

THE UNION BANK OF AUSTRALIA.

ESTABLISHED 1837. INCORPORATED 1880.

PAID-UP CAPITAL £1,500,000
 RESERVE FUNDS 750,000

(Of which £250,000 invested in Consols; £150,000 in Local Loans; £100,000 in India Government Sterling Stock; and £250,000 used in the business of the Bank.)

TOGETHER WITH THE RESERVE LIABILITY OF PROPRIETORS £2,250,000

Head Office: 71, CORNHILL, LONDON, E.C. 3.00
 £5.25

DIRECTORS

RICHARD JAMES ASHTON, Esq. ARTHUR FLOWER, Esq. Rt. Hon. LORD HILLINGDON.
 ARTHUR P. BLAKE, Esq. CHAS. ARTHUR GALTON, Esq. CHAS. HILL FLETCHER, Esq.
 CHAS. B. BRIGHT, Esq., O.M.G. WM. O. GILCHRIST, Esq. SIR WESBROOK FERREVAL
 JOHN DENNIS ROUSE, Esq. SIR R. G. W. HERBERT, G.C.B. H. P. STURGIS, Esq.

Trustees—THE RIGHT HON. LORD HILLINGDON; THE HON. PASCOE O. GLYN; and ARTHUR FLOWER.
Bankers—THE BANK OF ENGLAND, and Messrs: GLYN, MILLS, CURRIE & CO.

COLONIAL ESTABLISHMENTS.

General Manager—WILLIAM LEES.

VICTORIA—Melbourne Manager, G. T. Dakor; Inspector, O. W. T. Russell. *Branches*: Melbourne (Draswiotk, Collingwood, Fitzroy, Newmarket, South Melbourne), Alexandra, Ballarat, Bendigo (Sandhurst), Camperdown, Olmnes, Colac, Daylesford, Geelong, Maryborough (Vict.), Portland, Rochester, Rupanyup, Stawell, Tarragulla, Warracknabeal.

NEW SOUTH WALES—Inspector, S. Hallimore; Sydney Manager, J. G. O'Neill. *Branches*: Sydney (George Street, Haymarket, Oxford Street), Albury, Berrigan, Broken Hill, Burwood, Coolahm, Coolahmulla, Doolihully, Forbes, Grenfell, Hay, Jubee, Newcastle, Orange, Parkes, Temora, Wang Wang, West Maitland, West Wyalong, Young.

QUEENSLAND—Inspector, A. H. Chambers, Actg.; Brisbane Manager, R. Bennett, Actg. *Branches*: Brisbane, Bundaberg, Charters Towers, Gympie, Mackay, Maryborough (Qld.), Pittsworth, Rockhampton, Toowoomba, Townsville.

TASMANIA—Inspector, O. W. T. F. Russell; Hobart Manager, O. M. Tension. *Branches*: Hobart, Launceston.

SOUTH AUSTRALIA—Inspector, O. W. T. F. Russell; Adelaide Manager, J. Corbett. *Branches*: Adelaide, Gawler, Jamestown, Kadina, Laura, Maitland, Molong, Millicent, Moonta, Mount Gambler, Naracoorte, Orororo, Port Adelaide, Port Pirie, Port Victor.

WESTERN AUSTRALIA—Inspectors, A. O. Willis (on leave), J. Danbar, Acting; Perth Manager, J. D. Percy. *Branches*: Perth, Albany, Bunbury, Coolgardie, Gosnack, Ono, Fremantle, Geraldton, Kalbarrie, Knowana, Lawlers, Manly, Norseman, Roebourne, York.

NEW ZEALAND—Inspector, G. E. Tulhurst; Christchurch Manager, T. Y. Wardrop. *Branches*: Wellington, Ashburton, Auckland, Christchurch, Dunedin, Gisborne, Greyouth, Hastings, Invercargill, Lyttelton, Napier, Nelson, Oamaru, Palmerston North, Rangiora, Timaru, Waimita.

AGENTS (including Branches).

ENGLAND.

The National Provincial Bank of England Ltd. The London and County Banking Co. Ltd. The Capital and Counties Bank Limited. Barclay and Co. Limited. Commercial Bank Limited. (Wales) Limited. Metropolitan Bank (of Brighton) and the London City and Midland Bank Limited. Williams Deacon and Manchester and Salford Bank Limited. Parr's Bank Limited. The London and Northern Bank Limited. Messrs. Frazer, Dimsdale, Cave, Tugwell & Co. Limited. (Newcastle-on-Tyne). The North-Eastern Banking Co. Limited. The Lancaster Banking Co. Limited. The Bank of Liverpool Limited. The Liverpool Union Bank Limited. Messrs. W. W. Yates and Co., Liverpool. Messrs. Leyland and Billing, Liverpool. Adelphi Bank Limited. (King Co. Limited). The Manchester and Liverpool District Bank The Union Bank of Manchester Limited. Messrs. Hooper & Priestman, Richmond, Yorks. The Sheffield Union Banking Co. Limited. The Sheffield and Hallamshire Bank Limited. The Sheffield Banking Co. Limited. Messrs. Beckett & Co., Leeds. Messrs. William Williams, Brown & Co., Leeds. The Halifax and Huddersfield Union Bank Ltd. The Halifax Joint Stock Banking Co. Ltd. The Huddersfield Banking Co. Limited. The Bradford Commercial Joint Stock Banking Co. Limited. The Bradford Old Bank Limited. York Union Banking Company Limited. The Craven Bank Limited. (Dorby). Grosvenor and Evans Union Bank Limited. Messrs. Ryton, Burton & Co., Shrewsbury. The Birmingham District and Counties Banking Co. Limited. Moore & Robinson's Nottinghamshire Banking Co. Limited. Nottingham and Nottinghamshire Banking Co., Nottingham. The Nottinghamshire Union Bank Limited. The Northamptonshire Banking Co. Limited. Messrs. C. Cobbold and Co., Ipswich. Messrs. Foster & Co., Cambridge. Messrs. Thomas Parrard & Co., Bedford. Messrs. J. & C. Simmonds and Co., Reading. The Reading Banking Co. Limited, Langport. Messrs. Cornwall Banking Co. Ltd.

Bank grants Letters of Credit on demand, or Bill, at three or thirty days' sight, upon bills being deposited. Similar Letters of Credit are also granted on bills of exchange drawn upon London Office. At its branches in the Colonies and India Letters of Credit are issued by its Branches in the Colonies and India.

Messrs. Harris, Bullock and Co., Plymouth. Messrs. Dingley, Pearce & Co., Okehampton. The Cornhill Bank Limited, Truro. Messrs. Dingley & Co., Launceston. Doolittle, Williams, Foster, Coode, Grylls and Co., Limited (Consolidated Bank of Cornwall), Penzance. Limited. Messrs. J. & S. Madisson's Union Banking Co. Limited, Freetown and Southampton. Messrs. Hony & Co., Worthing. Messrs. Hammond and Co., Gwentbury. Dumbell's Banking Co. Limited, Douglas, Isle of Man. Isle of Man Banking Co. Limited.

SCOTLAND.

The National Bank of Scotland Limited. The Commercial Bank of Scotland Limited. The Union Bank of Scotland Limited. The Clydesdale Bank Limited. The Town and County Bank Limited. The North of Scotland Bank Limited. The Royal Bank of Scotland. The British Linen Co. Bank.

IRELAND.

The Bank of Ireland. The Royal Bank of Ireland Limited. Dublin. The Northern Banking Co. Limited, Belfast. The Munster and Leinster Bank Limited. The Ulster Bank Limited.

COLONIAL AND FOREIGN.

The Chartered Bank of India, Australia and China. The Bank of Bengal. The Bank of Madras. The Mercantile Bank of India Limited. The National Bank of India Limited. The Agra Bank Limited. The Imperial Bank of Persia. The Hongkong and Shanghai Banking Corporation. The National Commercial Bank, Mauritius. Messrs. Blyth Bros. and Co., Mauritius. The Standard Bank of South Africa Limited. The National Bank of the South African Republic Limited. The Robinson S. African Banking Co. Ltd. The National Bank of Egypt. The Anglo-Egyptian Bank Limited. The Bank of British North America. The Canadian Bank of Commerce. The Bank of Montreal. The Moleson Bank, Montreal.

The Imperial Bank of Canada. The Riggs National Bank of Washington, D.C. Messrs. Brown Bros. and Co., New York. Messrs. J. & S. Wormser, New York. Messrs. Morton, Bliss & Co., New York. Messrs. Ludenburgh, Thalmann & Co., New York. Messrs. J. P. Morgan & Co., New York. Messrs. Blair and Co., New York. Messrs. Drexel and Co., Philadelphia. The Fourth Street National Bank, Philadelphia. The First National Bank of Chicago. The American Exchange National Bank of Chicago. The American Trust & Savings Bank, Chicago. The Marshall and Isley Bank, Milwaukee. The Citizens' National Bank, Cincinnati. The United States Mortgage & Trust Co., New York. The London and San Francisco Bank Limited, San Francisco. Messrs. Hellman Bros. & Co., San Francisco. The Anglo-Californian Bank Ltd., San Francisco. The First National Bank of San Francisco, San Francisco. The London, Paris and American Bank, San Francisco. The Bank of California. The London and Brazilian Bank Limited. The London and River Plate Bank Limited. Messrs. Ouseley, Guthrie & Co., Guatemala. Messrs. Hutz & Co., Valparaiso. Amsterdamsche Bank, Amsterdam. The Bank of Rotterdam, Rotterdam. Messrs. Schoubroeck and Filis, The Hague. Societe Generale, Paris. Comptoir National d'Escompte de Paris. Messrs. Morgan, Harjes & Co., Paris. Credit Lyonnais, Lyons. Messrs. Farolard and Co., Lisbon. The Deutsche Bank, Berlin. Messrs. Wm. Rosenheim & Co., Berlin. The Dresdner Bank in Hamburg. Bergisch-Markische Bank, Elberfeld. Kreditanstalt für Industrie und Handel, Dresden. Messrs. Knauth, Naehol & Kühne, Leipzig and New York. (Vienna). Niederrheinische Escompte Gesellschaft, Stockholm. Svenska Bank, Stockholm. Skandinaviska Kredit Aktiebolaget, Stockholm. Skandinaviska Kreditbank, Skt. Petersburg. Johansen's Handelsbank, Copenhagen.

upon its branches, at the customary rates, on bills of exchange drawn upon the principal Towns throughout England and the Colonies, the terms for which may be obtained on application to the corresponding offices of Banking and Exchange in the Colonies and India by its correspondents.