

1919.

BANK OF LIVERPOOL
AND MARTINS LIMITED.

88TH ANNUAL REPORT,

JULY, 1919.

NOTICE.

ONE HUNDRED AND SEVENTY FOURTH
DIVIDEND.

The Directors of the Bank of Liverpool and Martins Limited do hereby give Notice to the Proprietors that they have declared a DIVIDEND for the HALF-YEAR ending 30th June, 1919, at the rate of £18 per cent. per annum on the shares of the Company (being 4/6 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 Friday, the 25th day of July instant.

Warrants for the above Dividend will be posted on 24th July instant.

Dated at Liverpool, this 11th day of July, 1919.

By order of the Board,
JAMES H. SIMPSON,
Director and General Manager.

The Transfer Books will be closed from the 12th to the 24th JULY instant, inclusive, as already announced.

The ANNUAL GENERAL MEETING will be held at the Law Association Rooms, Cook Street, Liverpool, on TUESDAY, the 22nd July, at 12.45 p.m., as already announced.

Liverpool, 11th July, 1919.



BANK OF LIVERPOOL & MARTINS LIMITED.

ESTABLISHED 1831.

REPORT OF THE DIRECTORS

To be presented to the Proprietors at their EIGHTY-EIGHTH ANNUAL
GENERAL MEETING, on 22ND JULY, 1919.

The Net Profit for the year, after payment of current expenses and provision for all Bad and Doubtful Debts, amounts to £494,415 18 2

To this has to be added:—

Balance of Profit brought forward from last account 191,299 5 11
Balance of Profit brought forward from last account by Martin's Bank Ltd. 2,585 17 0

£688,301 1 1

This sum the Directors have appropriated as follows:—

To the payment of two Half-yearly Dividends of Seven per cent. and Nine per cent. respectively (making Sixteen per cent. for the year), subject to deduction of Income Tax £327,422 8 0

To Reserve Fund 250,000 0 0

Balance carried forward to next Account 110,878 13 1

£688,301 1 1

The Reserve Fund on the 30th June, 1918, stood at £900,000 0 0

To this have been added the following sums:—

By transfer of the Reserve Fund of Martin's Bank Ltd. 185,000 0 0

By transfer from Profit and Loss Account as shown above 250,000 0 0

By transfer from the Bank's internal Contingent Fund 65,000 0 0

Making the present balance of Reserve Fund £1,400,000 0 0

The Directors have also transferred £100,000 from Contingent Fund to Bank Purchase Account, reducing the balance standing at debit of the latter account to £100,000.

During the War the Directors made special additions to the Bank's Contingent Fund and to the Balance of Profit carried forward. Under Peace conditions they have decided to transfer from these sources to the Reserve Fund and Bank Purchase Account the respective sums shown above, still leaving in Contingent Fund and at credit of Profit and Loss Account balances which they consider ample for all purposes.

The amalgamation with Martin's Bank Limited has been successfully carried through, and the Bank of Liverpool and Martins Limited is now a Member of the London Bankers' Clearing. The Directors are well satisfied with the result of the amalgamation.

With three exceptions, all the Offices closed during the War have been re-opened. A new Branch has been opened at Brampton, and new Sub Branches at Carlin How, Cottingley, Nenthead and Pelton. Seven Branches, which were either closed or worked temporarily as Sub Branches, have been re-opened as full Branches, and, in addition, three Sub Branches have been converted into full Branches.

The Directors greatly regret to announce that the total number of Members of the Staff who have lost their lives in Naval or Military Service is 91.

With deep regret the Directors have also to record the death of their esteemed Colleagues—MR. ARTHUR EARLE and SIR HELENUS ROBERTSON. MR. EARLE was a Director of the Bank for 39 years, and twice served as Chairman. By his ability and the keen interest he took in the affairs of the Bank he placed the Board and the Proprietors under lasting obligation. SIR HELENUS served the Bank for 35 years as a Director—first of the Liverpool Commercial Banking Co., and then of this Bank—and was Chairman in the years 1893-1895. For the last 15 years he was a Member of the Committee of Management and rendered service, the value of which cannot be over-estimated.

During the year Mr. R. M. HOLLAND-MARTIN, Mr. G. E. B. BROMLEY-MARTIN, Sir JAMES HOPE SIMPSON and Mr. J. J. RITCHIE were appointed Directors of the Bank, subject to confirmation by the Proprietors at the forthcoming Annual Meeting.

The Directors who retire at the forthcoming Meeting are—MR. CHARLES BOOTH, Mr. J. E. HAGGAS, Mr. JOHN RANKIN and Mr. J. A. SLINGSBY, 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.

CHARLES BOOTH,

CHAIRMAN.

BANK OF LIVERPOOL AND MARTINS LIMITED.

BALANCE SHEET, 30TH JUNE, 1919.

LIABILITIES.	ASSETS.
Capital paid up, viz.:	Cash in hand and at Bank of England £15,453,713 17 6
£2 10s. per Share on	At Call or Short Notice with other
818,556 Shares of £20 each ... £2,046,390 0 0	Bankers and with Bill Brokers ... 10,265,439 18 4
Reserve Fund 1,400,000 0 0	Loans on Stocks and other negotiable
Amount due on Current, Deposit, and	Securities (partly under Treasury
other Accounts, including the Bank's	Minute of 31st Oct., 1914) ... 274,142 16 0
Acceptances £3,002,515 1 10... 68,645,921 14 0	Investment in 5% War Stock,
Unpaid Dividends £1,094 3 6...	1929-1947, National War Bonds,
Dividend payable	Exchequer Bonds, Treasury Bills
25th July, 1919 184,175 2 0... 185,269 5 6	and other First Class Securities 15,435,909 8 9
Balance of Profit carried forward ... 110,878 13 1	Bills of Exchange 3,682,236 4 0
	Loans and advances to Customers, &c.,
	after debiting the Bank's Accep-
	tances as per contra 26,190,879 7 10
	Bank Premises—Liverpool, London
	and Branches—at cost, less amounts
	written off 986,138 0 2
	Bank Purchase Account 100,000 0 0
£72,388,459 12 7	£72,388,459 12 7

Contingent Liability on Indemnities and on Credits opened but not yet accepted against, etc.,	£3,115,632 7 5
Contingent Liability on Bills discounted with the Bank of England	100,035 4 1

PROFIT AND LOSS ACCOUNT.

Salaries, Pensions, Rents, and all other	Gross Profit for the year, after pro-
charges during the year 697,968 10 4	viding for all bad and doubtful
173rd Dividend, pay-	debts 1,192,384 8 6
able January, 1919 £143,247 6 0	Balance of Profit brought forward
174th Dividend, pay-	from last account 191,299 5 11
able July, 1919 184,175 2 0 327,422 8 0	Balance of Profit brought forward
Transferred to Reserve Fund ... 250,000 0 0	from last account by Martin's
Balance carried forward to next	Bank Limited 2,585 17 0
account 110,878 13 1	
£1,386,269 11 5	£1,386,269 11 5

EDWARD PAUL, R. M. HOLLAND-MARTIN, J. A. SLINGSBY,	}	DIRECTORS. JAMES H. SIMPSON, DIRECTOR AND GENERAL MANAGER.
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We have audited the above Balance Sheet dated the 30th June, 1919, and the Profit and Loss Account for the year to that date.

The accounts of the Bank, other than those in the North Eastern District, have been examined by the undersigned, Harwood Banner & Son, and the accounts of the North Eastern District have been examined by the undersigned, W. B. Peat & Co., and Thomas Bowden, Sons & Nephew.

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 Company at the Head Office and certified returns from the Branches.

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

Liverpool, 11th July, 1919.

BANK OF LIVERPOOL AND MARTINS LIMITED.

SUBSCRIBED CAPITAL, £16,371,120; OF WHICH RESERVED, £9,822,672; CALLABLE, £4,502,058;
PAID UP, £2,046,390. RESERVE FUND, £1,400,000.

DIRECTORS, 1918-1919.

GENERAL BOARD.

Chairman—CHARLES BOOTH, ESQ.

Deputy Chairmen—EDWARD PAUL, ESQ., AND ISAAC H. STOREY, ESQ.

SIR AUBREY BROCKLEBANK, BART.	JAMES E. HAGGAS, ESQ.	LIEUT. COL. J. P. REYNOLDS,
G. E. B. BROMLEY-MARTIN, ESQ.	R. M. HOLLAND-MARTIN, ESQ., C.B.	D.L., D.S.O.
FREDERICK W. CHANCE, ESQ., D.L.	W. H. HUSTLER, ESQ.	JOHN J. RITCHIE, ESQ.
OSWALD DOBELL, ESQ.	A. T. NEILSON, ESQ.	W. PEART ROBINSON, ESQ.
SIR WILLIAM B. FORWOOD, K.B.E., D.L.	A. ALLAN PATON, ESQ.	SIR JAMES HOPE SIMPSON.
WILLIAM R. GLAZEBROOK, ESQ.	JOHN RANKIN, ESQ.	J. ARTHUR SLINGSBY, ESQ.

LONDON BOARD.

Chairman—EDWARD NORMAN, ESQ.

G. E. B. BROMLEY-MARTIN, ESQ.,	FREDERICK W. CHANCE, ESQ., D.L.
<i>(London Managing Director).</i>	R. M. HOLLAND-MARTIN, ESQ., C.B.
ROBERT VERE BUXTON, ESQ., D.S.O.	SIR JAMES HOPE SIMPSON.

NORTH EASTERN BOARD.

Chairman—JOHN H. B. NOBLE, ESQ.

SIR JOHN S. BARWICK, BART.	BENJAMIN NOBLE, ESQ.
W. H. HUSTLER, ESQ.	FRANCIS PRIESTMAN, ESQ., D.L.
CAPT. JOHN E. ROGERSON, D.L.	

Director and General Manager—SIR JAMES HOPE SIMPSON.

Deputy General Manager—J. C. M. JACOBS.

Assistant General Manager—T. FISHER CALDWELL.

Northern District General Manager—F. W. CREWDSON.

North Eastern District General Manager—BRODRICK DALE.

Secretary—CHARLES KAYE DIXON.

Chief Accountant—GEORGE DOWNIE.

Assistant Accountant—ALFRED WILLIAMS.

Joint Chief Inspectors—J. C. ARMSTRONG, G. A. TESSIMOND AND R. H. GARDNER.

Inspectors—WILLIAM WIGHT, GEORGE RICHARDSON, C. A. SHERLOCK, C. A. ROBERTS, T. E. A. SISSON, F. VOYCE,
G. O. PAPWORTH, A. E. SHAW, J. H. MORT, W. J. ROBERTS.

Inspectors (North Eastern District)—W. E. JOPLING AND W. S. PATON.

HEAD OFFICE: 7, WATER STREET, LIVERPOOL.

Manager—T. A. TROTTER.

Sub-Manager—F. A. MOORE.

Joint Assistant Managers—J. M. FURNISS AND W. THOMSON.

Foreign Branch, Liverpool—Manager—F. W. CALLOWAY.

Assistant Manager—E. B. BABCOCK.

Head of Trustee Department—F. R. RAYMONT.

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

Manager—R. W. WILLIAMS.

Joint Assistant Managers—J. H. COOPER AND E. G. EDGELL.

Head of Foreign Exchange Department—E. J. C. DEWAELE.

BRANCHES.

LONDON DISTRICT.

KINGSWAY (London) J. M. FORSDYKE - - <i>Manager.</i> BEXLEY (<i>sub to Bexley Heath</i>) .. CHAS. J. WILSON - - " BEXLEY HEATH CHAS. J. WILSON - - " BROMLEY (Kent) EDGAR H. JONES-BENNET - " CHISLEHURST H. REGINALD PAYNE - " CRAYFORD (<i>sub to Bexley Heath</i>) .. CHAS. J. WILSON - - " DARTFORD SYDNEY ALLCUTT - - "	ELTHAM H. Q. ATKINSON - - <i>Manager.</i> MOTTINGHAM (<i>sub to Eltham</i>) H. Q. ATKINSON - - " ORPINGTON (<i>sub to Chislehurst</i>) H. REGINALD PAYNE - " ST. MARY CRAY (<i>sub to Chislehurst</i>) .. H. REGINALD PAYNE - " SIDCUP MALCOLM HEWITT - " SITTINGBOURNE HENRY PAYNE - " SWANLEY (<i>sub to Bromley</i>) EDGAR H. JONES-BENNET "
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LIVERPOOL DISTRICT.

HEYWOOD'S BRANCH, 5, BRUNSWICK STREET, LIVERPOOL.
 VICTORIA STREET BRANCH, 45, VICTORIA STREET, LIVERPOOL.

ROBT. RICHARDSON, *Manager.*
 R. P. SCOTT, *Sub Manager.*
 PERCY G. DAVIES, *Manager.*
 J. F. W. DIXON, *Sub Manager.*

LIVERPOOL:—

EXCHANGE (1, Oldhall Street) .. W. J. MACGERRAN - - <i>Manager.</i> AIGBURTH (301, Aigburth Road) .. E. G. HARVEY - - " AINTREE P. FERGUSON - - " BRECK ROAD E. H. BIRCH - - " CENTRAL (50, Church Street) .. E. L. GARRETT - - " CUSTOM HOUSE (21, Park Lane) .. ROBERT INKSTER - - " EAST (1, Prescot Street) H. E. CORRILL - - " GARSTON PERCY W. BLENKARN - - " HEATHFIELD ROAD ARNOLD HARGREAVES - " KENSINGTON W. J. B. GREEN - - " MOSSLEY HILL " - - " MYRTLE STREET R. E. RYALLS - - " OLD SWAN G. H. OLIVER - - " SEFTON 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 - - " WAVERREE T. TWEDDLE, JR. - - " WEST DERBY J. B. DREWSEN - - " WOOLTON D. R. GRINDLEY - - " BIRKDALE ANDREW SCOTT - - "
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BIRKENHEAD W. P. DICKINS - - <i>Manager.</i> Do. CHARING CROSS F. P. CROWTHER - - " Do. CLAUGHTON VILLAGE.. .. W. M. BROWN - - " Do. HIGHER TRANMERE A. PEARSON - - " Do. PARK W. H. DONAGAN - - " Do. PRENTON HAROLD CHAWNER - - " BLUNDELLSANDS E. P. DICKENS - - " BOOTLE (LANCASHIRE) E. J. BALDWIN - - " Do. do. STANLEY ROAD H. B. LANCASTER - - " CHESTER PERCY ASHCROFT - - " ELLESMERE PORT A. F. W. CULLINGWORTH " FORMBY E. C. WHITE - - " GREAT CROSEY.. .. . J. F. ARMSTRONG - - " HOYLAKE T. C. HARRISON - - " LINACRE (Near Liverpool) W. SHANKLAND - - " ROCK FERRY CHAS. BARLOW - - " SOUTHPORT THOS. FERNHOUGH - - " 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).. .. H. E. EVANS - - " WEST KIRBY HENRY WOOLCOTT - - " WREXHAM ARNOLD DAVIES - - "
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CRAVEN BANK DISTRICT.

ADDINGHAM (<i>sub to Ilkley</i>) C. A. LEE - - <i>Manager.</i> BARNOLDSWICK W. H. HITCHIN - - " BARROWFORD (<i>sub to Nelson</i>) THOMAS SHAW - - " BENTHAM (<i>sub to Settle</i>) J. W. BUTTERWORTH - " BINGLEY T. G. WALKER - - " BRADFORD A. E. WILLS - - " BRIERFIELD (<i>sub to Burnley</i>) W. W. FOWLER - - " BURLEY-IN-WHARFEDALE (<i>sub to Ilkley</i>) C. A. LEE - - " BURNLEY W. W. FOWLER - - " Do. COLNE ROAD (<i>sub to Burnley</i>) .. W. W. FOWLER - - " Do. HABERGHAM (<i>sub to Burnley</i>) W. W. FOWLER - - " CLITHEROE C. L. BODEN - - " COLNE (J. LASCELLES WILDMAN - - <i>Sub-Manager.</i> (G. L. AYRE - - " CONONLEY (<i>sub to Skipton</i>) L. JAKES - - <i>Manager.</i> COTTINGLEY (<i>sub to Bingley</i>) T. G. WALKER - - " COWLING (<i>sub to Skipton</i>) L. JAKES - - " CROSSHILLS (<i>sub to Keighley</i>) W. B. NAYLOR - - " DENHOUME (<i>sub to Keighley</i>) W. B. NAYLOR - - " EARBY (<i>sub to Barnoldswick</i>) W. H. HITCHIN - - " FOULRIDGE (<i>sub to Colne</i>) J. LASCELLES WILDMAN - " GARGRAVE (<i>sub to Skipton</i>) (Closed until further Notice).

GIBBURN (<i>sub to Clitheroe</i>) C. L. BODEN - - <i>Manager.</i> GRASSINGTON (<i>sub to Skipton</i>) L. JAKES - - " GUISELEY (<i>sub to Otley</i>) GEORGE MAJOR - - " HAWORTH (<i>sub to Keighley</i>) W. B. NAYLOR - - " HELLIFIELD (<i>sub to Settle</i>) J. W. BUTTERWORTH - " ILKLEY C. A. LEE - - " INGLETON (<i>sub to Settle</i>) J. W. BUTTERWORTH - " KEIGHLEY W. B. NAYLOR - - " LANESHAWBRIDGE (<i>sub to Colne</i>).. .. J. LASCELLES WILDMAN - " LONGPRESTON (<i>sub to Settle</i>) J. W. BUTTERWORTH - " MANNINGHAM (Bradford) W. H. HOTHERSALL - - " MENSTON (<i>sub to Otley</i>) GEORGE MAJOR - - " NELSON THOMAS SHAW - - " OTLEY GEORGE MAJOR - - " OXENHOPE (<i>sub to Keighley</i>) W. B. NAYLOR - - " PADIHAM F. E. THORNTON - - " SALTERFORTH (<i>sub to Barnoldswick</i>) .. W. H. HITCHIN - - " SETTLE J. W. BUTTERWORTH - - " SILSDEN A. C. BROWN - - " SKIPTON L. JAKES - - " STEETON (<i>sub to Keighley</i>) W. B. NAYLOR - - " TRAWDEN (<i>sub to Colne</i>) J. LASCELLES WILDMAN - " WHALLEY (<i>sub to Clitheroe</i>) C. L. BODEN - - "
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NORTHERN DISTRICT.

ALSTON G. T. ELLIOT - - <i>Manager.</i> AMBLESIDE W. W. HINDE - - " APPLEBY JOSEPH F. HOPE - - " ARNSIDE (<i>sub to Kendal</i>) HENRY KING - - " ASKAM-IN-FURNESS (<i>sub to Barrow</i>) .. Wm. DIXON - - " BARROW-IN-FURNESS Wm. DIXON - - " BOOTLE, CUMBERLAND (<i>sub to Millom</i>) M. CLARK - - <i>Agent.</i> BOOTLE STATION (<i>sub to Millom</i>) M. CLARK - - " BOWNESS-ON-WINDERMERE J. RAVEN - - <i>Manager</i> BRAMPTON, CUMBERLAND R. H. HUNTER - - " BROUGH, WESTMORLAND (<i>sub to Kirkby Stephen</i>) J. W. HARGREAVES - - " BROUGHTON-IN-FURNESS (<i>sub to Ulverston</i>) GRO. COULTON - - <i>Agent.</i> BURTON, WESTMORLAND (<i>sub to Kendal</i>) HENRY KING - - <i>Manager.</i> CARLISLE JAMES NELSON - - " Do. BOTCHERGATE E. SAYER - - " CARNFORTH (<i>sub to Lancaster</i>) THOS. RADNALL - - "

CARTMEL (<i>sub to Ulverston</i>) R. B. HAYHURST - - <i>Manager.</i> COCKERMOUTH ARTHUR E. BELL - - " CONISTON (<i>sub to Ulverston</i>) J. C. CARLISLE - - <i>Agent.</i> DALTON-IN-FURNESS H. B. STUBBS - - <i>Manager.</i> DENT (<i>sub to Sedburgh</i>) W. H. WILSON - - " GRANGE-OVER-SANDS THOS. HAYHURST - - " GRASMERE (<i>sub to Ambleside</i>) W. W. HINDE - - " GREENODD (<i>sub to Ulverston</i>) R. B. HAYHURST - - " HAWKSHEAD (<i>sub to Ambleside</i>) W. W. HINDE - - " KENDAL HENRY KING - - " KESWICK A. EDMONDSON - - " KIRKBY-IN-FURNESS (<i>sub to Barrow</i>) .. WILLIAM DIXON - - " KIRKBY LONSDALE Wm. TAYLFORTH - - " KIRKBY STEPHEN J. W. HARGREAVES - - " LANCASTER THOS. RADNALL - - " LAZONBY (<i>sub to Penrith</i>) JOHN ADDISON - - <i>Agent.</i> LONGTOWN, CUMBERLAND JOHN DIXON - - <i>Manager.</i> MILLOM J. ORMANDY - - " MILNTHORPE (<i>sub to Kendal</i>) HENRY KING - - " MORECAMBE CHAS. BLAKEY - - "
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NORTHERN DISTRICT—Continued.

MORECAMBE, WEST END (sub to Morecambe)	CHAS. BLAREY	Manager.	SEDBERGH	W. H. WILSON	Manager.
NENTHEAD (sub to Aston)	G. T. ELLIOT	"	SILECROFT (sub to Millom)	J. ORMANDY	"
NEWBIGGIN-ON-LUNE (sub to Kirkby Stephen)	J. W. HARGREAVES	"	STAVELEY (sub to Kendal)	ROGER BLAMIRE	Agent.
ORTON (sub to Kirkby Stephen)	J. W. HARGREAVES	"	TEBAY (sub to Kirkby Stephen)	J. W. HARGREAVES	Manager.
PENRITH	J. H. BATES	"	ULVERSTON	R. B. HAYHURST	"
RAVENSTONEDALE (sub to Kirkby Stephen)	J. W. HARGREAVES	"	VICKERSTOWN (sub to Barrow)	WM. DIXON	"
			WIGTON	J. H. ADDISON	"
			WINDERMERE	F. P. HEATH	"

NORTH EASTERN DISTRICT.

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

Manager—SYDNEY P. BELL.

Assistant Manager—P. HUME.

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)	J. S. THOMPSON	"
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	"
	J. C. FORBY	Asst. Manager.
ANNFIELD PLAIN (Co. Durham)	J. R. BARROW	Agent.
ASHINGTON (Northumberland)	E. H. AMOS	Manager.
BARNARD CASTLE	J. GARBUIT	"
BEDLINGTON	E. M. GIBSON	"
BELFORD	JAMES BRAND	"
BELLINGHAM	WILLIAM SMITH	"
BERWICK-UPON-TWEED	C. W. L. STEVENS	"
BIRTLEY (Co. Durham)	OSBORNE LAMBERT	"
BISHOP AUCKLAND	J. E. DUNN	"
BLACKHILL (Co. Durham)	J. TURNBULL	"
BROTTON (sub to Leftus)	F. DIXON	"
CARLIN HOW (sub to Leftus)	F. DIXON	"
CHESTER-LE-STREET	THOS. LOWE	"
CHOPWELL (sub to Blackhill)	J. TURNBULL	"
CONSETT	F. A. NUTT	"
CORBRIDGE	H. B. CHELMAN	"
COXHOE (sub to West Cornforth)	W. BOND	"
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	"
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	"
FOREST HALL (Newcastle-upon-Tyne)	JOHN TREWICK	Agent.
GATESHEAD	A. E. S. HOWARD	Manager.
Do. COATSWORTH ROAD	J. W. BELL	"
GOSFORTH (Newcastle-upon-Tyne)	WM. HENDRY	"
HALTWHISTLE	FREDK. A. LEAKE	"
HEBBURN	R. K. MCCONWAY	"
HETTON-LE-HOLE	W. W. BLENKINSOPP	"
HEXHAM	W. N. STEELE	"
HOUGHTON-LE-SPRING	J. C. KENNEDY	"
JARROW, ELLISON STREET	E. C. T. WEIR	"
Do. ORMONDE STREET	W. E. NORMAN	"
LANCHESTER (sub to Blackhill)	J. TURNBULL	"

LANGLEY PARK (sub to Durham)	I. W. JACKSON	Manager.
LEADGATE (sub to Consett)	F. A. NUTT	"
LOFTUS	F. DIXON	"
LOW FELL	A. B. FREEMAN	"
MIDDLESBROUGH	WM. CHARLTON	"
Do. HAVERTON HILL (sub to Middlesbrough)	WM. CHARLTON	"
Do. LINTHORPE ROAD	H. R. BARKER	"
Do. NORTH ORMESBY (sub to Middlesbrough)	WM. CHARLTON	"
MORPETH	WM. DAGLISH CHAS. WEBB	Joint Managers.
NEWBIGGIN-BY-THE-SEA (sub to Ashington)	E. H. AMOS	Manager.
NEWBURN	A. M. COLLINSON	"
NORTH SHIELDS	A. HERRING	"
OTTERBURN (sub to Bellingham)	WM. 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	"
SEDFIELD (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. BINKS	"
Do. LAYGATE	E. T. NICHOLSON	"
SPENNYMOOR	J. G. HALL	"
STANLEY (Co. Durham)	J. G. LOW	"
STOCKFIELD (sub to Hexham)	W. N. STEELE	"
STOCKTON-UPON-TEES	C. F. THORNHILL	"
SUNDERLAND, FAWCETT STREET	E. A. COTTON	"
Do. MILLFIELD	FREDK. NELSON	"
Do. MONKWEARMOUTH	J. A. BROADWAY	"
Do. SOUTHWICK	C. V. H. VINCENT	"
TOW LAW (Co. Durham)	THOS. BLENKINSOPP	"
TYNE DOCK	H. JOHNSTON	"
WALKER (sub to Wallsend)	A. F. DUNCAN	"
WALLSEND (Northumberland)	A. F. DUNCAN	"
WARK (sub to Bellingham)	WM. SMITH	"
WARKWORTH (sub to Amble)	D. D. KENNEDY	"
WEARHEAD (Co. Durham)	J. G. SHAW	"
Do. (sub to Wolsingham)		
WEST CORNFORTH	W. BOND	"
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)	WM. SMITH	"
WOOLER	C. W. REDPATH	"
WREKENTON (sub to Low Fell)	A. B. FREEMAN	"

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.