Date.	Note Circ'tn.	Deposits.	Bullion.	Div'dends.
July.	£	£	£	
1847	148,114	1,467,227	222,107	8 per cnt.
1857	176,385	2,138,462	362,397	8 „
1867	176,373	2,124,431	364,183	8 „
1875	185,126	2,846,174	564,135	8 „
1880	187,126	2,946,174	564,135	8 „
1885	340,681	4,559,749	930,677	10 „
1886	341,377	4,778,081	945,929	10 „
1887	341,376	4,778,081	945,929	10 „
1888	339,376	4,778,081	945,929	10 „
1889	153,000	3,833,539	897,068	8 „
1890	137,644	3,788,668	923,740	8& p. shr.

ge not profits of the Bank have in the ge figures. In 1884, the year's net profits amounted to £106,277, and in 1885 to £91,958. At the seventy-ninth ordinary meeting held in London on January 24, 1889, the Directors submitted to the proprietors a general balance-sheet and statement of account of the Bank for the half-year ending September 30, 1892. After providing for bad debts, wages, rebate on bills, and had and doubtful debts, the net profits for the half-year (including £9,000 10s. 8d., brought forward from last account) amounted to £20,669 17s. 2d. This sum the Directors proposed to appropriate as follows:—Payment of a dividend at the rate of 8 per share, free of income tax, £18,000, leaving the sum of £2,669 17s. 2d.; total, £20,669 17s. 2d. The capital, which at the out set was £500,000, was increased to £800,000 in 1873, and to £720,000 three years later. At that figure it remained until 1889, when there was a new issue of £180,000. Prior to 1873 the Reserve Fund stood at over £45,000, but throwing no losses on the customers' property it was reduced to £20,000. But business improved, and in 1873 once more the reserve moved back, and stood at £50,000, and has remained at that figure. In 1873 £24,000 was added to the Reserve Fund on the occasion of a new issue of shares, and at the end of 1888 the Reserve Fund stood at £220,000. The capital now stands at £960,000, and therefore is a reserve liability of shareholders to the extent of £500,000. There is a Reserve Fund of £310,000.

The first Adelaide Directorate consisted of Messrs. Thomas (afterwards Sir Thomas) Elder, John (afterwards Sir John) Morphett, and Mr. George Young. For many years Sir George Young was the local official of the Bank in Australia, but two years ago he retired, and Mr. Alexander Urquhart has since held the position of Colonial Inspector and General Manager. The only local Director at present is Sir John Downer, Mr. R. Barr Smith having resigned a few months ago. At one time Sir T. Elder, Mr. Morphett, Mr. C. Baker, and William Kay have held seats on the Local Board. The first Manager of the Bank was Mr. J. B. Young, who came from the South of South Australia. Mr. A. Spence Inches, the Bank when it opened on April 1, 1884, and continued to manage for fourteen years, being succeeded by the present Manager (Mr. C. F. Cowle) in 1878. The present Accountant and Inspector in Victoria is South Australia (Mr. N. F. Christies) manager of the Apollo Bay Branch from 1878 to 1882, when he went to the Northern Territory to establish the business of the Bank. He remained there six years, and then had charge of the Flemington and Kensington Branches, and Richmond, Victoria, before being appointed to his present position in 1890.

The English and Scottish Australian Bank has risen in prominence facing Gresham-street in the year where the Australian Mutual Provident Society has its offices, and where the Australian Joint Stock Bank, the Australian Mortgage, Land, and Finance Company, and the Australian Estates and Mortgage Company are also situated. The Chairman of the Bank is Mr. Thomas Sutherland, who has been connected with the Peninsular and Oriental Company for many years, and is the chairman of that company. The Deputy-Chairman is Mr. Alexander Grant, who is also a director of the Union Bank of Scotland, and of the Bank of Australasia. The Manager is Mr. Alexander Gordon, who has been connected with the Bank since its formation, and has charge of the Australian affairs of the Bank. The Secretary is Mr. Alexander Wallace, who has been connected with the Bank since its formation, and has charge of the Australian affairs of the Bank. The Auditors are Messrs. Price, Waterhouse, and Co., and the Solicitors are Messrs. Freshfields and Williams. The Bank has been established for many years, and has a large number of branches in Australia, New Zealand, and the East. The Bank has been established for many years, and has a large number of branches in Australia, New Zealand, and the East.

	Dec. 31, 1892.	March 31, 1893.	Movements.
	£	£	
Notes in circulation	41,307	39,597	Decr. 1,710
Deposits—			
a. Government—			
Not bearing interest	20,750	20,852	Incr. 102
Bearing interest ...	172,629	213,926	41,297
b. Public—			Decr. 1,395
Not bearing interest	419,741	470,035	50,294
Bearing interest ...	1,513,339	1,514,774	1,435
Total deposits ...	2,316,059	2,249,634	61,240
Coin and bullion ...	556,208	510,200	39,102
Investments ...	2,676,877	2,676,687	190

It will be noticed from the above how deposits have been withdrawn and how they have been lent. Commenting on the banking returns of Victoria for the quarter ended the 31st of December the Argus wrote:—

There are occasions when it is right to make a departure from ordinary rules, and as the banks observe, that quarter are now, with one exception, complete, the exception being the Bank of Australasia, which has not yet furnished its returns to justify a comparison with the figures published for all the other banks. After a careful scrutiny our report has been made. All the Banks have now practically been fully open for the exigencies of the time, and have been in a position to meet the demands on them to the public by fresh deposits and by realising their notes, reserves, and (or) negatively by withdrawing advances. The banking policy has not therefore only been put into order, and is consequently ready for any future emergency, but it has also been necessary, and that is the case in Victoria further. Hitherto the notes are now complete and groundless fears, but leave their deposits in the Bank. Hence the fact that the public attention should cease to be as strongly concentrated upon the banks as it has been during the months past. We should now look for a gradual return to the ordinary condition of affairs (with some measure of exhaustion) preparatory to a fresh demand for money and effective investment in the past. A return to the old pathways of business is not to be expected, but rather a gradual adaptation due course the effects of the unwisdom of speculation and extravagance will be [illegible] was exhibited by nearly the whole of the metropolitan community.

BALANCE-SHEET.

Subjoined is the balance-sheet as presented to the half-yearly meeting held in London on January 24, 1889:—

LIABILITIES.	
Paid-up capital ...	£960,000 0 0
Reserve Fund ...	310,000 5 0
Government Provident Fund ...	8,000 0 0
Deposits and current accounts ...	5,738,663 13 1
Bills payable and other liabilities ...	1,127,507 0 0
Notes in circulation ...	137,644 0 0
Profit and loss account ...	20,669 17 2
	£8,388,949 10 11

ASSETS.	
Cash and bullion in coffers ...	£933,749 11 7
Cash with bankers and money at short notice ...	181,126 15 2
Investments in colonial Government and other securities ...	153,837 19 8
Bills receivable, loans and advances on mortgage ...	6,492,282 1 4
Bank premises and furniture ...	506,876 6 2
	£8,388,949 10 11

PROFIT AND LOSS ACCOUNT FOR HALF-YEAR ENDING SEPTEMBER 30, 1892.

Expenses at head office and branches, Melbourne, Sydney, and 87 sub-branches ...	£50,567 17 5
Expenses in London, including Directors' remuneration and auditors' fees ...	7,093 3 7
Dividend for half-year of 8s. per share, free of income tax ...	18,000 0 0
Balance carried forward ...	11,669 17 2
	£87,326 3 2
Balance from last half-year ...	£17,000 5 0
Profits for the half-year, after providing for bad and doubtful debts ...	70,325 18 2
	£87,326 3 2

A CHAT WITH THE ADELAIDE MANAGER.

The news of the suspension was first given to the Bank officials by a reporter, who called on the Manager later on in the evening the Manager, Mr. C. T. Cowle, and his chief officers were at the Bank. Sir John Downer, the local Director of the Bank, and the solicitor, Mr. J. H. Symon, Q.C., were also present. On the arrival of the Manager stated that so far as the South Australian business was concerned there was no need for suspension, although of late a run had been done to some withdrawals. His reserve of gold, however, was more than sufficient to have satisfied all the demands of the small.

AFFECTED BY THE SUSPENSION.

Mr. Nowell Austin, manager of Messrs. Austin, and others interested in business in the Eastern Mid-land district, amongst the sufferers by the suspension of the Bank, he also the Parkhurst people, who were considerably affected by the stoppage of the Commercial Bank.

AUSTRALIAN BRANCHES.

The following are the branches of the Bank:—

SOUTH AUSTRALIA.

Adelaide—Manager, C. F. Cowle; Accountant and Branch Inspector, N. F. Christies. Apollo Bay—Mr. Bryden. Beachport; Bodereo Centre, W. Leschen; Clare, R. R. D. Davies; Gawler Manager, H. Tardif; Kapunda, W. Garsed; Millicent, A. Bell. Oliars, Monte Gambier, James Alexander; Petersburg, C. Warren; Port Adelaide, J. Berger; Riverton, Southwell; Yarlee; Mancora; Snowtown, F. Fuller; Strathalbyn, E. W. Gleeson; Lyndoch; Terowie, P. G. Elmer; Palmerston.

VICTORIA.

Melbourne — A. Urquhart, Inspector and General Manager; C. W. Wren, Inspector's Assistant; R. R. Tyrson, Manager; Accountant, S. G. P. Davis.

Albert Park, Box Hill, Brighton, Camberwell, Cheltenham, Collingwood, Coburg, Clarendon, Elsternwick, Essendon, Fitzroy, Flemington, Ferntree Gully, Hawthorn, Hay Market, Holt, Kew, Malvern, Mitcham, North Carlton, North Melbourne, Oakleigh, Richmond (Bridge-road), Richmond (Swan-street), Sandringham, South Brighton, South Melbourne, South Yarra, Spring Hills, St. Kilda, West Melbourne, Williamstown, Williamstown (Nth), Windsor.

NEW SOUTH WALES.

Sydney—Local Director, Samuel Dickinson; Manager, Fletcher Dixon; Accountant, A. Sachs; Branch Inspector, J. R. Ridings.

Balmain, Bathurst, Berry, Bowral, Bulli, Burrawang, Crookwell, Devonshire - street (Sydney), Goulburn, Gunnedah, Gosford, Grafton, Hamilton, Hunter's Hill, Kempsey, Kiama, Lismore, Lithgow, Marulan, Milton, Mittagong (Agency), Moss Vale, Newtown, Nowra, Osborne (Kangaroo Valley), Parramatta, Petersham, Phillip-street, Pyrmont, Queen's Wharf, Robertson (Agency), Redfern, Rose Leonards, Waverley, Wollongong, Woollahra, Woolloomooloo, Woodford (bi-weekly).

QUEENSLAND.

Brisbane—Local Director, the Hon. Sir Samuel Griffith, K.C.M.G.; Acting Manager, Mr. Jeffrey Grut.

Stumpf & Co

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A young lady can stand up straight and still be bent on marriage.

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Help somebody else if you would help your self.

The restorative effect of sleep is almost doubled if by sudden exhilaration the air of the bedroom is kept renewed during the night. A few drops of Wright's Coal Tar Saponine sprinkled about the room before getting into bed will lessen the severity and often prevent colds.

VICTORIA, Limited.

BARQUE COLWYN MISSING.

London, April 12.

The Colwyn barque, 1,160 tons, of London, which left Newcastle, New South Wales, on December 5, for Valparaiso, and has not since been heard of, on this day been posted as missing by the Committee of Lloyds.

THE MERCANTILE BANK PROSECUTIONS.

FURTHER EVIDENCE.

Melbourne, April 13.

This morning's sitting of the Full Court of Enquiry into the charges against the Directors and officials of the Mercantile Bank were occupied by Buntant. the evidence given by Cowle. certain evidence was given by a bank by T. Brentnallurary of the the witness also Bank Inspector, in cate of the ators' duty to immerely vouches. Evidence was also given by Buchan, a valuer, being no real land and property vestigate by the Bank as also Giff. Buchan declined to who Gillison as he had no estimate penalties he had made in the neighbourhood of these properties, urging that this might prejudice customers of his clients, and in the objection witness was supported by the presiding Magistrate.

VICTORIAN CABINET MEETING.

THE PUBLIC SERVICE BOARD.

PLACING BANKS ON A BETTER FOOTING.

Melbourne, April 13.

Cabinet decided at a meeting to-day to introduce a Bill next session to abolish the Public Service Board, and transfer its duties to the Audit Commissioners. Cabinet also decided to introduce a Bill next session to amend the existing Banking and corporate Statute with a view to placing the Banks on a better footing, and to giving better security to depositors.

THE NORTHERN TERRITORY.

Port Darwin, April 13.

The Rob Roy reached the western ports on Monday with four European and three Chinese passengers.

Mr. T. O'Neil, one of the earliest settlers in the Territory, and who was for many years engaged as a carrier between Port and the diggings, has died at Eveleen.

The Palmerston and Pine Creek Railway earnings for the week ended April 8 were £224.

SMALLPOX IN WESTERN AUSTRALIA.

ALARMING SPREAD OF THE MALADY.

Perth, April 13.

Several fresh cases of suspected smallpox have occurred at Perth. A case has also broken out at Fremantle.

AT LOWEST WHOLESALE RATES.
Chains, Bedsteads.
Bedding, Wire Mattresses, Perambulators.
Cement, White Lead.
Steel Lead, Wire-netting.
Galvanized Guttering, Window Glass.
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