

1923.

**BANK OF LIVERPOOL  
& MARTINS LIMITED.**

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**92<sup>ND</sup> ANNUAL REPORT,**  
JANUARY, 1923.

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**NOTICE.**

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**ONE HUNDRED AND EIGHTY FIRST  
DIVIDEND.**

The Directors of the Bank of Liverpool & Martins Limited do hereby give Notice to the Proprietors that they have declared a **DIVIDEND** for the **HALF-YEAR** ending 31st Dec., 1922, at the rate of 16 per cent. per annum on the shares of the Company (being 4/- per share) subject to deduction of Income Tax; and that such Dividend will be payable by warrant at the Head Office, the London Office, and any of the Branches of the Bank, on and after Saturday, the 27th day of January instant.

Warrants for the above Dividend will be posted on 26th January instant.

Dated at Liverpool, this 11th JANUARY, 1923.

By order of the Board,

J. HOPE SIMPSON,  
Director and General Manager.

The Transfer Books will be closed from the 12th to the 23rd JANUARY instant, inclusive, as already announced.

The **ANNUAL GENERAL MEETING** will be held at the Law Association Rooms, Cook Street, Liverpool, on **TUESDAY**, the 23rd January, at 12-45 p.m., as already announced.

1923.

# BANK OF LIVERPOOL & MARTINS LIMITED.

## REPORT OF THE DIRECTORS

To be presented to the Proprietors at their NINETY-SECOND ANNUAL  
GENERAL MEETING, on 23rd JANUARY, 1923.

The Net Profit for the year, after payment of current expenses and  
provision for all Bad and Doubtful Debts, amounts to ... .. £504,802 8 9

To this has to be added:—

Balance of Profit brought forward from last account ... .. 147,119 5 11  
£651,921 14 8

This sum the Directors have appropriated as follows:—

To Reserve Fund ... .. 100,000 0 0  
„ Bank Premises Account ... .. 50,000 0 0  
„ the payment of two half-yearly Dividends of Eight per cent.  
(making Sixteen per cent. for the year) subject to deduction of Income Tax 375,822 8 0  
Balance carried forward to next Account ... .. 126,099 6 8  
£651,921 14 8

Branches have been opened at Blackburn, Bolton, East Boldon, Ormskirk and Stokesley; and Sub-Branches at Berwick-on-Tweed Corn Exchange, Boldon Colliery, Chester Cattle Market, Chislehurst West, Freshfield, Helsby, Lindal-in-Furness, North Shields Fish Quay, Throckley and Welling. Swanley Sub-Branch has been made into a full Branch.

Owing to the expansion of the Bank's business, the Directors have for some time past felt that a new and larger Head Office was required. They have accordingly secured an option for the purchase of Brown's Buildings and African House, Water Street, Liverpool. These properties, together with adjacent property already acquired, will provide an admirable site for the erection of a Head Office adequate to the Bank's present and future requirements.

Premises for new Branches have been acquired at Blackpool, Blyth (Northumberland), Borough Road (Birkenhead), Clubmoor (Liverpool), Guisborough (Yorks.), Moreton (Cheshire), Poulton (Cheshire), Ripponden (Yorks.), St. Annes-on-the-Sea, and Upton (Birkenhead).

The Directors who retire at the forthcoming Annual Meeting are—Mr. CHARLES BOOTH, Mr. JAMES E. HAGGAS, Mr. R. M. HOLLAND-MARTIN, C.B., and Mr. JOHN RANKIN, who are eligible and offer themselves for re-election.

Statement of Liabilities and Assets of the Bank and of Profit and Loss Account is annexed.

W. R. GLAZEBROOK,  
CHAIRMAN.

LIVERPOOL, 11th January, 1923.

# BANK OF LIVERPOOL & MARTINS LIMITED.

SUBSCRIBED CAPITAL, £18,791,120; OF WHICH RESERVED, £11,274,672; CALLABLE, £5,167,558;  
PAID UP, £2,348,890. RESERVE FUND, £1,500,000.

## BALANCE SHEET, 31st DECEMBER, 1922.

LIABILITIES.	ASSETS.
Capital paid up, viz.:	Cash in hand and Balances with the
£2 10s. per Share on	Bank of England ... .. £8,792,125 18 8
939,556 Shares of £20 each ... £2,348,890 0 0	Balances with, and Cheques in course
Reserve Fund ... .. 1,500,000 0 0	of Collection on, other British Banks 2,469,532 1 0
Amount due on Current, Deposit, and	Money at Call and Short Notice ... 6,041,418 6 7
other Accounts ... .. 68,301,352 2 6	<u>INVESTMENTS:—</u>
Bank's Acceptances, as per contra... 5,584,593 9 5	In British Govern-
Endorsements, Guarantees and other	ment Securities £10,597,447 16 11
obligations on account of Cust-	In Indian & Colonial
omers, as per contra ... .. 1,705,456 2 0	Government Stocks,
Unpaid Dividends £1,017 0 9	Corporation Stocks
Dividend payable	and other First
27th January, 1923 £187,911 4 0 188,928 4 9	Class Securities £1,902,977 12 1 12,500,425 9 0
Balance of Profit carried forward ... 126,099 6 8	Bills of Exchange ... .. 4,459,005 0 1
	Advances to Customers and other
	Accounts ... .. 36,759,399 15 5
	Bank Premises—less amounts written
	off ... .. 1,443,363 3 2
	Liability of Customers for the Bank's
	Acceptances, as per contra ... 5,584,593 9 5
	Liability of Customers for Endorse-
	ments, Guarantees and other
	obligations, as per contra ... 1,705,456 2 0
<u>£79,755,319 5 4</u>	<u>£79,755,319 5 4</u>

## PROFIT AND LOSS ACCOUNT

180th Dividend, payable	Net Profit for the year, after
July, 1922 ... £187,911 4 0	providing for all bad and doubtful
181st Dividend, payable	debts, and for Salaries, Pensions,
January, 1923 187,911 4 0	Rents, Taxes and all other charges £504,802 8 9
375,822 8 0	Balance of Profit brought forward
Transferred to Reserve Fund ... 100,000 0 0	from last account ... .. 147,119 5 11
,, Bank Premises Account 50,000 0 0	
Balance carried forward to next	
account ... .. 126,099 6 8	
<u>£651,921 14 8</u>	<u>£651,921 14 8</u>

W. R. GLAZEBROOK,  
ROBT. HOLLAND-MARTIN, } DIRECTORS. J. HOPE SIMPSON, DIRECTOR AND GENERAL MANAGER.  
JAMES P. REYNOLDS, }

We have audited the above Balance Sheet, dated 31st December, 1922, and the Profit and Loss Account for the year to that date.

We have obtained all the information and explanations we have required, and, in our opinion, such Balance Sheet is properly drawn up so as to exhibit a true and correct view of the state of the Bank's affairs, according to the best of our information and explanations given to us, and as shewn by the books of the Bank at the Head Office and certified returns from the Branches.

HARMOOD BANNER & SON,  
W. B. PEAT & CO.,  
THOMAS BOWDEN, SONS & NEPHEW,  
*Chartered Accountants.*

Liverpool, 11th January, 1923.

# BANK OF LIVERPOOL & MARTINS LIMITED.

HEAD OFFICE—7, WATER STREET, LIVERPOOL.

## DIRECTORS.

### GENERAL BOARD.

*Chairman*—W. R. GLAZEBROOK, Esq.

*Deputy Chairmen*—R. M. HOLLAND-MARTIN, Esq., C.B., AND A. ALLAN PATON, Esq., C.B.

CHARLES BOOTH, Esq.	JAMES E. HAGGAS, Esq.	LIEUT. COL. SIR J. P. REYNOLDS, D.L., D.S.O.
SIR AUBREY BROCKLEBANK, BART.	W. H. HUSTLER, Esq.	JOHN J. RITCHIE, Esq.
G. E. B. BROMLEY-MARTIN, Esq.	WALTER LEES, Esq.	W. PEART ROBINSON, Esq.
SIR FREDERICK W. CHANCE, K.B.E., D.L.	T. HENRY MORRIS, Esq., C.B.E.	SIR JAMES HOPE SIMPSON.
OSWALD DOBELL, Esq.	EDWARD PAUL, Esq.	J. ARTHUR SLINGSBY, Esq.
SIR WILLIAM B. FORWOOD, K.B.E., D.L.	JOHN RANKIN, Esq.	ISAAC H. STOREY, Esq.,

### LONDON BOARD.

*Chairman*—EDWARD NORMAN, Esq.

THE HON. JOHN M. G. BIDDULPH.	SIR FREDERICK W. CHANCE, K.B.E., D.L.
G. E. B. BROMLEY-MARTIN, Esq., ( <i>London Managing Director</i> )	EDW. L. S. COCKS, Esq.
ROBERT VERE BUXTON, Esq., D.S.O.	R. M. HOLLAND-MARTIN, Esq., C.B.
	SIR JAMES HOPE SIMPSON.

### NORTH EASTERN BOARD.

*Chairman*—FRANCIS PRIESTMAN, Esq., D.L.

SIR JOHN S. BARWICK, BART.	BENJAMIN NOBLE, Esq.
BRODRICK DALE, Esq.	JOHN H. B. NOBLE, Esq.
W. H. HUSTLER, Esq.	CAPT. JOHN E. ROGERSON, D.L., M.P.

### HALIFAX BOARD.

*Chairman*—T. HENRY MORRIS, Esq., C.B.E.

SIR GEORGE H. FISHER-SMITH.	JOHN J. RITCHIE, Esq.
WALTER HARGREAVES, Esq.	LIEUT.-COL. JAMES WALKER, D.S.O.

### MANCHESTER BOARD.

*Chairman*—WALTER LEES, Esq.

CHARLES A. BYROM, Esq.	W. T. HAGUE, Esq.
JAMES DRONSFIELD, Esq.	ALFRED SMETHURST, Esq.
H. MANCKNOLS WALTON, Esq.	

*Director and General Manager*—SIR JAMES HOPE SIMPSON.

*Assistant General Manager*—T. FISHER CALDWELL.

*North Eastern District General Manager*—J. M. FURNISS.

*Halifax District General Manager*—HERBERT HOLT.

*North Eastern Assistant District Manager*—PETER HUME.

*Manchester District General Manager*—PERCY WOODHOUSE.

*Superintendent of Branches*—ROBT. RICHARDSON.

*Assistant Superintendents of Branches*—J. C. ARMSTRONG AND R. H. GARDNER.

*Secretary*—CHARLES KAYE DIXON.

*Assistant Secretary*—H. GORDON HERBERT.

*Chief Accountant*—ALFRED WILLIAMS.

*Chief Inspector*—WM. WIGHT.

*Inspectors*—GEORGE RICHARDSON, D. R. GRINDLEY, R. J. HANCOX, J. B. R. DREWSSEN, F. VOYCE, H. D. PARKER,  
G. O. PAPWORTH, A. E. SHAW, W. J. ROBERTS AND J. H. MORT.

*Inspectors (North Eastern District)*—W. E. JOPLING, W. S. PATON, ERNEST JACKSON AND W. G. BEARDALL.

# BANK OF LIVERPOOL & MARTINS LIMITED.

LIVERPOOL CITY OFFICE—7, WATER STREET, LIVERPOOL.

Manager—T. A. TROTTER.

Sub Manager—F. A. MOORE.

Joint Assistant Managers—H. E. BLENKARN AND W. THOMSON.

Accountant—H. J. LEES.

TRUSTEE DEPARTMENT.

Manager—F. R. RAYMONT.

Assistant Manager—F. S. PARRY.

FOREIGN BRANCH—6, WATER STREET, LIVERPOOL.

Manager—F. W. CALLOWAY.

Assistant Manager—E. B. BABCOCK.

LONDON OFFICE—68, LOMBARD STREET, E.C. 3.

Manager—J. H. COOPER.

Joint Assistant Managers—E. G. EDGELL AND E. H. HAYMES.

Manager of Foreign Department—E. J. C. DEWAELE.

## BRANCHES.

### LONDON DISTRICT.

COCKS BIDDULPH BRANCH—43, CHARING CROSS, LONDON, S.W. 1.

Managers—EDW. L. S. COCKS, The Hon. JOHN M. G. BIDDULPH, The Hon. THOS. H. F. EGERTON

Assistant Managers—WM. SHANKLAND AND A. E. E. BENNETT.

KINGSWAY (London) .. .. .	J. M. FORSDYKE	.. .. .	Manager.	FARNINGHAM (sub to Swanley) .. .. .	C. W. COTTELL	.. .. .	Manager.
BEXLEY (sub to Bexley Heath) .. .. .	CHAS. J. WILSON	.. .. .	"	HEXTABLE (sub to Swanley) .. .. .	C. W. COTTELL	.. .. .	"
BEXLEY HEATH .. .. .	CHAS. J. WILSON	.. .. .	"	MOTTINGHAM (sub to Eltham) .. .. .	C. G. WILKINS	.. .. .	"
BROMLEY (Kent) .. .. .	EDGAR H. JONES-BENNETT	.. .. .	"	ORPINGTON (sub to Chislehurst) .. .. .	A. V. W. FORSDYKE	.. .. .	"
CHISLEHURST .. .. .	A. V. W. FORSDYKE	.. .. .	"	ST. MARY CRAY (sub to Chislehurst) .. .. .	A. V. W. FORSDYKE	.. .. .	"
CHISLEHURST WEST (sub to Chislehurst) .. .. .	A. V. W. FORSDYKE	.. .. .	"	SIDCUP .. .. .	H. Q. ATKINSON	.. .. .	"
CRAYFORD (sub to Bexley Heath) .. .. .	CHAS. J. WILSON	.. .. .	"	SITTINGBOURNE .. .. .	{ HENRY PAYNE	.. .. .	"
DARTFORD .. .. .	SYDNEY ALLNUTT	.. .. .	"	SWANLEY .. .. .	{ H. REGINALD PAYNE	.. .. .	Asst. Manager
ELTHAM .. .. .	C. G. WILKINS	.. .. .	"	WELLING (KENT) (sub to Bexley Heath) .. .. .	C. W. COTTELL	.. .. .	Manager.

### LIVERPOOL DISTRICT.

HEYWOOD'S BRANCH, 5, BRUNSWICK STREET, LIVERPOOL.

Manager—PERCY G. DAVIES.

Sub Manager—R. P. SCOTT.

VICTORIA STREET BRANCH, 45, VICTORIA STREET, LIVERPOOL.

Manager—H. E. CORKILL.

Sub Manager—J. F. W. DIXON.

LIVERPOOL:—

EXCHANGE (1, Oldhall Street) .. .. .	W. J. MACMORRAN	.. .. .	Manager.
AIGBURTH (301, Aigburth Road) .. .. .	E. G. HARVEY	.. .. .	"
AINTREE .. .. .	P. FERGUSON	.. .. .	"
BRECK ROAD .. .. .	E. H. BIRCH	.. .. .	"
CENTRAL (50, Church Street) .. .. .	{ E. L. GARRETT	.. .. .	"
	{ A. M. JONES	.. .. .	Sub Manager.
CUSTOM HOUSE (21, Park Lane) .. .. .	ROBERT INKSTER	.. .. .	Manager
EAST (1, Prescott Street) .. .. .	C. A. ROBERTS	.. .. .	"
GARSTON .. .. .	PERCY W. BLENKARN	.. .. .	"
HEATHFIELD ROAD .. .. .	ARNOLD HARGREAVES	.. .. .	"
KENSINGTON .. .. .	W. J. B. GREEN	.. .. .	"
MOSSLEY HILL .. .. .	L. S. JOHNSON	.. .. .	"
MYRTLE STREET .. .. .	R. E. RYALLS	.. .. .	"
OLD SWAN .. .. .	JOHN SUMMERSCALES	.. .. .	"
SEPTON PARK (435, Smithdown Rd.) .. .. .	W. G. TWEMLOW	.. .. .	"
SMITHDOWN (1, Smithdown Road) .. .. .	C. R. LINDSAY	.. .. .	"
TOXTETH (160, Aigburth Road) .. .. .	E. J. R. HARGREAVES	.. .. .	"
TUE BROOK .. .. .	CHAS. F. FRASER	.. .. .	"
WALTON .. .. .	JOSEPH HEALD	.. .. .	"
WAVERTREE .. .. .	T. TWEDDLER	.. .. .	"
WEST DERBY .. .. .	C. M. LONG	.. .. .	"
WOOLTON .. .. .	LYLE F. ELLIS, D.S.O.	.. .. .	"
BIRKDALE .. .. .	ANDREW SOOT	.. .. .	"
BIRKENHEAD .. .. .	W. P. DICKINS	.. .. .	"
Do. CHARING CROSS .. .. .	L. T. THOMAS	.. .. .	"
Do. CLAUGHTON VILLAGE .. .. .	JOHN MCKEAN	.. .. .	"
Do. HIGHER TRANMERE .. .. .	A. PEARSON	.. .. .	"

BIRKENHEAD:—

Do. PARK .. .. .	W. H. DONAGAN	.. .. .	Manager.
Do. PRENTON .. .. .	HAROLD CHAWNER	.. .. .	"
BLUNDELLSANDS .. .. .	E. P. DICKENS	.. .. .	"
BOOTLE (Lancashire) .. .. .	A. E. BENTHAM	.. .. .	"
Do. do. STANLEY ROAD .. .. .	H. B. LANCASTER	.. .. .	"
CHESTER .. .. .	{ H. E. EVANS	.. .. .	"
	{ G. W. MEACOCK	.. .. .	Asst. Manager
Do. CATTLE MARKET (sub to Chester) .. .. .	H. E. EVANS	.. .. .	Manager.
ELLESMERE PORT .. .. .	OSWALD MORRIS	.. .. .	"
FORMBY .. .. .	H. O. JONES	.. .. .	"
FRESHFIELD (sub to Formby) .. .. .	H. O. JONES	.. .. .	"
GREAT CROSBY .. .. .	J. F. ARMSTRONG	.. .. .	"
HELSEBY (sub to Chester) .. .. .	H. E. EVANS	.. .. .	"
HOYLAKES .. .. .	ERIC CRAWFORD	.. .. .	"
LINACRE (Near Liverpool) .. .. .	A. F. W. CULLINGWORTH	.. .. .	"
ORMSKIRK .. .. .	E. C. WHITE	.. .. .	"
ROCK FERRY .. .. .	CHAS. BARLOW	.. .. .	"
SOUTHPORT .. .. .	THOS. FRERNIGHUGH	.. .. .	"
WALLASEY .. .. .	SEYMOUR J. ROBERTS	.. .. .	"
Do. EGREMONT .. .. .	C. S. SWEETING	.. .. .	"
Do. LISCARD .. .. .	D. LUMGAIR	.. .. .	"
Do. NEW BRIGHTON .. .. .	H. C. PAUL	.. .. .	"
Do. SEACOMBE .. .. .	F. H. CARLISLE	.. .. .	"
WATERLOO (near Liverpool) .. .. .	G. H. OLIVER	.. .. .	"
WEST KIRBY .. .. .	H. J. ASHCROFT	.. .. .	"
WREXHAM .. .. .	ARNOLD DAVIES	.. .. .	"

CRAVEN BANK DISTRICT.

ADDINGHAM (sub to Ilkley) .. ..	C. A. LEE	.. ..	Manager.	GARGRAVE (sub to Skipton) .. ..	W. H. HITCHIN	.. ..	Manager.
BARNOLDSWICK .. ..	J. F. MELLIN	.. ..	"	GISBURN (sub to Clitheroe) .. ..	C. L. BODEN	.. ..	"
BARROWFORD (sub to Nelson) .. ..	THOMAS SHAW	.. ..	"	GRASSINGTON (sub to Skipton) .. ..	W. H. HITCHIN	.. ..	"
BENTHAM (sub to Settle) .. ..	T. W. BUTTERWORTH	.. ..	"	GUISELEY (sub to Otley) .. ..	GEORGE MAJOR	.. ..	"
BINGLEY .. ..	J. G. WALKER	.. ..	"	HAWORTH (sub to Keighley) .. ..	W. B. NAYLOR	.. ..	"
BRADFORD .. ..	A. E. WILLIS	.. ..	"	HELLIFIELD (sub to Settle) .. ..	J. W. BUTTERWORTH	.. ..	"
(See also Halifax District)				ILKLEY .. ..	C. A. LEE	.. ..	"
Do MANNINGHAM .. ..	W. H. HOTHERSALL	.. ..	"	INGLETON (sub to Settle) .. ..	J. W. BUTTERWORTH	.. ..	"
BRIERFIELD (sub to Burnley) .. ..	W. W. FOWLER	.. ..	"	KEIGHLEY .. ..	W. B. NAYLOR	.. ..	"
BURLEY-IN-WHARFEDALE				LANESHAWBRIDGE (sub to Colne) .. ..	J. LASCELLES WILDMAN	.. ..	"
(sub to Ilkley) .. ..	C. A. LEE	.. ..	"	LONGPRESTON (sub to Settle) .. ..	J. W. BUTTERWORTH	.. ..	"
BURNLEY .. ..	{ W. W. FOWLER	.. ..	"	MENSTON (sub to Otley) .. ..	GEORGE MAJOR	.. ..	"
Do. DUKE BAR	{ T. F. WATSON	.. ..	Asst. Manager	NELSON .. ..	THOMAS SHAW	.. ..	"
(sub to Burnley) .. ..	W. W. FOWLER	.. ..	Manager.	OTLEY .. ..	GEORGE MAJOR	.. ..	"
Do. HABERGHAM				OXENHOPE (sub to Keighley) .. ..	W. B. NAYLOR	.. ..	"
(sub to Burnley) .. ..	W. W. FOWLER	.. ..	"	PADIHAM .. ..	F. E. THORNTON	.. ..	"
CHATBURN (sub to Clitheroe) .. ..	C. L. BODEN	.. ..	"	PRIMET BRIDGE (sub to Colne) .. ..	J. LASCELLES WILDMAN	.. ..	"
CLITHEROE .. ..	C. L. BODEN	.. ..	"	SALTERFORTH (sub to Barnoldswick) .. ..	J. F. MELLIN	.. ..	"
COLNE .. ..	{ J. LASCELLES WILDMAN	.. ..	Sub Manager.	SETTLE .. ..	J. W. BUTTERWORTH	.. ..	"
CONONLEY (sub to Skipton) .. ..	{ G. L. AYRE	.. ..	"	SHIPLEY (Yorkshire) .. ..	C. J. VERITY	.. ..	"
COTTINGLEY (sub to Bingley) .. ..	W. H. HITCHIN	.. ..	Manager.	SILSDEN .. ..	A. C. BROWN	.. ..	"
COTTONTREE (sub to Colne) .. ..	T. G. WALKER	.. ..	"	SKIPTON .. ..	W. H. HITCHIN	.. ..	"
COWLING (sub to Skipton) .. ..	J. LASCELLES WILDMAN	.. ..	"	STEETON (sub to Keighley) .. ..	W. B. NAYLOR	.. ..	"
CROSSHILLS (sub to Keighley) .. ..	W. H. HITCHIN	.. ..	"	TRAWDEN (sub to Colne) .. ..	J. LASCELLES WILDMAN	.. ..	"
DENHOLME (sub to Keighley) .. ..	W. B. NAYLOR	.. ..	"	WHALLEY (sub to Clitheroe) .. ..	C. L. BODEN	.. ..	"
EARBY .. ..	E. H. CUNLIFFE	.. ..	"				
FOULRIDGE (sub to Colne) .. ..	J. LASCELLES WILDMAN	.. ..	"				

NORTHERN DISTRICT.

ALSTON .. ..	G. T. ELLIOT	.. ..	Manager.	KENDAL .. ..	{ THOMAS RADNALL	.. ..	Manager.
AMBLESIDE .. ..	A. B. BELL	.. ..	"	{ A. W. SUTCLIFFE	.. ..	Sub Manager.	
APPLEBY .. ..	J. G. HOLLIDAY	.. ..	"	KESWICK .. ..	A. EDMONDSON	.. ..	Manager.
ARNSIDE (sub to Kendal) .. ..	THOMAS RADNALL	.. ..	"	KIRKBY-IN-FURNESS (sub to Barrow) .. ..	WILLIAM DIXON	.. ..	"
ASKAM-IN-FURNESS (sub to Barrow) .. ..	WM. DIXON	.. ..	"	KIRKBY LONSDALE .. ..	D. POSTLETHWAITE	.. ..	"
ASPATRIA (sub to Wigton) .. ..	J. H. ADDISON	.. ..	"	KIRKBY STEPHEN .. ..	J. W. HARGREAVES	.. ..	"
BARROW-IN-FURNESS .. ..	WM. DIXON	.. ..	"	KIRKBY THORE (sub to Penrith) .. ..	J. H. BATES	.. ..	"
BOOTLE (Cumberland)				LANCASTER .. ..	F. H. CAPSTICK	.. ..	"
(sub to Milom) .. ..	M. CLARK	.. ..	Agent.	LANGWATHBY (sub to Penrith) .. ..	J. H. BATES	.. ..	"
BOOTLE STATION (sub to Milom) .. ..	M. CLARK	.. ..	"	LAZONBY (sub to Penrith) .. ..	J. H. BATES	.. ..	"
BOWNESS-ON-WINDERMERE .. ..	A. H. ROBINSON	.. ..	Manager.	LINDAL-IN-FURNESS (sub to Dalton) .. ..	WILFRED GRIFFIN	.. ..	"
BRAMPTON (Cumberland) .. ..	R. H. HUNTER	.. ..	"	LONGTOWN (Cumberland) .. ..	G. W. BANKS	.. ..	"
BROUGH (Westmorland)				MILLOM .. ..	J. ORMANDY	.. ..	"
(sub to Kirkby Stephen) .. ..	J. W. HARGREAVES	.. ..	"	MILNTHORPE (sub to Kendal) .. ..	THOMAS RADNALL	.. ..	"
BROUGHTON-IN-FURNESS				MORECAMBE .. ..	CHAS. BLAKEY	.. ..	"
(sub to Uverston) .. ..	R. B. HAYHURST	.. ..	"	MORECAMBE, WEST END			
BURTON (Westmorland)				(sub to Morecambe) .. ..	CHAS. BLAKEY	.. ..	"
(sub to Kendal) .. ..	THOMAS RADNALL	.. ..	"	NENTHEAD (sub to Alston) .. ..	G. T. ELLIOT	.. ..	"
CALDBECK (sub to Wigton) .. ..	J. H. ADDISON	.. ..	"	NEWBIGGIN-ON-LUNE			
CARK-IN-CARTMEL (sub to Uverston) .. ..	R. B. HAYHURST	.. ..	"	(sub to Kirkby Stephen) .. ..	J. W. HARGREAVES	.. ..	"
CARLISLE .. ..	{ JAMES NELSON	.. ..	"	ORTON (sub to Kirkby Stephen) .. ..	J. W. HARGREAVES	.. ..	"
Do. BOTCHERGATE	{ J. W. WHIPP	.. ..	Sub Manager.	PENRITH .. ..	J. H. BATES	.. ..	"
CARNFORTH (sub to Lancaster) .. ..	E. SAYER	.. ..	Manager.	Do. AUCTION MART	J. H. BATES	.. ..	"
CARTMEL (sub to Uverston) .. ..	F. H. CAPSTICK	.. ..	"	(sub to Penrith) .. ..			
COCKERMOUTH .. ..	R. B. HAYHURST	.. ..	"	RAVENSTONEDALE			
CONISTON (sub to Uverston) .. ..	H. B. STUBBS	.. ..	"	(sub to Kirkby Stephen) .. ..	J. W. HARGREAVES	.. ..	"
DALTON-IN-FURNESS .. ..	J. C. CARLISLE	.. ..	Agent.	SEDBERGH .. ..	W. H. WILSON	.. ..	"
DENT (sub to Sedburgh) .. ..	WILFRED GRIFFIN	.. ..	Manager.	SHAP (sub to Penrith) .. ..	J. H. BATES	.. ..	"
GARSTANG (sub to Lancaster) .. ..	W. H. WILSON	.. ..	"	SILECROFT (sub to Milom) .. ..	J. ORMANDY	.. ..	"
GLENRIDDING (Patterdale) .. ..	F. H. CAPSTICK	.. ..	"	STAVELEY (sub to Kendal) .. ..	ROGER BLAMIRE	.. ..	Agent.
(sub to Penrith) .. ..	J. H. BATES	.. ..	"	TEBAY (sub to Kirkby Stephen) .. ..	J. W. HARGREAVES	.. ..	Manager.
GRANGE-OVER-SANDS .. ..	FRANK HAWKRIGG	.. ..	"	TROUTBECK (Penrith) (sub to Penrith) .. ..	J. H. BATES	.. ..	"
GRASMERE (sub to Ambleside) .. ..	A. B. BELL	.. ..	"	TROUTBECK (Windermere)			
GREENODD (sub to Uverston) .. ..	R. B. HAYHURST	.. ..	"	(sub to Windermere) .. ..	F. P. HEATH	.. ..	"
HAWKSHEAD (sub to Ambleside) .. ..	A. B. BELL	.. ..	"	ULVERSTON .. ..	R. B. HAYHURST	.. ..	"
HESKET-NEW-MARKET				VICKERSTOWN (sub to Barrow) .. ..	WM. DIXON	.. ..	"
(sub to Wigton) .. ..	J. H. ADDISON	.. ..	"	WIGTON .. ..	J. H. ADDISON	.. ..	"
HORNBY (sub to Lancaster) .. ..	F. H. CAPSTICK	.. ..	"	WINDERMERE .. ..	F. P. HEATH	.. ..	"
				WORKINGTON .. ..	T. W. CLEASBY	.. ..	"

NORTH EASTERN DISTRICT.

CHIEF OFFICE: 22, GREY STREET, NEWCASTLE-UPON-TYNE.

Manager—JAS. MCKENDRICK.

Sub-Manager—E. T. NICHOLSON.

NEWCASTLE-UPON-TYNE:—

BENWELL (Adelaide Terrace) .. ..	G. E. MORRISON	Manager.
BYKER (Shields Road) .. ..	D. S. DRUMMOND	"
ELSWICK (312, Scotswood Road) .. ..	ROBERT TURNBULL	"
GALLOWGATE (St. Andrew's Chambers)	J. K. McCLELLAND	"
JESMOND (257, Jesmond Road) .. ..	T. COLLINGWOOD	"
QUAYSIDE (15, Lombard Street) .. ..	F. DIXON	"
WESTGATE (305, Westgate Road) .. ..	H. M. MASON	"
WINGROVE (446, Westgate Road) .. ..	E. E. ROBINSON	"
ALNMOUTH (sub to Alnwick) .. ..	H. V. FLEMING	"
ALNWICK .. ..	H. V. FLEMING	"
AMBLE .. ..	D. D. KENNEDY	"
ANNFIELD PLAIN (Co. Durham) .. ..	J. R. BARROW	Agent.
ASHINGTON (Northumberland) .. ..	E. H. AMOS	Manager.
BARNARD CASTLE .. ..	J. GARbutt	"
BEDLINGTON .. ..	E. M. GIBSON	"
BEDLINGTON STATION (sub to Bedlington) ..	E. M. GIBSON	"
BELFORD .. ..	JAMES BRAND	"
BELLINGHAM .. ..	EDWARD J. SMITH	"
BERWICK-UPON-TWEED .. ..	C. W. L. STEVENS	"
Do. CORN EXCHANGE	C. W. L. STEVENS	"
(sub to Berwick-on-Tweed)		
BILLINGHAM (Co. Durham) .. ..	WM. CHARLTON	"
(sub to Middlesbrough)		
BIRTLEY (Co. Durham) .. ..	ADAM MOFFAT	"
BISHOP AUCKLAND .. ..	J. E. DUNN	"
BLACKHILL (Co. Durham) .. ..	J. TURNBULL	"
BOLDON COLLIERY (sub to Tyne Dock) .. ..	JOSEPH HALL	"
BROTTON (sub to Loftus) .. ..	T. F. PUNSHON	"
CARLIN HOW (sub to Loftus) .. ..	T. F. PUNSHON	"
CHESTER-LE-STREET .. ..	THOS. LOWE	"
CHOPWELL .. ..	J. W. FLETCHER	"
COCKFIELD STATION (Co. Durham)	J. GARbutt	"
(sub to Barnard Castle)		
CONSETT .. ..	F. A. NUTT	"
CORBRIDGE .. ..	H. B. CHILMAN	"
COXHOE .. ..	C. A. SINCLAIR	"
CROOK (Co. Durham) .. ..	L. C. WAUD	"
DARLINGTON .. ..	SYDNEY STANSFIELD	"
DIPTON (sub to Annfield Plain) .. ..	J. R. BARROW	Agent.
DUNSTON (Gateshead) .. ..	C. K. HARDY	Manager.
DURHAM .. ..	I. W. JACKSON	"
EASINGTON COLLIERY .. ..	P. G. RUDGE	"
EAST BOLDON .. ..	J. P. COTTON	"
FELLING .. ..	H. R. C. MUSGRAVE	"
FELTON (Northumberland) .. ..	J. W. H. ALDERSON	"
FERRYHILL (Co. Durham) .. ..	S. E. PEACOCK	"
FERRYHILL STATION (sub to Ferryhill) ..	S. E. PEACOCK	"
FISHBURN (sub to Sedgefield) .. ..	T. E. PROSSER	"
FOREST HALL (Newcastle-upon-Tyne) ..	JOHN TERWICK	Agent.
GATESHEAD .. ..	A. E. S. HOWARD	Manager.
Do. COATSWORTH ROAD	J. W. BELL	"
GOSFORTH (Newcastle-upon-Tyne) .. ..	WM. HENDRY	"
HALTWHISTLE .. ..	FREDK. A. LEAKE	"
HAVERTON HILL (sub to Middlesbrough) ..	WM. CHARLTON	"
HEBBURN .. ..	R. K. McCONWAY	"
HETTON-LE-HOLE .. ..	W. W. BLENKINSOPP	"
HEXHAM .. ..	W. N. STEELE	"
HOUGHTON-LE-SPRING .. ..	J. C. KENNEDY	"

JARROW, ELLISON STREET .. ..	C. V. H. VINCENT	Manager.
Do. ORMONDE STREET .. ..	W. E. NORMAN	"
LANCHESTER (Co. Durham) .. ..	GEORGE TOMLINSON	"
LANGLEY PARK (sub to Durham) .. ..	I. W. JACKSON	"
LEADGATE (sub to Consett) .. ..	F. A. NUTT	"
LOFTUS .. ..	T. F. PUNSHON	"
LOW FELL .. ..	A. B. FREEMAN	"
LOWICK (Sub to Berwick-upon-Tweed) ..	C. W. L. STEVENS	"
MIDDLESBROUGH .. ..	{ WM. CHARLTON	Sub-Manager
	{ W. R. DIXON	
Do. LINTHORPE ROAD .. ..	H. R. BARKER	Manager.
Do. NORTH ORMSBY	WM. CHARLTON	"
(sub to Middlesbrough)		
MIDDLETON-IN-TEESDALE .. ..	Geo. DRYDEN	"
MORPETH .. ..	{ WM. DAGLISH	Joint Managers.
	{ CHAS. WEBB	
NEWBIGGIN-BY-THE-SEA .. ..	THOMAS A. SHAW	Manager.
NEWBURN .. ..	A. M. COLLINSON	"
NORTH SHIELDS .. ..	T. D. HART	"
Do. FISH QUAY		
(sub to North Shields) .. ..	T. D. HART	"
OTTERBURN (sub to Bellingham) .. ..	EDWARD J. SMITH	"
PELTON (sub to Chester-le-street) .. ..	THOS. LOWE	"
PRUDHOE (Northumberland) .. ..	JOHN DOUTHWAITE	Agent.
RED ROW (sub to Amble) .. ..	D. D. KENNEDY	Manager.
ROTHBURY .. ..	LIONEL C. DAVY	"
SEAHAM HARBOUR .. ..	J. WARHAM	"
SEA HOUSES (Northumberland) .. ..	LEWIS B. ROSS	"
EDGEFIELD (Co. Durham) .. ..	T. E. PROSSER	"
SHINEY ROW (sub to Houghton-le-Spring) ..	J. C. KENNEDY	"
SHOTLEY BRIDGE .. ..	W. SINCLAIR	"
SOUTH MOOR (sub to Stanley) .. ..	J. G. LOW	"
SOUTH SHIELDS, KING STREET .. ..	THOS. A. BINES	"
Do. LAYGATE .. ..	H. JOHNSTON	"
SPENNYMOOR .. ..	J. G. HALL	"
STANLEY (Co. Durham) .. ..	J. G. LOW	"
STOCKSFIELD (sub to Hexham) .. ..	W. N. STEELE	"
STOCKTON-UPON-TEES .. ..	C. F. THORNHILL	"
STOKESLEY .. ..	SYDNEY SURTEES	"
SUNDERLAND, FAWCETT STREET .. ..	E. A. COTTON	"
Do. MILLFIELD .. ..	FREDK. NELSON	"
Do. MONKWEARMOUTH .. ..	J. A. BROADWAY	"
Do. SOUTHWICK .. ..	WM. BOND	"
TANTOBIE (sub to Stanley) .. ..	J. G. LOW	"
THORNLEY (Co. Durham) .. ..	W. W. BLENKINSOPP	"
(sub to Hetton-le-Hole)		
THROCKLEY (sub to Newburn) .. ..	A. M. COLLINSON	"
TOW LAW (Co. Durham) .. ..	THOS. BLENKINSOPP	"
TYNE DOCK .. ..	JOSEPH HALL	"
WALKER (sub to Wallsend) .. ..	A. F. DUNCAN	"
WALLSEND (Northumberland) .. ..	A. F. DUNCAN	"
WARK (sub to Bellingham) .. ..	EDWARD J. SMITH	"
WARKWORTH (sub to Amble) .. ..	D. D. KENNEDY	"
WEARHEAD (Co. Durham) .. ..	ANDREW SMITH	"
WEST CORNFORTH .. ..	THOS. MAVIN	"
WEST HARTLEPOOL .. ..	J. A. WARDLAW	"
Do. YORK ROAD .. ..	WM. RAPER	"
WHITLEY BAY .. ..	F. W. NICHOLSON	"
WILLINGTON (Co. Durham) .. ..	FREDK. WALLACE	"
WOLSINGHAM (Co. Durham) .. ..	J. G. SHAW	"
WOODBURN (sub to Bellingham) .. ..	EDWARD J. SMITH	"
WOOLER .. ..	C. W. REDPATH	"
WREKENTON (sub to Low Fell) .. ..	A. B. FREEMAN	"

## HALIFAX DISTRICT.

CHIEF OFFICE: 2, SILVER STREET, HALIFAX. *Manager*—J. B. MURGATROYD.

BATLEY CARR ( <i>sub to Dewsbury</i> ) .. .. F. E. QUARMBY - <i>Manager.</i>	LEEDS .. .. . F. W. TIDSWELL - <i>Manager.</i>
BRADFORD, TYRREL STREET .. .. J. W. ALLAN - ,,	LOW MOOR (Bradford) .. .. . R. H. KIPPAX - ,,
(See also Craven Bank District)	LUDDENDENFOOT .. .. . S. LAWTON - ,,
BRIGHOUSE .. .. . CHAS. I. LEEMING ,,	MYTHOLMROYD .. .. . S. LAWTON - ,,
CASTLEFORD .. .. . W. H. PARRINSON ,,	PONTEFRACT .. .. . ARNOLD WARD - ,,
DEWSBURY .. .. . F. E. QUARMBY - ,,	RASTRICK ( <i>sub to Brighouse</i> ) .. .. . CHAS. I. LEEMING ,,
GREETLAND ( <i>sub to Halifax</i> ) .. .. J. B. MURGATROYD ,,	SOWERBY BRIDGE .. .. . P. COWLING - ,,
HIPPERHOLME ( <i>sub to Halifax</i> ) .. .. J. B. MURGATROYD ,,	STAINLAND ( <i>sub to Halifax</i> ) .. .. J. B. MURGATROYD ,,
HULL .. .. . P. H. CHRISTIE - ,,	WYKE (Bradford) .. .. . R. H. KIPPAX ,,
KING CROSS ( <i>sub to Halifax</i> ) .. .. J. B. MURGATROYD ,,	

## MANCHESTER DISTRICT.

CHIEF OFFICE: 22, BROWN STREET, MANCHESTER.

*Manager*—KINDER H. LAWSON.

*Sub-Manager*—JOHN FROGGATT.

*Manager of Foreign Department*—R. M. SPENCE.

### MANCHESTER:—

BROOKS'S BAR (175, Chorlton Road) .. ROBT. KIRKHAM - <i>Manager.</i>	BOLTON .. .. . J. BREAKELL - <i>Manager.</i>
CHEETHAM (25, Cheetham Hill Road) .. J. WILKINSON - ,,	BURY .. .. . G. W. CLIFTON - ,,
FALLOWFIELD (Wilmslow Road) .. .. F. CLEGG - ,,	HEYWOOD (Lancashire) .. .. . FRANK MILLS - ,,
MOSS SIDE (92, Princess Road) .. .. HERBERT A. PARRSCH ,,	OLDHAM .. .. . { J. J. HAMILTON - S. R. WALKER - <i>Sub-Manager</i>
SEYMOUR GROVE (244, Upper Chorlton Road) ( <i>sub to Brooks's Bar</i> ) .. .. ROBT. KIRKHAM - ,,	Do. WERNETH .. .. . J. J. HAMILTON - <i>Manager.</i>
SHUDEHILL .. .. . J. WILKINSON - ,,	ROCHDALE .. .. . CHAS. CHATTERTON - ,,
BLACKBURN .. .. . A. B. NUTTER - ,,	Do. BUERSIL (202, Oldham Road) ( <i>sub to Rochdale</i> ) .. .. CHAS. CHATTERTON - ,,
	SHAW (Oldham) .. .. . J. J. HAMILTON - ,,

Current Accounts and Deposit Accounts opened on the usual terms.

Drafts issued on and Credits opened with the Bank's Correspondents in the United Kingdom.

Circular Notes, Letters of Credit, Drafts and Cable Transfers issued on all leading Foreign and Colonial centres; Coupons collected or negotiated, and every description of Foreign Exchange business undertaken.

Customers' Acceptances retired, Investments and Sales of Securities effected, and all kinds of Banking Business transacted.

The Bank is prepared to act as Executor or Trustee for Private Persons, and as Trustee, Treasurer, Registrar, or in other fiduciary capacity for Public and Corporate Bodies, Institutions, &c.

Strong Rooms provided for the custody of Deeds or other property lodged by the Customers of the Bank.

The Directors and Officers of the Bank are pledged to secrecy in all matters pertaining to the Bank and its Customers.