	8	2
Cr.	23,487	8	2
Balance on December 31, 1864	1,147	7	11
Net profit for the year 1865, after payment of current expenses, directors' remuneration, interest on deposits, &c.	22,340	0	2
Dr.	23,487	8	2
Amount written off against bad and doubtful debts	87,594	1	2
Balance	17,805	18	10
Cr.	105,600	0	0
Balance on 31st December, 1864	39,982	0	0
Amount since received for premiums on share of 3rd issue	58,333	0	0
Amounts received on shares forfeited	7,285	0	0
Balance brought down	105,600	0	0
* This amount will be increased by 8,185l, being premiums on shares in course of payment.	17,805	18	10

BANK OF IRELAND.
Reserve fund, 1,067,285l. Dividend for half-year ended June 25, 1866, 6 per cent.

BANK OF NEW SOUTH WALES.

At the half-yearly general meeting of the proprietors, held at the chief banking house, Sydney, on April 25, 1866, the following report was adopted:—

The directors have the pleasure to submit to the proprietors the annexed statement of the assets and liabilities of the bank on the 31st ultimo, and to record their satisfaction with the continued increase of the business of the institution.

The net profits, after deducting rebate on current bills, interest on deposits, providing for bad and doubtful debts, reducing valuation of bank premises, and paying taxes on note circulation, amount to

£	s	d
100,063	0	1
of which is to be added—Undivided balance from last half-year	3,521	1
103,584	1	5

Giving for distribution

£	s	d
103,584	1	5
Payment of dividend at the rate of 15 per cent. per annum	25,000	0
Bonus at the rate of 5 per cent. per annum	25,000	0
Balance carried to profit and loss new account	3,584	1
103,584	1	5

Branches of the bank have lately been established at Camden and Grafton in this colony; at Mansfield in the colony of Victoria; and at Townsville, Cleveland Bay, in the colony of Queensland.

AGGREGATE BALANCE SHEET—March 31, 1866. (Including London branch to December 31, 1865, and New Zealand branches to 31st March, 1866.)

Dr.	£	s	d
Bank stock	1,000,000	0	0
Reserve fund	333,333	0	0
Notes in circulation	661,980	0	0
Bills payable	1,708,754	1	0
Deposits and other liabilities	4,227,525	0	0
Profit and loss	142,871	0	0
	5,174,193	0	0
Cr.	5,174,193	0	0
Coin and cash balances	1,176,887	1	1
Bullion in hand and in transit to London, March 31	1,094,724	18	0
Government securities	223,545	0	0
Notes of other banks	15,659	10	0
Bank premises	158,700	0	0
Bills receivable, bills discounted, and other debts due to the bank	5,495,008	12	10
Insurance account	694	0	0
	6,123,123	3	0

PROFIT AND LOSS—March 31, 1866.

Dr.	£	s	d
Balance (at current rates) on bills discounted not yet due at this date	28,267	4	10
Dividend at the rate of 15 per cent. per annum	75,000	0	0
Bonus at the rate of 5 per cent. per annum	25,000	0	0
Balance carried to "profit and loss" new account	3,584	1	5
Cr.	142,871	0	0
1865.—September 30.	2	0	0
Amount from last account	3,581	1	4
1866.—March 31.	2	0	0
Balance of half-year's profits, after providing for bad and doubtful debts, and including recoveries from debts previously written off as bad	139,050	4	11
	142,871	0	0

BANK OF NEW ZEALAND.

At the half-yearly general meeting of the proprietors, held at the banking house, Auckland, on April 27, 1866, the following report was read:—In again meeting the shareholders, the directors have the satisfaction of reporting the successful result of another half-year's operations. The net profits for the half-year ending March 31, after amply providing for all debts supposed to be bad or doubtful, and making a liberal reduction in bank premises and furniture accounts, amount to 52,614l 8s 11d. To which is to be added—Recoveries from debts previously written off as bad or doubtful, 615l 14s 5d; and balance undivided last half-year, 2,529l 18s—giving for division a total available balance 55,760l 4s 4d. Of which the directors recommend the following appropriation:—To payment of dividend at the rate of 10 per cent. per annum, 25,000l; to bonus of 7s per share, equal to 7 per cent. per annum, 17,500l; to addition to reserve fund, 10,000l; to donation to proposed guarantee fund, which completes the contribution agreed to September 30, 1864, 500l; to balance to profit and loss new account, 2,760l 1s 4d.

AGGREGATE BALANCE SHEET—March 31, 1866, including the London office balance at December 30, 1865.

Dr.	£	s	d
Bank stock	499,583	0	0
Reserve fund	135,000	0	0
Notes in circulation	450,985	15	0
Bills in circulation	694,556	16	1
Deposits and other liabilities	1,616,137	10	1
Recoveries from bad debts	615	14	5
Balance of profit and loss account September 30 last	2,529	18	0
Net profit for half-year	52,614	8	11
	3,190,424	2	6
Cr.	3,190,424	2	6
Coin at head office and branches, and cash balance at London bankers	325,086	3	2
Bullion on hand and in transit to London, &c.	409,813	13	6
Government securities	350,000	0	0
Land property	19,750	11	0
Bank premises, furniture, and stationery	44,835	18	0
Notes of other banks	4,979	0	0
Insurance account	2,248	17	2
Bills receivable, bills discounted, and other debts due to the bank	2,093,116	10	1
	3,190,424	2	6

PROFIT AND LOSS ACCOUNT.

Dr.	£	s	d
Dividend at the rate of 10 per cent. per annum	25,000	0	0
Bonus of 7s per share—7 per cent. per annum	17,500	0	0
Increase of reserve fund	10,000	0	0
Further donation to guarantee and provident fund	500	0	0
Balance carried to profit and loss "new account"	2,760	1	4
	55,760	1	4
Cr.	55,760	1	4
Balance from last statement	143,000	0	0
Amount transferred from profits of past half-year	139,000	0	0
	282,000	0	0

RESERVE FUND.

Dr.	£	s	d
Balance from last statement	143,000	0	0
Amount transferred from profits of past half-year	139,000	0	0
	282,000	0	0

BANK OF OTAGO.

The third ordinary general meeting of the proprietors of this bank was held on the 28th July, at the London Tavern, Mr G. A. Donaldson in the chair. The following report was presented:—

The directors have now to lay before you their report and balance sheet for the year ending 31st March last. Since your

directors issued their circular on 28th December, 1865, they have received the copy of an act passed by the General Assembly of New Zealand, to provide for the settlement and discharge of the claims against and debts due by the province of Southland. By that act, the whole of the land revenue of the Southland province is impounded and vested in a member of the general government (the colonial treasurer) as trustee for the payment of such debts as may be ranked under the act, and duly certified by the auditor-general. The act legalises the payment of these debts by the Governor of New Zealand, on or before the 1st January, 1868, either in money, or in debentures of the general government bearing interest at the rate of 6 per cent. per annum, with a currency not exceeding thirty years. The directors were at first disposed to accept the proposed settlement, although in some respects objectionable, because it was intended to substitute the guarantee of the general government for that of the provincial government of Southland only, and thereby to improve materially the marketable value of your security. But when it became apparent that if the Governor should, instead of paying in money, elect to liquidate the debts by issuing the general government debentures above alluded to, these debentures would be estimated at their full nominal value without regard to their realisable or actual worth, then the proposed settlement assumed a less satisfactory character in the opinion of your directors, inasmuch as the new debentures of 100l each might not be worth more in this market than 90l, and would consequently fail to secure payment of the debt to this bank in full. As soon, therefore, as your directors learned that the act had been received at the Colonial Office from the Governor of New Zealand for the assent of Her Majesty, they addressed a letter to Mr Cardwell, as Secretary of State for the Colonies, explaining the circumstances and conditions under which the bank's advances had been made to the Southland Government, the vexatious delay in their repayment, and the injustice which would be done to the bank by not making such a settlement as would realise 20s for every pound. In answer to this, the directors were informed by Mr Cardwell that he had sent a copy of their representation to the Governor of New Zealand by the mail on 26th April last for his report; so that there is now every reason to hope that, by means of the steps which have been taken by your directors and others, the general government and legislature of New Zealand will see the necessity for acting in an equitable spirit. Your directors trust that if the sales of land in Southland should prove insufficient to enable the bank's claim to be settled in money, the general government 6 per cent. debentures, which are to be given in payment, will be issued for an amount amply sufficient to secure the discharge of the debt in full. The amount due by the Southland Government to the bank on 31st March last amounted (including interest) to 159,852l 8s 10d. The Southland provincial government debentures are still held by the bank, and no sale of them has been attempted pending the action now taken by the colonial legislature. They will, of course, be given up on a satisfactory settlement being made in money, or in general government debentures, or both. The directors have much pleasure in stating that the business of the bank continues to increase, and the trade in Otago and Southland—to which provinces the branches and agencies are as yet confined—is quiet and sound, with an entire absence of speculation. It is to be regretted that the continuance of the loan to the Southland Government renders it impossible at present to pay off the advances received in London, for which it has been unavoidably necessary for some time past to pay a very high rate of interest; but the earliest opportunity will be taken of doing so, thereby relieving the bank of a heavy charge upon its profits. The gross profits for the year, after allowing for bad and doubtful debts, amount to 36,556l 2s 9d. To this has to be added 206l 12s, the balance carried from last account, making a total of 36,762l 14s 9d; from which have to be deducted the expenses of management in London and New Zealand, 16,528l 8s 1d, and interest on special loans in London, 5,452l 13s 2d, amounting together to 21,981l 1s 3d; leaving a net profit of 14,781l 13s 6d. The interim dividend declared at the rate of 6 per cent. per annum to 30th September last required 5,868l 15s 1d, leaving 8,912l 18s 5d now available for distribution, which would be sufficient for a dividend at the rate of 6 per cent. per annum as before; but the directors, after mature consideration, have deemed it to be their duty not to recommend the payment of a dividend at the present time. They think it desirable to strengthen the position of the bank in such a severe crisis as this country is now passing through; and, therefore, they advise the shareholders to forego the dividend for the six months of the year ending 31st March last. P.S.—Your directors are happy to announce, that since the above report was printed, they have received a telegraphic despatch from Dunedin, informing them that 52,000 acres of land in Southland have been purchased for an influential shareholder of the bank. This purchase, made in consequence of an arrangement between the directors and him in London, should reduce the debt due by the Southland Government to the extent of 52,000l.

Profit and loss—balance 31st March, 1865, 2067 12s; net profit for year, 14,575l 1s 6d—14,781l 13s 6d; less interim dividend paid 5,868l 15s 1d	£	s	d
			8,913 13 5
CR.			617,082 5 4
Cash on hand and at bankers	£	s	d
Bills receivable and all other advances			49,618 14 0
Bank premises, furniture, &c.			548,390 7 8
Preliminary expenses			17,973 4 11
			4,139 15 9
			617,938 5 4
DR.			PROFIT AND LOSS ACCOUNT
Charges in London, including salaries, directors' remuneration, rent, printing, stationery, 3,537l 18s 8d; charges in New Zealand, 12,990l 8s 1d	£	s	d
Interest on special loans in London			16,528 8 1
Balance, being net profit			14,781 13 6
			36,762 14 9
CR.			£
Balance from last account			206 12 0
Gross profits, after allowing for bad and doubtful debts			36,556 2 9
			36,762 14 9
Balance			14,571 13 6

BANK OF SCOTLAND.

The following are extracts from the report of the directors of the Bank of Scotland read at the annual meeting of the proprietors held March 27, 1866:—

The report submitted to the last annual meeting exhibited a balance at the credit of the profit and loss account of	£	s	d
the net profits for the year ending February 28, after deducting the expenses of management and making ample provision for bad and doubtful debts, amount to			6,848 1 8
Out of which a half-yearly dividend was paid to the proprietors in October, at the rate of 10 per cent. per annum, amounting to			128,658 4 2
			135,506 5 11
Leaving the sum of			85,504 5 11

The directors have the pleasure of recommending that a dividend be now declared for the half-year ending February 28 at the increased rate of 11 per cent. After payment of this dividend, which amounts to, 55,000l; there remains a balance of 30,504l 5s 11d; from this sum the directors have appropriated, in reduction of the cost of the heritable property in the occupation of the bank, 5,000l; leaving a balance to be carried forward at the credit of the profit and loss account of 25,504l 5s 11d; making, with the addition of 250,000l at the credit of the reserve fund, 275,504l 5s 11d as the undivided profits of the bank. The following statement exhibits the liabilities and assets of the bank at February 28:—

LIABILITIES.		£	s	d
Paid up capital		1,000,000	0	0
Deposits		7,016,915	17	7
Note circulation		604,437	0	0
Drafts issued, payable within fourteen days		154,394	4	0
Credits and acceptances by the bank and its London correspondents		198,643	17	2
Half-yearly dividend, payable April 10, 1866		35,000	0	0
Reserve fund		250,000	0	0
Balance of profit carried forward		25,504	5	11
		9,232,794	4	9
ASSETS.		£	s	d
Gold and silver coin and notes of other banks		566,623	11	1
Government securities, cash with London bankers, and short loans in London		1,918,873	2	2
Stock of the Bank of England, and other similar securities		316,063	13	10
Bank premises at Edinburgh and the branches		131,531	13	7
Bills discounted, cash accounts, and other advances		6,316,708	5	1
		9,232,794	4	9

In accordance with the recommendation of the directors, the meeting declared a dividend for the half-year at the increased rate of 11 per cent. per annum.

BANK OF WHITEHAVEN, LIMITED.

The annexed report is dated July 24, 1866:—
The directors beg to lay before the shareholders the subjoined statement of the accounts of the bank, made up to the 30th June last. They have to report that, in accordance with resolutions unanimously passed by special general meetings of the shareholders, a new deed of settlement was prepared and has been signed, and that the bank has been registered under the provisions of the Companies' Act of 1862, with limited liability. Also, that the following appropriation of the new shares created has been made in accordance with the resolutions and the provisions of the deed of settlement, viz.:—To the existing shareholders, in the proportion of one new share to five old ones, 10l paid up, the capital being provided by transfer from the reserved surplus fund, 988; allotted at a premium of 15l per share, 1,312; reserved, 200—2,500. It had been the purpose of the directors to reserve 500 of the new shares, but the applications from very eligible parties being in excess of the whole 1,500 at their disposal, they thought they were best consulting the interests of the bank by allotting at least a portion of the 500 shares, and the number retained unallotted is therefore only 200. By this creation and allotment of shares the capital of the bank has been raised to an amount more adequate to its increased business, and a considerable accession has been made to the list of shareholders of a highly respectable character. The directors have every reason to anticipate the most favourable business results from the measures which have been adopted. They have now to report that the net profits of the half-year ending the 30th June last, after making allowance for all bad and doubtful debts (in which is included provision for the estimated loss from the estate

DR.		BAANCE SHEET—March 31, 1866.		£	s	d
Capital—25,000 shares, 20l each, 500,000l	10l per share on 23,853 shares, 238,530l; less calls in arrears, 14,549l 8s			223,980	17	0
Deposits, notes in circulation, and other liabilities				336,038	14	11

of Sir C. Price and Co., the whole of which has been written off), amount to 7,110/ 1s 3d. In the exercise of the power conferred upon them by the new deed of settlement, they declare a dividend for the half-year of 1/ on each original share, being at the rate of 20 per cent. per annum; of the remainder of the profits they have appropriated 1,500/ to the reduction of the original cost of the bank buildings, leaving 610/ 1s 3d to be carried to the next account. The reserved surplus fund, after transferring 10,000/ to capital account, and adding the premiums in course of payment upon the new shares, will be 32,321/ 16s 2d. The directors cannot conclude their report without congratulating the shareholders on the satisfactory position of the bank.

STATEMENT OF ASSETS AND LIABILITIES—June 30, 1866.		£	s	d
DR. ASSETS.				
Cash on hand, and with London and Westminster Bank		46,402	8	2
Cash at fourteen days' notice (secured), bankers' acceptances and endorsements, public bonds and other investments, &c.....		142,889	11	10
Bills of exchange, advances on current accounts, and special loans ..		328,848	18	6
Bank buildings at head office and branches		9,727	8	7
		527,868	7	1
CR. LIABILITIES.				
Subscribed capital, *100,000/; paid-up capital, 50,000/		50,000	0	0
Reserved surplus fund		22,641	16	2
Notes in circulation		24,755	0	0
Due on deposit and current accounts, short-dated drafts on London, &c.		492,951	9	8
Net profit for half-year		7,110	1	3
		527,468	7	1
DR. PROFIT AND LOSS.				
Dividend, 1/ per share		5,000	0	0
Bank buildings redemption fund		1,500	0	0
Carried to next account		610	1	3
		7,110	1	3
CR.				
Net profit for half-year ending June 30, after allowing for all laid and doubtful debts		7,110	1	3
		7,110	1	3

BELFAST BANKING COMPANY.

July 31, 1866.

To credit of reserve fund and profit and loss account, 265,000/; dividend and bonus on paid-up capital 125,000/ at the rate of 18 per cent. for the half-year, 22,500/; dividend and bonus on new shares issued 1st March, 1866, 10/ paid-up (5/ on 1st March, and 5/ on 1st June), at 8s 4d per share, 2,083/ 6s 8d.

BIRMINGHAM JOINT STOCK BANK, LIMITED.

The subjoined statement is dated July 1, 1866:—

The liability of the shareholders is limited. The capital of the company is 3,000,000/ divided into 30,000 shares of 100/ each. The number of shares issued is 20,390. Calls to the amount of 10/ per share have been made, under which the sum of 203,900/ has been received. The liabilities of the company on July 1, 1866, were:—

Proprietors' capital	203,900	0	0
Due to the public on deposit, current, and other accounts	1,119,666	2	8
Reserved surplus fund	29,488	4	1
Guarantee fund, invested as follows:—			
In Consols	£40,000	0	0
New Three per Cent.	10,000	0	0
East India Railway five per cent. debentures	10,916	13	2
London and North-Western Railway debentures	11,100	0	0
London and South-Western ditto	10,000	0	0
North-Eastern ditto	12,000	0	0
Midland ditto	10,000	0	0
South-Eastern ditto	10,000	0	0
Lancashire and Yorkshire ditto	10,000	0	0
Great Western ditto	10,000	0	0
Great Eastern ditto	20,000	0	0
Great Northern ditto	10,000	0	0
Uninvested	44	9	4
	164,060	2	6
	1,517,114	8	10

The assets of the company on that day were:—

Government securities, &c.	164,016	13	2
Bills of Exchange	751,770	7	11
Advances and other loans on security	520,422	15	5
Bank premises, being freehold in New street, and leasehold in Temple row	17,998	16	11
Cash in hand and at agents	62,911	18	5
	1,517,114	8	10

BIRMINGHAM AND MIDLAND BANK.

At the thirtieth annual general meeting held on August 6, 1866, the following report was presented:—

The directors have much pleasure in reporting that the profits of the past year, after paying income tax, and providing for every bad and doubtful debt, amount to 63,326/ 15s 2d; to which has to be added the balance brought forward from last year, 5,835/ 8s 5d; making a total for distribution of 69,162/ 3s 7d. A dividend of 5/ per share was paid for the half-year ending December 31, 1865, 25,000/; and the directors recommend a like dividend for the half-year ending June 30 last, 25,000/; they further recommend that the guarantee fund be made up to 200,000/ by a transfer of 13,079/ 9s 3d; and that the balance be carried forward to next year's account, 6,082/ 14s 4d. The guarantee fund at the last annual meeting was 178,688/ 7s 3d; add interest to June 30, 1866, 5,442/ 3s 6d; premiums on shares sold, 2,790/; part of surplus profits as above, 13,079/ 9s 3d—together, 200,000/. The paid-up capital of the bank is now 250,000/, and there remains for issue, at a future period, 1,000 shares of 50/ each. The business of the bank has

increased so much that, although the present premises were enlarged two years ago, there is not sufficient accommodation now for the proper working of the establishment. A most eligible situation for a new bank having presented itself, the directors have secured it with a view to the erection of a building that will meet all the necessary requirements.

BIRMINGHAM TOWN AND DISTRICT BANKING COMPANY.

At the thirtieth annual general meeting held Aug. 14, 1866, the following report was read:—

The directors of the Birmingham Town and District Banking Company have the pleasure to report to the shareholders at this, the thirtieth annual general meeting of the company, that the business of the bank for the year ended the 30th June last has been very active and satisfactory. After making ample provision for all bad and doubtful debts of the year, paying the shareholders' income tax, and all charges connected with management, the result is a net profit of 25,053/ 14s 7d, with which the directors propose to deal as follows, viz.:—To half-year's dividend, at 9s per share paid in March last, 8,799/ 15s; half-year's dividend, at 9s per share, payable on the 1st September next, 8,799/ 15s; making together 17,592/ 10s, being equal to 15 per cent. on the paid-up capital of the bank; the usual sum to the building account, 100/; rebate on current bills, 3,600/; balance to be carried forward to next year's account, 3,754/—total, 25,053/ 14s 7d. In placing the business of the bank under a new manager, the directors decided to re-value the whole of their securities and deal with them as if the whole of the bank had been turned over to a new proprietary. In furtherance, and as the result, of this decision, they have written off the balance carried forward on last year's account, and have taken a further sum from the reserve surplus fund, which, together, are amply sufficient to cover all loss and depreciation; and after this deduction the reserve surplus fund will stand at 50,000/. The securities which the bank now hold have been very carefully estimated at their present market value; and the directors feel assured that their co-proprietors will concur with them in the opinion that it is better for the permanent interest of the bank that the estimate and allowance for depreciation should be made now, instead of waiting for actual realisation. It will be satisfactory to the shareholders to learn that several valuable connections have recently been formed; and, as the business is steadily progressing, it may be desirable to increase the capital of the bank to the amount originally fixed by the deed of settlement. The directors, however, prefer to wait the further development of the business before applying to the shareholders to sanction any further issue of shares. In conclusion, the directors cannot help calling on those shareholders who are not at present customers of the bank to act up to the obligation contained in the first clause of their deed, wherein they engage "to promote and advance the interest of the company to the uttermost of their power."

BRADFORD DISTRICT BANK, LIMITED.

At the ninth ordinary general meeting of members, held in Bradford, August 1, 1866, the following report was read:—

In again submitting to the members a statement of accounts, the directors have to report a steady increase of business during the past half-year; to meet which they thought it desirable to make a call of five pounds per share, thereby increasing the paid-up capital to 162,500/. The balance sheet shows that the net profits for the six months amount to 7,612/ 11s 4d; this, with 326/ 18s 1d brought from the December balance, gives a total of 8,439/ 9s 5d now available, which the directors propose to appropriate as follows:—To the payment of a dividend of eleven shillings per share free of income tax, 3,575/; to increasing the reserve fund to 17,500/ by the addition of 4,000/; and to carry forward to profit and loss new account, 864/ 9s 5d,

BALANCE SHEET—June 30, 1866.

LIABILITIES.		£	s	d
Capital called up, viz., 25/ per share on 6,500 shares ..	£192,500	0	0	0
Less calls in arrears	775	0	0	0
	161,725	0	0	0
Reserved fund	13,500	0	0	0
Unclaimed dividends—December, 1865	42	10	0	0
December, 1864	5	0	0	0
June, 1865	5	0	0	0
December, 1865	60	10	0	0
	73	0	0	0
Amount due to customers on current, deposit, and other accounts	283,507	11	9	0
Profit and loss, balance of this account	8,439	9	5	0
	467,245	1	2	0
ASSETS.				
Bills, notes, cash on hand, and balances owing by customers	459,452	11	11	0
Bank premises	6,762	3	6	0
Bank furnishings	512	6	2	0
Preliminary expenses	464	14	9	0
Stamps on hand	53	4	10	0
	467,245	1	2	0
PROFIT AND LOSS ACCOUNT.				
Current expenses, viz., salaries, income tax, stationery, directors' remuneration, &c., &c.	1,994	2	8	0
Dividend account for payment of dividend of 11s per share ..	£3,575	0	0	0
Reserved fund	4,000	0	0	0
Balance carried to profit and loss new account	864	9	5	0
	8,439	9	5	0
	10,328	12	10	0

Balance on December 31 last	£	s	d
Interest, commission, &c. Balance after deducting rebate of interest on bills discounted, not yet due, and making provision for bad and doubtful debts	896	18	1
	9,546	14	9
	10,873	12	10

BRADFORD OLD BANK, LIMITED.

At the half-yearly ordinary meeting, held on July 30, 1866, the annexed report was read:—
The result of the operations of the bank during the half-year ending June 30 last, as compared with the corresponding period of 1865, shows a satisfactory increase both in business and profits. The profits for the half-year, after providing for bad and doubtful debts, are 24,120/ 4s 11d which, with the balance of 5,555/ 3s 10d brought forward from the previous half-year, gives a total of 29,675/ 8s 9d to be dealt with by this meeting. The directors recommend the payment of a dividend of 1/ per share, (clear of income tax), which will absorb 19,272/ leaving 10,403/ 8s 2d to be carried forward to next half-year. Early in the present year, the directors decided to call up 10/ per share, making 20/ paid up on the shares in the company, thus fulfilling the expectation held out in the original prospectus. The call was due on June 1, and only 1,000/ remained unpaid on 30th of that month. The directors have much pleasure in stating that the recent financial disasters have not caused any losses to the bank, and that the business of the company is in a perfectly sound and healthy condition; but they do not the less feel the necessity for the exercise of much care and caution during the present crisis in foreign affairs, and the unsettled and stringent state of the money market.

BALANCE SHEET—June 30, 1866.

LIABILITIES.		£	s	d
Capital stock	£192,730	0	0	0
Call of 10/ per share, due June 1, not entitled to dividend this half-year	£192,730			
Loan calls in arrear	1,000	191,720	0	0
Reserve fund		384,440	0	0
Deposits, credit balances, &c.		117,845	0	0
Unpaid dividends		768,016	6	5
Rebate on bills		38	15	0
Profit and loss:—		6,154	17	0
Balance from last half-year	£5,555	3	10	
Profit this half-year	24,120	4	11	
		39,675	8	9
		1,301,170	7	2
ASSETS.		£	s	d
Bills of exchange		645,491	2	3
Call at bank and at call		86,321	14	4
Loans on stock and other securities		157,499	5	9
Investments		15,085	12	0
Advances on current accounts		387,568	16	11
Stamps on hand		78	12	6
Bank premises and furniture		9,955	3	5
		1,301,170	7	2

BRITISH GUIANA BANK.

At the fifty-ninth half-yearly meeting of the proprietors, held July 26, the manager read the following report, which was adopted:—

Proprietors' paid-up capital	dols	0
Reserve fund, invested as per charter	926,520	0
Due to the public on account of judgments, including interest on deposits current	200,000	0
Creditors	672,532	36
Dividends unclaimed	285,070	0
	7,871	61
Balance in favour of the bank	100,662	28
	2,192,636	23
Due to the bank on securities in bills discounted, bonds, other investments, cash in hand and in the hands of agents	dols	c
Reserve fund investments:—In Turkish 4 per cents., guaranteed by England and France, 26,000 dols; in Bank of England stock, 104,000 dols	1,904,136	23
Bank premises, office furniture, &c., &c., &c.	200,000	0
	58,500	0
	2,192,636	23
	dols	c

The balance shown in the foregoing statement consists of the surplus fund 45,914 dols 18c. Net profits for the half-year ended June 30... 54,738 8
The business of the bank during the past half-year has been unusually profitable, and although towards its close the failure of three houses of previous good standing in Water street caused the bank some losses, after laying aside sufficient to meet the probable limit of these, the balance available for distribution is still beyond an average. The directors recommend the declaration of a dividend at the usual rate of 8 per cent. per annum, which will require the sum of \$37,060 80; and they also propose that a bonus shall be paid to the proprietors of 1 per cent. on their stock from the surplus fund of profits. After making these appropriations, there will remain a balance at credit of the surplus fund of \$54,326 26.

BRITISH LINEN COMPANY BANK.

At the general meeting of the proprietors of the British Linen Company Bank, held at Edinburgh, June 18, 1866, the following abstract of the balance sheet of the books at 14th April, 1866, was submitted, along with the report of the directors:—

LIABILITIES.		£	s	d
Deposits		7,322,095	11	6
Acceptances by the company and their London correspondents, and letters of credit outstanding		383,343	19	5
Notes in circulation		453,929	0	0
		8,159,367	31	11

Capital	£1,000,000	0	0	£	s	d
Reserve fund or rest	300,000	0	0			
Net profit of the year to 14th April, 1866, after fully providing for bad and doubtful debts	131,431	15	2	1,431,431	15	2
				9,689,899	19	1

ASSETS.		£	s	d
Advanced on cash and credit accounts		2,328,311	14	9
Bills under discount		4,084,106	15	10
Bank premises at Edinburgh and the branches		127,504	2	4
Government stocks, short leases in London, and cash balances with London correspondents		1,709,975	13	3
Stock in the Bank of England and other stocks, bonds, railway debentures, &c.		1,016,183	11	4
Gold and silver coin, and notes of other banks		379,775	15	7
		9,689,899	19	1

It was also stated in the directors' report that, in consequence of the recent heavy depreciation of Government securities, the balance of 21,642/ 9s 7d, left over from last year's profits, had been applied to the reduction of the cost thereof; and it was further explained that at the present price these might now, if needful, be realised without loss. After declaring a dividend for the year of 11 per cent., free of income tax, which absorbs 110,000/ the meeting ordered 5,000/ to be applied in reduction of the costs of bank houses and offices, and the balance of 16,431/ 15s 2d to be carried forward to next year's account.

BUCKS AND OXON UNION BANK, LIMITED.

The directors have much pleasure in reporting that the profits of the company for the three months it has been in operation amount to 4,615/ 9s 3d. Of this sum a portion has been realised by the employment of the capital prior to the 31st of March. The directors recommend a dividend of 3s 9d per share, being at the rate of 15 per cent. per annum; 600/ in reduction of preliminary expenses; and 1,015/ 9s 3d to be carried to the credit of profit and loss new account.

BALANCE SHEET.		£	s	d
Capital, viz., 5/ per share on 16,000 shares		80,000	0	0
Due by the bank on deposits and current accounts		408,438	7	2
Profit and loss		4,615	9	3
		483,053	16	6

ASSETS.		£	s	d
Cash in hand at branches, bills, bonds, advances to customers, &c.		470,998	13	7
Freehold premises		13,000	0	0
Preliminary expenses		1,045	2	11
		485,043	16	8

CALEDONIAN BANKING COMPANY.

At the twenty-seventh annual general meeting, held at Inverness, on August 6, 1866, the following report was submitted to the shareholders:—

The directors have the pleasure of submitting to the shareholders the annexed abstract of the bank's annual statement of 30th June last. The net profits of the year amount to 17,075/ 18s, after making provision for income tax and bad and doubtful debts, being fully 14 per cent. upon the bank's capital. The undivided profits of the bank, including 1,701/ 12s 8d brought from last year's account, amount to 18,777/ 10s 8d, which the directors propose to appropriate as follows, viz.:—12,500/ in payment of a dividend at the rate of 10 per cent. per annum, without deduction of income tax; 4,000/ for addition this year to the bank's surplus or guarantee fund, thereby increasing it to 42,000/; 750/ for annual instalment in reduction of the cost of the bank's houses; 1,527/ 10s 8d balance to be carried to next year's account. The sum at debit of bank's house property has been increased by the cost of new banking offices at Grantown and Bonar bridge. During last year new branches have been opened at Lochcarron, Gairloch, Lochbroom, and Lairg. A considerable portion of the business of the West Coast has been transacted for many years with 'this' bank, and, owing to its growing importance it was thought prudent to meet the convenience of the bank's customers by opening branches in the most central localities. The progress of these branches has quite justified the expense incurred, and it is the intention of the directors to proceed to build a suitable office at each place, as the present accommodation is inadequate and inconvenient, and the directors consider the expense of such buildings to be fully warranted by the prospects of these branches.

BALANCE SHEET—June 30, 1866.

LIABILITIES.		£	s	d		
Paid-up capital		125,000	0	0		
Circulation		69,790	0	0		
Deposit accounts, interest receipts, &c.		701,584	0	7		
Surplus fund		38,000	0	0		
Undivided profits:—						
Balance brought forward from last year	£1,701	12	8			
Net profits for year ending this date	17,075	18	0	18,777	10	8
				958,151	11	3
ASSETS.		£	s	d		
Investments, advances on bills discounted, credit and other accounts, debentures, bonds, and other securities		834,168	6	4		
Bank's houses, and furniture at head office and branches		17,758	14	2		
Specific notes of other banks, and balances due by the bank's correspondents		101,234	10	9		
		953,160	11	3		
PROFIT AND LOSS ACCOUNT.		£	s	d		
Dividend at 10 per cent. per annum		12,500	0	0		
Surplus fund, being transfer to this account of		4,000	0	0		
Bank's houses, being transfer in reduction of cost to 17,000/ 14s 2d		750	0	0		
Balance of this account carried to next year's account		1,527	10	8		
		18,777	10	8		

Cr.	£	s	d
Balance brought forward from last year.....	1,701	12	8
Net profits for year ending this date	17,078	18	0
	18,779	30	8

CARLISLE AND CUMBERLAND BANK.

GENERAL BALANCE SHEET for the Half-Year, to June 30, 1866.

LIABILITIES.		£	s	d
Capital paid up	51,825	0	0	
Circulation, deposits, and other liabilities.....	351,097	2	2	
Reserved surplus fund.....	20,000	0	0	
Contingent fund.....	6,118	14	1	
Net profits of the half-year	7,800	10	0	
	496,871	6	3	
ASSETS.		£	s	d
Cash and bills in the bank, and other available securities	432,357	0	5	
Real property	4,614	5	10	
	436,971	6	3	
By profits.....	7,800	10	0	

CITY BANK, LONDON.

At a general meeting of the shareholders, held at the London Tavern July 17, 1866, the following report was read by the secretary:—

The annexed statements of account for the half-year ending June 30 last show, after payment of interest on deposits and current accounts, a gross profit of 81,505l 3s 2d, including the amount brought forward from the previous account. The directors therefore declare the usual dividend of 6l per cent. per annum on 500,000l, the amount of the paid-up capital, and a bonus of 6s per share, together equal to 12 per cent. per annum, free of income tax; carrying forward to the new profit and loss account, rebate of interest on bills discounted not yet due, and a balance of 4,550l 11s 10d. The directors regret that, partly owing to the depreciation of securities held in connexion with estates in course of liquidation, losses have been sustained; and they have written off 19,961l 16s 2d to meet these deficiencies. The directors, notwithstanding, congratulate the shareholders upon the steadily improving business of the bank. In pursuance of resolutions passed at the special general meeting in January last, and subsequently confirmed, the share capital of the bank, which then consisted of 10,000 shares 100l each with 50l paid, is now converted into 50,000 shares of 20l each with 10l per share paid. Representations having been made to the directors of the want of banking facilities in the neighbourhood of Tottenham Court road, and Ludgate hill, they have, after due investigation, opened branches in those localities, which are progressing satisfactorily. The Bond street branch steadily supports the favourable anticipations referred to in former reports.

LIABILITIES and ASSETS on the 30th June, 1866.

LIABILITIES.		£	s	d
Capital paid up, viz., £10 per share on 50,000 shares.....	500,000	0	0	
Amount of reserve fund	140,000	0	0	
Amount due by the bank on current and deposit accounts, bills payable, letters of credit, &c.....	4,408,957	18	3	
Profit and loss, for the balance of that account, viz. —				
Surplus profit brought forward from last half-year	24,709	14	6	
Since added.....	76,795	8	8	
	81,505	3	2	
	6,180,343	1	5	
ASSETS.		£	s	d
Exchequer bills, Government securities, and East India debentures	212,887	13	2	
Other securities, including bills discounted and loans.....	4,224,502	13	9	
Bank premises in Threadneedle street, Old Bond street, and payments on account of Ludgate hill branch, furniture, fixtures, &c.....	37,589	3	7	
Cash in hand, at Bank of England, and at call.....	560,953	11	11	
	6,180,343	1	3	

PROFIT and LOSS ACCOUNT of the City Bank, London, for the Half-Year ending the 30th June, 1866.

DEBIT.		£	s	d
Current expenses, including salaries, rent, stationery, directors' remuneration, proportion of building expenses, income tax, &c.....	14,303	5	0	
Amount written off in respect of bad and doubtful debts.....	19,961	16	2	
Amount carried to profit and loss new account, being rebates on bills discounted not yet due	12,689	10	2	
Dividend account for payment of a dividend at the rate of 2 1/2 per cent. per annum upon £500,000, amount of paid-up capital	12,500	0	0	
Bonus of 6s per share on 50,000 shares	15,000	0	0	
Undivided profit transferred to profit and loss new account	4,550	11	18	
	81,505	3	2	
CREDIT.		£	s	d
Balance brought down, viz. — Surplus profit, brought forward from last half-year.....	24,709	14	6	
Since added.....	76,795	8	8	
	81,505	3	2	

CITY OF GLASGOW BANK.

The following 27th report of the directors' was read at the annual meeting, held July 4, 1866:—

The directors have pleasure in again meeting the shareholders, to lay before them the abstract balance sheet of the bank's affairs, as at June 6 last. The reserve fund, or undivided profits of the bank, amounted at last annual balance to 160,000l; the amount at the credit of profit and loss account carried forward was 9,835l 11s 2d; less income tax on dividends paid to shareholders in accordance with the resolution of last general meeting, 1,015l—leaving the sum brought forward, 8,820l 11s 2d; the balance at the credit of profit and loss account for the year ending June 6 last amounts to 94,561l 11s—making a total of 263,362l 2s 2d. From which the directors recommend that a dividend at the rate of 7 per cent. per annum, free of income tax, be declared, payable August 2 and February 4, amounting to

60,900l—leaving a balance of 202,462l 2s 2d. The directors now propose to add 20,000l to the reserve fund, making the amount 180,000l; to apply to the credit of property account, in reduction of cost of buildings, 5,000l; and to carry forward at the credit of profit and loss account next year, 17,482l 2s 2d.

ABSTRACT BALANCE SHEET—As at June 6, 1866.

LIABILITIES.		£	s	d
I. Deposits at the head office and branches, including balances at the credit of banking correspondents	24,956,628	3	7	
Bank notes in circulation in Scotland and the Isle of Man.....	612,000	0	0	
	4,897,728	3	7	
II. Bills accepted by the bank and its London agents on account of home and foreign constituents	563,680	12	11	
Total liabilities to the public	6,161,347	17	18	
III. Capital account.....	4870,000	0	0	
IV. Reserve fund.....	£160,000	0	0	
Profit and loss account	168,362	2	2	
	268,362	2	2	
Total liabilities to partners.....	1,138,363	3	0	
	7,299,710	10	1	

ASSETS.		£	s	d
I. Bills of exchange, local and country bills, credit accounts, and other advances on security.....	5,332,304	1	0	
II. Advances on heritable property, and value of bank buildings and furniture	207,511	4	8	
III. Cash on hand—viz., gold and silver coin and notes of other banks at head office and branches	2672,602	16	8	
Government stocks, Exchequer bills, railway and other stocks and debentures, and balances in hands of banking correspondents	1,182,278	17	1	
	1,264,881	13	0	
	7,299,710	10	1	

COLONIAL BANK.

At the fifty-seventh half-yearly general meeting, held at the London Tavern, July 6, 1866, the following report was received:—

The directors submit to the proprietors, in pursuance of the provisions of the charter, the following statement of the debts and assets of the corporation on the 31st December, 1865; which also comprises the net profits of the half-year ending at that period:—

DEBTS.		£	s	d
Circulation	272,197	10	0	
Deposits, bills payable, and other liabilities.....	1,907,071	11	2	
Paid-up capital	500,000	0	0	
Reserved fund	136,900	0	0	
Balance of profit from last half-year	1,069	18	6	
Net profit for the half-year.....	30,663	9	6	
	2,854,601	4	8	
ASSETS.		£	s	d
Specie	370,380	7	1	
Due to the bank in the colonies, on bills discounted and purchased, including those past due, &c.....	1,000,740	12	1	
Due to the bank in the colonies, on current accounts	21,523	3	4	
Due to the bank in London, on bills remitted, cash at bankers, &c.....	963,080	15	4	
Bank premises and furniture, in London and in the colonies	5,966	6	4	
	2,854,601	4	8	

The directors have much satisfaction in being able to report that the bank has been but slightly affected by the recent severe monetary crisis; and that, for any losses which may arise, in consequence, ample provision has been made. They have further to report that, at the latest dates from the branches, the business was proceeding favourably; but they regret to state that the prices of colonial produce in the markets of this country are greatly depressed. Three years having elapsed since a gratuity was awarded to the officers and clerks of the establishment, the directors have again presented them with 10 per cent. upon their salaries, not doubting it will be approved by the proprietors. Deducting this gratuity, which amounts to 2,800l 10s from the net profit declared above, there will remain 36,861l 19s 10d, and adding the balance brought forward from last half-year of 1,669l 13s 5d, gives for division 38,531l 13s 3d, out of which the directors recommend that an ordinary dividend of 6 per cent., and an extraordinary dividend of 1 per cent. upon the paid-up capital of the corporation, be made for the half-year ending 31st December, 1865, which will, together, require 35,000l, leaving 3,531l 13s 3d. From this the directors propose to carry to the reserved fund 2,000l, increasing it to 136,000l, and the balance of 1,531l 13s 3d forward to next half-year.

COMMERCIAL BANK OF CANADA.

At the annual general meeting of the shareholders of the Commercial Bank of Canada, held at the bank in Kingston, on the 25th day of June, 1866, in conformity with the Act of Incorporation, the cashier submitted the usual general statement of the affairs of the bank, as at June 9, and thereafter read the following report:—

The usual general statement of the affairs of the bank as at June 9, 1866, is herewith submitted. Profit and loss account for the year, after deduction of expenses of management, Government tax on circulation, and other charges, which have been unusually heavy, showed a balance of \$263,165 65; of which there has been appropriated to dividend No. 65, in January last, 3 per cent., \$120,000; dividend No. 66, 3 per cent., payable July 2, \$120,000; leaving the sum of \$23,165 65 at credit of the account, and providing for interest accrued upon interest-bearing deposits and accounts. Although this result is

not so satisfactory as might have been expected from the improved state of money matters generally of late, the principal cause has been the unusually large amounts charged to profit and loss account. And apart from this, there is much of a most satisfactory nature, on which the directors can congratulate the shareholders. The past twelve months have brought many and important changes in the position of all classes of the community, which have favourably affected the bank in all its business. The main element in producing the change referred to was the abundant harvest of 1865; and concurrently there was an active demand from the United States for all kinds of agricultural produce, at high prices. The approaching termination of the Reciprocity Treaty stimulated the export of grain to the utmost before the close of navigation. The combination of circumstances, thus very briefly alluded to, caused an increase of exports hitherto unknown in Canada, and the result was, a return in cash, which affected every branch of business. With respect to the harvest, the bank gave its full share of facilities for moving the crops, and this led to a large increase of the circulation, which has continued, in a certain degree, in excess of that of former years. Besides the increase of the circulation, there was a proportionate increase in deposits, both those bearing interest and ordinary deposits, which has been steadily progressive. And nothing shows more clearly the general prosperity than this increase of deposits with the banks, establishing the fact of so much greater an amount of cash in daily transactions, and of money waiting investment. The high rates of interest which have ruled in England of late have naturally caused the banks to accumulate reserves in that quarter, and from these a very satisfactory return has been got. Nor is it among the least significant proofs of the solid basis on which Canadian business rests, that the banks of Canada, collectively, possess several millions at their credit in London. At the same time, the directors feel bound again to call public attention to the anomalous condition of the Usury Laws, which, in the present instance, have so far reversed the ordinary condition of things, as to compel Canadian investors to seek a market for their money in England, instead of in Canada, and to express the hope, that the Legislature may at last be induced to abolish the absurd system now existing. Fair progress has been made in realising overdue debts and mortgages; and latterly there have been also fair sales of properties in which the bank was interested. In short, the directors are convinced that in general prosperity and advancement, Canada has received an impetus, of which the effects will be felt for years; and while it would be an error to suppose that the lapse of the Reciprocity Treaty would not restrict transactions with the United States in a measure, yet at no period could the country have more easily met such restriction; and it has already become apparent, that the principal articles of export must still be taken on United States account, notwithstanding the duties imposed. In the article of lumber, for instance, the trade was never more active than it is at present. With respect to the long contested claim of the bank against the Great Western and the Detroit and Milwaukee Railroad Companies, the directors have to announce that terms of an arrangement have at length been concluded, whereby the sum due to the bank will ultimately be recovered. As, however, several minor details remain to be adjusted, it has been found impossible to complete this in time to admit of entries being made before the present meeting. Further particulars must therefore be deferred for the moment,

GENERAL STATEMENT as on June 30, 1866.		£	s	d
LIABILITIES.				
To the public.				
Bank notes in circulation.....	304,092	1	2	
Deposits.....	678,519	19	10	
Balance due to other banks.....	6,864	18	2	
	989,475	19	2	
To the shareholders.				
Capital stock—Canada reg. st.	3,154,000			
London register.....	845,400			
	4,000,000			
Dividend No. 66, three per cent., payable July 2, 1866.....	24,657	15	9	
Former dividends not claimed.....	1,970	11	10	
Reserve fund.....	92,191	15	7	
Profit and loss account.....	4,760	1	4	
	1,924,904	14	7	
ASSETS.				
Cash, silver and copper coins in vaults.....	113,220	18	7	
Notes and cheques of other banks.....	38,511	7	10	
Balances due by other banks and foreign agents.....	194,960	10	3	
Government securities.....	82,191	15	7	
	428,882	10	3	
Real estate—Bank premises at head office and branches.....	64,088	2	2	
Notes and bills discounted, and all other debts due to the bank not included under the foregoing heads.....	1,441,979	2	2	
	1,924,904	14	7	

CONSOLIDATED BANK, LIMITED.

The subjoined report was presented to the proprietors at the half-yearly meeting held in Manchester, July 31, 1866:—

The directors beg to lay before the shareholders the accounts and balance sheet of the bank, for the half-year ending June 30 last. After deducting current expenses, interest to customers, directors' remuneration, and rebate of interest on bills not due,

there remains to the credit of profit and loss account, for the five months ending May 26 last, 64,829l 17s 10d; to which the unappropriated balance, on December 31 last, of 5,451l 7s 9d has to be added, making together a total of 70,281l 5s 7d. This sum the directors propose to set aside, with a view amply to provide for the contingencies arising from the circumstances of the last few months. The directors decline taking any remuneration for their services during the past half-year; but, instead of doing so, propose applying the same in payment of some of the extraordinary expenses which may be incurred. The arrangement with the Bank of London, and its consequences, have been so recently and so fully before the proprietors, that they need not be again detailed. The directors feel satisfied that the capital of the bank and the reserve fund are intact. The London business of the bank is now carried on in the central and very commodious premises lately occupied by the Bank of London, in Threadneedle street, and at Charing cross, which have become the property of the Consolidated Bank. The business and premises of the Norwich branch have been transferred to the National Provincial Bank of England. The whole of the 50,000 shares offered to the proprietors, in conformity with the special report of June 21 last, have been applied for and allotted, making the subscribed capital of the bank two millions, and its paid-up capital, when the instalments on the above 50,000 shares are completed, 800,000l. During the half-year, Mr Augustus Henry Novelli, in London, and Mr Murray Gladstone, in Manchester, have been added to the board of directors, and their confirmation as directors will be asked for at the meeting. With a view to promote the interests of the bank, it has been considered desirable that four shareholders in London should be offered seats at the board; and with this object, Messrs A. S. Finlay, Thos. A. Hankey, A. S. Kennard, and J. C. Pickersgill, have volunteered to retire, and have placed their seats at the disposal of their colleagues. Since the re-opening, the business of the bank has been satisfactory.

BALANCE SHEET—June 30, 1866.

Dr.	LIABILITIES.	£	s	d
Capital paid up, viz., 150,000 shares at 4l each.....	600,000	0	0	
Amount due by the bank upon current, deposit, and other accounts.....	3,047,154	14	4	
Acceptances.....	540,886	1	9	
Balance of profit and loss account, brought forward from Dec. 31, 1865.....	5,451	7	9	
Reserve fund.....	51,995	19	10	
Balance, being gross profits for the half-year ending June 30, 1866.....	68,001	6	11	
	4,363,242	8	7	
ASSETS.				
Investments in Government stocks, viz., New Three per Cent. and Three per Cent. Reduced.....	122,736	0	4	
Cash in bank, at Bank of England, and at call.....	1,944,292	14	1	
Bills discounted, loans, and other securities.....	3,158,882	9	8	
Bank premises at Norwich and London.....	45,008	10	4	
Current expenses in London, Manchester, and Norwich.....	13,683	14	1	
	4,363,242	8	7	
PROFIT AND LOSS ACCOUNT.				
Dr.	Current expenses, rent, taxes, &c. in London, Manchester, and Norwich.....	12,699	14	1
	Rebates of interest on bills discounted not yet due.....	24,838	19	0
	Balance, transferred as mentioned above.....	70,281	5	7
	98,432	12	8	
Cr.	Balance of gross profits brought down.....	88,001	4	11
	Balance, brought forward from Dec. 31, 1865.....	5,451	7	9
	93,452	12	8	

EAST LONDON BANK, LIMITED.

Annexed is the fifth report of the directors:—

The directors submit to the shareholders the certified accounts for the half-year ending June 30, 1866. Notwithstanding the severe and continued monetary depression which has prevailed during a portion of the last half-year, the directors are enabled to recommend the payment of a dividend at the rate of 5 per cent. per annum, and make the usual provision for the redemption of the amounts expended on bank premises and preliminary expenses; this will absorb 3,750l, leaving 2,568l 5s 3d to be carried to profit and loss new account. The rebate on current bills has been calculated at 10 per cent. The directors are gratified in being able to report a continued accession to the number of customers of the bank, and are bound to state that the profits of the half-year might have been considerably augmented had they availed themselves to the full extent of their resources, but during so critical a period it was deemed advisable to regard the complete security and stability of the bank as the primary object.

GENERAL BALANCE SHEET—June 30, 1866.

Dr.	CAPITAL, LIABILITIES, &c.	£	s	d
Capital—Authorised.....	2,000,000			
Issued in 20,000 shares of 100l each.....	1,000,000			
Amount paid up, viz., 5l per share on 20,000 shares.....	100,000	0	0	
Amount due on current, deposit, and other accounts.....	324,829	3	10	
Reserve fund.....	12,000	0	0	
Rebate of interest on current bills.....	21,724	4	4	
Profit and loss account—Net profit as per statement.....	3,244	0	11	
	5,068	5	3	
	5,016,767	8	5	
ASSETS, &c.				
Cr.	Cash at Bank of England, in hand, and at call.....	144,292	3	10
	Bills discounted, loans, &c.....	269,545	15	8
	Investments (18,296l 8s consols).....	12,000	0	0
	Bank premises, fittings, and furniture.....	30,261	10	5
	Balance of preliminary expenses.....	4,408	19	8
	5,016,767	8	5	

PROFIT AND LOSS ACCOUNT, for the Half-year ending June 30, 1866.

Dr.		£	s	d
General charges at head office and branches	£1,976	7	8	
Interest paid and due on current and deposit accounts	4,012	7	7	
				9,988 15 0
Amounts written off—Bank premises account for depreciation in leasehold premises, furniture, &c.....		750	0	0
Preliminary expenses account in reduction of same.....		500	0	0
				1,250 0 0
Rebates of interest on current bills.....	1,724	4	4	
Balance, being net profit to June 30, 1866	3,344	0	11	
				5,068 5 3
				16,307 0 3
Cr.		£	s	d
Balance at December 30, 1865.....	£2,967	12	5	
Deduct—Amount of 4th dividend paid at the rate of 5 per cent. per annum	2,500	0	0	
				467 12 5
Balance of profit for half-year ended June 30, 1866, after providing for estimated loss by bad and doubtful debts.....	15,899	7	10	
				16,307 0 3

EASTERN EXCHANGE BANK, LIMITED.

At the ordinary meeting, held at Liverpool, September 4, 1866, the directors presented the following report:—

The directors beg to submit to the proprietors an audited statement of accounts for the half-year ended June 30, 1866. Bringing forward from December 31 last a sum of 742/ 8s 2d, there remains a balance of 7,466/ 3s 4d. Of this the directors have transferred to a special account the sum of 5,400/, which will be amply sufficient to meet doubtful dependencies outstanding 30th June, carrying the balance, 2,066/ 3s 4d, to profit and loss new account. The directors regret that, owing to the severity of the financial crisis, the almost entire failure of the cotton crop in Egypt, and the unusually high rate of discount ruling in this country, the result of the past half-year's operations is not so favourable as they had anticipated. Being desirous of placing before the shareholders the exact position of the bank, so that their minds may be relieved from the many false reports circulated from time to time regarding the bank's liabilities, and also to explain the amount of acceptances still running, the directors beg to state that the amount of credits (which are all against securities and produce) outstanding at the date of this report is 267,560/, of which there will not be used (although the letters of credit are not yet returned to the bank) 101,000/, leaving 166,560/; of this amount the bank has accepted 158,655/, leaving a balance of 7,905/, which they may still be called upon to accept. Out of the 158,655/ accepted, 72,500/ is for account of firms who have suspended; but the securities held against it are estimated to realise 64,000/ at to-day's market value, leaving a balance of 8,500/ which will have to be claimed upon the several estates. Having claims, however, against third parties interested, the directors have reason to believe that the now apparent loss will be very considerably reduced. The directors, seeing the risk involved in the issue of credits of this nature, have abandoned that class of business, and no credit has been issued since 16th March last. The directors, having in view the desire of the shareholders to reduce their present liability on their shares, purpose taking the subject into consideration at an early date, when they will communicate to them the means they intend to propose. In the meantime the business of the bank will be strictly confined to the trade with Egypt.

GENERAL BALANCE SHEET for the Half-year ending June 30, 1866.

Dr.		£	s	d
Capital paid up.....	200,000	0	0	
Do. in anticipation of future calls	162	0	0	
				200,162 0 0
Due by the bank on fixed deposits, current accounts, &c.....	32,07	5	7	
Bills of exchange in circulation, and letters of credit issued.....	344,453	8	3	
Profit and loss (balance net profit to date).....	7,468	3	4	
				884,888 18 4
Cr.		£	s	d
Cash in hand and at bankers	32,777	1	4	
Due to the bank on current accounts, &c.....	62,996	17	4	
Bills of exchange discounted, &c.....	488,578	8	6	
Bank furniture and fittings, and other property	2,736	3	3	
Preliminary expenses	4,780	7	11	
				884,888 18 4
Dr.		£	s	d
PROFIT AND LOSS ACCOUNT.				
Charges for the past half-year, including salaries, auditors' fees, law charges, income and other taxes, rent, travelling and all other expenses at head office and branch	4,530	5	2	
Deduction from bank furniture and stationery, at Alexandria.....	144	17	8	
Rebate on current bills at 10 per cent.	5,066	12	4	
Balance net profit to June 30, 1866	7,466	3	4	
				17,307 18 6
Cr.		£	s	d
Balance of profit undivided brought forward from last year	1,742	8	2	
Deduct fees paid to directors to December 31, 1865.....	1,000	0	0	
				742 8 2
Gross profits for the half-year ending June 30, 1866	16,428	2	10	
Transfer fees.....	31	7	6	
				16,463 10 4
Balance brought down.....	17,307	18	6	
				7,466 3 4

ENGLISH AND AMERICAN BANK, LIMITED.

Annexed is the report of the directors, submitted to the first ordinary general meeting of the company, held at the company's banking house, Threadneedle street, on September 4, 1866:—
In submitting to the shareholders the annexed balance sheet,

which exhibits the result of about four months' general business, the directors beg to state that, as a general rule, the most suitable period for making up the accounts will be the 31st of December in each year; but in the present exceptional condition of commercial affairs, they take the earliest opportunity, after having received the foreign accounts to 30th June last, of asking the shareholders to confer with them in general meeting. To place the bank on a satisfactory basis for engaging in the business for which it was incorporated, a considerable paid-up capital is requisite, but it unfortunately happened that when, in ordinary course, the directors would have called on the shareholders for more capital, symptoms had begun to develop themselves of the crisis that supervened—the rate of interest rapidly rose—the price of every description of securities as rapidly fell—numerous communications were received from shareholders deprecating a call—and the directors felt compelled to abstain from pressing upon the shareholders by a call until some degree of relief should be experienced in the money market. The directors, therefore, unhesitatingly resolved to adopt such a conservative policy as would prevent the credit of the bank being affected, and enable them to preserve intact the capital already received from the shareholders. In both objects they have been successful, and they fully rely on their policy in these respects being approved. Considering the utter collapse of credit that occurred, the ruinous depreciation in the prices of many descriptions of produce that ensued, and the difficulty—often the impossibility—of raising money on perfectly good securities to meet their liabilities which many otherwise solvent houses have experienced for several consecutive months, the shareholders will be prepared to hear that the bank has not escaped without some losses, although it must be satisfactory to them to know that the present assets are quite undoubted, and that after paying current charges and writing off all ascertained and probable losses, there is a surplus of 5,842/ 6s 1d to be disposed of. Out of this surplus the directors propose to pay a dividend on the deposit of 5/ per share, at the rate of 2s 6d per share, free of income tax. This will absorb 3,809/ 9s, leaving 2,032/ 17s 1d to be carried forward to the new profit and loss account.

BALANCE SHEET—June 30, 1866.

Dr.		£	s	d
Capital authorised	£1,800,000			
Issued in 30,000 shares of 50/ each	900,000			
Paid up 5/ per share.....	150,000			
Less on fractions of shares not allotted (24)	120			
				149,880 0 0
Bills payable	325,346	18	7	
Loans, deposits, &c.....	184,073	4	10	
				660,299 17 5
Balance of profit and loss account, after defraying current charges and providing for bad and doubtful debts.....	5,842	6	1	
				666,142 3 6
Cr.		£	s	d
Cash at head office and branches	49,823	8	11	
Bills receivable	328,866	17	10	
Sundry loans on security.....	248,823	9	1	
United States' Government securities.....	37,654	17	1	
Stamps, stationery, and insurance premiums	9	5	4	
Bank premises and furniture	1,279	16	1	
Preliminary expenses	3,788	15	5	
				666,142 3 6
Dr.		£	s	d
PROFIT AND LOSS ACCOUNT—June 30, 1866.				
Amount of dividend, at the rate of 2s 6d per share of 5/	3,747	0	6	
Income tax on ditto	61	9	0	
				3,808 9 6
Balance carried to next account	2,032	17	1	
				5,842 6 1
Cr.		£	s	d
Amount of net profit to 30th June, 1866, after defraying current charges, and providing for all bad and doubtful debts				
				5,842 6 1

ENGLISH, SCOTTISH, AND AUSTRALIAN CHARTERED BANK.

At the twenty-sixth ordinary meeting held July 30, 1866, the following report was presented:—

The statement of accounts which the directors have on the present occasion to submit to the proprietors shows an available balance, after defraying current expenses and making provisions for losses, of 23,183/ 9s 2d. This result is less favourable than had been anticipated, and may be traced to the depressing influence which the failure of the crops for two seasons has had upon general business in Sydney, preventing an extension of the banks operations there, as well as to the competition in Melbourne for fixed deposits, and the high rates of interest paid for them. It affords the directors pleasure to be able to state that the Adelaide branch has made satisfactory progress during the past half-year, that the prospects of all branches are considered good and that current transactions are reported sound. They recommend that the balance at credit of profit and loss account be applied as follows, viz.:—To the payment of a dividend at the rate of seven per cent per annum free of income tax, on 600,000/, the paid-up capital of the bank, 21,000/; towards the reduction of bank premises and furniture accounts, 1,000/; leaving, to be carried forward, 1,183/ 9s 2d.

LIABILITIES.

Paid up capital	£600,000	0	0
Deposits	873,028	19	5
Bills payable and other liabilities	285,497	14	6
Circulation	104,732	0	0

Reserve fund.....	£	s	d
Balance of profit from last half-year.....	50,000	0	0
Amount carried to profit and loss account.....	38,207	17	1
ASSETS.			
Bills receivable (including the estimated value of those overdue).....	1,928,394	19	0
Loans on security, cash at bankers, &c.....	1,684,053	19	9
Specie and bullion.....	183,109	18	10
Bank premises and furniture.....	£79,068	14	5
Less written off.....	17,387	14	0
PROFIT AND LOSS ACCOUNT.			
Current expenses in Adelaide, Melbourne, Sydney, and sub-branches.....	£	s	d
Ditto ditto in London, including directors' remuneration and income tax.....	10,251	16	0
Balance.....	2,710	19	11
LIABILITIES AND ASSETS.			
Balance.....	12,963	15	11
Balance from last half-year.....	23,183	9	2
Amount brought down.....	36,146	5	1
Balance from last half-year.....	£	s	d
Amount brought down.....	38,207	17	1
Balance.....	37,146	5	1

ENGLISH AND SWEDISH BANK, LIMITED.

The following report was presented at an extraordinary general meeting of shareholders, held on September 27:—

The directors beg to submit to their fellow shareholders the annexed statement of accounts for the half-year ending June 30 last, which have been prepared with great care, fully examined, and duly vouched by the auditors. On reference to the balance sheet, it will be found that the gross profits for this period, including a sum of 2,492l 4s 10d brought forward from the last account, amount to 26,171l 13s 1d, which, after writing off ascertained bad debts, deduction of current expenses, and rebate of interest, leaves a net profit of 12,589l 18s 7d. The amount of calls outstanding on June 30 was 22,420l. This has been reduced by subsequent payments to 5,075l, and the directors have the intention to forfeit all shares on which the call shall remain unpaid on September 30. The recent financial crisis in England, which also extended to Sweden, was naturally not without its influence on the business of the bank, and in consequence a portion of its funds is for the moment unavailable. The amount operative does not, however, exceed the sum of 140,000l, against which the bank holds securities. The realisation of these securities must necessarily be a work of time, and until this has taken place, it is impossible to state with certainty what proportion of the above amount may be ultimately irrecoverable; but the directors, after a most careful investigation of the several accounts, beg to express their opinion, supported by that of their general manager in Sweden, that under the most unfavourable eventualities at present to be apprehended, the utmost loss cannot exceed 100,000l, while on the other hand, the altered state of the money market will, in all probability, considerably diminish this estimate by enhancing the value of the securities in question. Meanwhile, the directors regret that under these circumstances, the payment on this occasion of an interim dividend cannot be made. It therefore becomes the duty of the directors to state what, in their judgment, is the best course to pursue; and they propose and recommend to reduce the working capital of the bank, by writing off 5l per share from the 25l now called up, thus reducing the paid-up capital from 25l to 20l per share. Fully believing that the depreciated quotations of the shares of the bank may in no small degree be attributed to the amount of uncalled liability, and being further convinced that the present paid-up capital is sufficient for the purposes of its business, the directors have now under consideration a proposal for reducing the nominal value of the shares, and so soon as they are satisfied as to the practicability and legality of the plan contemplated, a special meeting of the shareholders will be convened, and the matter submitted to them for their decision. The past half-year can only be regarded as of altogether an exceptional character, and while the directors cannot but express their regret that the accompanying returns are not as satisfactory as could be wished, they still have every confidence in the future success of the bank, more particularly as the time appears to be now at hand when it may enjoy one great advantage contemplated at its formation, and hitherto almost entirely denied—viz., such a moderate value for money in England as would allow of deposits being received here for remunerative employment in Sweden. The directors desire to bear testimony to the ability and judgment with which the business of the bank has been conducted by the branches in Sweden, which are in no way responsible for the unavailable advances alluded to at the beginning of this report, these advances having arisen from circumstances on this side not likely to recur.

Dr. GENERAL BALANCE SHEET—June 30.

Subscribed capital, 19,519 shares of £50 each, 975,950l; less 82 shares forfeited, 2,600l—973,350l. Capital paid up, 19,467 shares at 25l each, 486,675l; less calls in arrear, 5,075l; ditto at June 30 (which have since been paid), 17,845l—21,490l.....	464,225	0	0
Received on forfeited shares.....	180	0	0
Current, deposit, and other accounts.....	171,405	3	8
Bills payable.....	140,193	8	1
Rebate of interest.....	4,943	8	4
Profit and loss:—Balance from last account, December 31, 1865, 2,422l 4s 10d; profit for the half-year ending June 30, 1866 (subject to loss on unoperative accounts, per contra), 10,097l 13s 9d.....	12,589	18	7
	798,468	18	8

Cr.

Cash in hand and at call.....	£	s	d
Bills discounted, loans, &c.....	31,260	16	2
Inoperative accounts.....	605,078	9	10
Bank premises, furniture, and other property in London, Stockholm, and Gothenburg, at cost.....	139,710	1	1
	798,468	18	8

PROFIT AND LOSS ACCOUNT from January 1 to June 30.

Current expenses, including rent, salaries, and directors' remuneration, &c.....	£	s	d
Rebate of interest.....	7,118	14	11
Bad debts written off.....	4,843	8	4
Balance carried down.....	1,619	11	3
	23,679	8	3
Gross profit, including rebate from last account.....	£	s	d
Balance carried to balance sheet.....	12,589	18	7

GLAMORGANSHIRE BANKING COMPANY.

At the half-yearly meeting of the proprietors, held at Swansea, on August, 7 1866, the following report was presented and read, and also summaries of the liabilities and assets of the company, as they stood on June 30, 1866:—

The directors and managers of the Glamorganshire Banking Company beg to submit to the proprietors summaries of assets and liabilities of the bank, as they stood on June 30, 1866. And they have to report that after making due provision for bad and doubtful debts they are enabled to recommend that a dividend, out of the profits, at the rate of 10 per cent. per annum, free from income tax, be declared upon the paid-up capital of 160,000l; that the guarantee fund be increased to 70,000l, and that the sum of 1,929l 11s 6d be carried forward to next half year. The directors have resolved to take 10,000l from the guarantee fund (leaving that fund at 60,000l) and to add the same to the capital of the company, which will now stand at 170,000l, in 2,000 shares of 100l each, with 85l per share paid up.

IMPERIAL BANK, LIMITED.

At the eighth ordinary general meeting, held at the London Tavern July 17, the following report was read:—

The directors beg to submit to the shareholders the balance sheet for the half-year ending 30th June last, together with the auditors' report. The balance sheet shows that the profits for the last six months amount to 44,865l 12s 10d, and after defraying the current expenses, making provision for bad and doubtful debts, allowing rebate on bills discounted not yet due, an available balance of 25,559l 7s 11d remains, which the directors propose to appropriate as under,—to the payment of a dividend at the rate of 8 per cent. per annum, free of income tax, 18,000l; to raising the reserve fund to 60,000l by the addition of 3,000l, and carrying to profit and loss new account, 4,559l 7s 11d. The directors beg to report that the business of the Westminster branch is steadily increasing, and the results are satisfactory.

Dr. LIABILITIES AND ASSETS—June 30, 1866.

Capital paid up.....	£	s	d
Amount due by the bank on current, deposit, and other accounts.....	448,540	0	0
Reserve fund.....	1,234,705	13	4
Redemption of premi er fund.....	57,000	0	0
Balance of profit and loss, Dec. 30, 1865.....	428	0	0
Gross profits for half-year.....	61,793	13	10
Less interest paid to customers.....	16,878	0	3
	44,865	12	10

Cr.

Consols and India debentures.....	£	s	d
Bills discounted, loans to customers, &c.....	1,785,906	5	2
Bank premises, furniture, and fixtures.....	30,688	15	0
Cash in hand, at Bank of England, and at call.....	1,518,666	9	2
	22,584	14	4
	224,926	7	0
	1,785,906	5	2

Dr. PROFIT AND LOSS ACCOUNT.

Current expenses, including salaries, directors' remuneration, income tax, and allowances for bad debts.....	£	s	d
Payment of dividend at the rate of 8 per cent. per annum for the last half-year.....	11,616	13	8
Amount carried to reserve fund.....	18,000	0	0
Amount carried to profit and loss new account, being rebate on bills not due.....	3,900	0	0
Amount carried to profit and loss new account.....	7,689	11	8
	44,865	12	10
Balance brought down.....	44,865	12	10

IMPERIAL OTTOMAN BANK.

At the annual general meeting held June 27, at the London Tavern, the following report was presented:—

The general committee has the honour to lay before the shareholders their third annual report. The accounts made up to the 31st December, 1865, show a gross profit for the preceding twelve months of 297,439l 16s 4d. After providing for expenses, and for bad and doubtful debts, a balance of 160,240l 15s remains available for distribution in accordance with the statutes. Many circumstances of an exceptional character have contributed during the year 1865 to restrict the business and diminish the profits of the bank. Amongst them may be specially mentioned the ravages of the cholera both at Constantinople and in Asia Minor, and the rigorous quarantine restrictions thereby rendered necessary (which practically put a stop to business for some months in the autumn), the heavy fall in cotton and other produce of the East and further a very active competition for

business on the part of other establishments, most of which now no longer exist. These circumstances seriously checked the progress of the bank's regular business, and as, during the year 1865, no extraordinary profit accrued to the bank, the net profit is considerably below that of former years. It is a proof of the elasticity of the bank's business, that with all these drawbacks the returns from Smyrna and several other branches show an improvement on the returns of the year before. There is also a large increase of profit on the London agency; but Constantinople, from the exceptional circumstances above mentioned, shows a considerable falling off. Considering these circumstances, the bad debts of the year have been moderate, except at Galatz and Bucharest, where considerable losses occurred, partly from adverse circumstances, and partly from the mismanagement of persons in whom the committee conceived themselves entitled to repose a confidence which they regret to state has not been justified by the result. To meet these losses, ample provision was made on the 31st December, according to the reports then before the committee; but since that period, from financial and other complications in the Principalities, some further loss will be sustained in that quarter. As, however, the utmost probable limit of such loss may be taken at 25,000l, the committee have not felt it necessary (looking to the addition proposed on this occasion to the reserve fund, to the uncertainty of the loss reaching the amount mentioned, and to the fact that 40,000l have been written off during the past year on this account), to advise a reduction of the proposed dividend to meet this contingency. Although the events of the first half of the present year do not properly require comment in this report, the committee think it right, for the re-assurance of those who are permanently interested as investors in the bank, to depart on this occasion from general practice, and to say that, during the whole of the financial pressure which has prevailed, the position of the credit of the bank has been everything that could be desired, and no occasion has arisen for its seeking even the most temporary aid from any other quarter than its own immediate resources. During the same period a national bank has been established in the Principalities under a direct concession from the Rouman Government, in which this bank is interested to the extent of the capital hitherto employed by it at Galatz and Bucharest. The directors believe that the banking business in the Principalities, which is undoubtedly of great value, will be carried on under the authority of a special Government concession, coupled with the organisation of a head office at Bucharest, more satisfactorily and with less risk than could be done by branch establishments of the Imperial Ottoman Bank. At the close of 1865 the bank, in conjunction with three other great establishments, took part in a 5 per cent. loan, which was issued by the Turkish Government. The special guarantees affected to this loan, and the mode in which they are made directly available for payment of interest and sinking fund, make it one of the most desirable which that Government has issued. The share of the bank in this stock involves an outlay of somewhat less than 240,000l, and the benefits attached to the issue stand against the temporary diminution in its value. After deducting from the balance of 160,249l 15s, referred to above, the addition of 15,942l 7s to the reserve fund, and the percentages provided by the statutes, there remains a sum of 136,700l 5s 10d. Of this 67,500l was distributed in January last, leaving 69,200l 5s 10d for present distribution. The committee recommend a further payment of 10s per share, making a total distribution for the year of 1l per share, equal to a dividend of 10 per cent., and leaving a balance of 1,700l 5s 10d to be carried forward. This dividend is applicable only to the original shares, those subsequently issued not participating in profits made anterior to January 1, 1866.

LIABILITIES and ASSETS—December 31, 1866.			
Dr.	LIABILITIES.	£	s d
Capital	4,050,000	0	0
Reserve	42,830	1	3
Bank bills in circulation	22,938	7	3
Bills payable	1,068,926	17	9
Current and drawing account of the Government	442,901	15	3
Current and drawing account of sundries	501,402	12	9
Deposits for fixed terms	113,155	16	11
Profit and loss (including 817l 8s 8d, balance from last account)	160,249	15	6
	6,897,994	6	2
Cr.	ASSETS.	£	s d
Capital not called up	2,367,895	0	0
Cash in hand at Constantinople	868,073	14	
— at the branches	271,814	16	0
Bills discounted and other securities	1,855,981	12	0
Current and drawing account of the Government	453,785	8	5
Current and drawing account of sundries	506,499	12	9
Advances on public securities and merchandises	496,156	6	2
Bank premises and furniture	22,212	15	6
	6,897,994	6	2
PROFIT AND LOSS ACCOUNT.			
	£	s	d
Distribution of 10s per share, made on the 1st January, 1866, at the rate of 5 per cent. per annum in accordance with the statutes	67,500	0	0
10 per cent. on profits, transferred to the reserve fund	15,942	7	3
One-twentieth of the balance provided by the statutes to be appropriated to the founders of the bank	3,799	1	0
One-twentieth of the balance provided by the statutes to be appropriated to the administration of the bank	3,799	1	1
Proposed dividend payable on July 1 of 10s per share	67,500	0	0
Balance account carried forward	1,700	5	10
	160,249	15	6
Profits as shown above	160,249	15	6

LEEDS AND COUNTY BANK, LIMITED

At the general meeting of shareholders, held at Leeds, on August 8, 1866, the annexed report was adopted:—

The directors, in submitting to the shareholders the balance sheet for the past half-year, have to report that the net profits for the half-year ending June 30, 1866, are 18,444l 17s 11d; which, added to the sum of 3,368l 6s 7d, at the credit of profit and loss account last half-year, make a sum of 21,813l 4s 6d; out of which the directors propose to declare a dividend of 1l 2s 6d per share, free of income tax (being at the rate of 9 per cent. per annum) on the shares issued, numbering 1 to 9,200 inclusive, which will absorb 10,350l; to increase the reserve surplus to 30,000l by an addition of 2,800l; rebate of interest on bills not due 1,500l; leaving a balance of 7,163l 4s 6d at the credit of profit and loss account, to be carried to next half-year. The directors have pleasure in reporting the continued increase of the business and profits of the bank, as shown by the report now presented. They have, however, thought it desirable to pay the same rate of dividend as declared in the corresponding half-year of 1865, leaving the surplus to be dealt with at the December balance.

LIABILITIES.		£	s d
Shareholders for paid-up capital on 9,200 shares of 25l per share	230,000	0	0
Reserve surplus fund	27,900	0	0
Deposits on receipts, loans, and credit accounts	469,480	13	6
Interest on deposits due	1,448	8	4
Unpaid dividends	78	15	0
Mortgage on the bank premises at Leeds subsisting at the time of the purchase, and not repayable until July, 1869.	2,800	0	0
Profit and loss account	21,813	4	6
	762,662	18	4
ASSETS.		£	s d
Bills, securities, and cash on hand	247,276	10	6
Loans and current account balance	473,214	17	7
Freshhold bank premises, and furniture at head office and branches	16,867	7	0
Stamps on hand	465	4	1
Investments in stock	15,018	12	0
	759,862	16	4

LIVERPOOL COMMERCIAL BANKING COMPANY, LIMITED.

The annexed statement is dated August 1, 1866:—
The liability of the shareholders is limited. The capital of the company is 1,000,000l, divided into 50,000 shares of 20l each. The number of shares issued is 35,000. Calls to the amount of 10l per share have been made, under which the sum of 350,000l has been received. The liabilities of the company on the 1st day of August:—

		£	s d
Notes issued	14,325	11	10
Deposits not bearing interest	21,940	11	0
Deposits bearing interest	39,696	1	10
Seven-day and other bills	675,922	7	4
Total	759,862	16	4

In addition to the above the bank is under liability for bills re-discounted, 425,865l 8s 1d.

The assets of the company on that day were:—

		£	s d
Government securities	596,385	17	2
Bills of exchange on hand	67,436	2	4
Cash on hand and at bankers	680,891	19	6
Loans on mortgage	201,076	15	11
Other loans	180,000	0	0
Bank premises, and other freshhold property	4,815	15	0
Other securities, exclusive of unpaid calls on shares	1,229,714	10	5
Total	1,229,714	10	5
Assets, as above stated	1,229,714	10	5
Liabilities, ditto	675,922	7	4
	553,792	3	1
Capital paid up	350,000	0	0
Reserve fund	193,000	0	0
Profit and loss balance	10,792	3	1
	553,792	3	1

LLOYD'S BANKING COMPANY, LIMITED.

At the second ordinary general meeting held on August 2, 1866, the following report was submitted:—

The directors have much satisfaction in presenting to the shareholders the accompanying statement of the assets and liabilities of the company. The balance in favour of the bank, as the result of the operations of the six months ending June 30 last, after payment of all charges and expenses, making full provision for bad debts, and after writing off the balance of the Wednesbury purchase account, and a considerable portion of the Stafford and Lichfield purchase account, is 35,189l 19s 11d. The amount available, after providing for contingencies, rebate of bills, and writing off the balance of preliminary expenses, is 19,283l 2s 2d. Your directors recommend that 12,426l 13s 4d be appropriated to a dividend at the rate of 15 per cent. per annum, and that the balance 6,856l 8s 10d be added to the reserved fund, which will then stand at 45,822l 13s 4d, an amount considerably in excess of the proportion required by the articles of association. This satisfactory result is attributable partly to the steady increase of business, which has fully equalled the expectation of your board, and partly to the high rates of interest which have prevailed during the half-year. The branches at Stafford and Lichfield, with their sub-branches, have brought a valuable addition to the business of the company.

and since the close of the half-year, a branch has been opened at Walsall, with every prospect of success. Your directors have to report that they have for some months been in negotiation with the Warwick and Leamington Banking Company for the transfer of their business to your company, and that the basis of an arrangement was settled some time ago. The necessary investigations having been completed to the satisfaction of both parties, a provisional agreement for such transfer (which has received the unanimous approval of your board) will be submitted to you at an extraordinary general meeting, to be held at the close of the ordinary meeting. If this agreement receives your sanction, a further creation of shares will be required. Having regard to the constant increase of your business during the past half-year, and to the large accession of valuable accounts which you have lately received, your directors contemplate making a call, payable early in October.

STATEMENT OF LIABILITIES AND ASSETS on June 30, 1866.

DE.	LIABILITIES.	£	s	d
Amount of capital paid up		176,800	0	0
Amount due on deposit, current, and other accounts		1,603,068	0	2
Reserved fund		£38,708	4	6
Ditto recommended to be added out of profits		6,856	8	10
Profit and loss, being amount required to pay dividend of 15 per cent. per annum		45,423	13	4
		12,436	13	4
		1,742,997	6	10
CA.	ASSETS.	£	s	d
Cash in hand and at agents		162,632	8	3
Bills of exchange		792,575	0	1
Advances on current accounts, loans on stock, purchase account, and other secure titles		779,073	7	9
Bank premises, furniture, fittings, &c.		8,716	10	9
		1,742,997	6	10

LONDON BANK OF MEXICO AND SOUTH AMERICA, LIMITED.

At the ordinary general meeting of shareholders of this bank, held at the London Tavern, Bishopsgate street, September 13, 1866, the following report was unanimously adopted:—

The directors have the pleasure of submitting to the shareholders the accompanying statement of accounts and balance sheet for the six months ended 30th June last. On reference to the balance sheet it will be seen that the net profits for the half-year, including the balance brought forward from last account, and after deducting all charges and expenses, rebate of interest, and providing for bad and doubtful debts, amount to 20,527/ 14s 7d. The directors recommend that of this sum 15,000/ be appropriated to a payment of an interim dividend of 15s per share, being at the rate of 10 per cent. per annum, and that the balance, 5,527/ 14s 7d, be carried forward to profit and loss account of next half-year, subject to deduction by the payment of income tax.

BALANCE SHEET—June 30, 1866.

CAPITAL AND LIABILITIES.	£	s	d
Capital—Amount authorised, in 20,000 shares of £50 each, with power to increase	£1,000,000		
Shares issued— 20,000 shares of 50s each, on which 15s per share has been paid up Received on account of fourth call, the first instalment of which became due 29th June, the second on 26th July	300,000	0	0
Liabilities—Deposits and current accounts	£177,001	10	2
Bills payable and other liabilities	411,377	15	7
Notes issued at Lima, Mexico, and Bogota	41,572	9	0
Rebate of interest on bills current, at 10 per cent.	5,659	11	1
Reserve fund	21,000	0	0
Balance of net profit as per annexed account	20,527	14	7
	1,010,968	18	1
PROPERTY AND ASSETS.	£	s	d
Cash at bankers and branches	162,244	11	11
Bullion on hand	242	4	0
Bills receivable	384,917	13	4
Balance due on current accounts, loans, &c.	450,526	17	7
Expenditure on bank premises, office furniture, &c. (after deducting 10 per cent. this half-year)	6,027	11	3
Preliminary expenses (balance)	7,000	0	0
	1,010,968	18	1

PROFIT AND LOSS ACCOUNT for Half-Year ending 30th day of June, 1866.

£	s	d	
General charges in London, and branches at Mexico, Lima, Callao, and Bogota, including allowances for depreciation in bank property, and directors' fees	15,419	10	9
Rebate of interest on bills current at 10 per cent.	5,659	11	1
Balance, being net profit carried to general balance sheet	20,527	14	7
	41,606	16	5
£	s	d	
Balance of undivided profit to December 31, 1865	£4,512	13	9
Less directors' fees and income tax	1,631	8	2
	2,881	5	7
Gross profits during the half-year ending June 30, 1866, after making provision for bad and doubtful debts	28,925	10	10
	41,606	16	5

LONDON CHARTERED BANK OF AUSTRALIA.

At the fourteenth ordinary general meeting of the proprietors, held at the London Tavern, Bishopsgate street, on June 1, 1866, the following report was submitted:—

In accordance with the terms of the charter of incorporation and deed of settlement of the company, the directors now submit to the proprietors their fourteenth annual report, accompanied by the accounts, duly audited, and showing the position of the bank's affairs to December 31, 1865. During the above period, the pastoral and agricultural interests of the Australian

colonies have been subjected to a severe trial by a season of long continued and unusual drought; notwithstanding this drawback, the business of the bank has in no way suffered, and the directors consider they have every reason to be satisfied with the result of the past year's operations. The proprietors will learn with satisfaction that the advances accorded to the Government of Victoria, referred to on the occasion of the last half-yearly meeting, have been fully liquidated. Mr Bramwell, the colonial inspector, being about to return to Europe, and having in consequence expressed a desire to be relieved from its functions, it became a matter of the first importance for the interests of the bank, to select as his successor, a gentleman possessed of extensive banking experience, and, at the same time, well acquainted with the Australian colonies. Under these circumstances, the directors are gratified to be able to inform the proprietors that they were able to secure the services of Mr Edwin Brett to replace Mr Bramwell. Mr Brett has long been known to the directors, having been for some years the manager of the Sydney branch of this corporation, and having also recently filled the post of London manager to the Commercial Banking Company of Sydney. The directors, therefore, entertain a well-grounded confidence that Mr Brett will discharge with efficiency the duties of his responsible office. He sailed for Melbourne by the mail steamer of the 20th of last month. The latest advices from the colonies extend to March 26 last, and speak in favourable terms of the position and prospects of the bank. The accounts for the past year are annexed, as customary, to this report, being made up to December 31 last; and, although they present on this occasion a larger surplus than usual, the directors believe that the permanent interests of the bank will be best consulted by deferring for the present any addition to the usual dividend of eight per cent. per annum. On reference to the above accounts, the proprietors will observe that, in conformity with the statement made by the chairman on the occasion of the last meeting, the directors transferred, on December 31 last from the balance carried over the sum of 5,000/ to the reserve fund, thus raising that account to the sum of 100,000/. After deducting this transfer, and also after making allowance for bad and doubtful debts, there remains to the credit of profit and loss the sum of 51,538/ 7s 10d; out of which the directors recommend that a dividend be declared for the half-year at the rate of 8 per cent. per annum, free of income tax, amounting to 40,000/; leaving to be carried to next account a balance of 11,538/ 7s 10d.

BALANCE SHEET—December 31, 1865.

LIABILITIES.	£	s	d
Notes in circulation	121,000	0	0
Bills payable and other liabilities	459,452	9	7
Deposits	367,963	13	4
	1,419,026	7	11
ASSETS.	£	s	d
Capital paid up	£1,000,000	0	0
Reserve fund	100,000	0	0
Profit and loss	59,338	7	10
	1,169,338	7	10
	2,570,564	15	9
ASSETS.	£	s	d
Coin and bullion	£305,331	2	8
Balances due by other banks	53,431	16	3
	358,762	0	4
Bills receivable and other securities	2,130,09	16	1
Freshold, leasehold, and other property of the corporation	80,671	16	10
Open policies	704	3	11
Stamps	315	18	7
	2,570,564	15	9
PROFIT AND LOSS ACCOUNT.	£	s	d
Dividends paid, viz.—Twenty-second dividend—4 per cent. per annum for the half-year ending December 31, 1864, paid July 1, 1865	£40,000	0	0
Twenty-third dividend—4 per cent. for the half-year ending June 30, 1865, paid January 1, 1866	40,000	0	0
Reserve fund—amount transferred December 31, 1864	5,000	0	0
— June 30, 1865	5,000	0	0
— December 31, 1865	5,000	0	0
Balance carried down	15,000	0	0
	51,538	7	10
	146,538	7	10
Balance at December 31, 1864, as per last statement	53,436	14	9
Balance of profits in London and the colonies for the year ending December 31, 1865, after deducting current expenses, paying the income tax, and making provision for bad and doubtful debts	93,101	13	1
	146,538	7	10
	51,538	7	10

LONDON AND COUNTY BANKING COMPANY.

At the half-yearly general meeting of the proprietors, held on the 2nd August, 1866, at the London Tavern, Bishopsgate street, the following report for the year ending the 30th June, 1866, was read by the secretary:—

The directors, in submitting to the proprietors the balance sheet of the bank for the half-year ending the 30th June last, have to report that, after payment of all charges, interest to customers, and making ample provision for bad and doubtful debts, the net profits amount to 85,440/ 17s 8d; this with, 14,527/ 18s 10d brought forward from the last account, produces a total of 99,968/ 6s 6d. They have declared the usual dividend of 6 per cent. for the half-year, with a bonus in addition of 5 per cent. (equal to 22 per cent. per annum) which will amount to 62,500/ and leave 17,468/ 16s 6d to be carried forward to profit and loss

new account. Mr Hugh C. E. Childers, M.P., who retired from the direction on assuming the position of Secretary to the Treasury in the late Government, being now relieved from the duties of his office, will, at the unanimous request of the directors, resume his seat at the board.

BALANCE SHEET—June 30, 1866.		
Dr.		£ s d
Capital paid up.....		750,000 0 0
Reserve fund.....		250,000 0 0
Amount due by the bank for customers' balances &c.....	£10,718,488 18 1	
Liabilities on acceptances.....	2,032,490 10 1	
		12,750,974 6 2
Profit and loss balance brought from last account.....	14,527 18 10	
Gross profit for the half-year, after making provision for bad and doubtful debts.....	348,310 10 10	
		362,838 9 8
		14,113,812 15 10
Cr.		£ s d
Cash on hand at head office and branches.....	2,149,216 5 1	
Cash placed at call and at notice.....	887,396 5 9	
		3,036,612 10 10
Investments, viz.—Government and guaranteed stocks.....	194,881 17 8	
Other stocks and securities.....	29,308 13 11	
		224,190 11 3
Discounted bills and advances to customers in town and country.....	10,410,772 8 0	
Freehold premises in Lombard street and Nicholas lane, freehold and leasehold property at the branches, with fixtures and fittings.....	186,078 18 0	
Interest paid to customers.....	126,581 10 5	
Salaries and all other expenses at head office and branches, including income tax on profits and salaries.....	94,076 17 5	
		14,113,812 15 10
Dr.		£ s d
Interest paid to customers.....	126,581 10 5	
Expenses, as above.....	94,076 17 5	
Rebate on bills not due, carried to new account.....	42,211 5 4	
Dividend of 6 per cent. for the half-year.....	45,000 0 0	
Bonus of 5 per cent.....	37,500 0 0	
Balance carried forward.....	17,498 16 6	
		362,838 9 8
Cr.		£ s d
Balance brought forward from last account.....	14,527 18 10	
Gross profit for the half-year, after making provision for bad and doubtful debts.....	348,310 10 10	
		362,838 9 8

LONDON JOINT STOCK BANK.

At a general meeting of the shareholders, held at the banking house of the company, in Princes street, Mansion house, on July 19, 1866, the following report was presented:—

The annexed accounts, which the directors have the satisfaction of presenting to the shareholders, will inform them that the net profit realised by the bank during the half-year ending the 30th June amounts to 134,571/ 2s 11d, of which the sum of 108,000/ is appropriated to the payment of the usual dividend, with a bonus of 11s per share, being at the rate of 20 per centum per annum on the paid-up capital, leaving an unappropriated balance of 26,571/ 2s 11d to be carried forward to profit and loss new account. The guarantee fund, with the accrued interest, now amounts to 319,991/ 9s 8d. The dividend and bonus, free from income tax, will be payable on and after Friday, the 27th instant. The preceding report having been read to the meeting by the secretary, a dividend for the half-year ending the 30th June last, after the rate or 12½ per centum per annum, and a further dividend of 11s 3d per share, out of the net profits of the half-year ending as above, were declared by the chairman.

LIABILITIES AND ASSETS—June 30, 1866.		
Dr.		£ s d
Capital paid up, viz., 75,000 shares at £15 each.....		1,080,000 0 0
Amount of "the guarantee fund," 31st December, 1865.....		318,561 10 11
Amount due by the bank on current accounts, deposit receipts, circular notes, and acceptances.....	18,784,577 19 0	
Amount carried to profit and loss account.....	380,398 19 8	
		20,389,239 9 7
Cr.		£ s d
Government stock, valued in accordance with the resolution passed by the general meeting of shareholders, on the 19th of January, 1866, viz.:—		
£800,000 Consols and New Three per Cents. at 90	£730,000	
245,961 ditto, purchased to replace Exchequer bills paid off.....	300,000	
		1,030,000 0 0
Cash.....	1,191,769 1 1	
Bills discounted, loans, and other securities.....	18,129,011 5 3	
Building, furniture, &c., at head office and branches.....	49,429 3 4	
		20,389,239 9 7
Dr.		£ s d
Current expenses, proportion of building expenses, directors' remuneration, bad debts, income tax, &c.....	39,702 18 0	
Amount carried to profit and loss new account, being rebate of interest on bills discounted not yet due.....	61,396 0 0	
Six months' interest on "The Guarantee Fund," at 3½ per cent. per annum.....	4,728 18 9	
Dividend account, for the payment of half a year's dividend, at the rate of 12½ per cent. per annum, upon 1,060,000, amount of paid-up capital upon 75,000 shares.....	67,500 0 0	
Ditto for the payment of a bonus of 11s 3d per share.....	40,500 0 0	
To amount carried forward to profit and loss new account.....	26,571 2 11	
		220,398 18 8
Cr.		£ s d
Balance brought down.....	290,399 19 8	
Dr.		£ s d
Present amount.....	319,991 9 8	
Cr.		£ s d
Amount on the 31st December, 1865.....	318,561 10 11	
Interest on ditto to 30th June, 1866, at 3½ per cent. per annum.....	4,728 18 9	
		319,991 9 8

LONDON AND SOUTH-WESTERN BANK, LIMITED.

The annexed report of the directors was presented to the shareholders at the sixth ordinary general meeting, held at the London Tavern, Bishopsgate street, on the 14th August, 1866:—

The directors have the pleasure to submit to the proprietors a statement of the affairs of the bank for the half-year ending 30th June last. The following statements of account show (after writing off bad and making provision for doubtful debts) a gross profit of 29,500/ 6s 4d, including the amount brought forward from the previous half-year, and after payment of all expenses, interest, &c., there remains a disposable balance of 8,227/ 12s 9d. The directors recommend the payment of a dividend at the rate of 6 per cent. per annum, free of income tax, and that the balance of 2,227/ 12s 9d (which includes 1,139/ 12s 3d, rebate on bills not due) be carried to the profit and loss new account. It is gratifying to the directors to state that notwithstanding the recent monetary crisis, the business of this bank continues to improve; and during the past six months many valuable connections have been secured.

BALANCE SHEET.		
Dr.		£ s d
Capital paid up.....		300,000 0 0
Reserve fund.....		16,500 0 0
Amount due by the bank on current, deposit, and other accounts.....		443,066 10 5
Liabilities on acceptances.....		18,860 9 11
Balance of profit and loss brought from last account.....	£89 11 10	
Gross profit for the half-year, after writing off bad and making a provision for doubtful debts.....	29,110 14 6	
		29,500 6 4
Cr.		£ s d
Cash in hand and at call.....		707,617 6 8
Bills discounted and temporary advances to customers.....		59,866 2 5
Bank premises—freehold and leasehold—furniture and fixtures.....		597,744 4 11
Bank premises—freehold and leasehold—furniture and fixtures.....		20,134 5 3
Preliminary expenses, including cost of establishing branches.....		9,000 0 0
Current expenses, including all salaries, rents, &c., at head office and branches.....		11,286 13 2
Interest paid on current and deposit accounts, &c.....		9,986 0 5
		707,617 6 8
Dr.		£ s d
Current expenses as above.....		11,286 13 2
Interest paid.....		9,986 0 5
Dividend at the rate of 6 per cent. per annum.....		6,000 0 0
Carried forward to profit and loss new account:—		
Rebate on bills not due.....	£1,139 12 3	
Balance of unappropriated profit.....	1,088 0 6	
		2,227 12 9
Cr.		£ s d
Balance brought from last account.....		29,500 6 4
Gross profit for the half-year.....		389 11 10
		29,110 14 6
		29,500 6 4

LONDON AND WESTMINSTER BANK.

At the half-yearly meeting, held at the bank, in Lothbury, July 18, 1866, the following report was adopted:—

The directors have to report that, after making provision for all bad and doubtful debts, paying the income tax, and setting apart 2,000/ towards the buildings of the bank, the net profits for the last half-year amount to 250,813/ 7s 10d. This sum, added to 15,497/ 19s 4d, the unappropriated balance of the preceding half-year, will amount to 266,311/ 7s 2d. Out of this amount interest on the rest or surplus fund, at the rate of 5 per cent. per annum (8,667/ 13s 1d), has been added to that fund. The directors now declare a dividend to the shareholders at the rate of 6 per cent. per annum, and by way of further dividend out of the profits, a bonus of 11 per cent. on the paid-up capital. After these payments are made, there will remain 117,643/ 14s 1d, which the directors have appropriated as follows, viz., 94,626/ 1s 11d to the rest, which will then amount to 450,000, and the balance, 23,017/ 12s 2d, carried to profit and loss account for the current half-year.

JUNE 30, 1866.		
Dr.		£ s d
Proprietors for paid-up capital.....		1,000,000 0 0
Amount due by the bank on deposits, circular notes, and other moneys payable on demand.....		21,024,211 12 3
Rest or surplus fund.....		346,706 5 0
Balance of profit and loss account, Dec. 31, 1865.....	16,497 19 4	
Less donation to Middle Class Education Fund, as sanctioned by the proprietors.....	1,000 0 0	
		15,497 19 4
Net profits of the past half-year.....		250,813 7 10
		22,637,229 4 5
Cr.		£ s d
Government stock, Exchequer bills, and India bonds.....		2,586,712 9 0
Bills discounted, loans to customers, and other securities.....		16,378,049 7 9
Cash in hand.....		3,484,457 7 8
		22,637,229 4 5
Dr.		£ s d
Total expenditure of the eight establishments, including rent, taxes, salaries, stationery, &c.....		52,457 19 5
Amount set apart towards the buildings of the bank.....		2,000 0 0
Amount added to rest or surplus fund, by interest thereon at 5 per cent. per annum.....		8,667 13 1
Payment of the dividend now declared, at the rate of 6 per cent. per annum, for the last half-year, on the paid-up capital of 1,000,000/.....		30,000 0 0
Bonus of 11 per cent. on the capital.....		110,000 0 0
Addition to rest or surplus fund.....		94,626 1 11
Balance of profit and loss account.....		23,017 12 2
		320,769 6 7
Cr.		£ s d
Balance of profit and loss account, December 31, 1865.....		16,497 19 4
Less donation to Middle Class Education Fund, as sanctioned by the proprietors.....		1,000 0 0
		15,497 19 4

Gross profits of the last half-year, after paying the income tax and making provision for all bad and doubtful debts.....	£	s	d
	305,271	7	3
DE. REST OR SURPLUS FUND.	£	s	d
Present amount.....	450,000	0	0
CR.	£	s	d
Amount on January 1, 1866.....	346,708	3	0
Interest on ditto, at 5 per cent. per annum.....	8,667	13	1
Amount as above.....	34,626	1	11
	450,000	0	0

MANCHESTER AND COUNTY BANK, LIMITED.

At the half-yearly ordinary general meeting, held July 27, the following report was read:—

The directors have much pleasure in submitting to the shareholders the annexed balance sheet for the half-year ending June 30, 1866, on reference to which it will be seen that the net profit for the half-year, including 1,006/ 16s 9d, the balance carried forward from the 30th December last, amounts to 52,529/ 4s 10d. The exceptional character of business during the last six months, which to some extent still prevails, has, in the opinion of the directors, rendered a more than ordinary amount of caution necessary, both in the management of the business of the bank and in the application of the profits. It is, therefore, proposed to pay a dividend at the rate of eight per cent. per annum (free of income tax), to add 20,000/ to the reserve fund, which will thus be raised to 60,000/ to lay aside 5,000/ as a contingent fund for bad debts, and to carry forward 3,194/ to profit and loss account. The increase in the expenses during the half-year arises from the incorporation of the three branches connected with the late Saddleworth Banking Company, and from the establishment of a new branch at Stalybridge. The directors are gratified in being able to state that the result of the amalgamation with the Saddleworth Banking Company has fully equalled their expectation, and that the general business of the bank, both at the head office and at the branches, has steadily increased.

BALANCE SHEET—June 30, 1866.			
DE.	£	s	d
Capital, being 15/ per share on 39,899 shares.....	598,335	0	0
Reserve fund.....	40,000	0	0
Ledgers on current and deposit accounts, &c.....	2,372,237	6	8
Balance of profit and loss account, December 30, 1865.....	£1,006	16	9
Gross profit for the half-year (as below).....	79,443	10	11
	80,450	7	8
Less expenses.....	9,004	9	6
	71,445	18	2
CR.	£	s	d
Bills of exchange, loans, credits, cash on hand, and with bankers, &c.....	2,982,078	4	10
Bank property at Manchester.....	£24,607	8	3
Bank property at Oldham, Ashton, and Dobcross.....	8,000	0	0
Bank furniture.....	1,500	0	0
	34,107	8	3
	2,982,078	4	10

PROFIT AND LOSS ACCOUNT—December 30, 1865, to June 30, 1866.			
DE.	£	s	d
Expenses at head office and branches, directors' and auditors' remuneration, &c.....	9,904	9	6
Dividend of 12s per share and income tax.....	£24,334	18	0
Reserve fund.....	20,000	0	0
Contingent fund for bad debts.....	5,000	0	0
Balance carried forward.....	3,194	8	10
	52,529	4	10
CR.	£	s	d
Balance, December 30, 1865.....	61,533	14	4
Gross profit, as above.....	£79,443	10	11
Less rebate of bills on hand.....	18,916	13	4
	60,826	17	7
	61,533	14	4

MANCHESTER AND LIVERPOOL DISTRICT BANKING COMPANY.

Established 1829; capital 822,320/ being 10/ on 82,232 shares of 20/ each; surplus funds, 250,865/; No. of shareholders 834. Dividend for the last half-year to June 30, 15s a share, and bonus, &c., 5s a share. 20 branch banks, 16 sub-branches. Head office—Sprink gardens, Manchester. London bankers—Smith, Payne, and Smiths.

METROPOLITAN AND PROVINCIAL BANK, LIMITED.

The following report of the directors, with statement of accounts, was presented to the proprietors at the ninth ordinary general meeting, held at the London Tavern, July 12, 1866:—

The directors trust that the annexed statement of accounts now presented to the proprietors will be deemed satisfactory, considering the ordeal all banking institutions have recently undergone. After writing off bad and making ample provision for doubtful debts, for interest paid and payable, for rebate, and for expenses of every kind, there remains at credit of profit and loss a sum of 10,202/ 8s 4d, showing a net profit of 6 per cent. per annum. The rate of dividend to be declared, however, the directors consider, should, in consequence of the peculiar state of monetary affairs generally, be submitted to the opinion of the general meeting. Anticipating the late crisis, the directors have for some months been acting with great reserve, preferring a position of complete security to immediate gain; and but for such caution, the profits exhibited might have been larger.

Although this policy and the general pressure have had the effect for the present of causing a diminution in the aggregate of customers' balances, the number of good, carefully-selected accounts has steadily increased during the past half-year; whilst the small liabilities of the bank, in proportion to its paid-up capital, places it in a position of safety second to no similar institution. The item "inoperative accounts" in the balance sheet exhibits the amount of capital which is available at present for banking purposes—the result chiefly of the late unprecedented state of monetary affairs; it comprises bills and accounts well secured, which will be gradually reduced, everything known to be bad having been written off. The exceptional state of matters during the past half-year renders this separation of assets proper on the present occasion, and will, the directors hope, be appreciated by the shareholders.

BALANCE SHEET—June 30, 1866.			
DE.	£	s	d
Proprietors' capital.....	337,320	0	0
Reserve fund.....	10,000	0	0
Deposit and current accounts.....	438,844	0	1
Acceptances and bills negotiated.....	30,511	1	0
Rebate.....	2,747	10	1
Balance of profit and loss.....	10,202	8	4
	829,624	19	6

ASSETS.			
CR.	£	s	d
Cash in hand, at Bank of England, and at call.....	148,460	1	9
Consols and securities at cost price.....	81,487	14	5
Interest accrued on same.....	1,199	10	2
Bills discounted, loans, and current accounts.....	396,626	13	2
Inoperative accounts.....	148,687	3	3
Stamps.....	329	8	5
Bank premises (freehold and leasehold), head office and branches.....	13,354	7	11
Preliminary expenses.....	11,350	0	0
Securities held against acceptances and bills negotiated per contra.....	30,511	1	0
	829,624	19	6

PROFIT AND LOSS for the Half-Year ending June 30, 1866.			
DE.	£	s	d
Current expenses (head office and branches), including directors' fees, salaries, rent, and all other expenses.....	7,727	8	9
Interest paid and payable.....	7,675	11	9
Rebate.....	2,747	10	1
Balance of profit and loss.....	10,202	8	4
	28,352	18	10
CR.	£	s	d
Balance from last account.....	4,908	15	6
Gross profits for last six months, after providing for all bad and doubtful debts.....	28,449	8	4
	28,352	18	10
Balance.....	10,202	8	4
By balance from last account.....	10,000	0	0

MIDLAND BANKING COMPANY, LIMITED.

At the sixth ordinary general meeting, held at Wolverhampton, July 27, 1866, the following report was taken as read:—

The directors have pleasure, in submitting for the information of their fellow shareholders, the following report and balance sheet for the half-year ending June 30, 1866, duly examined and certified by the auditors of the company. As is well known the half-year was a period of anxiety to every one engaged in monetary affairs, and it therefore affords the directors more than ordinary gratification to report that, although in consequence of the state of alarm which prevailed throughout the country, they deemed it prudent in many instances to restrict operations, the business of the bank continues unimpaired, and they have every reason to believe that the company has gained a still firmer hold upon the confidence of its several districts. The balance sheet shows that after making provision for bad and doubtful debts, the gross profits for the half-year, including the unappropriated balance brought from last account, were 37,484/ 6s 1d, and that after deducting interest paid or due to customers and all the expenses of the bank, there remains a disposable balance of 13,767/ 10s 5d. The directors recommend that out of this sum a dividend at the rate of six per cent. per annum, free of income tax, shall be paid upon the capital stock of the company for the half-year; that a further addition of 2,000/ should be made to the reserve fund; that 348/ 11s, being at the rate of 10 per cent. per annum, should be written off preliminary expenses; and that the balance, 6,829/ 5s 5d, which includes 3,774/ 12s for rebate of discount on bills not due, should be carried forward to profit and loss new account.

BALANCE SHEET—June 30, 1866.			
DE.	£	s	d
Capital paid up.....	152,980	0	0
Reserve fund.....	5,000	0	0
Amount due by the bank on current, deposit, and other accounts.....	£271,463	14	9
Liabilities on acceptances by the bank.....	5,000	0	0
	576,468	14	9
Profit and loss balance brought forward from last account.....	2,157	8	3
Gross profit for the half-year, after providing for bad and doubtful debts.....	35,326	19	10
	574,494	8	1

ASSETS.			
CR.	£	s	d
Cash in hand, with agents, and at the Bank of England, Leeds.....	73,820	7	7
Purchase of freehold and copyhold property, and bank fittings at head office and branches.....	14,305	6	5
Purchase of business at Wolverhampton, and also at Hereford, and payment in full to London and Northern Bank for goodwill.....	16,000	0	0
Bills and promissory notes discounted and other advances to customers.....	626,499	10	2
Preliminary expenses and expenses in establishing branches.....	6,971	0	7
Current expenses, including all salaries, rents, &c. at head office and branches, agency charges, and directors' remuneration.....	8,799	8	8

Interest paid or accrued on deposit and current accounts, &c.	£	s	d
	18,007	10	11
Dr.	771,948	2	10
PROFIT AND LOSS ACCOUNT.			
Current expenses, as above	£	s	d
Interest paid or due to customers, &c.	8,709	6	9
Amount written off preliminary expenses, being at the rate of 10 per cent per annum	15,007	10	11
Dividend at the rate of 6 per cent. per annum	348	11	0
Amount added to reserve fund	4,689	14	0
Carried forward to profit and loss new account:—	2,000	0	0
Rebate on bills not due	£3,774	12	0
Unappropriated profit	3,064	13	5
	6,829	5	5
Cr.	37,484	8	1
Unappropriated profit brought from last account	2,167	8	3
Gross profit for the half-year, after providing for bad and doubtful debts	35,326	19	10
	37,484	8	1

MUNSTER BANK, LIMITED.

The annexed report was submitted to the shareholders at the third ordinary general meeting, held at the Imperial Hotel, Cork, on July 26, 1866:—

The directors of the Munster Bank, Limited, have much pleasure in submitting to the shareholders the annexed statement of accounts for the half-year ending June 30, 1866. The gross earnings of the bank for the six months amount to 16,746l 10s 10d, as compared with 9,863l 11s 6d for seven months as shown in last account. After deducting interest, charges, &c., and rebate on bills not at maturity, a net profit remains of 6,178l 17s 5d, out of which the directors propose to pay a dividend for the half-year, at the rate of six per cent. per annum, free of income tax, amount 2,610l, and to write off twenty-five per cent. of the preliminary expenses, leaving a net balance of 3,147l 7s 11d, which, with 18,465l 10s, being net undivided profits from former account, makes 21,612l 17s 11d to be brought forward to next account. During the past half-year branches of the bank have been opened at Dublin, Kilmallock (with a sub-office at Kilfinane), and Rathkeale, in the county Limerick, and Caheriveen, in the county Kerry; and arrangements are being made for opening branches immediately at Skibbereen and Fermoy. The directors have to report no losses as the result of the prolonged and severe monetary crisis, that the deposits have steadily increased; thus evincing the confidence with which the public in the South of Ireland regard a bank founded on the principle of employing the money of Ireland in Ireland, and that throughout this season of trial they have been able to afford their customers all usual and legitimate accommodation. It seems to be the opinion of the shareholders, in which the directors fully concur, that it is desirable to call up a larger proportion of the capital; thus increasing the resources and stability of the bank, and the meeting will be asked to pass a resolution sanctioning this course.

STATEMENT OF ACCOUNTS—June 30, 1866.

Capital paid up	£	s	d
	87,000	0	0
Deposits and current accounts	318,722	10	3
Seven-day bills	11,853	16	10
Profit and loss—Balance from former account	£19,955	10	0
Less rebate	1,900	0	0
Gross profit for six months ending June 30, including 290l premiums	18,465	19	0
	16,746	10	10
	447,769	7	11
ASSETS.			
Cash	£	s	d
	46,325	4	1
Bills discounted, due on current accounts and Government securities	288,284	8	9
Preliminary expenses and cost of establishing branches	1,683	18	5
Bank premises and furniture	1,906	3	3
Interest paid and due on deposits and public accounts	5,661	1	10
Charges, salaries, rent, &c., at head office and branches	2,806	11	7
	447,769	7	11
Dr.	PROFIT AND LOSS ACCOUNT.		
Interest on deposit and public accounts	£	s	d
	5,661	1	10
Charges, salaries, rent, &c., at head office and branches	2,806	11	7
	8,467	12	5
Rebate on bills not due	2,100	0	0
Dividend at 6 per cent.	2,610	0	0
Preliminary expenses	421	2	6
	13,598	2	11
Balance	21,102	17	11
	35,212	0	10
Cr.	£	s	d
Balance from former account (exclusive of rebate, 1,500l)	18,465	19	0
Gross profit since, including 290l premiums	16,746	10	10
	35,212	0	10

NATIONAL BANK.

The following is the report for the half-year ending June 30, 1866:—

The directors of the National Bank have much pleasure in presenting to the proprietors their report of the state of the society, made up to the 30th June, 1866. The following accounts, in the usual form, with somewhat more than the ordinary details, will supply the shareholders with the actual results of the half-year's operations:—

ASSETS AND LIABILITIES—June 30, 1866.			
At Bank of England	£	s	d
Gold and silver coin on hand	2,009,872	14	6
Bank of England notes, notes of other banks, and cheques	521,488	9	11
	2,531,360	23	7
	1,522,067	0	5

Government stock and Exchequer bills	£	s	d
	194,360	16	0
Ditto advanced for railway deposits returnable in July	87,733	4	0
Advances on Government stock and sundry secured loans payable on demand	714,283	3	0
Loans on securities at short dates and on current accounts	1,877,889	19	0
Bankers' guarantees and securities against acceptances per contra	£2,481,847	6	9
Securities against acceptances in all other customers	310,000	0	0
	2,691,847	6	9
Bills discounted	3,900,786	12	10
Bank premises in London, Dublin, and branches, freehold and leasehold	187,546	13	7
Due by a shareholder on calls	80	0	0
	10,607,232	16	6

LIABILITIES.			
Notes in circulation	£	s	d
	926,005	0	0
Due by the bank on deposit and current accounts	4,822,463	2	5
Acceptances to bankers' drafts and on security as per contra	2,691,847	6	9
	8,439,315	10	3
Capital—Paid-up	£1,499,920	0	0
Due on calls per contra	80	0	0
	1,500,000	0	0
Rest or undivided profits at this date	467,917	6	4
	2,067,917	6	4
	10,507,232	16	6

PROFIT AND LOSS ACCOUNT of the National Bank, for the Half-year ending 30th June, 1866.			
1866.	£	s	d
Jan. Half-year's dividend at 8 per cent. per annum	60,000	0	0
Extra dividend, 16s per share	40,000	0	0
	100,000	0	0
Balance, being the amount of rest at this date	667,917	6	4
	667,917	6	4
Rest or undivided profits at December, 1865	556,050	15	0
Profits for the half-year ending this day, after writing off all bad and providing for all doubtful debts	£158,968	2	4
Less rebate of interest on bills not due	£27,413	0	0
Loss on sale of Government stock	19,691	12	8
	47,104	12	8
	111,863	8	1
	667,917	6	4

It is due to the proprietors that the directors should make some remarks on the course of banking business during the half-year just closed. They will be excused for stating that they have invariably pursued a policy of caution and moderation in their advances, for the last twelve months especially, limiting their business to proportions far within the average of former years, when compared with the capital and reserves of the bank at the respective periods. One result of this policy has been clearly illustrated during the recent financial crisis; not only have the directors been able to refrain from seeking any advance or discount, but they have maintained on an average at the Bank of England, during the period in question, more than double their previous average balance. Some of the proprietors of the bank have requested to be informed in what respect the bank has been affected by the stoppage of Overend, Gurney, and Co., Limited. The directors desire to state that the Limited Company and the old firm of Overend, Gurney, and Co. have had an account with this bank for about thirty years, invariably conducted to the satisfaction of the directors. At the date of the suspension of the Limited Company on the 10th May there was 80,000l of the money of this bank on deposit with Overend, Gurney, and Co., Limited, secured by the lodgment in this bank of 82,505l 3s 10d, bills of first-class parties; of these latter, 16,209l 3s 10d have fallen due up to the close of the half-year, all of which have been paid in cash at maturity by the proper obligants; and the directors anticipate with confidence that none of the remaining bills will remain a single day over-due. At the period of the stoppage of Messrs Overend and Co., Limited, and for some time subsequently, it was not easy to form an idea of the extent to which panic and distrust might extend. The directors of this bank, therefore, thought it right, notwithstanding their large available reserves in cash and at call, to dispose of 300,000l of Government stock, which was done accordingly. The proceeds of this stock were not only not required, but the cash resources of the bank were steadily increased from week to week, irrespective of this conversion. Another topic on which some of the proprietors may require information is the acceptance business of the bank. The directors desire to state that the liability under this head, with the exception of 210,000l, as set forth in the balance sheet, is all guaranteed by one or other of four banks keeping accounts with this bank. The guarantee of these companies, respectively, as well as the lodgement of collateral security, protects this branch of our business from even ordinary banking risks. The sum of 210,000l acceptances on account of the customers of this bank is a moderate amount, considering the extent of our business; it is protected by securities, and is quite within ordinary banking risks. By the preceding accounts the proprietors will observe that the net profits of the bank, for the half-year just closed, amounted to 111,863l 8s 8d, as compared with 94,416l 13s 10d, the amount earned for the corresponding half-year of 1865. Since these accounts were made up, the usual dividend at the rate of 8 per cent. per annum on the paid-up capital of the bank, and the usual extra dividend of 16s per share, have been declared. It is gratifying to the directors to observe that the net profits for the half-year just closed, after all deductions, exceed the amount of dividend and extra dividend declared by the sum of

11,863l 9s 8d, and that after the payment of these dividends, the rest or undivided profits of the bank will stand at 467,917l 6s 4d, as compared to 434,267l 8s 10d in Midsummer last year. The directors have been at all times averse to incur the risk of prematurely advancing the rates of dividend, preferring to accumulate their surplus profits as capital; and should the progressive earning powers of the bank continue to be maintained, they will consult the proprietors as to the expediency of increasing the capital from profits, as on former occasions, and in this way add gradually to the income derived by the proprietors from the shares. It is obvious that the profits of the half-year could have been greatly augmented if the directors had employed the large cash resources of the bank at the remunerative rates obtainable, but in the course they followed the question of profit yielded altogether in the minds of the directors to the more solid consideration of complete financial independence. The surplus gold in Ireland, beyond what is required by the statute, was never so large as on the 30th June; the excess circulation over certificate being no more than 72,726l, whilst the bank's specie on hand exceeds that figure by 448,747l. The directors sincerely hope that the day is at hand when they may again use their resources generally with confidence and to the advantage of their customers.

NATIONAL BANK OF AUSTRALASIA.

The subjoined report is dated Melbourne, April 24, 1866:—
The directors beg to place before you their eighth annual report, with statement of balances on 31st March. The net profits for the half-year amount to 37,893l 12s 11d; balance brought forward from previous half-year, 5,129l 5s 2d—total, 43,022l 18s 1d; less amount voted to Mr Cunningham, 4,000l. The directors recommend that this sum be dealt with in the following manner:—Dividend at the rate of 10 per cent. per annum, 27,000l; appropriation for bad and doubtful debts, 11,500l; balance to next half-year, 522l 18s 1d. The directors regret that they feel it necessary to name the large sum of 11,500l as provision for bad and doubtful debts, a recommendation only arrived at after a very careful examination of the securities held by the bank. The directors have the pleasure to inform you that the 10,000 shares offered in London have been readily taken up; the premiums derived therefrom, amounting to 20,000l, have been added to the reserve fund, which now amounts to 130,000l. Mr Cunningham retired from the general management of the bank in February last, and the board have appointed in his stead Mr Frederick Wright, lately manager of the London agency. The following branches have been opened during the last half-year:—In Victoria, at Sandridge; in South Australia, at Angaston, Clare, Moonta, and Willunga. Preparations have also been made for opening a branch immediately at Perth, Western Australia, where there is a good field for the extension of the bank's business.

BALANCE SHEET—March 31, 1866.

Dr.	£	s	d
Capital paid up	540,000	0	0
Notes in circulation	254,333	10	0
Bills in circulation	401,836	4	1
Deposits	1,188,616	13	10
Balance due to other banks	37,991	1	0
Reserve fund	130,000	0	0
Profit and loss account	43,022	18	1
	2,665,700	6	0

Cr.	£	s	d
Specie on hand	4248,289	10	5
Bullion on hand	24,818	16	1
Government securities	4,900	0	0
	377,708	6	8

Bills remitted and bullion in transit	398,492	7	5
Balance due by other banks	69,532	16	10
Notes of other banks	14,096	12	7
Bills receivable and all other advances	1,750,758	18	1
Bank premises and furniture	57,206	4	7
	2,665,700	6	0

PROFIT AND LOSS ACCOUNT.

Amount voted Mr Cunningham at last half-yearly meeting	4,000	0	0
Reserve fund (premium on shares as per contra)	20,000	0	0
Expenses at head office and 39 branches and agencies	27,114	10	7
Balance	443,022	18	1
Less amount voted to Mr Cunningham	4,000	0	0
	39,022	18	1

Balance brought forward from previous half-year	90,157	8	8
Premium received on 10,000 shares allotted in London	5,129	5	2
Gross profits since last statement (after providing for rebate on bills and interest on deposits accrued to 31st March)	20,900	0	0
	65,905	2	6
	90,157	8	8

RESERVE FUND.

Balance	130,000	0	0
	130,000	0	0
Balance as per last statement	110,000	0	0
Transfer from profit and loss account	20,000	0	0
	130,000	0	0

NATIONAL BANK OF INDIA, LIMITED.

At the fifth half-yearly ordinary general meeting, held at the bank's office, Mission row, August 29, 1866, the following report was adopted:—

Your directors, in submitting their report for the half-year ending 30th June last, have to congratulate the shareholders on

the result of the operations of a period during which not only banking in the East, but also in England, has passed through an ordeal exceptional alike in its severity, its duration, and its effects. As will be seen from the annexed accounts, the net profit of the half-year, including 672-15-9 rs brought forward from last half-year, amounts to 2,50,997-5-8 rs, after providing for all current charges, rebate, interest due to the public, &c. From that amount there will fall to be deducted on account of bad debts, hereafter referred to, 53,875-14-0 rs. The amount left to be dealt with by your directors is, therefore, 1,97,621-7-8 rs, and they propose that 1,37,895 rs be applied in the payment of the usual dividend at the rate of 6 per cent. per annum; that 52,000 rs be added to the reserve fund; and that the balance, 7,726-7-8 rs, be carried forward to next half-year's account. After the above addition to reserve, that fund will stand at 1,70,000 rs, or equal to 9-4 rs per share. The amount written off on account of bad debts represents the balance of a loan on shares on the Bank of Bombay, granted in the early part of 1865, and closed during the past half-year. The shares have been sold and the loss wiped off. This is the only bad debt the directors have had to deal with, and they think it will be gratifying to the shareholders to learn that, on the entire operations of the bank, from June 1865 up to the date of this report—a period of upwards of one year, and embracing the most troublous times—no bad or doubtful debts have been incurred. The loss provided for this half-year closes the only doubtful transaction that stood on the books of the bank at Bombay, and from the prudence and ability with which that branch has been managed during the trying half-year just passed through, together with the marked growth of the branch, your directors feel convinced that it will now become a most valuable member. The Indo-Egyptian and London Bank have handed over their capital in cash, and the amount, 14,37,500 rupees, has been incorporated with the capital of this bank. Shares in the National Bank of India, at par, have been issued for the amount received. The Seinde, Punjab, and Delhi Bank Corporation is now in course of liquidation, and the liquidators hope to begin to hand over the capital in October next. In this case, as in that of the Indo-Egyptian and London Bank, cash only will be received, and the shares of this bank given in exchange at par. These accessions of capital will enable this bank to occupy with advantage the large field which the recent withdrawals of competition have created. Your directors take advantage of the medium of this report to remove an erroneous impression which they are informed some shareholders entertain regarding the consequences of the removal of the head office of this bank to London. They beg to assure the shareholders that there is no intention to enter upon London business, being of opinion that such a step would be as mistaken in its policy as it would probably be disastrous in its results. The London office will continue to be what it hitherto has been—an agent for conducting the homeward business of the Indian branches. As provided for in the Articles of Association, your directors have to retire from office, but being eligible, offer themselves for re-election at the half-yearly meeting to be held on the 29th day of August instant.

NATIONAL BANK OF LIVERPOOL, LIMITED.

The following is the sixth report presented to the shareholders:—

The directors of the National Bank of Liverpool, Limited, have the pleasure of presenting to the proprietors their sixth half-yearly report on the accounts made up to June 30, 1866. The following are the accounts in the usual form:—

Dr.	£	s	d
Cash in hand and at bankers	138,631	9	3
Due to the bank on bills discounted, loans to customers, &c.	1,858,211	13	0
Bank premises	19,719	1	0
	2,016,561	3	3

Cr.	£	s	d
Capital paid up	2,500,000	0	0
Capital paid in anticipation of future calls	2,325	0	0
	302,325	0	0
Reserve fund	101,000	0	0
Due by the bank on deposit and current accounts, bills on London, &c.	1,895,250	2	4
Rebate	7,850	0	0
Profit and loss	22,175	19	11
	2,016,561	3	3

PROFIT AND LOSS ACCOUNT.

Balance from last half-year	3,425	4	4
Net profit for half-year ending June 30, 1866, after writing off bad debts and providing for doubtful debts .. £21,550 15 7	21,550	15	7
Less rebate on bills current	7,570	0	0
	13,750	15	7

By the preceding accounts the proprietors will observe that there was carried forward to profit and loss from the previous half-year 8,425l 4s 4d. The net ordinary profits for the half-year ending June 30, after providing for bad and doubtful debts, amount to 13,750l 15s 7d, making 22,175l 19s 11d applicable for distribution, out of which the directors have declared the usual dividend at the rate of 10l per cent. per annum, which will absorb 15,000l, leaving 7,175l 19s 11d to be carried forward to next account. The directors extremely regret to announce that, owing to the fraud and absconding of Samuel Gath, Jun., cotton broker, who has made away with the property in his

hands under pledge to the bank, and for whose apprehension a reward has been offered, the bank has suffered a loss of 9,000*l*; this has been written off the reserve fund, as they deem it one of those isolated and happily rare occurrences, which should be dealt with from the reserve, and not from the ordinary profit and loss account. The reserve fund after this operation stands at 101,000*l*. The directors cannot close their report without reference to the severe season of mercantile pressure through which Liverpool, as well as the other great cities of the empire, has recently passed. This bank has in several cases incurred some loss by a deterioration of the value of the securities in their hands; but the directors desire to say that such losses have been provided for in the accounts now laid before the proprietors. The directors are of opinion that the real earning powers of the bank are in a condition of expansion, and that a fruitful field of legitimate banking will again be opened up on the revival of trade; but in order to avail of this safely, an increase of the paid-up capital of the bank will be requisite. The directors therefore contemplate making during the present year a call of 5*l* per share, one moiety payable in October, and the second in December. But of this the proprietors will have the usual notice when the call is actually made. The subject of the conversion of the amount of the shares of the bank from 100*l* to 25*l* each has been pressed on the notice of the directors by some of the shareholders. The directors are of opinion this proposition may be taken into consideration when the paid-up capital and reserve fund exceed half a million sterling, as will be the case when the call above referred to is paid up; but they consider it premature to take any earlier steps in the matter.

NORTHERN BANKING COMPANY.

At the annual general meeting, held September 27, 1866, the following report was adopted:—

At the conclusion of the forty-second year of your existence as a company, your directors and committee have the pleasure of laying before you their usual report. The year that has just closed has been marked by a monetary panic of great severity and of long duration, but while its effects in many other places have been very disastrous, this town and neighbourhood have passed through it not only without any calamity, but without a check to the continued prosperity which has marked their progress for some years—a most gratifying proof of the soundness of their commercial position. The dividends have been paid at the usual rate of 12 per cent. per annum, on the increased capital of the company. A bonus of 2*l* per share has also been paid; a sum of 20,000*l* added to the reserve fund (which now stands at 131,912*l* 4*s* 2*d*); and a further sum of 13,167*l* 18*s* 1*d* carried to profit and loss. The directors have also paid a bonus of 10 per cent. to the officers of the bank, feeling that they have contributed to its past prosperity by their zeal and assiduity. The result of the year's business show it has been a very profitable season for banks, but as extremely high rates, such as have prevailed for the great part of the year, have been uniformly followed by rates proportionably low, your directors and committee have thought it prudent to carry forward, and to add to the reserve fund, larger sums than they have hitherto done, a course which they hope the shareholders will approve. In consequence of Mr Bristow's death, greater responsibility has necessarily devolved on the other directors, and your committee, therefore, unanimously recommend that Mr J. T. Bristow's salary be raised to 1,500*l*, and Mr Crawford's to 800*l* per annum. After careful consideration, your directors have come to the conclusion that it will be for the interest of the Northern Bank that it should be registered under "The Companies Act, 1862," which will give greater facilities in transferring securities, will otherwise simplify legal proceedings, and will prove in other respects beneficial to the interest of the bank. Your committee quite concur in this opinion, and have therefore summoned a special meeting, to be held after this meeting, for the purpose of considering the step, and giving the necessary authority to carry it out, if approved of. Branches of the bank have been opened at Newry and Banbridge during the past year. Your committee feel it almost unnecessary to remind each proprietor how much of the future prosperity of the bank depends on individual exertion, or to impress on all the great importance of assisting in every way the labours of the directors and committee.

NORTH AND SOUTH WALES BANK.

At the thirtieth annual meeting, held at Liverpool, July 20, 1866, the following report was submitted:—

Since the last annual meeting of the shareholders, the country has been visited by one of the severest monetary panics on record. In anticipation of the crisis, which they believed unavoidable, sooner or later, the directors took early measures to husband the resources of the bank, and to restrict all occasional business, and although the adoption of this course necessarily diminished the profits of the year, it enabled the bank to afford the same facilities to its customers throughout the panic as in ordinary times, as well as to take over a considerable amount of new business. Notwithstanding the caution exercised by the directors during the last twelve months in the conduct of the business, the unusual range and severity of the panic has

rendered it impossible altogether to avoid losses, and these, combined with the restrictive action in the business, before alluded to, have necessarily rendered the profit and loss statement less favourable than it would otherwise have been. But, under all the circumstances, it is a source of satisfaction to the directors that they have been enabled, after providing for bad and doubtful debts, to pay the usual dividend of 10 per cent. and a bonus of 10*s* per share for the year, and to carry forward a considerable surplus to next year's account. The profits of the bank for the year ending 30th ultimo, including a balance of 12,208*l* 5*s* 8*d* from last account, after deducting interest due to depositors, rebate of interest on bills, salaries, and all other charges and expenses, and making provision for losses, amounted to 51,141*l* 8*s* 8*d*. Deduct two half-yearly dividends, at the rate of 10 per cent. per annum each, paid to proprietors, free of income tax, viz.:—Half-year ended 31st December, 1865, 15,000*l*; half-year ended 30th June, 1866, 15,000*l*; bonus of 10*s* per share ditto, 15,000*l*; income tax, 1,028*l* 10*s* 7*d*; testimonial voted to Mr Rae at last meeting, 1,000*l*; leaving a balance of 11,112*l* 18*s* 1*d*, which the directors propose to carry forward to next account.

NOTTINGHAM JOINT STOCK BANK, LIMITED.

The annexed statement is dated July 1, 1866:—

The capital of the company is 1,000,000*l* sterling, divided into 20,000 shares of 50*l* each. The number of shares issued is 9,255, on which 92,550*l* has been paid. The liabilities of the company on the 1st of July were—Paid-up capital, 69,412*l* 10*s*; due by the company on deposit, current, and other accounts, 222,474*l* 10*s* 4*d*; balance of profit and loss account, 5,921*l* 11*s* 6*d*; total liabilities, 297,808*l* 11*s* 10*d*. The assets of the company on that day were—Bills of exchange, advances, bank premises, and other accounts, 293,282*l* 8*s* 4*d*; cash in hand, 4,526*l* 3*s* 6*d*; total assets, 297,808*l* 11*s* 10*d*. Ad interim interest for the half-year ending June 30, 1866, at the rate of 5 per cent. per annum, was paid to the proprietors on July 14, 1866. The meetings of the company are held annually in January.

PARR'S BANKING COMPANY, LIMITED.

At an extraordinary general meeting held on July 26, the chairman presented the directors' half-yearly report, which was as follows:—

The directors have had before them the audited balance sheet of the company of June 30, 1866, and they are glad to be able to state that the profits of the past half-year, after providing amply for all bad and doubtful debts, have been very satisfactory. The first annual instalment, 12,950*l* 9*s* 2*d*, of the purchase price, has been paid to Messrs Parr and Co. The directors recommend that an interim dividend at the rate of 7 per cent. per annum, free of income tax, be now declared, payable at the bank or any of its branches, or at the house of Messrs Glyn, Mills, Currie, and Co., on and after the 2nd of August next. After providing for the dividend, a considerable surplus of profit is carried forward to the next account. The position and prospects of the business continue to be in every way satisfactory. Having received an influential memorial, signed by several of the bank's customers, and many others in the district of Knutsford, begging them to open a branch in that town, the directors have resolved to do so. As soon as the necessary arrangements are completed, the branch will be opened on two days in each week.

PROVINCIAL BANKING CORPORATION, LIMITED.

At the third ordinary general meeting, held at the London Tavern, Bishopsgate street, on August 3, 1866, the following report and accounts were unanimously adopted:—

The directors have the pleasure of submitting to the shareholders the following statement of accounts and balance sheet for the half-year ending June 30 last, which have been duly examined and certified by the auditors. It will be seen therefrom that the gross profits, after making provision for bad and doubtful debts, including 550*l* 18*s* 2*d* brought forward from last account, have been 30,958*l* 18*s* 9*d*; and that, after deducting all current expenses and payment of interest to customers, a balance of 12,033*l* 7*s* 4*d* remains for disposal. Your directors recommend that this amount being net profit, be appropriated in the following manner, viz.:—5,550*l* to the payment of dividend, free of income tax, at the rate of 5 per cent. per annum for the half-year; 1,000*l* to the reserve fund; 550*l* to credit of preliminary expenses; 2,212*l* to rebate on bills; 2,621*l* 7*s* 4*d* carried forward to new profit and loss account. Since the last meeting, no new branches have been opened. The directors are glad to say that, notwithstanding the recent monetary crisis, the business of the bank continues in a satisfactory state.

BALANCE SHEET—June 30, 1866.		£	s	d
Capital paid up.....		224,310	0	0
Reserve fund.....		2,300	0	0
Amount due by the bank to customers on current, deposit, and other accounts.....		574,642	8	1
Balance of last profit and loss account.....		21,600	18	2
Loss account voted by meeting to directors and auditors.....		1,950	0	0
		560	18	2
Gross profit for half-year, after providing for bad and doubtful debts.....		30,498	0	7
		30,958	18	9

922,411 6 10

Cr.	£	s	d
Cash at head office and branches, and deposited on call or short notice, and checks, &c., in transit	140,000	1	6
Amount due from customers and others on current accounts, bills of exchange, and promissory notes, &c.	577,477	11	0
Preliminary expenses	11,215	12	6
Freehold and leasehold premises at head office and branches; also bank furniture and fittings at head office and at all the branches	28,894	0	11
Amount paid for purchase of business	51,397	14	3
Expenses of establishing the bank and branches, &c.	6,505	13	3
Current expenses, including salaries, rent, &c., at head office and branches	10,881	4	8
Interest paid on current and deposit accounts, &c.	8,044	6	9
	892,411	6	10
Dr. PROFIT AND LOSS ACCOUNT.			
Current expenses, as above	10,881	4	8
Interest paid	8,044	6	9
Dividend	5,680	0	0
Reserve fund	1,000	0	0
Preliminary expenses	560	0	0
Rebate on bills not due carried to new account	2,212	0	0
Balance carried forward	2,891	7	4
	30,958	18	9
Cr. Gross profit as above	30,958	18	9

ROYAL BANK OF IRELAND.

At the annual general meeting of the shareholders, held, pursuant to the deed of settlement, at the bank house, Sept. 26, 1866, the following report from the board of directors was submitted to the meeting:—

The directors have much pleasure in presenting to the shareholders this, their thirtieth, annual report of the bank's operations. The amount of dividend declared on the year was 20 per cent., which, after allocating a more than usual sum for bad and doubtful debts, left a remainder of undivided profits of 5,185/ 11s 1d to be carried forward to next year's account. The monetary condition of the United Kingdom during the past year has been marked by events of a most unprecedented and disastrous character; and while the high rates of interest then prevailing brought more than ordinary profits to the operations of banking, this result was obtained under circumstances of great anxiety and care to those entrusted with their control. It is, therefore, a subject of gratification to the directors that they are enabled to present the following statement to the shareholders, and they hope it will be received by them with equal satisfaction. The directors, desirous of meeting the requirements of the public, have deemed it advisable to open a branch office in Corn market, where suitable premises for business are being erected, and will shortly be completed.

LIABILITIES AND ASSETS—August 31, 1865.

Dr.	£	s	d
Proprietors' paid-up capital	300,000	0	0
Reserve fund	215,000	0	0
Amount due by the bank on current and other accounts, and on deposit receipts	1,386,685	5	2
English and Irish post bills and foreign circular notes	35,370	19	11
Balance of profit and loss unappropriated last year	7,591	5	7
Net profit for year ending this date, after deducting all expenses of management	270,544	5	6
Deduct—February dividend paid to proprietors	224,000	0	0
— Amount allocated for bad and doubtful debts	13,000	0	0
	37,000	0	0
	38,544	5	6
	1,978,201	16	2
Cr.			
Bills discounted on hand	1,156,091	8	9
Advances on Government stock and other securities	474,256	16	5
Cash and Government stock on hand and bankers' balances at call	338,835	11	3
Bank premises	19,000	0	0
	1,978,201	16	2
Dr. PROFIT AND LOSS.			
Amount of interest paid on deposit receipts and current accounts, &c.	41,817	10	4
Total expenses of management, including salaries, rent, taxes, stationery, &c.	15,290	19	11
Amount carried to bad and doubtful debt fund	19,000	0	0
Dividend of eight per cent. for half-year ended February 29 last	224,000		
Dividend of twelve per cent. for half-year ending this date	36,000		
Balance unappropriated at this date	60,000	0	0
	5,135	11	1
	135,244	1	4
Cr.			
Unappropriated balances from last year, as above	7,591	5	7
Gross banking profits for this year (rebate of interest on current bills having been estimated)	137,652	15	9
	135,244	1	4
Dr. RESERVE FUND.			
Present amount	215,000	0	0
Cr.			
Balance from last year	215,000	0	0

SHEFFIELD AND HALLAMSHIRE BANK.

At the thirtieth general annual meeting, held in the Cutlers' Hall, Sheffield, on July 20, 1866, the annexed report was presented:—

Your directors have pleasure in meeting you on this annual occasion, and in tendering to you an account of their stewardship, as embodied in this report. After payment of all the expenses of the bank, and making ample provision for bad and doubtful debts, and for depreciation in value of our reserve of consols, the net profits are 25,078/ 17s 3d. Out of this sum the following amounts have been appropriated, viz.:—9,160/ for the dividend, after the rate of 10 per cent. per annum, for the half-year ending 31st December last, and 362/ 9s 4d for income tax, leaving a

balance of 15,556/ 7s 11d unappropriated. Your directors now declare a dividend after the rate of 10 per cent. per annum, for the half-year ending 30th June last, amounting to 9,160/; together with a bonus of 2½ per cent., amounting to 4,580/; and recommend that the remainder, viz., 1,816/ 7s 11d, be added to surplus fund. The foregoing may be summarised thus:—Income tax, 362/ 9s 4d; dividend for half-year ending 31st December last, already paid, 9,160/; ditto, ditto, 30th June last, now declared, 9,160/; bonus, 2½ per cent. ditto, 4,580/; added to surplus fund, 1,816/ 7s 11d—total, 25,078/ 17s 3d. The dividend and bonus now declared may be received, without deduction for income tax, on or after 24th July instant. During the past year the sum of 121/ 17s has been received from debts previously written off as bad. This amount has been added to surplus fund. Surplus fund on 30th June, 1865, was 48,253/ 6s 5d; added debts written off and since recovered, 121/ 17s; ditto balance of this year's profit, 1,816/ 7s 11d—present amount of surplus fund, 50,191/ 11s 4d. Your capital account stands thus:—7,328 shares, 25/ paid up (no increase since last year), 183,200/; surplus fund, as above, 50,191/ 11s 4d—thus making a total working capital of 233,391/ 11s 4d. We would, as last year, suggest your comparing the capital and resources of the bank with its liabilities. Your directors have solid reasons for again expressing their unabated confidence in the strength and continued prosperity of the Sheffield and Hallamshire Bank. The guiding, nay, the fixed principle of your directors' management is safety. They will obtain as much profit and declare as large dividends as they can in connection with this vital principle, but they will not move a step towards increasing profits by undertaking inordinate risks. The bank disasters of the past few months cannot but have awakened your attention, as they have done that of the whole country, to the deep importance and sterling value of the sound banking principle herein enunciated.

GENERAL BALANCE—June 30, 1865.

Dr.	£	s	d
Paid-up capital of 25/ per share on 7,328 shares	183,200	0	0
Surplus fund	50,191	11	4
Due by the bank on current accounts, deposit receipts, (including interest relating to this day), notes in circulation, and interest on bills in the bank	388,466	15	5
Dividend for the half-year, after the rate of 10 per cent. per annum, on paid-up capital of 183,200/	9,160	0	0
Bonus at the rate of 2½ per cent. per annum on 7,328 shares, being 2½ per cent. per annum on the paid-up capital	4,580	0	0
	625,498	6	9
Cr. ASSETS.			
Cash in the bank, bills discounted, balances owing by customers, and other securities	625,598	8	9
Bank premises and furniture	6,000	0	0
	630,598	6	9
Dr. PROFIT AND LOSS—June 30, 1865.			
Dividend for the half-year ending 31st December, 1865, at the rate of 10 per cent. per annum on 183,200/ paid up capital	9,160	0	0
Dividend for the half-year ending 30th June, 1865, at same rate	9,160	0	0
Bonus at the rate of 2½ per cent. per annum on 7,328 shares, being 2½ per cent. per annum on the paid up capital	4,580	0	0
Income tax	362	9	4
Balance carried down	50,191	11	4
	73,454	0	8
Cr.			
Balance of unappropriated profits, 30th June, 1865	48,253	6	5
Amount of profits, after payment of expenses	25,078	17	2
Debts written off as bad and since recovered	121	17	0
	73,454	0	8
Balance of unappropriated profits brought down, being surplus fund	50,191	11	4

SHROPSHIRE BANKING COMPANY.

Annexed is the thirtieth annual report dated July 17, 1866:—The directors of the Shropshire Banking Company have much pleasure in meeting the proprietors and presenting their usual annual report. The accounts, which have been duly audited by the auditor, Mr Banks, after making provision for bad and doubtful debts, show the net profit for the year to be 7,728/ 7s 6d; or more than 17 per cent. on the paid-up capital, to which has to be added 838/ 16s 10d the balance brought from last year's statement, making a total of 8,567/ 4s 4d. The directors recommend a dividend of 3s per share for the past half-year, which with a similar dividend paid in February last will absorb 4,500/ equal to 10 per cent. per annum free of income tax, and to carry to the guarantee fund 3,580/ and the balance 487/ 4s 4d to next year's account. Should this recommendation be adopted the account will then stand as follows:—Net profits for the year ending June, 1866, 7,728/ 7s 6d; balance from last year 888/ 16s 10d; together, 8,567/ 4s 4d; dividend 3s per share to December 31, 1865, 2,250/; dividend 3s per share June 30, 1866, 2,250/; to be carried to the guaranteed fund, 3,580/; balance to next year's account, 487/ 4s 4d; together, 8,567/ 4s 4d. The guarantee fund will then be as under:—Amount from last year's statement, 14,000/; interest at 3 per cent., 420/; to be added from this year's profits 3,580/; total guarantee fund, 18,000/.

SOUTH AUSTRALIAN BANKING COMPANY.

At the twenty-fifth annual general meeting of this company, held on June 19, in Broad street, the following report was presented:—

During the past year the bank has transacted an increased business. New branches have been established at Victor

Harbour and Mount Pleasant, the former having agencies at Port Elliot and Goolwa. These have been found necessary either to meet the increasing demands of trade or to protect the operations of the bank elsewhere conducted—and the branch establishments in general show remunerative results. After a very prolonged absence from this country the court granted a year's holiday to the colonial inspector, which term having expired, they trust he is again at his post. The duties of his office were, in the interval, discharged by Mr G. M. Waterhouse, whose experience as a local director recommended him for the appointment, and the court cordially acknowledged the readiness with which he responded to the invitation, and the zeal and ability displayed by him in conducting the colonial business. The opportunities thus afforded for a thorough review of the bank's position have suggested important improvements, now being carried into effect, and which the court trust will promote the permanent interests of the bank. The circumstances that qualify the favourable view of affairs in the colony arise from the drought which has so long prevailed in Australia. The most recent advices show that it continues to some extent, but it is not expected in any material degree to affect the interests of the bank. The effects of the monetary crisis in this country have, however, to be fully realised, and the court, sensible of this, have taken every caution for strengthening the position of the bank. The accounts for the past year are annexed, duly audited. From the balance of the profit and loss account the court have to recommend a dividend of 10 per cent. per annum, free of income tax, payable as heretofore, on July 15 and January 15 next.

BALANCE SHEET—December 31, 1865.		£	s	d
DEBITABLES.				
Dr. Circulation.....		104,459	0	0
Deposits and current accounts.....		581,153	2	3
Debts due to colonial banks and other liabilities.....		508,649	2	7
Bills payable.....		298,045	11	2
Capital paid up.....		500,000	0	0
Reserve fund, 110,000 <i>l</i> ; interest on ditto, 6,600 <i>l</i>		116,600	0	0
Profit and loss.....		56,339	5	8
		2,166,269	8	8
ASSETS.				
Cr. Coin and bullion.....		164,606	2	7
Bills receivable and securities.....		1,682,505	0	4
Debts due from colonial banks and other assets.....		180,644	17	3
Bank promises.....		18,643	8	6
Investments for reserve fund.....		117,850	0	0
		2,166,269	8	8
PROFIT AND LOSS ACCOUNT.				
Dr. Dividend, July, 1865, 25,000 <i>l</i> 10 <i>s</i> 1 <i>d</i> ; do, January, 1866, 25,000 <i>l</i> 10 <i>s</i> 1 <i>d</i>		50,001	0	10
Balance this year.....		56,339	5	8
		106,340	5	8
Cr. Balance last year.....		52,890	5	2
Profits from all offices.....		54,450	5	4
		107,340	0	6

STAFFORDSHIRE JOINT STOCK BANK, LIMITED.

At the half-yearly meeting of the shareholders, held at Bilston, August 7, 1866, the following statement was read:—

Your directors have pleasure in meeting the shareholders on this occasion. The half-yearly meeting at Midsummer is merely of a formal character for the declaration of a dividend, and it is not customary at this time to present a detailed balance sheet, such as is given annually. It will, therefore, be necessary simply to state that during the half-year the net profits of the bank have been 14,717*l* 12*s* 1*d*, exclusive of the sum brought forward in January. Though the profits have been, as already intimated, greater than in any former half-year, the directors do not propose to recommend more than the usual dividend of 15*s* per share. This will require 6,603*l* 15*s*, leaving the sum of 8,114*l* 17*s* 1*d* to be carried forward. They deem it wiser, in an exceptional time like the present, to retain the surplus until the end of the year, to be applied in augmentation of the reserve fund, which they desire to see raised to a sum of 50,000*l*. The directors feel confident of the approval and support of the proprietors in this course. In addition to the depression occasioned by the monetary crisis, which three months ago commenced in London, the suspension of the Birmingham Bank has caused some amount of inconvenience to the manufacturing interests of the locality. This suspension has, however, brought a considerable accession of business to the bank and its branches, particularly at Walsall, which the directors believe will prove very profitable. In conclusion, your directors would remark that, in their opinion, the great inconvenience suffered by the iron and kindred trades of the district, during a period such as has recently been experienced, arises in some degree from the extended credit which has become customary. They believe that shorter terms would materially mitigate the severity of such periods, and they will be willing to second any measure having this object in view. And your directors hope, as confidence is restored and trade revives, to see credit placed on such a basis as will enable the manufacturing and commercial classes to bear these disturbing influences with comparative ease.

ULSTER BANKING COMPANY.

The annexed report was submitted to the proprietors at their thirtieth annual general meeting, held September 27, 1866:—

The committee have great pleasure in presenting to the proprietors their report of the affairs of the bank for the year ending August 31 last. During the year, two half-yearly dividends at the rate of 12 per cent. per annum, with a bonus of 3 per cent. in March, and 5 per cent. in September, have been paid to the shareholders, being at the rate of 20 per cent. for the whole year. The usual interest has been added to the reserve fund, amounting to 3,090*l*, together with an extra sum of 3,910*l*, which makes the balance of that account 110,000*l*, and 5,865*l* 2*s* 3*d* have been carried to undivided profits account. Since the last general meeting the directors, with the approval of the committee, and to meet the wants of some of their connexions, have opened branches in Lisburn, Castlederg, and Newtownards. In consideration of the unremitting attention of the directors to the greatly increased business of the company, the committee have unanimously agreed to the following resolution:—"That they recommended to the proprietors that the salaries of the directors be increased, namely, Mr Grimshaw, 200*l*; Mr Heron, 200*l*; Mr Allen, 200*l*; and Mr Ringland, 400*l* per annum, the increase, so far as regards 250*l* to Mr Ringland, to date back from September 1, 1865, and the other advance to take effect from 1st inst." Sensible of the advantages which have arisen to the bank from the co-operation of the shareholders, the committee and directors rely on their continued exertions to extend the connexions and promote the interests of the company.

AUGUST 31, 1866.		£	s	d
DEBITABLES.				
Dr. Capital.....		184,405	0	0
Deposits and credit accounts.....		2,332,389	0	3
Notes in circulation.....		437,850	5	0
Reserve fund.....		110,000	0	0
Undivided profits.....		5,865	2	3
		3,069,988	7	3
ASSETS.				
Cr. Government stock and Exchequer and Indian bonds.....		221,579	15	9
Bills discounted, advances to customers, loans on securities, &c.....		2,596,387	10	8
Cash on hand, and balances with London bankers.....		232,131	1	0
		3,069,988	7	3
PROFIT AND LOSS.				
Dr. Dividend paid in March last, at the rate of 12 per cent. per annum.....		11,004	6	0
And bonus of 3 per cent.....		5,502	3	0
		16,506	9	0
Cr. Dividend now payable at the rate of 12 per cent. per annum.....		11,004	6	0
AND BONUS OF 3 PER CENT.....		3,170	5	0
		20,174	11	0
Reserve fund account, viz., for interest at 3 per cent.....		3,090	0	0
Extra amount added.....		3,910	0	0
Undivided profit carried forward.....		7,000	0	0
		5,865	2	3
		49,546	2	3
RESERVE FUND.				
Cr. Present balance.....		110,000	0	0
Balance on August 31, 1865.....		108,000	0	0
Profit and loss, as above.....		7,000	0	0
		110,000	0	0

UNION BANK OF AUSTRALIA.

At the annual general meeting of the proprietors, held July 16, the subjoined report was presented:—

After a period of such severe financial derangement as has been lately experienced, it affords the directors particular satisfaction to submit a balance sheet showing the rate of the bank's profit to have been maintained, and to assure the proprietors that this result has been arrived at after the closest scrutiny of all advances, and the fullest provision for bad and doubtful debts. Business in the colonies during the past six months has been conducted under a continuance of those unfavourable circumstances to which allusion was made in the last two reports, though at latest dates they were generally lessened; unless, therefore, difficulties should arise from the critical position of affairs in Europe, the directors see no reason to apprehend a check to the prosperity and progress of the colonies. They have unabated confidence in the great ability and zealous attention of the general manager and the bank staff, who have been specially counselled by the board during the recent panic on every point calculated to affect the interests of the bank, and of its important constituencies. The subjoined statement of accounts present a net profit of 107,729*l* 7*s* 8*d* available for division. The directors have therefore determined to apply the sum of 106,250*l* as a dividend of 2*l* 2*s* 6*d* per share for the half-year; the dividend warrants will be transmitted by post on the 23rd instant, and the dividend will be payable in the colonies as soon as the inspector shall fix after receipt of advices.

STATEMENT of LIABILITIES and ASSETS at the branches, on December 31, 1865, and at the London Office, on June 30, 1866.

Dr.	LIABILITIES.	£	s	d
Circulation	493,048	0	0	0
Deposits	3,155,820	5	3	
Bills payable and other liabilities (including reserves held against doubtful debts)	684,008	10	3	
Balance of undivided profit	107,729	7	3	
Reserve fund	250,000	0	0	
Insurance reserve account	75,000	0	0	
Bank premises reserve account	75,000	0	0	
Capital	1,250,000	0	0	
	6,390,611	3	1	
Cr.	ASSETS.	£	s	d
Specie on hand, and cash balances	946,038	0	4	
Bullion	94,130	4	11	
Bank premises and property	148,777	8	3	
Government securities (British and colonial)	139,500	0	0	
Local bills, bills receivable, and other securities	4,812,165	9	7	
Reserve fund, invested as per statement	250,000	0	0	
	6,390,611	3	1	

STATEMENT OF PROFITS.			
Balance of undivided profits at June 30, 1865	£	s	d
Out of which a dividend was declared of	112,480	0	0
Leaving a balance of			
Profits of the past year, after making provision for all bad and doubtful debts	£333,079	3	5
Less—			
Remuneration to the local directors, and salaries and allowances to the colonial staff	£67,470	9	2
General expenses in the colonies, including rent, taxes, stationery, &c.	36,842	7	1
Remuneration to the board of directors, salaries of London office staff, rent, taxes, stationery, and general expenses	13,888	0	7
Income tax	2,481	4	2
	110,482	1	0
Balance	212,597	2	5
Deduct—Dividend paid in January	218,979	7	8
	106,250	0	0
Balance of undivided profits at this date	107,729	7	3
RESERVE FUND.			
New Zealand Imperial 4 per cent. debentures	£	s	d
Colonial 6 per cent. debentures	250,000	0	0
	50,000	0	0
	350,000	0	0

UNION BANK OF IRELAND, LIMITED.

At the seventh ordinary general meeting, held at the London Tavern, Bishopsgate street, July 26, 1866, the following report and statement of accounts were unanimously adopted:—

In presenting the annexed audited accounts for the past half-year, the directors trust, considering the severe monetary crisis through which we have passed, that the proprietors will deem them neither unsatisfactory nor discouraging. The gross earnings for that period, after writing off all bad and making provision for doubtful debts, amount to 20,799 11s 9d, and after deducting current expenses, interest paid and due on deposit and current accounts, and rebate on bills discounted not matured (which is now shown as a separate item instead of being included in the amount carried forward as hitherto), there remains a balance of 3,106 14s 8d to be carried to the new account. The directors regret being unable, on this occasion, to declare a dividend, but they feel convinced that the proprietors will approve of the course they adopted, in anticipation of the crisis, of strengthening the bank's financial position, regardless of profit. During the past half-year branches have been established at Bruff and Kilmallock, both in the county of Limerick, and a sub-branch has been opened at Kilfinane, in the same county, which is visited on market and fair days.

STATEMENT OF ACCOUNTS to June 30, 1866.

LIABILITIES.			
Capital	£	s	d
Deposits and current accounts	230,000	0	0
Seven day and other bills, &c.	329,686	12	1
Reserve fund	27,551	18	1
Rebate on bills discounted not yet due	2,036	16	11
Balance of profit and loss	3,106	14	8
	5,165	11	7
ASSETS.			
Cash at London bankers, branches, and agents, and loans on interest at call and short notices	£	s	d
Government and other securities	114,702	2	5
Bills discounted, balances due on current accounts, &c.	16,448	0	5
Bank premises and furniture	423,903	16	0
Preliminary expenses	23,389	2	11
	5,000	0	0
	586,414	1	9
PROFIT AND LOSS ACCOUNT.			
Charges at London and branches, including directors' and auditors' fees, rent, salaries, &c.	£	s	d
Interest paid and due on deposit and current accounts	7,529	12	1
Rebate on bills discounted not yet due	11,169	18	9
	19,199	8	10
Balance	2,036	16	11
	3,106	14	8
	5,165	11	7
	28,985	0	5
	£	s	d
Balance from last statement (inclusive of rebate)	2,665	8	8
Gross profit for half-year to June 30, after making provision for bad and doubtful debts	20,799	11	9
	23,986	0	5

UNION BANK OF LONDON.

At a general meeting of the proprietors, held at the London Tavern, Bishopsgate street, July 11, 1866, the following report was read by the secretary:—

The directors have much satisfaction in reporting that the net profits of the bank for the six months ending 30th June last, after payment of all charges (including the sum of 174,760 13s 10d for interest paid and due to customers on their current and deposit accounts), and making full provision for all bad and doubtful debts, are 179,224 8s 6d, which, with 60,659 13s 3d brought forward from 31st December last, amount to 229,883 16s 9d. The directors now declare a dividend at the rate of 15 per cent. per annum, and a bonus of 5 per cent., on the paid-up capital, being, with the dividend and bonus paid in January last, 22 1/2 per cent. per annum for the past twelve months, clear of income tax. After payment of the dividend and bonus, amounting together to 150,000, there will remain an unappropriated balance of 79,883 16s 9d to be carried forward to profit and loss new account.

GENERAL BALANCE—Half-year ending June 30, 1866.

Dr.	LIABILITIES.	£	s	d
Capital—£10 per share paid up on 60,000 shares	£600,000			
£5 per share added out of reserve profits	300,000			
£12 1/2 per share paid up on 20,000 shares, 1864	250,000			
	1,150,000	0	0	
Due by the bank on current accounts, deposit receipts (including interest accrued), and other obligations	19,434,531	10	2	
Reserve fund, invested in consols, as per contra	309,000	0	0	
Buildings investment account	72,000	0	0	
Rebate on bills not due	34,359	2	0	
Balance as credit of profit and loss	279,883	16	9	
	21,261,374	8	11	
Cr.	ASSETS.	£	s	d
Cash in the bank	£1,089,261	17	8	
Cash in Bank of England	730,711	15	10	
Cash lent at call	1,014,000	0	0	
	2,813,973	18	0	
Investments in Government stock, Exchequer bills, debentures, &c.	1,082,826	15	11	
Reserve fund—£10 consols reserved fund	309,000	0	0	
Bank premises—consisting of freehold buildings in Princes street, Mansion house street, Argyll place, Fleet street, and Chancery lane; and lease and fixtures of No. 4 Pall Mall East	312,043	0	7	
Loans, bills discounted, &c.	10,871,631	18	11	
	21,261,374	8	11	
Dr.	PROFIT AND LOSS ACCOUNT.	£	s	d
Dividend at the rate of 15 per cent. per annum	30,000	0	0	
Bonus, 5 per cent.	60,000	0	0	
Balance, being undivided profit carried forward to next half-year	150,000	0	0	
	219,883	18	9	
Cr.		£	s	d
Profit unappropriated on 31st December, 1865	30,000	0	0	
Amount of net profit of the half-year ending 30th June, 1866, after deducting expenses and making provision for bills not due (174,760 13s 10d), allowed to customers on their current and deposit accounts	179,324	3	6	
	219,883	18	9	

UNION BANK OF MANCHESTER, LIMITED.

At the thirtieth annual general meeting, held at the bank, Manchester, July 30, 1866, the annexed statement was adopted: BALANCE SHEET for the Year ended June 30, 1866.

Dr.	LIABILITIES.	£	s	d
Capital, 37,721 shares, 10s each paid thereon	£377,210	0	0	
Reserve fund and guarantee fund	58,846	12	3	
Current and deposit accounts, &c.	1,110,789	3	1	
Balance of profit and loss, June 30, 1866	1,621	0	1	
Gross profits	£79,125	11	11	
Less expenses and interim dividend, as below	37,785	12	4	
	41,339	18	7	
Cr.		£	s	d
Bills on hand (less rebate), loans to customers, credits, and other securities	£	s	d	
1,508,513	4	2		
Cash on hand	112,156	16	0	
Bank premises	8,737	0	9	
	1,629,207	1	0	
Dr.	PROFIT AND LOSS ACCOUNT.	£	s	d
Total expenditure of the bank, including directors' fees, salaries, rent, taxes, stationery, &c.	£	s	d	
13,556	12	10		
Income tax	617	6	6	
Premiums on shares carried to reserve fund	2,920	0	0	
Interim dividend, paid 31st January, 1866	20,691	11	0	
Balance to be appropriated	£7,755	18	4	
	43,960	18	8	
Cr.		£	s	d
Balance of profit from last year	1,621	0	1	
Gross profits for the year, including premiums on shares	79,125	11	11	
	80,746	12	0	
Dr.	PROPOSED APPROPRIATION OF BALANCE.	£	s	d
Proposed dividend, at the rate of 11 per cent. per annum, viz., 5s dividend and 1s bonus, on 37,721 shares	£20,746	11	0	
Guarantee fund	2,000	0	0	
Reserve fund	20,000	0	0	
Balance carried forward	214	7	8	
	42,956	18	8	
Cr.		£	s	d
Balance brought down	42,956	18	8	
SUMMARY OF RESERVE.				
Reserve fund on 20th June, 1865	£	s	d	
95,000	0	0		
Added during the year, being premiums on shares sold	2,920	0	0	
Proposed to be added now	20,000	0	0	
	117,920	0	0	
Guarantee fund	200	12	3	
Proposed to be added now	2,000	0	0	
	2,200	12	3	
Balance of profit undivided	214	7	8	
	120,461	6	11	

The shareholders will observe by the foregoing financial statement that the operations of the bank during the past year have been very satisfactory. After having paid all expenses, and two dividends at the rate of 8 per cent. per annum, with bonus at 3 per cent. per annum, and having allowed for rebate of interest on bills not yet due, and for bad and doubtful debts, and also added 20,000*l* to the reserve fund (which now amounts to 117,920*l*), there remains a balance to be carried forward to next year's account of 214*l* 7*s* 8*d*. It is with pleasure the directors refer to these results, especially in view of the very extraordinary and unparalleled financial and commercial crisis through which this country is now passing.

WORCESTER CITY AND COUNTY BANKING COMPANY, LIMITED.

At the annual general meeting of shareholders held August 7, 1866, the following report was submitted:—

The directors have great satisfaction in presenting to the shareholders the annexed accounts for the year ending 30th June last. Including the balance brought forward from the last year, and after amply providing for all bad and doubtful debts, and paying income tax, they show a net profit of 25,876*l* 8*s* 7*d*, from which has to be deducted 7,656*l* 11*s* 3*d* for interest, dividend and bonus paid to the shareholders for the half-year ending Dec. 31 last, and a sum of 500*l* written off bank premises, leaving a disposable surplus of 17,719*l* 17*s* 4*d*. Out of this sum, interest amounting to 925*l* 19*s* 3*d*, will have to be paid upon calls received in advance, and the directors make the following recommendations as to the appropriation of the balance:—That a dividend at the rate of 10 per cent. per annum, and a bonus of 5 per cent. per annum, free of income tax, be declared for the half-year ending 30th June last. This will absorb 10,781*l* 5*s*. That a further sum of 500*l* be written off the bank premises. That the sum of 2,500*l* be carried to the reserve fund or to form a nucleus for a new reserve or contingent fund, as the meeting may determine. And that the balance of 3,012*l* 13*s* 1*d* be carried forward to the current year. The directors are much gratified at being enabled to report that the business of the company at the head office and branches continues steadily to increase, and that this bank has not been in any way injuriously affected by the financial crisis, which has made itself felt with such severity in London and other important centres of business. On the 30th April last the directors opened a branch at Bridgnorth, which is making satisfactory progress.

BALANCE SHEET—June 30, 1866.

DR. LIABILITIES.		£ s d	
Capital paid up, viz.:			
10,000 shares—12 <i>l</i> 1 <i>s</i> per share	£125,000 0 0		
10,000 shares—2 <i>l</i> 10 <i>s</i> per share	25,000 0 0		
Calls on ditto, paid in advance	22,927 10 0		
Amount due to the public on deposit, current, and other accounts		172,827 10 0	
Notes and drafts in circulation		690,275 19 11	
Interest due on deposit receipts, and rebate on bills of exchange current		30,047 14 1	
Reserve fund, viz.:			
As at June 30, 1865	£80,000 0 0		
Less bonus of £2 10 <i>s</i> per share added to capital of original shareholders	25,000 0 0		
Premiums on new shares, received	28,756 10 0		
Balance of premium of 7 <i>l</i> 10 <i>s</i> per share on 10,000 new shares, to be received	58,756 10 0	58,756 10 0	
Making a total reserve fund of	100,000 0 0		
Profit and loss—Balance, June 30, 1865	2,526 5 8		
Net profits of the year, after providing for bad debts	23,350 2 11		
Less interest, dividend, and bonus paid, and amount written off bank premises to December 31st, 1865	25,876 8 7		
	8,156 11 3		
		17,719 17 4	
		985,896 14 8	
CR. ASSETS.		£ s d	
Cash in hand and at agents	£74,475 14 10		
Government securities (consols 50,082 <i>l</i> 15 <i>s</i> 11 <i>d</i>)	48,891 17 9		
Bills of exchange in hand	371,619 6 2	118,267 14 7	
Advances on current accounts, loans and securities	422,391 7 8		
Bank premises (freeholds) at Worcester, Kidderminster, Ludlow, Loominster, Tenbury, and Bromsgrove	22,619 6 8	704,910 13 10	
		985,896 14 8	
PROFIT AND LOSS ACCOUNT, for the Half year ending June 30, 1866.			
DR.		£ s d	
General charges, including salaries, rents, taxes, directors' remuneration, auditor's fee, with all other expenses at head office and branches		13,131 5 7	
Interest, dividend, bonus, &c. paid to December 31, 1865, viz.:			
Interest at the rate of 5 per cent. per annum on calls paid in advance		£234 13 9	
Dividend at the rate of 10 per cent. per annum, free of income tax		5,997 10 0	
Bonus of 3 per cent. per annum on the capital, free of income tax		1,484 7 6	
Reduction of bank premises	500 0 0		
		8,156 11 3	

Interest at the rate of 5 per cent. per annum on calls paid in advance on account of new shares to June 30, 1866 <th colspan="2">£ s d</th>		£ s d	
		925 19 3	
Payment of dividend to June 30, 1866, at the rate of 10 per cent. per annum, free of income tax	7,187 10 0		
Bonus of 3 per cent. per annum on the capital, free of income tax	3,594 15 0		
Amount to be written off bank premises to June, 1866		10,781 5 0	
New reserve or contingent fund		2,500 0 0	
Balance carried to profit and loss account		3,012 13 1	
		39,007 14 2	
DR. ASSETS.		£ s d	
Balance of profit and loss, June 30, 1865		2,526 5 8	
Gross profits of the year (after providing for bad debts), viz.:			
Half-year ending December 31, 1865	17,343 6 10		
— June 30, 1866	19,238 1 8		
		36,481 8 6	
		39,007 14 2	

WHITEHAVEN JOINT STOCK BANKING COMPANY.

At the annual general meeting of the shareholders, held at the bank in Whitehaven, August 6, 1866, the following report was adopted:—

The directors have to report that, after defraying all current expenses and making allowance for all bad and doubtful debts, the net profits of the year amount to 9,257*l* 19*s* 11*d*. This sum, added to 1,098*l* 3*s*, the unappropriated balance of last year, will amount to 10,356*l* 2*s* 11*d*. In accordance with the powers granted by the deed of constitution, as amended at the last annual general meeting, authorising the increase of the surplus fund, the directors have to report that they have added interest thereon at the rate of 3 per cent., and they have also placed to the said fund the sum of 1,510*l* arising from the sale of sixty of the unallotted shares, which have been disposed of to new shareholders at a premium of 25*l* per share. The directors now declare a dividend of 15*l* per cent. and a bonus of 15*s* per share, together amounting to 20 per cent. on the paid-up capital of the bank. The income tax also paid by the bank. Statement:—Balance from last year's account, 1,098*l* 3*s*; net profits this year, 9,257*l* 19*s* 11*d*—together, 10,356*l* 2*s* 11*d*; dividend of 15*l* per cent., 6,491*l* 5*s*; bonus of 15*s* per share, 2,163*l* 15*s*; interest on surplus fund, 450*l*; income tax, 144*l* 5*s*; balance carried to next year's account, 1,106*l* 17*s* 11*d*. Surplus fund.—Amount on June 30, 1865, 15,000*l*; interest to June 30, 1866, 450*l*; premium on shares sold, 1,510*l*; bank buildings and property at Whitehaven and Penrith, 8,500*l*; amount on June 30, 1866, 25,460*l*.

YORKSHIRE BANKING COMPANY.

At the forty-sixth half-yearly meeting of the shareholders, held at Leeds, on August 1, 1866, the following report of the directors was read and unanimously adopted:—

The directors have great satisfaction in reporting on the continuance of the bank's prosperity. The profits for the half-year ending the 30th June last amount to 32,420*l* 4*s* 4*d*, the highest the bank has realised, chiefly owing to the extraordinary value of money during the past six months. The result has been attained without departing from the practice of not re-discounting, or parting with bills until they arrive at maturity. The directors propose to appropriate the profits as under, viz. :—In payment of the usual dividend of one guinea per share (free of income tax), 21,000*l*; in addition to the fund for increase of capital, 8,000*l*; carrying the residue to the credit of the bad and doubtful debt fund, 3,420*l* 4*s* 4*d*. With the sum now proposed to be placed to the fund for the increase of capital, 13,000*l* will have been set aside out of profits during the past year. The following is the statement of liabilities and assets:—Liabilities—Shareholders for capital stock, 210,000*l*; fund for increase of capital, 5,000*l*; premium on 115 unallotted shares, 2,133*l* 5*s*; unpaid dividends, 319*l* 16*s*; deposit and credit balances, 1,269,626*l* 0*s* 7*d*; interest on deposit receipts and rebate of discount on bills, 13,841*l* 5*s* 11*d*; notes in circulation, 108,030*l*; bad and doubtful debt fund, 1,916*l* 8*s* 4*d*; reserved surplus fund, 50,000*l*; profit and loss account, 32,420*l* 4*s* 4*d*—total liabilities, 1,693,287*l* 0*s* 2*d*. Assets—Bills, securities, and cash in hand, 508,010*l* 19*s* 6*d*; amount invested in consols, 100,000*l*; amount advanced on current accounts and in bankers' hands, 1,059,980*l* 12*s* 4*d*; freehold property and furnishings, 24,720*l* 12*s* 10*d*; stamps on hand, 574*l* 15*s* 6*d*—total assets, 1,693,287*l* 0*s* 2*d*. In further augmentation of the fund for increase of capital, your directors recommend that the amount realised from the premium and dividend on the sale of the 115 shares, arising from the accumulated fractions of shares allotted, say 2,133*l* 5*s*, be placed to the credit of that fund. The continued prosperity of the bank has enabled the directors to carry out an intimation given some time since, of presenting to all the officers of the bank a bonus of 10 per cent. on their salaries.

LONDON:—Printed and Published by DAVID AIRD, of 14, Elster street, Strand, in the parish of St Paul, Covent Garden, at the ECONOMIST OFFICE, parish of St Mary-le-Strand, in the county of Middlesex.—Saturday, Oct. 20, 1866.

The Economist.
[GREAT IS.]

ACCOUNTS RELATING TO TRADE AND NAVIGATION IN THE NINE MONTHS ENDED SEPTEMBER 30, 1866.

I.—Imports and Consumption of the Principal Articles of Foreign and Colonial Merchandise in the Nine Months ended September 30, 1866, compared with the corresponding period of 1865.

1st.—Articles Free of Duty.

Articles.	Quantities Imported.		Articles.	Quantities Imported.	
	1865	1866		1865	1866
Animals, Living—Oxen, Bulls, & Cows...No	146,359	151,452	Metals (con.)—Iron, in bars, unwrought, ton	25,024	40,508
Catres	41,565	23,247	Steel, unwrought	3,841	2,803
Sheep and Lambs	607,209	660,807	Lead, pig and sheet	22,954	27,002
Swine and Hogs	79,571	56,301	Spelter	18,806	21,504
Ashes, Pearl and Pot	102,325	75,757	Tin, in blocks, ingots, bars, of slabs, cwt	56,889	62,385
Bark for tanners' or dyers' use	298,029	389,072	Silver ore.....£	273,777	226,936
Peruvian	9,952	10,062	Oil—Petroleum—From U.S. of America, ton	2,821	20,528
Bones burnt or not, or as animal charcoal, ton	50,334	62,687	British North America	15	120
Brimstone	714,270	1,042,877	British India	378	139
Bridles	1,414,931	1,536,559	Other countries.....	1,591	189
Cannon	56,939	49,471	Total	4,803	20,787
Clocks and Watches—Clocks	176,291	177,257	Train, blubber, and spermaceti	7,697	7,763
Watches	105,742	111,680	Palm	514,109	496,285
Cotton, raw—From United States.....cwt	182,000	3,995,569	Cocoa-nut	134,846	4,140
Bahamas; and Bermuda	158,604	6,413	Olive	20,631	19,202
Mexico	290,433	3,145	Seed oil, of all kinds	7,202	6,286
Brazil	327,721	519,944	Oil of Turpentine	67,078	66,151
Turkey	175,227	84,300	Oil seed cakes.....	72,642	90,341
Egypt	1,106,271	772,553	Paper for Printing or Writing.....cwt	100,325	107,864
British East Indies	2,581,409	4,163,799	Other kinds, except paper hangings.....	65,251	111,191
China	301,525	33,387	Total	165,376	219,055
Other countries	336,880	211,094	Potatoes	620,287	443,653
Total	5,460,070	9,790,314	Provisions—Bacon and Hams.....	553,734	561,309
Cotton manufactures	496,160	782,298	Beef, salt.....	175,823	152,594
Cream of Tartar.....£	34,923	42,468	Pork, salt	130,967	149,120
Dyes & Dyeing Stuffs—Brazil wood..... ton	2,550	879	Butter	747,748	787,232
Cochineal.....	13,288	18,327	Cheese	572,740	520,760
Indigo	60,806	66,107	Eggs.....No.	29,643,892	36,027,440
Logwood	19,961	23,107	Lard.....cwt	93,394	219,868
Madder and Medder Root	140,405	236,313	Pyrites	144,776	196,159
Garaosine	20,838	36,671	Quicksilver	975,380	1,208,428
Shamoc	7,501	7,672	Rags and other materials for making Paper	10,937	16,847
Terra Japonica	7,352	5,311	—Linen and cotton rags.....	35,568	65,459
Cutch	1,349	1,254	Esparto and other vegetable fibre	564	227
Valonia	14,354	22,664	Other materials for making paper	46,859	72,533
Elephant's Teeth	6,388	6,518	Total	928,409	973,308
Flax (dressed and undressed), and Tow or	936,678	953,136	Rice not in the husk	269,102	379,731
Codilla of Flax—From Russia	189,430	47,875	Rosin	24,100	24,100
Holland	187,803	99,924			
Belgium					

Articles.		Quantities Imported.		Articles.		Quantities Imported.	
		1865	1866			1865	1866
Saltpetre.....	.....cwt	145,476	155,928	Tallow (con.)—Australia.....	.....cwt	63,374	17,155
Cubic Nitre.....	.....cwt	680,127	736,823	South America.....	.....cwt	322,706	272,706
Seeds—Cotton.....	.....tons	88,536	85,869	Other countries.....	.....cwt	124,059	199,236
Clover.....	.....tons	117,501	179,898	Total.....	.....cwt	613,362	643,174
Flaxseed and Linseed—From Russia, Northern ports.....	.....qrs	166,464	266,620	Tar.....	.....lasts	3,639	9,733
Ports in the Black Sea.....	.....qrs	161,870	183,810	Timber and Wood, &c., sawn or split.....	.....lasts	1,391,191	1,233,614
British East Indies.....	.....tons	500,842	162,874	Staves, not exceeding 72 inches long.....	.....lasts	39,771	49,358
Other countries.....	.....tons	67,856	91,378	Timber of Wood, &c., not sawn or split.....	.....lasts	1,124,651	890,707
Total.....	.....tons	897,082	704,682	Mahogany.....	.....tons	35,780	84,725
Rape.....	.....cwt	92,777	274,710	Turpentine, common.....	.....cwt	22,409	65,063
Silk—Raw—From China.....	.....lbs	90,564	83,695	Wool, sheep and lambs—From Hanse Towns and other parts of Europe.....	.....lbs	18,394,153	24,587,562
British East Indies.....	.....lbs	93,012	71,215	British Possessions in South Africa.....	.....lbs	17,708,620	12,444,390
Egypt (in transit from India, China, and Japan).....	.....lbs	3,843,341	2,210,757	Other countries.....	.....lbs	11,719,971	16,414,105
Other countries.....	.....lbs	1,764,232	1,039,918	Australia.....	.....cwt	99,793,139	102,047,664
Total.....	.....lbs	5,291,149	3,405,615	Other countries.....	.....cwt	12,319,741	15,642,189
Waste, Knubs, and Husks.....	.....cwt	22,931	18,052	Total.....	.....cwt	159,935,634	171,135,809
Thrown—From France.....	.....cwt	11,674	16,092	Wool, Alpaca and the Llama tribe.....	.....cwt	1,682,090	2,620,385
China.....	.....cwt	4,921	11,305	Woolen rags, torn up to be used as wool.....	.....cwt	14,390,512	17,099,376
Other countries.....	.....cwt	16,595	27,397	Woolen manufactures—Not made up.....	.....cwt	1,232,827	1,407,030
Total.....	.....cwt	27,397	34,494	Shawls, scarfs, and handkerchiefs.....	.....cwt	100,927	82,941
				Woolen and worsted yarn.....	.....cwt	3,009,956	5,806,790
				Yeast, dried.....	.....cwt	83,231	84,526

Articles.		Quantities Imported.		Articles.		Quantities Imported.	
		1865	1866			1865	1866
Silk Manufactures of Europe—Broad stuffs—From Belgium.....	.....cwt	140,833	160,080	Tallow (con.)—Australia.....	.....cwt	63,374	17,155
France.....	.....cwt	1,162,023	1,550,379	South America.....	.....cwt	322,706	272,706
Other countries.....	.....cwt	23,344	70,062	Other countries.....	.....cwt	124,059	199,236
Total.....	.....cwt	1,326,200	1,780,521	Total.....	.....cwt	613,362	643,174
Ribbons—Silk or Satin—From France.....	.....cwt	467,709	497,460	Tar.....	.....lasts	3,639	9,733
Other countries.....	.....cwt	53,846	51,802	Timber and Wood, &c., sawn or split.....	.....lasts	1,391,191	1,233,614
Total.....	.....cwt	521,555	549,262	Staves, not exceeding 72 inches long.....	.....lasts	39,771	49,358
Gauze or crape.....	.....cwt	2,350	948	Timber of Wood, &c., not sawn or split.....	.....lasts	1,124,651	890,707
Velvet or plush—From Belgium.....	.....cwt	117,945	115,184	Mahogany.....	.....tons	35,780	84,725
Other countries.....	.....cwt	24,366	48,726	Turpentine, common.....	.....cwt	22,409	65,063
Total.....	.....cwt	142,311	163,910	Wool, sheep and lambs—From Hanse Towns and other parts of Europe.....	.....lbs	18,394,153	24,587,562
Plush for making hats.....	.....cwt	66,922	39,832	British Possessions in South Africa.....	.....lbs	17,708,620	12,444,390
Silk Manufactures of India—Bandannas, corals, choppers, Tussore cloths, Romals, and Taffetas.....	.....pieces	66,384	39,565	Other countries.....	.....lbs	11,719,971	16,414,105
Ginger.....	.....cwt	599,787	626,507	Australia.....	.....cwt	99,793,139	102,047,664
Spices—Cinnamon.....	.....cwt	31,437	29,880	Other countries.....	.....cwt	12,319,741	15,642,189
Nutmegs.....	.....cwt	312,601	290,346	Total.....	.....cwt	159,935,634	171,135,809
Pepper.....	.....cwt	3,330,984	4,401,501	Wool, Alpaca and the Llama tribe.....	.....cwt	1,682,090	2,620,385
Pimento.....	.....cwt	21,828	10,141	Woolen rags, torn up to be used as wool.....	.....cwt	14,390,512	17,099,376
Tallow—From Russia.....	.....cwt	103,224	213,811	Woolen manufactures—Not made up.....	.....cwt	1,232,827	1,407,030

Articles.		Entd. for Home Consump.		Articles.		Entd. for Home Consump.	
		1865	1866			1865	1866
Barley.....	.....cwt	5,907,876	5,204,198	Wheat.....	.....cwt	5,907,876	5,204,198
Oats.....	.....cwt	5,709,703	6,812,542	Other British possessions.....	.....cwt	5,709,703	6,812,542
Peas.....	.....cwt	348,309	917,591	Prussia.....	.....cwt	348,309	917,591
Beans.....	.....cwt	637,517	556,237	Denmark.....	.....cwt	637,517	556,237
Indian Corn, or Maize.....	.....cwt	4,047,717	12,043,628	Schleswig, Holstein, and Lauenburg.....	.....cwt	4,047,717	12,043,628
Wheatmeal & Flour—From Hanse Towns.....	.....cwt	173,971	208,075	Mecklenburg.....	.....cwt	173,971	208,075
France.....	.....cwt	1,756,149	3,108,406	Hanse Towns.....	.....cwt	1,756,149	3,108,406
United States.....	.....cwt	214,721	206,898	France.....	.....cwt	214,721	206,898
British North America.....	.....cwt	159,183	26,822	Denmark.....	.....cwt	159,183	26,822
Other countries.....	.....cwt	124,276	196,412	Schleswig, Holstein, and Lauenburg.....	.....cwt	124,276	196,412
Total.....	.....cwt	2,428,300	3,741,613	Mecklenburg.....	.....cwt	2,428,300	3,741,613
Indian Corn Meal.....	.....cwt	5,335	10,395	Hanse Towns.....	.....cwt	5,335	10,395
Fruit—Currants.....	.....cwt	317,149	244,392	France.....	.....cwt	317,149	244,392
Raisins.....	.....cwt	100,742	60,512	Denmark.....	.....cwt	100,742	60,512
Spirits—Rum.....	.....proof gals	5,501,478	5,678,592	Schleswig, Holstein, and Lauenburg.....	.....cwt	5,501,478	5,678,592
Brandy.....	.....proof gals	2,223,909	3,792,451	Mecklenburg.....	.....cwt	2,223,909	3,792,451
Sugar, unrefined—1st quality (equal to white).....	.....cwt	68,963	72,558	Hanse Towns.....	.....cwt	68,963	72,558
Sugar, unrefined—2nd quality (equal to white).....	.....cwt	68,963	72,558	France.....	.....cwt	68,963	72,558
Total.....	.....cwt	68,963	72,558	Denmark.....	.....cwt	68,963	72,558

2nd—Articles Subject to Duty.

* All kinds of imported corn and grain (units excepted) have been entered at the Custom House, and charged with duty by weight instead of Measure, since September, 1864.

2nd—Articles paying Duty, &c.—continued.

15,074,239 18,721,363
 * All kinds of imported corn and grain (with exception) have been entered at the Custom House, and charged with duty by Weight instead of Measure, since September, 1864.
 63,983 72,556 43,999
 62,892

Articles.	Imported.		Entd. for Home Consump.		Articles.	Imported.		Entd. for Home Consump.	
	1865	1866	1865	1866		1865	1866	1865	1866
Sugar, unrefined (con.)—2nd quality (not equal to white, but equal to brown cleyed)—From B. West Indies and Guiana...cwt.	899,094	1,133,637	918,361	866,589	Sugar (con.), 4th quality, &c.—From Mauritius.....cwt.	93,122	117,566	94,401	121,223
British India	52,570	6,679	103,295	16,805	Cuba and Porto Rico.....cwt.	143,711	139,386	153,112	130,390
Mauritius	519,202	712,150	537,233	764,924	Brazil	401,622	602,337	296,681	378,915
Cuba and Porto Rico	1,300,412	788,875	1,302,116	803,745	Java and Philippine Islands	373,996	289,698	159,359	32,883
Brazil	19,020	20,083	26,624	20,324	Other countries	65,680	100,912	65,521	103,630
Java and Philippine Islands.....cwt.	2,117	8,830	2,722	3,219	Total	1,783,095	2,287,148	1,368,532	1,711,230
Other countries	123,738	494,037	171,586	770,236	Total of sugar, unrefined.....	7,894,669	8,657,255	7,867,609	7,758,235
Total	2,916,153	3,159,291	3,063,937	3,245,542	Sugar, refined, and sugar candy	537,555	499,063	517,676	616,589
3rd quality (not equal to brown cleyed)—From B. West Indies and Guiana...cwt.	...	...	...	...	Molasses	603,598	578,430	416,688	513,550
British India .....	...	...	...	...	Tea	75,971,943	87,305,533	73,394,418	76,385,506
Mauritius .....	...	...	...	...	Tobacco—Stemmed	3,448,722	7,611,428	8,902,867	10,153,166
Cuba and Porto Rico.....cwt.	...	...	...	...	Unstemmed	29,134,282	20,477,339	19,494,054	13,603,437
Java and Philippine Islands .....	...	...	...	...	Manufactured, and Snuff	1,778,521	2,169,333	608,679	646,459
Other countries .....	...	...	...	...	Wine—Of British Possessions in S. A. r. ca. gal.	62,274	22,274	29,693	29,529
Total .....	...	...	...	...	Of other British Possessions	47,779	16,709	15,285	16,477
3rd quality (not equal to brown cleyed, but equal to brown muscovado)—From British West Indies and Guiana... cwt.	1,537,678	1,700,350	1,626,169	1,414,842	Foreign—From Hamburg	241,099	243,096	185,253	205,774
British India	56,259	22,116	94,135	32,315	Holland	337,871	366,552	296,582	361,409
Mauritius	118,189	151,657	119,449	162,590	France	2,090,846	2,625,983	1,892,739	2,419,534
Cuba and Porto Rico.....cwt.	668,146	445,460	759,252	400,543	Portugal	2,438,184	2,618,478	2,023,644	2,163,277
Brazil	421,183	461,152	410,632	379,590	Madeira	25,016	33,686	14,541	13,554
Java and Philippine Islands	152,254	57,181	120,528	38,798	Spain	4,271,470	5,038,755	3,616,997	4,055,355
Other countries	177,730	290,342	242,083	328,796	Canaries	9,346	14,299	1,850	3,089
Total	3,151,439	3,138,258	3,372,248	2,757,474	Italy—Naples and Sicily	326,014	336,062	283,415	298,410
4th quality (not equal to brown muscovado)—From British West Indies and Guiana	533,450	864,525	464,059	736,035	Other countries.....	231,610	205,323	165,594	163,835
British India	141,514	172,734	135,799	158,154	Various countries mixed in bond for consumption (without intermixture of sorts)	10,081,862	11,541,217	8,725,693	9,730,243
Total .....	...	...	...	...	Total .....	...	...	...	...

II.—An Account of the Exports of the Principal Articles of Foreign and Colonial Merchandise in the Nine Months ended September 30, 1866, compared with the corresponding period of 1865.

Articles.	1865		1866	
	Value £	Quantity	Value £	Quantity
Bacon and Ham.....cwt.	3,462	32,275	14,661	5,618
Cassia.....cwt.	19,509	15,287	510,927	617,935
Cheese.....cwt.	7,565	6,763	306,771	412,478
Cocoa.....cwt.	3,599,832	3,792,297	903,074	1,277,854
Coffee—Of British Possessions	57,027,933	51,538,308	1,991,726	2,670,515
Foreign	13,157,808	15,785,251	149,694	180,529
Total	70,185,741	67,326,559	15,641	15,151
Corn—Wheat	29,318	40,013	55,262	43,588
Wheatmeal or Flour.....cwt.	19,251	16,091	90,087	107,599
Cotton, Raw—Lorussia, North Ports...cwt.	222,551	306,845	31,212	41,739
Prussia	33,742	49,785	59,461	30,806
Cotton, Raw—To Hanover.....cwt.	...	...	...	...
Hanse Towns .....	...	...	...	...
Holland .....	...	...	...	...
Other countries .....	...	...	...	...
Total .....	...	...	...	...
Dyes and Dyeing Stuffs—Cochineal... cwt.	...	...	...	...
Indigo.....cwt.	...	...	...	...
Fruit—Currants.....cwt.	...	...	...	...
Raisins .....	...	...	...	...
Goats' Hair, manufactures of .....	...	...	...	...
Articles.	1865	1866	1865	1866
Guano	3,864	4,632	3,864	4,632
Gum Shellac	23,006	18,778	23,006	18,778
Hemp (dressed and undressed), and Tow or Codilla of hemp.....cwt.	109,790	114,784	109,790	114,784
Jute, &c., of the nature of hemp.....cwt.	127,696	70,680	127,696	70,680
Hides, untanned, dry.....cwt.	42,804	44,568	42,804	44,568
Wet	1,725	11,874	1,725	11,874
Hops	26,304	32,316	26,304	32,316
Leather Manufactures—Gloves	196,474	214,490	196,474	214,490
Metal—Copper, unwrought & wrought.....cwt.	26,262	18,566	26,262	18,566
Tin, in blocks, ingots, bars, or slabs	921	2,382	921	2,382
Oil—Petroleum .....	...	...	...	...

Articles.	1865	1866	Articles.	1865	1866	Articles.	1865	1866
Oil—(con.)—Palm	168,142	145,804	Silk Manufactures of India—Bandannas, Corals, Choppas, Tussore Cloths, Romals, and Tafaties	22,158	8,614	Wine—(con.)—Mixed in bond	33,774	41,458
Cocoa-nut	158,286	108,240	Spices—Cinnamon	10,647,565	4,286,643	Wool, Sheep and Lambs' produce of British Possessions—To Hance Towns ...	1,648,628	1,681,661
Olive	572	8,594	Pepper	1,501,848	1,328,373	Total	33,774	41,458
Paper, white, for printing or writing	18,854	4,014	Spirits—Rum	432,077	408,755	France	4,078,597	2,361,552
Other kinds, except Hangings	5,112	4,014	Unenumerated, not Sweetened	1,068,384	708,852	Belgium	9,738,584	3,243,118
Quackilver	806,603	1,358,497	Mixed in Bond	412,287	244,706	France	39,006,510	38,339,423
Rags and other Materials for making paper	665	2,299	Refined and Candy	40,394	32,987	United States	1,681,437	617,090
Rice, not in the husk	1,201,922	1,018,642	Molasses	17,856	49,201	Other countries	2,274,886	1,106,832
Saltpetre	18,071	8,930	Tallow	30,841	22,592	Total	56,760,004	45,668,715
Seed—Flax and Linsed	128,631	9,553	Tea	25,943,422	21,264,370	Foreign—To Hance Towns ..	195,116	129,077
Rape	47,741	76,154	Teeth, Elephanis' ..	4,261	4,656	Belgium	2,440,723	954,730
Silk—Raw	2,368,983	1,456,975	Tobacco—Stemmed	250,055	406,876	France	1,987,646	764,125
Waste, knubs, and husks	490	11,809	Unstemmed	11,745,315	10,527,998	United States	2,769,899	1,656,466
Thrown	226,899	65,608	Manufactured, and Snuff	1,053,273	1,673,617	Other countries	808,083	607,450
Silk Manufactures of Europe—Broad Stuffs			Wine—Red	609,032	640,841	Total	8,221,463	4,111,848
—Silk or Satin	9,140	5,997	White	1,005,822	999,362	Total Sheep and Lambs' wool	65,001,467	49,781,563
Gauze, Crapes, and Velvet	2,570	6,731				Alpacas and the Llama Tribe	613	5,351
Ribbons of all kinds	6,572	7,656						

III.—Exports of British and Irish Produce and Manufactures in the Nine Months ended September 30, 1866, compared with the corresponding period of 1865.

1st.—Articles entered by Quantities and at Declared Value.

Articles.	Quantities.		Declared Value.		Articles.	Quantities.		Declared Value.	
	1865	1866	1865	1866		1865	1866	1865	1866
Alkali—Soda—To Russia	1 9,352	104,202	£ 60,698	£ 1,163,297	Carrriages—Other sorts	1,499	696	£ 146,720	£ 56,920
Frussia	162,689	62,558	32,232	32,232	Cheese	18,200	28,806	74,374	125,952
Hance Towns	140,743	86,066	61,548	37,054	Coals, Cinders, and Cullm—To Russia ..	470,968	547,238	216,148	268,866
Holland	130,956	77,608	59,100	20,817	Denmark	217,725	237,069	97,467	115,868
France	126,725	71,090	20,817	20,817	Hanse Towns	539,514	545,373	229,600	255,960
United States	732,339	1,302,331	709,145	804,293	Prussia	479,680	388,252	182,158	166,135
Other countries	493,770	491,351	218,350	263,472	Sweden	494,357	494,357	205,025	233,592
Total	1,906,574	2,195,706	804,054	1,163,297	Holland	185,654	184,447	85,695	89,643
Arms, Ammunition and Military Stores—Fire Arms (small)	211,348	194,925	279,995	262,698	France	1,177,183	1,381,796	527,763	647,555
Gunpowder	12,815,245	13,411,253	334,641	334,641	Spain and Canaries	332,825	414,373	190,692	236,299
Bacon and Hams	20,638	46,157	88,497	911,565	Italy—Sardinia	208,053	245,484	91,025	126,358
Beef and Pork	854,368	955,193	548,225	493,175	United States	148,566	114,316	85,716	70,982
Bees, Empty	14,538	16,306	30,922	42,312	Brazil	144,066	127,616	84,562	91,322
Beer and Ale—To United States	6,854	11,601	32,061	52,707	British India	232,949	353,238	134,982	203,409
British West Indies and Guiana	18,074	17,327	68,780	64,051	Other countries	2,291,809	2,530,602	1,176,391	1,355,091
India	155,415	175,584	469,304	482,595	Total	6,938,213	7,586,499	3,306,324	3,858,640
Australia	121,087	106,896	481,201	432,542	Cordage and Twine	198,303	120,182	311,675	331,240
Other countries	129,142	127,954	533,689	520,707	Cotton Yarn—To Russia	1,471,392	955,816	180,509	117,711
Total	430,572	438,712	1,590,035	1,552,542	Prussia	2,831,983	2,941,712	256,165	269,034
Books, printed	26,601	35,133	358,759	439,241	Hanover	362,367	37,021	1,818,105	1,955,812
Butter	43,201	48,755	216,150	256,150	Hance Towns	15,991,449	16,886,026	1,378,643	1,958,014
Candles, Stearine and Composites	2,339,649	4,862,535	77,304	176,292	Holland	14,049,586	20,046,356	2,008,340	401,937
Carrriages—Railway	1,448	611	381,592	100,745	France	1,088,819	2,803,340	201,566	191,899
					Italy—Sardinia	1,878,823	3,404,908	66,532	174,158

Declared Value. 1866

Quantities.

Articles.	Quantities.		Declared Value.		Articles.	Quantities.		Declared Value.	
	1865	1866	1865	1866		1865	1866	1865	1866
Cotton Yarn—(con.)—Italy—Ancons and Romagna.....lbs	670,076	811,976	49,058	53,986	Cotton Manufac.—(con.)—Other countries.....yds	90,959,262	115,987,641	2,108,300	2,820,433
Naples and Sicily.....lbs	5,547,859	5,440,512	424,707	462,728	Total of all kinds.....	1,476,787,906	1,902,707,860	32,227,261	43,828,625
Austrian Territories.....	2,226,949	2,226,949	102,932	181,145	Total of Whites or Plain.....	973,211,988	1,221,736,888	19,939,647	26,772,061
Turkey.....	5,366,764	8,313,385	534,739	698,266	Total of Printed, Dyed, Coloured.....	680,981,042	680,981,042	12,287,614	17,056,464
China and Hong Kong.....	917,178	3,606,996	87,466	335,545	Hosiery—Stockings.....doz. pairs	451,900	665,630	167,636	280,449
British India—Bombay.....	2,433,504	3,124,131	249,641	317,239	Thread for Sewing—To France.....lbs	109,828	109,828	12,854	19,667
Madras.....	1,674,984	3,420,619	200,614	408,922	United States.....	1,125,999	1,125,999	104,649	270,806
Bengal.....	5,876,809	8,223,929	591,133	920,295	Other countries.....	2,776,802	3,461,439	395,993	495,507
Singapore.....	1,027,500	1,250,744	96,709	121,854	Total.....	3,322,174	4,697,266	513,496	785,980
Ceylon.....	229,500	640,026	72,225	207,789	Earthenware and Porcelain—To Hance Towns.....packages	7,753	7,998	46,971	44,143
Other countries.....	9,866,469	14,369,965	900,708	1,344,169	France.....	49,664	89,558	40,110	33,407
Total.....	74,557,439	99,183,419	7,311,861	9,327,089	United States.....	14,311	11,406	66,942	54,725
Cotton Manufactures—Piece Goods of all kinds, Plain, Printed, or Coloured—To Hance Towns.....yards	33,594,781	43,945,297	951,888	1,002,870	Brazil.....	10,173	15,334	59,125	91,573
Holland.....	20,206,229	33,616,215	543,926	891,723	British North America.....	11,248	8,862	69,702	55,207
France.....	14,310,408	40,598,619	416,080	943,119	India.....	12,810	9,855	37,033	76,514
Portugal, Acores, and Madeira.....	81,537,638	40,471,687	653,842	848,904	Australia.....	65,468	50,959	978,746	303,707
Italy—Sardinia.....	5,830,147	7,929,114	137,019	206,290	Other countries.....	177,415	197,265	1,056,228	1,238,635
Tuscany.....	12,503,870	12,559,047	278,387	295,568	Total of Earthenware and Porcelain.....	174,945	194,412	1,017,706	1,203,318
Naples and Sicily.....	19,487,339	18,688,101	484,169	487,617	Total of Earthenware.....	3,070	2,853	40,522	35,317
Austrian Territories.....	9,518,359	11,448,153	205,887	256,447	Total of Porcelain.....	118,433	124,666	172,316	190,493
Turkey.....	100,400,807	156,220,400	2,375,937	3,298,846	Fish—Herrings—To Prussia.....brk	47,116	48,489	70,417	77,213
Syria and Palestine.....	60,629,782	52,171,113	690,994	1,168,301	Handover.....	95,204	107,219	136,693	137,960
Egypt.....	67,018,781	160,232,122	1,367,913	3,252,136	Other countries.....	260,755	280,374	369,490	405,665
West Coast of Africa.....	8,045,077	8,108,548	169,850	188,830	Glass—Flint.....cwt.	77,776	74,759	233,630	204,825
United States.....	52,366,666	92,398,850	1,393,546	2,688,665	Window.....	39,908	41,849	47,628	51,614
Foreign West Indies.....	35,766,791	40,600,964	809,879	947,501	Common Bottles.....	438,469	531,850	230,003	269,669
Mexico.....	38,601,149	22,922,955	907,274	629,376	Plate.....sq. feet	458,573	475,978	52,411	56,481
New Granada.....	55,162,284	66,970,411	1,133,304	1,455,010	Hats of all kinds.....doz	187,894	202,552	361,010	373,873
Brazil.....	83,337,080	123,020,052	1,341,815	3,013,735	Horses—To Hance Towns.....number	833	746	39,974	33,557
Uruguay.....	9,917,897	16,139,204	218,613	418,469	France.....	1,271	746	39,974	22,161
Argentine Confederation.....	18,914,809	32,946,376	431,308	844,612	Other countries.....	1,266	1,945	52,277	79,764
Chil.....	26,965,178	30,481,095	524,261	644,438	Total.....	3,380	3,264	149,714	135,472
Peru.....	17,280,756	19,499,846	354,448	435,679	10,609,098	14,013,231	196,265	256,610	
China and Hong Kong.....	87,318,479	128,051,313	1,839,359	3,108,656	3,205,498	5,450,692	94,064	91,059	
Java.....	22,472,635	41,799,347	489,086	991,209	Jute, Manufactures, not made up.....yards	27,879	26,316	269,136	300,548
Philippine Islands.....	22,526,347	20,001,317	341,678	522,513	— Yarn.....	2,980,097	1,401,449	816,140	404,612
Gibraltar.....	16,161,354	16,406,955	371,806	418,224	1,086,033	1,945,337	306,232	349,138	
Malta.....	10,452,858	10,980,981	198,870	195,059	Wrought, Boots and Shoes—To Australia.....pairs	4,068,062	2,749,766	1,122,372	753,750
British North America.....	23,367,322	36,884,192	532,885	876,198	Other countries.....	110,634	79,777	30,754	26,663
West Indies.....	22,846,397	27,293,684	404,466	553,773	Total.....	946,104	721,183	144,615	151,296
Possessions in South Africa.....	7,910,372	10,987,778	233,189	217,376	4,068,062	2,749,766	1,122,372	753,750	
British India—Bombay.....	135,364,655	107,987,678	2,138,145	2,138,145	110,634	79,777	30,754	26,663	
Bengal.....	13,146,695	17,324,571	262,327	397,967	946,104	721,183	144,615	151,296	
Possessions in South Africa.....	18,146,695	17,324,571	262,327	397,967	Total.....	800,960	175,569	175,569	
British India—Bombay.....	265,165,114	266,229,108	5,010,018	5,154,091	Wrought of other Sorts—To Australia.....lbs	1,056,738	800,960	175,569	
Bengal.....	34,236,425	42,980,415	707,466	982,283	Other countries.....	1,056,738	800,960	175,569	
Ceylon.....	9,410,302	290,142	442,343	230,142	Total.....	1,056,738	800,960	175,569	
Australia.....	17,323,358	22,913,974	640,623	781,913					

Articles.	Quantities.		Declared Value.		Articles	Quantities.		Declared Value.		
	1865	1866	1865	1866		1865	1866	1865	1866	
Linen Yarn—To Hanse Towns.....lb.	5,010,213	4,021,865	361,832	361,832	Metal—(con.)—Iron, Bar, Angle, Bolt, and Rod—To Hanse Towns.....tons	7,749	6,066	75,322	59,459	
Holland.....	2,869,529	2,589,665	174,141	172,420		Holland.....	5,199	4,558	53,640	45,751
Belgium.....	1,004,691	788,906	90,304	81,347		France.....	2,077	1,547	13,960	1,547
France.....	2,292,080	1,719,179	219,562	182,673		Italy—Sardinia.....	7,868	3,690	61,172	32,014
Spain and Canaries.....	8,111,896	9,169,745	486,330	657,732		Naples and Sicily.....	13,089	9,079	98,343	67,890
Gibraltar.....	2,087,330	2,398,021	106,905	130,224		Turkey.....	8,501	7,700	64,380	57,764
Other countries.....	5,258,843	4,017,947	332,333	258,979		United States.....	12,653	47,897	134,682	418,867
Total	26,629,572	24,706,328	1,805,529	1,745,207		British North America.....	18,073	27,168	143,419	222,269
Linen Manufactures—Piece Goods of all kinds—To Russia.....yards	427,380	219,002	26,572	13,147		India.....	23,343	26,231	183,633	219,620
Prussia.....	633,243	662,950	32,817	30,749		Australia.....	12,315	10,733	118,514	95,415
Hanse Towns.....	7,723,876	6,486,502	335,430	248,922		Other countries.....	72,722	57,862	631,498	504,130
Holland.....	501,621	518,070	29,510	25,349		Total	183,109	202,531	1,562,108	1,737,128
France.....	2,597,784	3,533,686	154,475	169,637		Railroad Iron, of all Sorts—To Russia	28,359	49,133	240,337	433,534
Portugal, Asores, and Madeira.....	1,231,448	1,318,432	41,490	43,862		Sweden.....	13,782	5,084	116,787	48,011
Spain and Canaries.....	1,631,610	1,518,941	78,456	73,798		Prussia.....	7,002	12,880	53,002	116,097
Italy—Sardinia.....	961,890	467,263	40,231	20,207	France.....	390	56	4,606	1,945	
Tuscany.....	804,814	420,325	32,035	17,271	Spain and Canaries.....	3,516	1,756	32,094	17,903	
Naples and Sicily.....	1,521,117	936,695	67,044	42,778	United States.....	39,746	70,405	298,409	571,232	
United States.....	69,009,645	87,744,821	2,131,809	3,117,288	Cuba.....	3,862	3,576	31,834	29,091	
Cuba.....	11,855,065	11,947,976	434,117	461,375	Brazil.....	4,622	605	43,883	7,687	
St. Thomas.....	5,624,221	3,387,940	165,938	103,588	Chili.....	8,367	3,656	72,146	30,026	
Havti.....	1,987,481	3,024,132	60,929	93,803	British North America.....	3,949	28,386	32,916	190,326	
Brazil.....	8,951,409	12,287,100	289,956	376,683	India.....	80,250	105,049	686,863	863,375	
Chili.....	2,704,355	2,147,275	108,197	58,383	Australia.....	5,463	14,354	59,123	121,376	
Pern.....	2,771,901	1,838,541	86,007	60,357	Other countries.....	114,435	98,208	913,765	787,033	
British West Indies.....	5,409,887	6,036,006	141,681	144,263	Total	313,723	388,648	2,585,714	3,209,426	
India.....	3,031,175	2,475,277	130,437	101,656	Iron Wire (except Telegraphic Wire, which see)	17,460	17,441	824,559	348,815	
Australia.....	7,349,031	6,828,794	270,451	258,800	To Russia.....	10,503	7,887	72,525	65,852	
Other countries.....	37,338,680	36,993,059	1,326,941	1,333,941	France.....	2,803	1,084	16,839	8,502	
Total of Piece Goods	175,067,533	190,684,787	5,983,578	6,795,307	United States.....	189	1,366	3,482	15,549	
Total of White and Plain	150,249,728	166,549,681	4,963,134	5,704,400	Brazil.....	1,952	1,769	24,075	27,964	
Total of Checked, Printed or Dyed	11,667,245	11,426,361	417,166	433,110	British India.....	9,789	7,440	88,801	76,179	
Total of Cambrics and Lawns	6,184,668	6,110,541	228,458	282,626	Australia.....	6,170	6,157	61,870	61,870	
Total of Damask and Diaper	1,312,910	1,438,295	82,518	103,699	Other countries.....	35,872	37,992	299,606	313,229	
Total of Sail Cloth	5,632,982	5,159,709	292,303	271,872	Total	67,323	62,715	578,129	569,145	
Total value of Linen Manufactures.....lb.	1,047,189	596,660	216,162	117,980	Iron Hoops, Sheets, and Boiler Plates—To Russia	4,363	1,154	51,117	15,043	
United States.....	1,038,677	1,588,424	103,256	183,170	Prussia.....	1,811	1,638	21,496	18,159	
Other countries.....	832,869	833,053	105,799	105,786	Hanse Towns.....	2,689	2,511	31,364	29,208	
Total	2,918,735	3,018,137	425,217	406,936	Holland.....	4,100	6,205	50,904	72,272	
Total value of Linen Manufactures	42,673	17,383	6,463,550	7,260,450	France.....	2,521	1,327	16,428	21,187	
Metal—Iron, Pig, & Puddled—To Prussia, ton	71,456	55,246	218,339	189,373	Spain and Canaries.....	4,706	2,522	36,347	29,562	
Holland.....	106,475	90,968	295,600	276,932	United States.....	5,700	11,856	68,857	94,510	
France.....	32,889	64,416	97,510	218,061	British North America.....	11,922	11,856	66,190	123,918	
United States.....	154,197	138,596	441,906	426,382	India.....	11,797	11,820	125,441	146,834	
British North America.....	407,690	366,629	1,173,290	1,163,634	Australia.....	32,862	31,465	233,071	245,013	
Other countries.....	407,690	366,629	1,173,290	1,163,634	Other countries.....	31,465	31,465	449,191	413,390	
Total	407,690	366,629	1,173,290	1,163,634	Total	82,295	103,580	1,140,846	1,359,697	

Quantities.
Declared Value.

Articles.	Quantities.		Declared Value.		Articles.	Quantities.		Declared Value.	
	1865	1866	1865	1866		1865	1866	1865	1866
Metals—Iron, Wrought, all sorts—Russia, ton	5,347	4,903	83,365	89,083	Metals—Lead—(con.)—To France..... tons	3,960	1,438	80,967	29,343
Prussia	1,383	1,078	23,355	22,773	United States.....	3,587	5,870	71,984	123,314
Hanse Towns.....	3,056	3,825	54,552	55,388	China and Hong Kong.....	936	1,511	32,870	94,262
Holland	2,485	2,787	45,432	54,342	British India	1,617	1,617	22,561	38,897
France.....	2,136	2,466	46,535	53,862	Australia.....	1,531	1,663	34,115	38,897
Spain and Canaries	1,797	1,625	44,863	33,941	Other countries	5,208	5,529	116,962	126,985
United States.....	5,246	7,816	103,409	163,446	Total	18,438	23,640	394,421	521,566
British North America.....	8,082	10,911	138,349	190,297	Lead Ore, Red and White Lead, and Litharge	5,228	6,659	129,196	175,272
Possessions in South Africa	763	350	20,862	9,563	of Lead	9,190	6,229	44,944	29,806
India	21,207	23,990	398,989	486,346	Tin, unwrought—To Russia.....cwt	15,899	20,396	79,692	88,859
Australia.....	10,357	12,740	241,536	275,890	France.....	2,909	3,834	13,971	16,875
Other countries	31,320	29,628	626,032	616,318	Turkey	50,530	33,602	239,771	151,989
Total	93,179	101,376	1,827,279	2,051,249	Other countries	78,528	64,001	378,378	287,529
Iron—Old, for remanufacture	1,499	7,061	6,461	36,832	Tin Plates—To France.....	24,368	24,368	56,537	29,193
Steel, unwrought—To France.....	1,911	1,806	65,766	67,540	United States.....	671,993	861,854	1,139,263	1,139,263
United States.....	6,733	14,682	220,104	484,933	British North America	40,633	40,633	95,287	59,395
Other countries	7,122	8,912	231,914	273,224	Australia.....	13,689	10,098	18,423	15,484
Total	15,766	25,400	517,784	824,097	Other countries	262,669	175,896	324,342	233,292
Total of Iron and Unwrought Steel..	1,182,049	1,275,381	9,665,670	11,288,913	Total	942,888	1,112,849	1,096,882	1,476,557
Copper—Unwrought, in Ingots, Cakes, or	16,392	12,269	70,919	54,462	Zinc or Spelter, Wrought or Unwrought...	56,101	79,769	59,107	98,103
Slabs—To Holland	9,306	7,117	44,278	31,232	Oil, Seed—To Prussia	621,513	137,029	105,073	20,729
Belgium	33,405	50,746	142,620	234,456	Hanse Towns	1,522,446	801,823	200,539	190,873
France.....	8,189	6,544	35,660	30,717	Holland	1,181,782	763,967	154,696	112,840
British India	10,265	16,545	47,276	77,187	France.....	1,789,933	834,252	238,861	124,745
Other countries	77,557	93,221	340,763	428,054	Italy—Sardinia	119,875	40,583	15,929	6,946
Total	163,929	163,921	662,981	777,567	United States.....	1,788,426	1,788,426	31,738	282,850
Wrought or partly Wrought; Sheets and	25,252	16,302	108,639	71,744	Other countries	2,098,455	2,217,077	302,442	366,710
Nails; Bars, Rods, Plates, Bottoms and	16,390	15,989	70,050	68,700	Total	7,863,587	6,596,393	1,061,063	1,087,671
Pans; and mixed or Yellow Metal for	20,985	21,630	96,644	95,157	Paper for Writing or Printing.....cwt	75,371	110,922	268,273	386,154
Sheathing—To Hanse Towns.....cwt	11,742	12,276	51,542	54,368	Paper of other kinds (except Hangings)	31,000	48,637	72,352	98,381
Holland	10,007	7,975	50,133	40,557	Total of Paper	106,371	154,559	340,625	479,535
Italy—Sardinia	31,949	6,668	164,168	36,123	Bags and other Materials for making Paper..... tons	2,695	10,453	38,768	174,256
Egypt	5,816	23,639	34,952	77,637	Salt—To Russia.....	69,963	43,813	27,435	26,314
United States.....	143,393	113,936	651,769	629,719	United States.....	82,552	26,044	35,542	86,974
British India	117,029	96,106	536,069	435,601	British North America.....	90,820	34,663	31,663	54,590
Other countries	382,563	328,437	1,752,633	1,467,921	India	149,540	140,127	70,641	60,678
Total	20,220	22,157	128,219	143,939	Other countries	426,737	482,915	194,325	298,297
Wrought, of other sorts	32,106	28,686	167,364	163,107	Silk—Thrown—To Holland	103,840	75,877	183,836	116,059
Total of Copper and Brass	512,446	472,560	2,368,989	2,203,021	Belgium	37,263	13,183	49,445	19,901
Lead—Fig, Rolled, Sheet, Piping, Tubing	1,675	3,229	34,962	67,868	France	52,883	27,122	79,676	41,980
and Lead shot—To Russia					Other countries	90,198	80,592	100,595	101,260
Total					Total	284,184	205,774	363,342	279,200

Total 82,295 103,560 1,140,346 1,359,697

Total 82,295 103,560 1,140,346 1,359,697

Articles.	Quantities.		Declared Value.		Articles.	Quantities.		Declared Value.	
	1865	1866	1865	1866		1865	1866	1865	1866
Silk—Twist and Yarn.—To Hanse Towns...lbs	95,852	42,168	59,343	32,760	Woolen and Worsted Yarn (con.)—Other countries..... lbs	920,620	541,863	147,933	88,678
Holland	59,418	45,496	46,666	40,140	Total	23,407,698	18,723,459	3,983,516	3,290,063
France	158,958	140,855	85,290	79,157	Woolen and Worsted Manufactures—Cloths of all kinds, Duffels, and Kerseymers, of Wool unmixed, or mixed with other materials.—To Hanse Towns..... yards	315,082	571,295	73,900	128,103
Other countries.....	30,642	21,652	22,754	20,991	Holland	814,166	393,431	66,526	73,922
Total	389,270	250,171	214,053	175,048	France	992,273	3,257,965	184,791	604,005
Silk Manufactures—Broad Piece Goods, Fancy Silks and Satins, Velvet, and Grey Cloths of Silk only.—To France	37,786	25,660	6,654	4,457	Portugal, Azores, and Madeira	297,443	240,775	53,703	47,159
Egypt	673,401	492,130	157,976	124,402	Italy—Sardinia.....	173,688	229,877	34,078	25,959
United States.....	267,323	588,131	50,061	22,852	Naples and Sicily	473,888	402,364	89,903	66,594
Australia.....	124,280	120,893	22,852	89,679	United States.....	2,087,226	4,391,621	354,898	792,232
Other countries.....	424,389	474,222	72,185	89,679	Brazil	1,732,539	2,460,617	176,865	297,449
Total	1,527,129	1,651,036	309,718	350,374	Uruguay	368,261	490,375	51,743	83,082
Handkerchiefs, Scarfs, Shawls of Silk only.—To France	4,553	3,432	7,886	5,484	Argentina Confederation	1,288,741	1,285,188	152,635	177,213
Egypt	34,809	36,586	82,888	101,083	Chili	418,627	468,408	56,864	61,862
United States.....	1,312	5,717	7,810	7,810	Peru	593,147	512,890	106,456	86,018
Australia.....	1,769	911	2,461	1,052	China and Hong Kong	1,311,231	1,443,087	220,151	243,568
Other countries.....	57,226	46,502	50,714	69,620	British North America	2,697,437	4,104,266	322,333	502,416
Total	99,669	93,148	175,281	184,989	India	906,996	1,368,054	308,049	303,732
Ribbons of Silk only.—To France	8,423	9,343	9,787	9,451	Australia.....	3,671,340	3,667,353	593,483	543,589
Egypt	19,011	23,642	23,196	31,546	Other countries	19,571,448	27,235,681	3,024,474	4,238,373
United States.....	13,164	11,188	17,562	16,151	Total of Cloths, &c., of all kinds.....	12,081,980	15,886,661	2,076,099	2,769,468
Other countries.....	13,043	16,678	16,043	22,504	Total of Cloths, &c., of wool mixed with other materials	7,589,468	11,389,020	948,376	1,488,905
Total	54,043	60,801	66,991	79,652	Flannels	4,639,270	5,203,869	296,583	320,928
Seep.....	108,617	124,785	133,513	169,678	Blankets	4,497,498	3,886,189	449,659	352,741
Spirits (British)—To France.....	31,571	8,259	3,708	1,036	Blanketing and Baizes	1,150,592	998,811	117,585	105,314
Portugal, Azores, and Madeira	705,468	39,902	87,430	4,944	Carpets and Druggets—To Hanse Towns	175,554	53,689	32,296	7,786
Turkey	19,442	1,698	2,302	216	Holland	161,314	141,071	27,585	26,467
United States.....	60,342	117,817	7,561	14,730	France	371,109	621,662	43,982	80,719
Australia.....	160,776	289,389	20,772	32,623	Spain and Canaries	145,403	86,132	19,886	9,065
Other countries.....	702,977	488,337	83,770	63,215	Italy—Sardinia	25,980	7,568	3,923	1,087
Total	1,680,176	905,352	205,543	116,764	United States.....	1,178,633	3,612,288	205,415	631,091
Sugar, Refined	142,961	107,250	215,272	163,222	Chili	67,620	26,345	11,280	3,726
Wool, Sheep & Lamb.—To Hanse Towns...lbs	1,680,126	1,405,255	169,702	145,357	British North America	278,248	672,668	33,383	69,066
Belgium	1,274,222	426,480	143,634	40,967	Australia	403,689	347,294	47,657	40,519
France	2,561,721	4,548,374	245,208	406,174	Other countries	1,130,525	578,679	150,453	85,543
United States.....	121,316	160,480	11,682	12,100	Total	3,938,025	6,047,396	576,070	954,069
Other countries.....	864,408	471,815	79,968	45,320	Shawls, Rugs, Coverlets or Wrappers, and Carpet Rugs.—To France.....number	3,387	3,681	2,495	2,193
Total	6,451,793	7,012,404	650,394	649,918	United States.....	79,462	124,355	21,666	39,501
Woolen and Worsted Yarn.—To Russia...lbs	1,299,907	1,107,034	214,622	209,085	Other countries	489,808	557,006	151,523	181,977
Hanover.....	371,649	.....	56,329	.....	Total	592,157	685,022	175,704	223,671
Hanse Towns	13,964,281	10,565,700	2,285,964	1,776,927	Worsted Stuffs of Wool only, and of Wool mixed with other materials, and Waist-coatings.—To Hanover..... yards	146,207	.....	9,463	.....
Holland	4,964,208	4,725,312	890,268	856,068					
Belgium	407,877	247,445	66,851	38,740					
France	1,479,056	1,586,115	331,749	390,565					

Articles.	Quantities.		Declared Value.	
	1865	1866	1865	1866
Woolen and Worsted Manufactures (con.)—				
Worsted Stuffs, &c. (con.)—To British India	26,118,758	20,191,375	2,240,874	1,790,078
Holland	6,268,735	5,873,421	860,636	363,937
Belgium	3,856,173	3,826,976	213,512	233,239
France	14,687,877	19,881,088	1,026,645	1,310,903
Italy—Sardinia	2,073,354	1,809,632	89,614	77,437
Tuscany	1,625,278	1,320,142	81,553	68,077
Naples and Sicily	2,643,573	1,642,191	133,910	86,393
United States	57,299,467	63,135,367	2,421,201	3,011,041
China and Hong Kong	12,396,762	15,835,644	924,780	1,005,125
British North America	6,643,064	8,761,981	302,615	401,376
Possessions in South Africa	335,615	93,359	19,155	5,304
Total	183,145	2,046,276	1,831,145	2,046,276

2nd—Articles entered at Declared Value alone.

Articles.	Quantities.		Declared Value.	
	1865	1866	1865	1866
Apparel and Slops—To Egypt	83,101	72,545	72,545	72,545
British North America	145,350	183,786	183,786	183,786
Possessions in South Africa	161,832	104,366	104,366	104,366
India	57,178	50,197	50,197	50,197
Australia	873,744	1,034,237	1,034,237	1,034,237
Other countries	509,940	601,145	601,145	601,145
Total	1,831,145	2,046,276	2,046,276	2,046,276
Arms, Ammunition, and Military Stores	205,023	192,898	192,898	192,898
Cottons—Lace and Patent Net	384,670	433,824	433,824	433,824
Hosiery	139,634	292,617	292,617	292,617
Counterpanes and Small Wares	244,301	478,617	478,617	478,617
Total	345,915	397,458	397,458	397,458
Drugs and Chemical Products—Medicines	320,589	342,817	342,817	342,817
Unenumerated, used in dyeing and other processes subservient to manufactures and the arts	120,447	161,341	161,341	161,341
Fish	219,759	174,959	174,959	174,959
Furniture, Cabinet and Upholstery Wares	106,947	82,405	82,405	82,405
Haberdashery and Millinery—To France	156,230	150,980	150,980	150,980
Egypt	596,866	978,066	978,066	978,066
United States	27,797	40,131	40,131	40,131
Cuba	38,568	57,371	57,371	57,371
Argentine Confederation	183,657	81,519	81,519	81,519
Channel Islands	554,904	804,895	804,895	804,895
British North America	146,874	138,677	138,677	138,677
West Indies	231,337	186,670	186,670	186,670
Possessions in South Africa	160,022	170,352	170,352	170,352
India	89,665	6,064	6,064	6,064
Total	285,083	338,668	338,668	338,668
Manufactures of Steel, or of Steel and Iron combined (Anvils, Vices, Saws, Files, Edge-tools, Cranks, Slide-bars, &c.), and Tools or Implements of Industry other than Agricultural, not wholly composed of Iron or Steel—To Russia	45,091	65,378	65,378	65,378
Hanse Towns	8,965	6,064	6,064	6,064
Total	45,091	65,378	65,378	65,378
Manufactures of German Silver, of Pewter, and Britannia Metal, of Papier Maché, Lamps, Chandeliers, and Candelabra, and Hardware not specifically described.	41,916	43,311	43,311	43,311
—To Russia	302,639	143,629	143,629	143,629
Hanse Towns	55,320	61,163	61,163	61,163
Holland	77,226	119,024	119,024	119,024
France	45,281	46,990	46,990	46,990
Spain and Canaries	198,759	543,288	543,288	543,288
United States	66,500	83,371	83,371	83,371
Cuba	174,179	128,420	128,420	128,420
Brazil	59,110	48,752	48,752	48,752
Argentine Confederation	116,157	162,008	162,008	162,008
British North America	44,279	25,812	25,812	25,812
Possessions in South Africa	211,030	211,030	211,030	211,030
India	320,810	285,607	285,607	285,607
Australia	400,614	381,803	381,803	381,803
Total	400,614	381,803	381,803	381,803
Manufactures of Steel, &c. (con.)—				
Holland	12,681	11,959	11,959	11,959
France	96,744	58,934	58,934	58,934
Spain and Canaries	7,538	4,826	4,826	4,826
United States	61,476	75,789	75,789	75,789
Cuba	1,553	2,597	2,597	2,597
Brazil	981	1,988	1,988	1,988
Argentine Confederation	1,033	820	820	820
British North America	10,622	14,664	14,664	14,664
Possessions in South Africa	3,986	1,745	1,745	1,745
India	29,940	23,313	23,313	23,313
Australia	51,064	34,126	34,126	34,126
Other countries	68,935	79,590	79,590	79,590
Total	400,614	381,803	381,803	381,803

Articles.	1865	1866	Articles.	1865	1866	Articles.	1865	1866
Hardware, &c.—Manufactures of German Silver, &c., (con.)—Other countries.	734,205	636,810	Machinery (con.)—Other sorts—To Russia	276,092	326,495	Silk Manufactures (con.)—Mixed with other Materials—To Hance Towns.	70,677	68,252
Total	2,451,911	2,539,684	Hanse Towns	126,247	126,247	France	61,478	36,259
Total value of Hardware and Cutlery.	3,137,608	3,310,155	Holland	162,442	158,947	United States	30,177	68,753
Jute Manufactures, made up	21,910	7,638	Belgium	100,353	113,013	Other countries	92,667	72,490
Leather—Saddlery and Harness—To British Possessions in South Africa	18,379	6,939	France	257,515	339,907	Total	265,019	245,754
India	38,116	91,912	Spain and Canaries	58,641	50,043	Total Value of Silk Manufactures	1,082,084	1,070,173
Other countries	68,156	70,002	Egypt	269,882	92,976	Stainery, other than Paper—To British India	25,767	24,159
Total	266,703	191,825	British India	93,491	105,353	Australia	61,545	53,427
Linens—Hosiery and other Goods	54,755	58,207	Other countries	739,954	747,397	Other countries	203,763	201,196
Total Value of Linen Manufactures	6,463,550	7,260,450	Total	2,408,179	2,192,978	Total	291,074	278,782
Machinery—Steam Engines—To Russia	108,129	147,571	Painters' colours	355,399	423,697	Telegraphic wire and apparatus	118,650	293,675
France	16,688	18,875	Pickles and Sauces	219,415	367,723	Woolens—Hosiery other than Stockings	136,271	223,718
Spain and Canaries	75,029	20,089	Plate, Plated Ware, Jewellery, and Watches	304,471	308,088	Small Wares	70,540	96,371
Egypt	302,246	66,285	Silk Manufactures—Other articles of Silk only—To Hance Towns	17,129	10,109	Total Value of Worsted and Woolen Manufactures	14,483,810	16,789,629
Brazil	14,970	19,031	France	46,090	24,580	Total declared Value—Enumerated Articles	11,422,807	13,566,655
British India	204,552	293,435	United States	88,513	87,848	Unenumerated Articles	5,489,340	6,273,243
Australia	102,436	97,649	Other countries	133,343	86,857	All Articles	11,971,737	14,136,689
Other countries	634,792	497,650	Total	275,075	209,394			
Total	1,458,842	1,160,565						

REAL VALUE OF THE PRINCIPAL ARTICLES IMPORTED.

An Account of the Computed Real Value of the Principal Articles of Foreign and Colonial Merchandise Imported in the Eight Months ended August 31, 1866, compared with the corresponding period of 1865.

Articles.	1865	1866	Articles.	1865	1866
Coffee, raw—From Ceylon	1,652,561	1,553,600	Corn (con.)—Barley	1,560,474	1,960,301
Other British Possessions	480,249	383,073	Oats	1,779,009	2,458,996
Brazil	177,266	173,238	Peas	121,433	358,824
Central America	139,893	156,720	Beans	226,393	172,246
Other countries	166,265	190,142	Indian corn or maize	1,001,206	3,185,764
Total	2,566,234	2,436,773	Wheatmeal and flour—From Hance Towns	95,709	128,121
Corn—Wheat—From Russia	1,782,054	2,263,829	France	996,692	2,178,098
Prussia	1,526,642	1,755,805	United States	117,195	185,781
Denmark	141,310	182,637	British North America	80,405	11,413
Schleswig, Holstein, & Lauenburg	69,721	72,284	Other countries	61,543	117,470
Mecklenburg	177,873	326,064	Total	1,351,544	2,568,883
Hanse Towns	129,112	337,494	Cotton, raw—From United States	889,114	29,319,669
France	380,509	1,676,745	Bahamas and Bermuda	1,379,306	46,816
Turkey, Wallachia and Moldavia	183,189	150,482	Mexico	2,318,909	28,591
Egypt	305,808	180,658	Brazil	2,352,072	3,973,456
United States	98,530	4,156	Turkey	838,536	515,714
British North America	333,354	1,237,024	Egypt	8,094,171	6,626,740
Other countries	5,128,102	8,192,693	British India	10,244,094	16,139,879
Total	14,445,679	17,445,679	China	1,449,586	78,000
Cotton (con.)—Other countries	2,381,720	1,445,679			
Total	29,944,508	58,204,544			
Cotton manufactures not made up	448,956	665,868			
Cubic nitre (see Saltpetre)	1,923,409	2,278,716			
Flax (dressed and undressed), and Tow or cordilla of flax—From Russia	483,664	175,697			
Holland	471,763	341,482			
Belgium	168,749	209,468			
Other countries	3,047,555	3,005,363			
Total	145,887	60,023			
54,915	28,813				
1,695,803	920,782				
339,618	554,783				
171,420	238,832				
6,528	23,934				

Articles.	1865	1866	Articles.	1865	1866	Articles.	1865	1866
Hemp (dressed and undressed) (com.)— Philippine Islands	243,101	61,684	Rice, not in the husk	357,137	449,290	Third quality, (not equal to brown clayed) as entered previously to April 16, 1864—From British West Indies and Guiana	143,689	382,814
Other countries	41,798	64,172	Saltpetre	376,614	382,814	British India	508,072	508,072
Total	802,465	1,043,405	Seeds—Flax and linseed—From Russia, Northern ports	255,600	508,072	Mauritius	405,376	405,376
China grass, jute, and other vegetable substances of the nature of hemp	743,848	1,138,847	Russia, Southern ports	396,798	405,376	Cuba and Porto Rico	532,420	532,420
Hides, untanned—Dry—From British India	295,053	334,345	Prussia	1,257,585	1,257,585	Java and Philippine Islands	155,616	248,525
Other countries	221,622	209,836	British India	155,616	155,616	Other countries	2,065,599	1,694,593
Total	516,675	544,181	Total	111,659	97,008	Total	97,008	97,008
Wet—From Argentine Confederation and Uruguay	266,266	508,732	Silk, raw—From China	78,994	68,819	Third quality (not equal to brown clayed, but equal to brown mus- covado) as entered subsequently to April 16, 1864—From British West Indies and Guiana	1,448,666	1,425,107
Brazil	193,674	174,594	British India	3,078,378	2,128,268	British India	43,454	18,840
Australia	141,846	128,092	Other countries	1,635,667	1,270,601	Mauritius	88,367	158,191
Other countries	219,194	211,765	Total	4,904,598	3,564,726	Cuba and Porto Rico	326,543	352,503
Total	820,980	1,013,183	Thrown—From France	17,372	32,589	Brazil	379,093	407,392
Hides—Tanned, lawed, curried, or dressed (except Russia hides)	296,658	421,565	China	9,618	21,405	Java and Philippine Islands	150,421	49,917
Indigo	1,756,683	1,851,084	Other countries	26,990	53,994	Other countries	152,281	292,961
Metals—Copper ore—From Spain	35,573	9,277	Total	328,084	385,784	Total	2,888,825	2,704,841
Cuba	112,084	88,731	Silk Manufactures of Europe—Broadstuffs —From Belgium	2,465,899	3,495,169	Fourth quality (not equal to brown muscovado) as entered sub- sequently to April 16, 1864— From British West Indies and Guiana	469,825	693,755
Chili	275,251	298,969	France	49,062	149,172	British India	112,798	135,063
Australia	77,336	143,028	Other countries	2,843,045	4,030,125	Mauritius	65,588	104,584
Other countries	259,033	297,495	Total	949,173	1,065,740	Cuba and Porto Rico	122,371	91,542
Total	760,277	837,500	Ribbons—Silk or satin—From Belgium France	113,916	110,489	Brazil	314,038	451,847
Copper regulus—From Chili	697,256	807,809	Other countries	1,069,089	1,176,229	Java and Philippine Islands	352,281	202,088
Other countries	55,387	94,773	Total	969	622	Other countries	50,069	78,190
Iron in bars, unwrought	752,643	902,582	Gauze and Crapes	252,934	291,729	Total	1,516,415	1,757,069
Lead, pig and sheet	373,804	483,234	Velvet or Plush—From Belgium Other countries	217,989	211,690	Total of sugar, unrefined	7,358,166	7,724,094
Spelter	397,390	438,440	Total	34,945	60,139	Sugar, refined, and sugar candy	714,688	682,703
Tin in blocks, ingots, bars, or slabs	210,735	213,346	Plush for making Hats	81,818	50,852	Molasses—From British West Indies and Guiana	88,901	83,086
British North America	59,157	411,587	Spirits—Rum	463,163	424,048	Cuba and Porto Rico	170,636	250,431
British India	292	2,049	Brandy	545,915	669,892	Other countries	8,298	16,119
Other countries	26,244	2,356	Sugar, unrefined—First quality (equal to white clayed)	68,847	91,450	Total	267,825	349,686
Total	90,796	415,992	Second quality (not equal to white, but equal to brown clayed)— From Brit. W. Indies & Guiana	842,987	1,032,559	Tallow—From Russia	128,143	415,542
Train, blunber, and spermaceti	855,374	345,226	British India	54,596	7,893	Prussia and Denmark	110,013	37,966
Palm	784,712	864,540	Mauritius	609,432	661,634	Australia	374,222	476,341
Olive	975,525	623,919	Cuba and Porto Rico	1,239,439	20,060	Other countries	238,346	303,719
Oil seed cakes	475,154	237,510	Brazil	13,454	2,214	Total	850,794	1,233,788
Paper for printing or writing	250,610	130,951	Java and Philippine Islands	2,214	583,311	Tea	5,286,830	6,090,521
Other kinds (except paper hangings)	78,069	1,249,531	Other countries	127,957	2,881,079	Total	1,233,788	6,090,521
Provisions—Bacon	3,521,730	3,496,694	Total	2,881,079	3,170,734			
Butter	1,290,103	1,339,449						
Cheese	345,691	640,001						
Rags and other materials for paper making	345,691	640,001						

Articles.	1865	1866	Articles.	1865	1866	Articles.	1865	1866
Timber & Wood—Deals, battens, boards, or other timber or wood, sawn or split—From Russia	599,015	567,542	Tobacco—Stemmed	161,254	295,295	Red	978,190	1,357,662
Sweden and Norway	1,255,116	1,154,228	Unstemmed	960,480	594,620	White	1,477,920	1,946,984
British North America	1,215,918	656,755	Manufactured, and cigars	391,257	339,197	Wool, Sheep and Lambs—From Hance	986,218	1,481,083
Other countries	191,369	154,742	Wine—From British Poss. in South Africa	5,646	1,725	Towns and other parts of Europe	889,476	893,365
Total	3,261,417	2,533,267	From other British Possessions	8,105	2,849	British Possessions in South Africa	436,809	548,541
Timber or wood, not sawn or split, or otherwise dressed, except hewn, and not otherwise charged with duty—From Sweden and Norway	438,752	525,504	Foreign—From Hamburg	21,238	19,800	Aust-alia	7,135,378	8,433,368
Prussia	856,640	525,081	Holland	134,270	157,725	Other countries	491,858	605,008
British North America	1,188,303	757,154	France	521,063	376,678	Total	9,939,759	11,961,385
Other countries	468,169	353,620	Portugal	689,655	651,179	Wool, alpaca and the llama tribe	170,559	305,718
Total	2,951,864	2,031,359	Madeira	9,337	16,856	Woolen rags, torn up to be used as wool	278,189	291,689
			Spain	998,841	1,440,958	Woolen manufactures not made up	994,696	1,167,997
			Canaries	2,287	3,637	Total real value of enumerated articles	115,302,753	155,811,590
			Italy—Naples and Sicily	47,688	49,488			
			Other countries	17,980	13,851			
			Total of wine	2,456,110	3,334,646			

An Account of the Computed Real Value of the Imports and Exports of Gold and Silver Bullion and Specie Registered in the Nine Months ended September 30, 1866, compared with the corresponding period of 1865.

Countries.	GOLD.		SILVER.		TOTAL OF GOLD AND SILVER.	
	Imports.	Exports.	Imports.	Exports.	Imports.	Exports.
Russia	19,512	137,562	125	21,004	19,637	158,606
Hanse Towns	9,753	493,663	5,612	819,824	15,365	1,313,487
Holland	3,794	70,482	36,178	42,302	39,972	112,784
Belgium	108,757	195,409	40,753	2,793	149,510	198,202
France	289,809	2,637,098	658,650	2,073,177	948,369	4,710,275
Portugal, Azores, & Madeira	616,790	426,736	47,128	56,920	663,918	489,656
Spain and Canaries	21,105	20,755	1,863	1,574	22,468	22,359
Gibraltar	30,349	29,223	31,340	56,422	61,689	85,645
Malta	2,807	28,474	...	4,289	2,807	32,713
Turkey	1,468	97,202	...	998	1,468	98,190
Egypt	276,393	120,115	...	4,212	276,393	124,327
Mauritius	78,776	86,456	...	17,834	96,610	102,719
West Coast of Africa	48,088	5,140	...	5,321	53,359	9,552
British Poss. in South Africa	2,155,232	4,639,371	...	1,044	2,155,364	4,640,415
China	116,297	142,019	...	18,040	129,337	149,984
Australia	2,041,543	1,455,381	...	3,711,311	5,723,854	4,634,878
British Columbia	253,262	238,382	...	62,245	315,607	289,957
Brit. N. American Provinces	3,268,257	7,846,886	...	118,824	3,377,081	9,298,988
Mexico, South America (except Brazil), and W. Indies	311,059	1,132,529	...	28,251	339,310	1,659,530
Brazil	9,643,001	1,980,291	...	4,778,017	14,421,018	281,262,629
United States .....	...	...	...	...	...	...
Danish West Indies .....	...	...	...	...	...	...
Other countries .....	...	...	...	...	...	...
Total of Gold	9,643,001	1,980,291	...	4,778,017	14,421,018	281,262,629
Total of Silver .....	...	...	...	...	...	...
Total of Gold and Silver .....	...	...	...	...	...	...

LONDON.—Printed and Published by DAVID AIRD, of 151 Exeter street, Strand, in the Parish of St Paul, Covent Garden, at the Economiser Offices, 111 Strand, in the Parish of St Mary-le-Strand, in the County of Middlesex.—Saturday, November 3, 1866.

SUPPLEMENT TO

SUPPLEMENT TO The Economist [GRATIS.]

ACCOUNTS RELATING TO TRADE AND NAVIGATION IN THE TEN MONTHS ENDED OCTOBER 31, 1866.

I.—Imports and Consumption of the Principal Articles of Foreign and Colonial Merchandise in the Ten Months ended October 31, 1866, compared with the corresponding period of 1865.
1st—Articles Free of Duty.

Articles.	Quantities Imported.		Articles.	Quantities Imported.		Articles.	Quantities Imported.	
	1865	1866		1865	1866		1865	1866
Animals, Living—Oxen, Bulls, & Cows...No	170,008	177,480	Flax (con.)—Other countries	75,747	75,224	Metals (con.)—Iron, in bars, unwrought, ton	35,621	49,018
Cattle	45,506	25,506	Total	1,532,360	1,311,311	Steel, unwrought	4,351	3,402
Sheep and Lambs	639,398	717,888	Fruit—Lemons and Oranges	992,490	1,151,193	Lead, pig and sheet	24,148	29,417
Swine and Hogs	99,359	65,678	Goats' Hair or Wool	278,010	296,365	Spelter	21,801	23,130
Asbes, Pearl and Pot	118,695	80,395	Manufactures of Goats' Hair or Wool...£	3,021,474	2,711,811	Tin, in blocks, ingots, bars, or slabs, cwt	73,649	72,559
Bark for tanners' or dyers' use	344,742	439,188	Mano	158,546	125,926	Silver ore	284,501	299,941
Peruvian	11,697	10,760	Gum shellac	32,777	35,849	Oil—Petroleum—From U.S. of America, tons	3,324	23,998
Bones burnt or not, or animal charcoal, ton	54,019	67,001	Gutta percha	18,385	9,282	Oil—Petroleum—From U.S. of America, tons	15	120
Brimstone	804,345	1,088,942	Codilla of Hemp—From Russia	116,544	175,152	British India	1,196	199
Bristles	1,585,604	1,813,650	Austrian Territories	427,268	556,868	Other countries	1,657	199
Cronache	61,468	54,756	Hemp (dressed and undressed) and Tow or Codilla of Hemp—From Russia	17,888	23,791	Total	6,392	24,307
Clocks and Watches—Clocks	118,345	193,520	British India	17,888	23,791	Train, blubber, and spermaceti	9,137	8,995
Watches	269,215	4,109,960	Philippine Islands	38,925	45,040	Palm	585,707	565,994
Cotton, raw—From United States	303,450	3,145	Other countries	769,468	842,891	Coccos-nut	145,826	94,869
Bahamas and Bermuda	178,289	84,300	China Grass, jute, and other vegetable substances of the nature of Hemp	1,467,590	1,352,989	Olive	23,501	19,716
Mexico	303,450	3,145	Hides, untanned—Dry—From Brit. E. Indies	115,917	137,967	Seed oil, of all kinds	8,224	8,214
Brazil	351,630	546,549	Other countries	86,490	69,109	Oil of Turpentine	75,478	74,900
Turkey	178,289	84,300	China Grass, jute, and other vegetable substances of the nature of Hemp	1,467,590	1,352,989	Oil seed cakes	84,140	93,750
Egypt	1,256,893	785,636	Hides, untanned—Dry—From Brit. E. Indies	115,917	137,967	Paper for Printing or Writing	111,527	120,798
British East Indies	3,125,905	4,804,234	Other countries	86,490	69,109	Other kinds, except paper hangings	73,036	124,396
China	309,031	34,767	Total	209,407	207,076	Potatoes	184,563	245,194
Other countries	862,545	285,267	Wet—From Argentine Confederation and Uruguay	136,747	298,979	Provisions—Bacon and Hams	666,665	491,191
Total	6,315,565	10,610,271	Brazil	109,021	106,943	Beef, salt	595,075	581,384
Cotton manufactures	662,535	871,391	Australia	100,102	85,574	Pork, salt	181,526	156,315
Cream of Tartar	38,052	46,975	Other countries	138,603	162,794	Butter	138,375	163,716
Dyes and Dyeing Stuff—Brazil wood	2,550	788	Total	479,473	644,290	Eggs	844,398	889,142
Cochineal	16,003	19,426	Hides, tanned, tawed, curried, or dressed (except Russia Hides)	5,389,468	6,808,346	Cheese	648,453	608,091
Indigo	61,887	69,628	(Russia Hides)	46,667	39,361	Eggs	320,450	387,164
Logwood	21,672	27,330	Hops	259,274	240,427	Lard	99,193	220,995
Madder and Madder Root	149,681	246,940	Leather Manufactures—Boots, shoes, and gloves, of all kinds	41,148	57,780	Pyrites	161,581	213,850
Garancine	24,227	39,217	Boot fronts	7,658,688	8,815,872	Quicksilver	1,127,510	1,216,928
Shumac	8,793	9,508	Gloves	61,650	74,066	Regs and other materials for making Paper —Linen and cotton rags	12,980	19,178
Terra Japonica	8,713	5,968	Copper regula	28,868	28,866	Esparto and other vegetable fibre	38,896	57,732
Cutch	1,555	1,592	Copper, unwrought & part wrought, cwt	321,980	273,080	Other materials for making paper	366	242
Valonia	14,939	24,085	Total	52,242	77,152	Total	52,242	77,152
Elephant's Teeth	7,324	7,885	Metals—Copper ore	1,074,850	1,074,850	Rice not in the bulk	1,209,217	1,736,411
Flax (dressed and undressed), and Tow or Codilla of Flax—From Russia	1,168,319	1,074,850	Holland	142,928	49,955	Rosin	314,103	445,260
Holland	142,928	49,955	Belgium	145,366	111,282			
Belgium	145,366	111,282						

Articles.	Quantities Imported.		Articles.	Quantities Imported.	
	1865	1866		1865	1866
Saltitre.....cwt.	194,880	215,425	Silk Manufactures of Europe—Broad stuff—	168,488	181,775
Cubic Nitre.....	699,345	768,564	—From Belgium.....lb.	1,322,495	1,731,401
Seeds—Cotton.....ton.	95,250	86,325	France.....	28,726	81,392
Other countries.....	125,983	181,983	Other countries.....	1,519,709	1,994,568
Clover.....	237,211	376,475	Total.....	548,922	543,795
Flaxseed and Linseed—From Russia,	170,337	216,402	Ribbons—Silk or Satin—From France... ..	61,586	55,628
Northern ports.....	548,455	174,154	Other countries.....	608,458	599,423
Ports in the Black Sea.....	80,850	102,040	Total.....	4,050	298
Other countries.....	1,036,853	869,071	Gauze or craps.....lb.	138,736	128,820
Total.....	109,681	352,376	Velvet or plush—From Belgium.....lb.	33,669	58,196
Rape.....	90,664	83,695	Other countries.....	172,405	186,516
Silk—Raw—From China.....lb.	93,012	71,215	Total.....	74,384	45,512
British East Indies.....	4,076,187	2,527,050	Plush for making hats.....	71,547	47,710
Egypt (in transit from India, China, and	1,958,659	1,421,124	Silk Manufactures of India—Bandannas, co-	617,784	672,727
Japan).....	6,218,422	4,103,084	ras, choppas, Tusore cloths, Romals,	35,883	34,952
Other countries.....	24,908	20,145	and fadates.....	420,400	351,572
Total.....	5,409	13,741	Spices—Cinnamon.....lb.	13,975,618	6,136,818
Waste, Knubs, and Husks.....cwt.	30,317	30,851	Ginger.....	22,601	11,229
Thrown—From France.....lb.			Pepper.....	261,331	318,392
China.....			Tallow—From Russia.....		
Other countries.....					
Total.....					

2nd—Articles Subject to Duty.

Articles.	Entd. for Home Consump.		Articles.	Entd. for Home Consump.	
	1865	1866		1865	1866
Cornea.....	6,722,088	9,891,115	Barley.....cwt.	6,634,043	6,043,810
Coffee—From Ceylon.....lb.	17,956,617	63,473,394	Oats.....	6,489,312	7,472,011
Other British possessions.....	18,413,862	15,619,119	Pas.....	451,281	952,539
Brazil.....	9,240,915	7,773,803	Beans.....	807,661	704,975
Central America.....	4,286,451	5,943,895	Indian Corn, or Maize.....	5,451,722	13,149,623
Other countries.....	7,348,096	6,946,565	Wheatmeal and Flour—From Hanse Towns cwt.	195,795	237,166
Total.....	107,255,961	99,856,776	France.....	1,997,746	3,248,638
Corn*—Wheat—From Russia.....cwt.	6,570,075	6,439,820	United States.....	226,964	225,584
Prussia.....	4,600,582	3,522,490	British North America.....	163,064	26,882
Denmark.....	525,521	413,104	Other countries.....	140,127	261,966
Schleswig, Holstein, and Lauenburg.....	220,957	154,283	Total.....	2,723,696	4,000,236
Mecklenburg.....	522,227	658,274	Indian Corn Meal.....	5,862	11,739
Hanse Towns.....	888,117	686,484	Fruit—Currants.....cwt.	498,883	638,218
France.....	1,256,495	3,325,975	Raisins.....	166,244	170,111
Turkey and Wallachia and Moldavia.....	542,257	367,443	Spirits—Rum.....	5,867,615	2,857,358
Egypt.....	10,063	20,503	Brandy.....	2,468,145	2,141,257
United States.....	951,943	440,290	Sugar, unrefined—1st quality (equal to white		
British North America.....	294,316	8,789	Sugar, refined.....	79,129	76,492
Other countries.....	850,155	2,514,527	Total.....	79,350	47,189
Total.....	16,732,708	18,551,932			

* All kinds of imported corn and grain (wheat excepted) have been entered at this rate.

2nd—Articles paying Duty, &c.—continued.

Articles.	Imported.		Entd. for Home Consump.	
	1865	1866	1865	1866
Sugar, unrefined (con.)—2nd quality (not equal to white, but equal to brown clayed)—From B. West Indies and Guiana—cwt	960,068	1,216,687	1,005,701	987,737
British India	54,401	6,697	114,947	18,159
Mauritius	546,663	712,212	580,274	770,781
Cuba and Porto Rico	1,475,166	852,878	1,463,333	942,499
Brazil	19,380	20,440	34,508	21,655
Java and Philippine Islands	2,117	3,830	2,722	3,219
Other countries	175,560	506,967	217,203	786,343
Total	3,293,355	3,919,711	3,418,688	3,530,314
3rd quality (not equal to brown clayed)—From B. West Indies and Guiana—cwt	...	...	...	...
British India .....	...	...	...	...
Mauritius .....	...	...	...	...
Cuba and Porto Rico .....	...	...	...	...
Brazil .....	...	...	...	...
Java and Philippine Islands .....	...	...	...	...
Other countries .....	...	...	...	...
Total	1,699,375	1,866,332	1,831,510	1,623,835
3rd quality (not equal to brown clayed, but equal to brown muscovado)—From British West Indies and Guiana—cwt	62,035	25,436	111,464	38,847
British India	192,180	163,340	130,813	176,097
Mauritius	723,739	494,185	831,291	472,407
Cuba and Porto Rico	433,580	491,732	458,056	485,017
Brazil	152,254	57,181	128,160	43,104
Java and Philippine Islands	226,084	319,989	274,550	394,400
Other countries	3,429,245	3,418,195	3,766,153	3,143,707
Total	603,189	963,324	532,449	852,789
4th quality (not equal to brown muscovado)—From British West Indies and Guiana—cwt	170,299	223,710	165,216	185,549
British India .....	...	...	...	...
Mauritius .....	...	...	...	...
Cuba and Porto Rico .....	...	...	...	...
Brazil .....	...	...	...	...
Java and Philippine Islands .....	...	...	...	...
Other countries .....	...	...	...	...
Total	11,243,932	12,543,569	9,875,711	11,030,264

II.—An Account of the Exports of the Principal Articles of Foreign and Colonial Merchandise in the Ten Months ended October 31, 1866, compared with the corresponding period of 1865.

Articles.	1865		1866	
	Value £	Quantity	Value £	Quantity
Bacon and Hams	3,474	53,987	14,673	5,618
Caoutchouc	21,667	18,749	548,098	698,500
Cheese	8,748	7,806	351,713	477,268
Cocoa	3,069,797	4,107,216	979,333	1,424,510
Coffee—Of British Possessions	67,003,491	60,095,100	2,186,456	3,032,450
Foreign	15,184,785	17,645,587	160,971	210,472
Total	82,188,276	77,740,687	13,671	17,662
Corn—Wheat	29,510	45,012	61,475	49,216
Wheatmeal or Flour	19,807	17,531	98,801	130,001
Cotton, Raw—To Russia, North Ports	255,742	370,937	34,239	50,332
Prussia	36,897	55,597	65,391	30,806
Cotton, Raw—To Hanover .....	...	...	...	...
Hanse Towns .....	...	...	...	...
Holland .....	...	...	...	...
Other countries .....	...	...	...	...
Total .....	...	...	...	...
Cotton Manufactures .....	...	...	...	...
Dyes and Dyeing Stuffs—Cochineal .....	...	...	...	...
Indigo .....	...	...	...	...
Fruit—Currants .....	...	...	...	...
Raisins .....	...	...	...	...
Goats' Hair, manufactures of .....	...	...	...	...
Articles .....	...	...	...	...
Guano	4,204	4,837	...	...
Gum Shellac	23,351	21,912	...	...
Hemp (dressed and undressed), and Tow or Cordilla of hemp	127,975	126,878	...	...
Jute, &c., of the nature of hemp	351,368	356,452	...	...
Hides, untanned, dry	138,853	87,862	...	...
Wet	52,482	61,503	...	...
Hops	2,608	12,924	...	...
Leather Manufactures—Gloves	32,784	40,696	...	...
Metals—Copper, unwrought & wrought, cwt	142,090	223,311	...	...
Tin, in blocks, ingots, bars, or slabs	37,236	19,486	...	...
Oil—Petroleum	1,086	3,619	...	...

Total ... 16,732,708 ... 18,551,932 ... 16,732,708 ... 18,551,932 ... 19,451,982 ... 19,451,982 ... 78,199 ... 78,199 ... 76,492 ... 76,492 ... 47,163 ... 47,163

Articles.	Quantities.		Declared Value.		Articles.	Quantities.		Declared Value.	
	1865	1866	1865	1866		1865	1866	1865	1866
Cotton Yarn—(con.)—Italy—Ancona and Romagna	777,596	1,022,876	56,575	68,937	Cotton Manufac.—(con.)—Other countries, yds	105,131,250	128,720,672	2,437,671	3,129,260
Naples and Sicily	6,291,051	6,051,394	485,313	511,970	Total of all kinds.....	1,669,865,093	2,127,402,816	36,616,490	48,566,774
Venice	1,433,144	93,925	116,848	7,955	Total of White or Plain	1,096,472,058	1,373,058,259	22,633,931	29,779,911
Illyria, Croatia, and Dalmatia	7,163,161	2,397,694	603,049	198,885	Total of Printed, Dyed, Coloured.....	573,393,035	754,344,557	13,982,559	18,786,863
Turkey	921,178	9,060,245	87,966	755,394	Hosiery—Stockings.....doz. pairs	499,320	782,541	186,948	320,943
China and Hong Kong.....	2,853,522	4,244,196	297,616	389,112	Thread for Sewing—To France	69,608	116,889	14,836	20,943
British India—Bombay	1,853,739	3,344,291	336,233	398,416	United States	601,392	1,175,064	134,364	284,052
Madras	6,349,109	9,075,226	649,371	475,530	Other countries	3,142,246	4,010,552	445,764	680,435
Bengal	1,074,400	1,379,144	100,862	137,225	Total	3,813,246	5,302,015	594,964	885,485
Singapore	267,200	735,976	23,451	78,243	Total value of Cotton Manufactures.....	...	...	38,210,407	51,099,485
Ceylon	11,324,507	15,892,829	1,037,703	1,467,869	Earthenware and Porcelain—To Hanse Town.....	8,927	8,603	54,174	49,987
Other countries	84,725,373	113,299,717	8,342,702	11,246,015	France	6,509	4,596	44,420	37,006
Total	113,299,717	8,342,702	1,195,266	1,131,017	United States.....	57,077	101,977	846,397	659,682
Cotton Manufactures—Piece Goods of all kinds, Plain, Printed, or Coloured—To Hanse Towns	48,174,071	49,927,763	626,629	1,078,117	Brazil	16,077	13,248	75,360	64,839
Holland	16,395,853	47,104,889	470,802	1,081,644	British North America.....	10,804	16,631	62,691	99,136
France	35,320,501	46,394,231	737,409	973,851	India	12,260	9,438	76,505	60,400
Portugal, Azores, and Madeira	6,153,234	9,403,183	152,695	339,713	Australia	14,402	11,138	108,461	85,373
Italy—Sardinia	13,993,619	14,559,836	311,248	388,387	Other Countries.....	73,177	56,863	420,717	337,929
Tuscany	22,062,198	19,668,062	547,630	510,730	Total of Earthenware and Porcelain	199,233	222,494	1,188,725	1,394,321
Naples and Sicily	10,628,168	11,037,495	280,469	265,549	Total of Earthenware	195,813	219,355	1,143,558	1,354,894
Venice	23,107,055	11,337,146	248,426	349,426	Total of Porcelain	3,420	3,139	45,167	39,427
Illyria, Croatia, and Dalmatia	117,582,902	167,164,745	2,813,595	3,949,309	Fish—Herrings—To Prussia.....bbls	152,462	169,269	225,707	250,515
Turkey	34,999,965	53,291,417	794,418	1,193,103	Hanover	57,485	57,485	84,834	91,130
Syria and Palestine	82,251,962	177,890,170	1,698,773	3,556,948	Other countries	113,783	128,515	151,709	165,633
Egypt	8,693,289	9,157,265	185,640	215,868	Total	322,832	349,269	462,250	607,278
West Coast of Africa	72,162,506	96,639,942	1,772,488	2,715,794	Glass—Flint	82,873	82,873	256,180	226,153
United States	40,665,300	45,908,312	905,546	1,063,466	Window	43,143	45,935	52,162	58,089
Foreign West Indies.....	59,990,630	26,206,175	938,109	608,517	Common Bottles	490,154	605,028	245,690	305,163
Mexico	62,004,225	74,300,165	1,278,642	1,599,242	Plate	548,712	59,285	396,293	65,881
New Granada.....	93,127,258	142,306,065	2,175,750	3,442,239	Hats of all kinds.....doz	206,349	223,994	414,173	414,173
Brazil	10,420,155	37,429,835	438,043	930,330	Horses—To Hanse Towns	859	645	49,230	37,569
Uruguay	19,922,015	17,295,165	231,632	447,394	France.....number	1,518	924	47,389	27,069
Argentine Confederation	30,979,812	36,645,052	611,825	773,977	Other countries	1,547	2,011	61,049	83,638
Chili.....	17,663,289	29,136,513	362,821	508,756	Total	3,924	3,580	167,668	148,266
Peru.....	98,354,228	152,511,977	2,142,340	3,632,797	Jute, Manufactures, not made up.....yards	12,106,343	15,500,744	294,312	284,739
China and Hong Kong.....	25,212,053	47,752,868	564,234	1,110,576	Yarn.....	3,599,290	6,296,079	60,481	102,907
Java.....	25,714,866	23,253,746	618,163	603,106	Leather, Tanned, Tawed, or Dressed, Unwrought	34,276	30,550	328,145	346,722
Philippine Islands	10,659,626	12,069,417	383,495	454,788	Wrought, Boots and Shoes—To Australia, pairs	1,224,667	1,496,669	84,145	391,062
Malta	11,833,140	18,447,603	237,187	225,368	Total	4,435,865	3,048,984	1,220,030	889,184
British North America	29,480,266	38,607,543	651,810	913,546	Wrought of other Sorts—To Australia ..lbs	124,347	124,347	33,768	26,048
West Indies	27,149,898	31,802,493	556,857	641,505	Other countries	1,031,804	962,920	188,294	198,542
Possessions in South Africa	8,235,755	9,219,891	242,209	342,514	Total	1,156,151	1,050,752	192,062	226,590
British India—Bombay	147,613,126	122,662,067	2,314,244	2,377,663					
Madras.....	14,896,639	19,558,539	320,154	441,633					
Bengal	265,247,821	286,586,601	5,386,877	5,717,371					
Singapore.....	36,973,228	45,123,876	769,403	1,029,046					
Ceylon	11,758,720	20,911,215	286,437	492,958					
Australia.....	20,182,082	26,373,900	632,980	894,246					

Articles.	Quantities.		Declared Value.		Articles.	Quantities.		Declared Value.	
	1865	1866	£	£		1865	1866	£	£
Linen Yarn—To Hanse Towns.....lbs	5,685,060	4,638,773	464,144	407,297	Metal—(con.)—Iron, Bar, Angle, Bolt, and Rod—To Hanse Towns.....font	9,113	6,619	89,322	65,159
Holland.....	3,355,187	2,989,968	201,689	193,927	Holland.....	5,828	5,058	60,085	50,915
Belgium.....	1,159,965	857,483	104,192	93,216	France.....	1,729	1,729	19,187	15,355
France.....	2,505,359	1,910,175	283,947	200,314	Italy—Sardinia.....	8,154	4,870	67,309	41,478
Spain and Canaries.....	9,370,492	9,979,986	555,365	611,614	Naples and Sicily.....	15,206	10,101	113,985	75,298
Gibraltar.....	2,141,391	2,477,369	109,789	133,961	Turkey.....	9,196	8,554	70,072	62,282
Other countries.....	5,942,028	4,490,953	373,290	290,412	United States.....	15,264	53,893	148,948	471,585
Total.....	30,159,472	27,314,688	2,042,406	1,990,740	British North America.....	19,209	27,987	158,219	239,133
Linen Manufactures—Piece Goods of all kinds.—To Russia.....yards	482,791	227,212	29,451	13,705	India.....	28,747	26,564	208,817	240,817
Prussia.....	669,630	633,573	35,046	35,226	Australia.....	11,800	13,747	132,747	105,663
Hanse Towns.....	8,788,803	7,302,943	376,353	278,133	Other countries.....	66,673	66,928	696,928	583,639
Holland.....	537,045	644,301	31,486	26,707	Total.....	205,680	225,771	1,761,109	1,941,324
France.....	2,950,983	4,543,277	170,689	222,022	Railroad Iron, of all Sorts—To Russia.....	37,758	55,396	344,314	488,139
Portugal, Azores, and Madeira.....	1,388,482	1,496,206	45,089	48,794	Sweden.....	14,446	5,286	123,372	50,323
Spain and Canaries.....	1,762,448	1,608,209	83,885	77,495	Prussia.....	8,596	12,880	66,219	108,097
Italy—Sardinia.....	1,022,204	510,654	42,998	21,627	France.....	76	76	6,796	2,595
Tuscany.....	847,631	463,906	33,678	18,789	Spain and Canaries.....	3,519	1,756	32,138	17,903
Naples and Sicily.....	1,644,968	991,529	72,209	46,196	United States.....	44,055	79,023	392,864	642,296
United States.....	81,568,532	99,192,381	2,569,392	3,498,420	Cuba.....	3,863	4,053	31,854	32,907
Cuba.....	12,317,084	13,633,906	443,535	525,474	Brazil.....	1,003	1,003	48,105	10,891
St. Thomas.....	6,047,921	3,843,522	178,915	116,589	Chili.....	8,461	3,656	73,522	30,026
Hayti.....	2,726,756	3,661,415	79,425	3,954	British North America.....	23,405	33,021	190,614	190,614
Brazil.....	10,146,589	13,517,830	395,605	413,727	India.....	89,900	117,737	798,865	996,713
Chili.....	4,219,435	2,731,851	120,679	71,711	Australia.....	16,997	63,042	137,905	137,905
Peru.....	2,864,099	2,156,452	88,862	72,314	Other countries.....	135,045	109,873	1,065,360	870,569
British West Indies.....	6,662,577	6,821,075	176,466	163,545	Total.....	361,652	430,141	2,962,478	3,578,898
India.....	3,294,642	2,652,058	143,029	108,323	Iron Wire (except Telegraphic Wire, which see).....	19,126	19,369	359,088	388,659
Australia.....	8,174,441	7,622,435	295,930	286,387	Iron Castings—To Russia.....	11,768	8,212	81,044	70,696
Other countries.....	41,001,692	40,625,774	1,498,206	1,458,399	France.....	3,597	1,171	21,169	9,588
Total of Piece Goods.....	199,068,734	214,680,009	6,798,938	7,615,279	United States.....	163	1,416	3,793	16,242
Total of White and Plain.....	171,836,896	188,070,864	5,663,105	6,417,626	Brazil.....	2,085	2,086	26,906	32,380
Total of Checked, Printed or Dyed.....	13,005,269	12,534,076	464,444	470,736	British India.....	10,281	8,343	94,654	84,665
Total of Cambrics and Lawns.....	6,839,089	6,687,161	257,099	310,958	Australia.....	7,073	6,662	81,168	68,683
Total of Damask and Diaper.....	1,475,777	1,569,864	92,172	112,695	Other countries.....	37,876	40,943	318,392	342,111
Total of Sail Cloth.....	6,211,703	5,818,544	322,118	304,264	Total.....	72,853	67,843	672,126	624,325
Thread—To Hanse Towns.....lbs	1,135,076	657,148	232,816	129,906	Iron Hoops, Sheets, and Boiler Plates—To Russia.....	4,938	1,603	59,470	20,684
United States.....	1,185,941	1,732,658	118,746	199,592	Prussia.....	2,234	1,642	26,113	19,312
Other countries.....	950,212	935,145	190,890	118,213	Hanse Towns.....	3,254	2,797	37,024	32,473
Total.....	3,271,229	3,324,951	471,952	447,711	Holland.....	4,758	6,801	59,345	79,902
Total value of Linen Manufactures.....	48,581	7,330,455	136,435	8,128,569	France.....	1,178	1,488	18,473	23,594
Metal—Iron, Pig & Puddled—To Prussia, con:.....	77,540	60,423	237,933	62,607	Spain and Canaries.....	3,387	2,719	37,816	31,640
Holland.....	117,474	101,196	336,669	304,750	United States.....	5,812	25,425	71,900	286,769
France.....	42,613	75,258	128,199	250,622	British North America.....	6,075	12,268	70,416	129,134
United States.....	169,088	159,191	487,033	484,491	India.....	13,514	12,893	144,238	159,578
British North America.....	455,266	417,831	1,316,239	1,308,904	Australia.....	36,676	34,619	496,907	375,788
Other countries.....	1,308,904	1,308,904	487,033	484,491	Other countries.....	94,390	115,029	1,289,683	1,513,911
Total.....	455,266	417,831	1,316,239	1,308,904	Total.....	94,390	115,029	1,289,683	1,513,911

Total 455,266 417,931 1,316,229 1,308,904 Total 93,490 115,039 1,389,683 1,613,811

Articles.	Quantities.		Declared Value.		Articles.	Quantities.		Declared Value.	
	1865	1866	£	1866		1865	1866	£	1866
Metals—Iron, Wrought, all sorts—Russia, tons	7,621	5,682	114,864	106,073	Metals—Lead—(con.)—To France,	4,441	1,568	90,668	31,914
Prussia	1,073	1,251	25,942	25,942	United States.....	5,814	7,123	115,986	149,176
Hanse Towns.....	3,625	3,362	64,084	61,954	China and Hong Kong.....	1,702	4,596	36,182	100,960
Holland.....	2,795	3,191	51,216	61,338	British India.....	998	1,743	24,210	42,919
France.....	2,801	2,752	50,684	60,242	Australia.....	1,687	1,910	37,585	44,827
Spain and Canaries.....	1,871	1,809	46,886	37,407	Other countries.....	5,657	6,114	127,023	143,561
United States.....	5,890	8,769	115,127	182,735	Total	22,235	26,738	472,132	590,149
British North America.....	8,985	11,394	155,017	199,334	Lead Ore, Red and White Lead, and Lithargite of Lead	5,984	7,279	148,223	192,869
Possessions in South Africa.....	873	391	23,487	10,851	Tin, unwrought—To Russia.....	9,565	8,127	46,775	39,143
India.....	23,276	26,060	439,353	516,204	France.....	16,624	20,699	83,161	90,440
Australia.....	11,583	14,253	271,645	308,380	Turkey.....	8,191	4,126	15,366	18,071
Other countries.....	35,328	32,737	704,843	682,078	Other countries.....	60,893	37,381	289,864	168,094
Total	105,821	111,641	2,063,489	2,252,538	Tin Plates—To France	90,373	70,333	435,176	315,748
Iron—Old, for remanufacture	1,930	9,305	8,226	40,188	United States.....	50,486	25,531	59,026	30,557
Steel, unwrought—To France.....	2,111	1,994	72,938	74,731	British North America.....	685,041	448,249	775,015	1,269,750
United States.....	7,885	16,546	256,085	547,338	Australia.....	21,556	11,203	28,353	64,780
Other countries.....	8,158	9,768	263,538	301,046	Other countries.....	15,087	197,097	347,418	262,172
Total	18,154	28,308	592,561	923,115	Zinc or Spelter, Wrought or Unwrought	1,058,006	1,236,280	1,230,055	1,644,313
Total of Iron and Unwrought Steel	1,333,872	1,424,738	10,979,984	12,566,262	Belgium.....	63,691	93,352	68,283	113,210
Copper—Unwrought, in Ingots, Cakes, or Slabs—To Holland	20,570	15,160	89,913	67,150	Hanse Towns.....	865,272	156,822	111,960	23,714
Belgium.....	10,203	7,437	43,176	32,908	Holland.....	1,662,047	902,906	220,156	186,094
France.....	38,654	51,503	164,915	237,489	France.....	1,308,797	830,535	170,454	122,979
British India.....	13,145	7,444	77,135	34,533	Italy—Sardinia.....	2,088,997	879,514	17,325	131,567
Other countries.....	11,865	17,177	54,552	80,242	United States.....	130,313	47,507	17,325	8,127
Total	94,337	98,781	414,691	452,322	Other countries.....	800,221	2,141,668	48,086	340,374
Wrought or partly Wrought: Sheets and Nails; Bars, Rods, Plates, Bottoms and Pans; and mixed or Yellow Metal for Sheathing—To Hanse Towns.....	28,015	18,154	120,797	79,619	Total	8,813,552	7,415,195	1,197,091	1,171,489
Holland.....	17,719	17,719	75,614	76,490	Paper for Writing or Printing.....	82,635	192,445	296,279	433,280
France.....	21,663	25,191	99,676	111,794	Paper of other kinds (except Hangings).....	34,648	43,117	80,529	106,107
Italy—Sardinia.....	13,060	14,253	57,123	64,399	Total of Paper	117,283	171,622	376,808	539,397
Turkey.....	11,333	8,730	56,451	44,089	Rags and other Materials for making Paper, tons	3,314	11,836	49,078	196,954
Egypt.....	35,167	180,631	39,631	39,631	Salt—To Russia.....	53,620	45,075	27,998	27,252
United States.....	8,068	32,612	180,631	37,585	United States.....	32,940	144,256	47,118	96,890
British India.....	156,946	706,724	706,724	676,210	British North America.....	78,217	82,602	26,315	49,770
Other countries.....	131,216	110,944	599,269	504,073	India.....	92,157	111,559	45,237	66,987
Total	423,262	365,984	1,928,617	1,634,000	Other countries.....	164,045	154,450	78,743	90,687
Wrought of other sorts	20,992	26,803	132,934	172,867	Silk—Throwa—To Holland	482,979	637,944	225,411	334,136
Brass of all sorts.....	36,009	32,671	189,020	182,924	Belgium.....	116,969	90,617	153,914	136,435
Total of Copper, Sheet, Piping, Tubing and Lead Shot—To Russia.....	574,600	524,259	2,665,462	2,442,113	France.....	38,383	13,931	51,092	20,973
Total	1,936	3,684	40,476	77,372	Other countries.....	56,663	30,978	85,480	48,054
					Total	104,866	91,929	116,857	104,825
					Total	316,883	227,455	407,423	312,287

Articles.	Quantities.		Declared Value.	
	1865	1866	1865	1866
Silk—Twist and Yarn—To Hanse Towns... lbs	101,515	47,598	63,823	37,446
Holland	62,402	54,176	49,456	43,913
France	172,788	165,200	97,221	91,020
Other countries	34,711	23,502	26,778	23,184
Total	371,866	290,506	237,278	200,572
Silk Manufactures—Broad Piece Goods, Fancy Silks and Satins, Velvet, and Grey Cloths of Silk only—To France yards	38,460	28,479	6,851	4,906
United States	696,892	506,487	162,420	129,855
Australia	144,111	574,022	59,021	118,155
Other countries	468,982	148,258	26,044	27,314
Total	1,638,208	1,779,133	331,373	380,603
Handkerchiefs, Scarfs, Shawls of Silk only—To France doz	4,996	4,696	8,932	6,484
Egypt	39,688	39,307	93,468	108,469
United States	1,879	5,772	1,404	8,012
Australia	1,853	911	2,915	1,052
Other countries	60,540	49,855	66,398	73,989
Total	108,451	100,039	198,117	197,956
Ribbons of Silk only—To France lbs	402	...	403	...
Egypt	9,787	9,363	9,787	9,371
United States	27,820	24,922	34,907	33,187
Australia	14,940	11,761	20,920	17,140
Other countries	14,779	18,655	18,811	24,568
Total	66,364	64,704	84,128	84,341
Soap cwt	116,894	143,261	151,426	196,745
Spirits (British)—To France	32,610	8,769	8,843	1,106
Portugal, Azores, and Madeira	710,093	41,332	87,946	5,124
Turkey	19,389	1,698	2,345	216
United States	88,875	130,089	11,121	16,263
Australia	189,374	280,181	24,484	37,772
Other countries	753,162	583,030	89,859	73,816
Total	1,793,508	1,045,089	219,598	184,297
Sugar Refined cwt	149,923	136,608	226,529	206,296
Wool, Sheep & Lambs—To Hanse Towns... lbs	1,812,245	1,550,209	188,882	160,972
Belgium	1,309,196	490,460	147,714	47,835
France	2,954,700	5,292,999	284,445	468,196
United States	121,316	180,640	11,882	13,700
Other countries	953,960	627,608	87,284	61,974
Total	7,151,417	8,141,986	719,457	762,677
Woolen and Worsted Yarn—To Russia... lbs	1,535,689	1,309,667	257,825	241,983
Hanover	371,649	...	56,829	...
Hanse Towns	15,948,099	12,150,744	2,616,263	2,044,009
Holland	5,854,306	5,490,188	1,060,683	984,688
Belgium	434,520	320,888	69,888	50,543
France	1,612,942	1,657,745	352,998	846,377
Total	26,760,988	21,553,680	4,573,346	3,768,589
Woolen and Worsted Manufactures—Cloths of all kinds, Duffels, and Kerseys, of Wool unmixed, or mixed with other materials—To Hanse Towns... yards	359,893	605,815	81,963	133,689
Holland	336,699	426,064	71,113	79,089
France	1,093,283	206,380	206,380	716,783
Portugal, Azores, and Madeira	321,639	277,142	59,296	54,627
Italy-Sardinia	242,566	185,078	36,506	27,782
Neples and Sicily	613,067	414,415	94,582	68,491
United States	2,362,962	4,604,377	398,735	880,618
Brasil	1,909,654	2,677,480	197,162	321,722
Uruguay	422,706	531,773	59,340	90,329
Argentine Confederation	1,402,585	1,462,764	176,718	203,657
Chili	588,851	639,767	81,505	81,550
Peru	596,021	569,888	107,121	93,626
China and Hong Kong	1,382,802	1,596,689	229,700	265,146
British North America	2,786,050	4,221,590	346,764	520,374
India	2,145,909	2,648,775	325,290	316,203
Australia	1,239,206	1,878,686	234,768	299,464
Other countries	4,078,986	4,044,948	651,020	595,360
Total	21,782,731	30,002,120	3,357,965	4,692,354
Total of Cloths, &c., of all kinds	13,929,718	17,483,203	2,287,407	3,017,396
Total of Cloths, &c., of Wool mixed with other materials	8,453,043	12,518,917	1,070,558	1,674,958
Flannels	5,296,401	6,949,291	395,770	371,339
Blankets and Baines	4,950,105	4,465,651	490,633	415,169
Carpets and Druggets—To Hanse Towns	1,268,063	1,005,727	180,528	118,215
Holland	195,784	64,809	35,419	9,374
France	166,896	148,716	28,998	26,664
Spain and Canaries	401,388	687,730	48,164	92,709
Italy—Sardinia	181,573	96,188	24,660	10,360
United States	28,370	12,546	4,315	1,704
Chili	1,406,466	4,051,798	251,845	709,613
British North America	73,800	33,529	12,471	4,801
Australia	319,708	607,291	38,969	73,583
Other countries	468,006	418,133	54,404	51,199
Total	1,231,916	696,236	165,473	100,976
Total Shawls, Rugs, Coverlets or Wrappers, and Carpet Rugs—To France... number	4,473,907	6,816,916	664,618	1,080,133
United States	3,572	4,204	2,675	2,517
Other countries	98,162	131,392	25,533	42,718
Total	496,197	603,056	172,258	198,425
Worsted Stuffs of Wool only, and of Wool mixed with other materials, and Woollen coatings—To Hanover... yards	587,931	738,652	200,466	243,660
Total	146,307	...	9,466	...

Articles.	Quantities.		Declared Value.		Articles.	Quantities.		Declared Value.	
	1866	1866	1865	1866		1865	1866	1865	1866
Woolen and Worsted Manufactures (con.)— Worsted Stuffs, &c. (con.)—To British India	29,100,316	22,960,690	2,502,802	2,042,242	Woolen and Worsted Manufactures (con.)— Worsted Stuffs, &c. (con.)—To British India	1,269,122	1,638,482	81,004	106,067
Holland	7,027,318	6,678,862	402,502	411,770	Australia	8,624,145	9,810,605	438,494	525,727
Belgium	3,823,280	4,137,864	230,234	240,285	Other countries	25,953,382	28,755,752	1,484,577	1,567,726
France	16,134,868	21,938,505	1,132,332	1,507,724	Total of Worsted Manufactures of all kinds and Worsted Stuffs of Wool only	187,245,724	194,828,221	10,803,040	11,990,232
Italy—Sardinia	2,229,882	1,660,540	107,717	87,314	Total of Worsted Stuffs of Wool mixed with other materials, and Wais- tings	37,868,649	42,226,319	2,784,442	2,917,800
Tuscany	1,723,890	1,382,494	86,392	70,775	Hosiery, Stockings	149,382,075	152,611,302	8,018,598	8,472,432
Naples and Sicily	2,851,954	1,716,413	144,476	90,143		108,783	126,379	60,160	72,615
United States	67,179,157	68,120,162	2,829,942	3,248,205					
China and Hong Kong	13,623,332	16,880,242	1,004,020	1,070,086					
British North America	7,312,509	9,063,792	383,015	416,805					
Possessions in South Africa	347,402	93,228	20,168	5,352					

2nd—Articles entered at Declared Value alone.

Articles.	Quantities.		Declared Value.		Articles.	Quantities.		Declared Value.	
	1866	1866	1865	1866		1865	1866	1865	1866
Apparel and Slops—To Egypt	98,442	82,106	842,084	1,020,634	Manufactures of Steel, &c. (con.)—				
British North America	151,651	206,452	784,766	840,390	Holland				13,848
Possessions in South Africa	168,418	116,712			France				63,289
India	61,940	56,090			Spain and Canaries				5,861
Australia	983,506	1,210,990	4,081,994	4,726,277	United States				82,480
Other countries	570,004	669,826			Cuba				2,786
Total	2,028,961	2,342,176			Brazil				2,761
Arms, Ammunition, and Military Stores	228,984	288,395			Argentine Confederation				1,180
Cottons—Lace and Patent Net	370,872	471,139			British North America				11,769
Hosiery	158,301	322,769			Possessions in South Africa				1,992
Counterpanes and Small Wares	282,687	530,034			India				35,968
Drugs and Chemical Products—Medicines Unenumerated, used in dyeing and other processes subservient to manufactures and the arts	362,849	393,493			Australia				58,750
Fish	140,844	176,170			Other countries				77,613
Furniture, Cabinet and Upholstery Wares	238,884	199,980			Total				459,368
Haberddashery and Millinery—To France	116,645	88,786			Manufactures of German Silver, of Pewter, and Britannia Metal, of Papier Macché, Lamps, Chandeliers, and Candelabra, and Hardware not specifically described.				
United States	176,568	171,797			—To Russia				55,679
Cuba	695,765	1,016,170			Hanse Towns				321,455
Argentine Confederation	29,825	44,071			Holland				62,475
Chapel Islands	42,904	63,294			France				89,700
British North America	207,182	90,064			Spain and Canaries				51,793
West Indies	697,611	847,458			United States				608,799
Possessions in South Africa	176,310	161,030			Cuba				70,624
India	243,561	200,682			Brazil				205,456
	170,273	182,021			Argentine Confederation				63,087
					British North America				181,176
					Possessions in South Africa				29,290
					India				223,964
					Australia				320,681

Articles.	1865	1866	Articles.	1865	1866	Articles.	1865	1866
Hardware, &c.—Manufactures of German Silver, &c., (con.)—Other countries.....	881,444	704,439	Machinery (con.)—Other Sorts.—To Russia	341,865	452,107	Silk Manufactures (con.)—Mixed with other Materials—To Hanse Towns.....	85,885	77,607
Total	2,764,155	2,831,342	Hanse Towns	290,871	137,485	France	67,603	40,425
Total value of Hardware and Cutlery.....	3,546,345	3,712,402	Holland	180,041	176,272	United States.....	34,646	74,829
Jute Manufactures, made up	24,085	7,783	Belgium	121,260	121,061	Other countries	95,123	82,073
Leather—Saddlery and Harness—To British Possessions in South Africa	18,914	7,481	France.....	371,769	371,769	Total	283,207	274,934
India	40,443	23,595	Spain and Canaries.....	61,370	54,181	Total Value of Silk Manufactures	1,190,773	1,160,075
Australia.....	157,063	104,469	Egypt	279,842	97,939	Stationery, other than Paper—To British India	28,299	26,750
Other countries	75,892	77,822	British India	285,225	141,321	Australia	67,762	63,956
Total	292,312	213,367	Australia.....	103,510	123,332	Other countries	231,323	231,309
Linens—Hosiery and other Goods	59,565	64,579	Other countries	856,431	862,223	Total	2,537,650	2,537,650
Total Value of Linen Manufactures.....	7,330,455	8,128,569	Total	2,733,824	2,637,650	Painters' colours	395,358	469,399
Machinery—Steam Engines—To Russia	150,823	181,892	Painters' colours	395,358	469,399	Pickles and Sauces	256,312	404,296
France	17,829	23,251	Pickles and Sauces	256,312	404,296	Plate, Plated Ware, Jewellery, and Watches	336,833	347,361
Spain and Canaries	76,088	20,089	Plate, Plated Ware, Jewellery, and Watches	336,833	347,361	Silk Manufactures—Other articles of Silk only—To Hanse Towns	17,823	10,908
Egypt	324,970	78,524	Silk Manufactures—Other articles of Silk only—To Hanse Towns	17,823	10,908	France.....	50,323	25,329
Brazil	14,970	20,802	France.....	50,323	25,329	United States.....	97,156	90,295
British India	251,888	385,168	United States.....	97,156	90,295	Other countries	133,746	95,709
Australia.....	117,028	121,471	Other countries	133,746	95,709	Total	299,048	222,241
Other countries	715,940	569,320	Total	299,048	222,241			
Total	1,669,436	1,400,507						

REAL VALUE OF THE PRINCIPAL ARTICLES IMPORTED.
An Account of the Computed Real Value of the Principal Articles of Foreign and Colonial Merchandise Imported in the Nine Months ended September 30, 1866, compared with the corresponding period of 1865.

Articles.	1865	1866	Articles.	1865	1866
Coffee, raw—From Ceylon.....	2,158,944	1,748,297	Corn (con.)—Barley	1,779,358	2,148,102
Other British Possessions	542,150	477,515	Oats	1,978,732	2,780,189
Brazil	240,286	179,565	Peas	189,237	369,737
Central America	140,741	168,631	Beans	254,230	245,997
Other countries	202,041	205,794	Indian corn or maize.....	1,261,954	3,647,578
Total	3,284,162	2,779,742	Wheatmeal and flour—From Hanse Towns.....	108,674	143,050
Corn—Wheat—From Russia	2,113,821	2,628,135	France	1,141,167	2,202,294
Prussia	1,873,204	1,903,374	United States	130,635	146,282
Denmark.....	168,045	201,622	British North America	100,240	20,010
Schleswig, Holstein, & Lauenburg	51,267	75,581	Other countries	79,492	138,692
Mecklenburg	201,564	343,853	Total	1,560,208	2,650,528
Hanse Towns.....	155,022	359,823	Cotton, raw—From United States.....	1,558,184	30,494,834
France.....	463,563	1,686,117	Bahamas and Bermudas	1,379,306	46,816
Turkey, Wallachia and Moldavia	195,942	164,486	Mexico	2,453,949	28,591
Egypt	4,067	6,634	Brazil	2,670,663	4,147,497
United States.....	399,714	205,398	Turkey	892,879	517,354
British North America.....	131,348	4,156	Egypt	8,946,915	6,951,304
Other countries	350,405	1,284,024	British India	14,181,006	19,012,950
Total	6,137,962	8,863,153	China	1,449,687	1,846,640

Articles.	1865	1866
Cotton (con.)—Other countries	2,651,766	1,564,136
Tota	36,187,355	62,838,122
Cotton manufactures not made up	496,160	782,398
Cubic nitre (see Saltpetre)		
Flax (dressed and undressed), and Tow or cordilla of flax—From Russia	2,340,547	2,621,146
Holland	496,771	182,068
Belgium	502,920	365,103
Other countries	176,868	212,176
Total	3,515,406	3,380,495
Fruit—Currants.....	262,872	258,044
Raisins	156,465	77,147
Guano.....	1,920,842	959,975
Hemp (dressed and undressed) and Tow or cordilla of hemp—From Russia	483,878	740,667
Austrian Italy	208,312	342,266
British India	3,920	26,247

Articles.	1865	1866	Articles.	1865	1866	Articles.	1865	1866	Articles.	1865	1866
Hemp (dressed and undressed) (cont.)— Philippine Islands..... Other countries.....	£ 249,639 45,713	£ 81,187 65,607	Rice, not in the husk..... Sally, etc..... Cubic metre..... See:—Flax and linseed—From Russia, Northern ports..... Russia, Southern ports..... Prussia..... British India..... Other countries.....	£ 647,824 181,650 423,296	£ 676,217 171,070 437,487	Third quality, (not equal to brown clayed) as entered previously to April 16, 1864—From British West Indies and Guiana..... British India..... Mauritius..... Cuba and Porto Rico..... Brazil..... Java and Philippine Islands..... Other countries.....	£ 380,196 430,114 ... 1,437,689 162,661	£ 682,055 566,368 ... 566,577 262,561	Fourth quality (not equal to brown muscovado) as entered sub- sequently to April 16, 1864— From British West Indies and Guiana..... British India..... Mauritius..... Cuba and Porto Rico..... Brazil..... Java and Philippine Islands..... Other countries.....	£ 1,710,603 51,452 20,647 158,191 435,658 439,251 153,236 315,199	£ 1,668,419 61,452 20,647 158,191 435,658 439,251 153,236 315,199
Total..... Wet—From Argentine Confederation and Uruguay..... Brazil..... Australia..... Other countries.....	£ 644,880	£ 624,315	Total..... Silk, raw—From China..... British India..... Egypt (in transit from India, &c.)..... Other countries.....	£ 2,410,560 111,559 80,618 4,135,229 2,929,467	£ 2,071,861 97,008 80,618 2,660,648 1,469,287	Total..... Third quality (not equal to brown clayed, but equal to brown mus- covado) as entered subsequently to April 16, 1864—From British West Indies and Guiana..... British India..... Mauritius..... Cuba and Porto Rico..... Brazil..... Java and Philippine Islands..... Other countries.....	£ 2,410,560 111,559 80,618 4,135,229 2,929,467	£ 2,071,861 97,008 80,618 2,660,648 1,469,287	Total..... Fourth quality (not equal to brown muscovado) as entered sub- sequently to April 16, 1864— From British West Indies and Guiana..... British India..... Mauritius..... Cuba and Porto Rico..... Brazil..... Java and Philippine Islands..... Other countries.....	£ 3,298,302	£ 3,192,776
Total..... Hides—Tanned, awed, curried, or dressed (except Russia hides).....	£ 911,919	£ 1,331,148	Total..... Thrown—From France..... China..... Other countries.....	£ 7,261,447 22,949	£ 4,307,561 33,087	Total..... Silk Manufactures of Europe—Broadstuffs —From Belgium..... France..... Other countries.....	£ 33,023	£ 55,853	Total..... Ribbons—Silk or satin—From Belgium France..... Other countries.....	£ 1,222,601 129,230	£ 1,198,905 124,325
Total..... Indigo..... Metals—Copper ore—From Spain..... Cuba..... Chili..... Australia..... Other countries.....	£ 1,866,888 35,015 117,203 291,659 117,487 283,317	£ 2,007,718 11,486 93,686 308,207 169,190 349,881	Total..... Gause and Crapoe..... Velvet or Plush—From Belgium..... Other countries.....	£ 3,287,837	£ 4,565,917	Total..... Pipah for making Hats..... Spirits—Rum..... Brandy..... Sugar, unrefined—First quality (equal to white clayed)..... Second quality (not equal to white, but equal to brown clayed)— From Brit. W. Indies & Guiana British India..... Mauritius..... Cuba and Porto Rico..... Brazil..... Java and Philippine Islands..... Other countries.....	£ 298,855 98,691 539,129 589,007	£ 344,210 55,849 513,324 948,619	Total..... Tallow—From Russia..... Prussia and Denmark..... Australia..... South America..... Other countries.....	£ 1,700,166 6,842,473 834,980 768,260	£ 2,043,310 6,842,473 834,980 768,260
Total..... Copper regulus—From Chili..... Other countries.....	£ 847,683 825,236 57,446	£ 931,949 851,329 111,297	Total..... Pipah for making Hats..... Spirits—Rum..... Brandy..... Sugar, unrefined—First quality (equal to white clayed)..... Second quality (not equal to white, but equal to brown clayed)— From Brit. W. Indies & Guiana British India..... Mauritius..... Cuba and Porto Rico..... Brazil..... Java and Philippine Islands..... Other countries.....	£ 1,251,731 6,698 247,685 51,170	£ 1,318,230 708 241,887 102,323	Total..... Tallow—From Russia..... Prussia and Denmark..... Australia..... South America..... Other countries.....	£ 1,251,731 6,698 247,685 51,170	£ 1,318,230 708 241,887 102,323	Total..... Tallow—From Russia..... Prussia and Denmark..... Australia..... South America..... Other countries.....	£ 1,700,166 6,842,473 834,980 768,260	£ 2,043,310 6,842,473 834,980 768,260
Total..... Iron in bars, unwrought..... Lead, pig and sheet..... Spelter..... Tin in blocks, ingots, bars, or slabs..... Petroleum—From United States British North America..... British India..... Other countries.....	£ 882,682 327,213 429,811 428,730 256,326 74,525 7,043 26,864	£ 982,626 495,255 528,485 495,808 246,262 494,176 2,049 3,067	Total..... Sugar, refined, and sugar candy..... Molasses—From British West Indies and Guiana..... Cuba and Porto Rico..... Other countries.....	£ 298,855 98,691 539,129 589,007	£ 344,210 55,849 513,324 948,619	Total..... Tallow—From Russia..... Prussia and Denmark..... Australia..... South America..... Other countries.....	£ 298,855 98,691 539,129 589,007	£ 344,210 55,849 513,324 948,619	Total..... Tallow—From Russia..... Prussia and Denmark..... Australia..... South America..... Other countries.....	£ 1,700,166 6,842,473 834,980 768,260	£ 2,043,310 6,842,473 834,980 768,260
Total..... Tea, blubber, and spermacet..... Palm..... Olive..... Oil seed cakes..... Paper for printing or writing..... Other kinds (except paper hangings)..... Provisions—Rice..... Butter..... Cheese..... Rags and other materials for paper making	£ 110,724 399,981 689,464 1,062,801 553,208 257,501 86,569 1,409,905 4,025,493 1,622,146 403,869	£ 499,292 464,171 991,530 1,083,459 706,066 276,851 148,396 1,606,463 4,074,915 1,692,166 609,244	Total..... Sugar, refined, and sugar candy..... Molasses—From British West Indies and Guiana..... Cuba and Porto Rico..... Other countries.....	£ 985,966 32,785 653,448 1,476,765 90,919 9,314 139,225	£ 1,245,474 7,895 840,535 851,924 20,965 4,692 591,481	Total..... Tallow—From Russia..... Prussia and Denmark..... Australia..... South America..... Other countries.....	£ 985,966 32,785 653,448 1,476,765 90,919 9,314 139,225	£ 1,245,474 7,895 840,535 851,924 20,965 4,692 591,481	Total..... Tallow—From Russia..... Prussia and Denmark..... Australia..... South America..... Other countries.....	£ 360,454 236,625 ... 123,908 37,481 687,880 247,382 339,850	£ 364,706 493,084 ... 123,908 37,481 687,880 247,382 339,850
Total.....	£ 1,904,483 2,517,600	£ 3,562,966	Total.....	£ 3,335,623	£ 3,562,966	Total.....	£ 3,335,623	£ 3,562,966	Total.....	£ 1,904,483 2,517,600	£ 1,904,483 2,517,600

Articles.	1866		1865	
	£	1866	£	1865
Timber & Wood—Deals, battens, boards, or other timber or wood, sawn or split—From Russia	851,877	202,342	662,986	1,094,056
Sweden and Norway	1,448,681	418,724	388,641	1,879
British North America	1,042,495	6,484	3,265	1,088,826
Other countries	177,621	8,879	24,109	556,570
Total	3,520,174	148,482	1,660,916	8,012,138
Timber or wood, not sawn or split, or otherwise dressed, except hewn, and not otherwise charged with duty—From Sweden and Norway	472,507	574,342	696,906	503,951
Prussia	587,987	745,974	19,863	11,494,015
British North America	947,349	10,007	1,437,675	232,497
Other countries	1,416,661	1,102,954	2,837	316,376
Total	3,454,258	2,690,926	3,579,859	1,342,527

An Account of the Computed Real Value of the Imports and Exports of Gold and Silver Bullion and Specie Registered in the Ten Months ended October 31, 1866, compared with the corresponding period of 1865.

Countries.	GOLD.				SILVER.				TOTAL OF GOLD AND SILVER.			
	Imports.		Exports.		Imports.		Exports.		Imports.		Exports.	
	1866	1865	1866	1865	1866	1865	1866	1865	1866	1865	1866	1865
Russia	19,512	19,804	8,597	21,004	125	9,885	819,923	534,289	659,551	19,837	159,048	8,597
Hanse Towns	12,090	497,961	672,469	819,923	187,418	42,302	1,066,478	769,142	21,375	1,517,824	640,880	1,282,010
Holland	3,794	70,482	1,759	81,542	54,736	2,798	371,177	755,351	191,212	112,784	1,068,237	847,684
Belgium	109,809	196,015	185,350	2,798	767,927	2,110,561	622,692	1,931,747	1,068,474	1,998,808	556,527	1,123,984
France	300,547	2,734,128	2,669,137	60,311	50,470	60,311	2,597	107,40	1,068,474	4,644,689	3,291,829	1,026,867
Portugal, Azores, & Madeira	691,873	524,695	80,943	1,368	1,368	1,374	64,034	74	682,345	585,066	80,943	108,234
Spain and Canaries	23,846	24,457	1,405,908	35,755	35,755	64,034	10,409	74	25,209	26,081	1,408,505	155,083
Gibraltar	31,622	30,717	8,296	10,409	10,409	10,409	988	303	67,357	94,751	155,083	3,370
Malta	2,807	29,767	308	988	988	988	988	303	2,807	40,176	155,083	3,370
Turkey	1,468	98,681	308	988	988	988	988	303	1,468	99,619	155,083	3,370
Egypt	277,211	127,120	363,707	434,294	4,687	2,212,741	2,463,144	277,211	277,211	131,757	2,576,448	2,897,438
Mauritius	89,582	98,887	35,387	16,840	18,527	16,840	11,219	21,104	108,109	115,727	46,606	50,569
West Coast of Africa	48,274	5,385	19,469	5,167	5,952	5,167	...	...	54,226	10,552	19,469	4,867
British Poss. in South Africa	...	...	...	...	...	...	...	...	...	...	...	...
China	...	...	...	...	...	...	...	...	...	...	...	...
Australia	3,102,097	5,623,233	14,624	18,690	321	1,044	23,098	22,120	3,102,418	5,624,277	37,617	40,210
British Columbia	117,522	147,523	74,570	110,280	13,040	9,322	5,822	...	130,562	156,945	80,392	110,280
Mexico, South America (except Brazil), and W. Indies	2,266,865	1,582,358	315,429	392,529	392,178	3,473,310	5,915	73,803	6,189,043	5,055,668	321,344	366,332
Brazil	264,931	238,382	661,587	667,286	62,777	51,576	88,529	72,522	327,708	289,957	750,116	939,757
United States	3,667,182	7,871,649	21,021	1,014,770	133,587	1,694,224	51	300	3,800,769	9,465,773	21,072	1,015,070
Danish West Indies	469,915	1,176,157	10,624	60,351	32,626	796,829	37,593	746,195	502,541	1,974,986	48,247	806,546
Other countries	...	...	...	...	...	...	...	...	...	...	...	...
Total of Gold	11,400,409	31,217,491	5,968,359	12,847,745	5,286,687	9,086,887	4,983,196	7,619,283	16,757,606	30,804,378	1,094,636	1,996,7028

LONDON:—Printed and Published by DEWEY & CO., 45, Abchurch Lane, in the Parish of St. Paul, Covent Garden, at the Economer Office, 349 Strand, in the Parish of St. Mary-in-the-County of Middlesex.—Saturday, December 1, 1866.

