

THE UNION BANK OF AUSTRALIA, LTD.

PAID-UP CAPITAL	£1,500,000
RESERVE FUNDS	1,000,000
(Of which £600,000 invested in Consols; £200,000 in Local Loans; £100,000 in National War Loan, 1900.)	
TOGETHER	£2,500,000
RESERVE LIABILITY OF PROPRIETORS	3,000,000
	£5,500,000

Head Office: 71, CORNHILL, LONDON, E.C.

DIRECTORS.

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Managers—A. O. WILLIS.
Bankers—THE BANK OF ENGLAND, and MESSRS. GLYN, MILLS, CURRIE & CO.

COLONIAL ESTABLISHMENTS.

General Manager—S. HALLAMORE. Chief Inspector—C. W. T. F. RUSSELL.

VICTORIA.—Melbourne (Brunswick, Collingwood, Fitzroy, Newmarket, Prahran, South Melbourne), Alexandria, Ballarat, Bendigo (South), Camperdown, Casterton, Clunes, Colona, Colac, Daylesford, Geelong, Hamilton, Kyabram, Loch, Maryborough, Portland, Rochester, Rupanyup, Stawell (Pleasant Creek), Traralgon, Toora, Warracknabeal.
SOUTH AUSTRALIA.—Adelaide, Gawler, Jamestown, Kadina, Laura, Matladra, Melrose, Millicent, Moonta, Mount Gambler, Naracoorte, Port Adelaide, Port Pirie, Port Victor.
NEW SOUTH WALES.—Sydney (George Street, Haymarket, Oxford Street), Albury, Berrigan, Broken Hill, Burrowa, Cootamundra, Cowra, Deniliquin, Forbes, Grenfell, Hay, Liverpool, Lismore, Narrandera, Newcastle, Orange, Parkes, Tamworth, Tenterden, Wagga Wagga, West Maitland, West Wyalong, Young.
WESTERN AUSTRALIA.—Perth, Albany, Broome, Bunbury, Burtville, Carnarvon, Coolgardie, Cue, Fremantle, Geraldton, Kalgoorlie, Kalamona, Kookynie, Lawlers, Marble Bar, Mulline, Narrogin, Northam, Port Hedland, Roebourne, Sir Samuel Wilton (Lake Way), York.
QUEENSLAND.—Brisbane, Bindaberg, Charters Towers, Gympie, Mackay, Maryborough, Pittsworth, Rockhampton, Toowoomba, Townsville.
TASMANIA.—Hobart, Launceston.
NEW ZEALAND.—Wellington, Ashburton, Auckland, Christchurch, Dunedin, Gisborne, Greymouth, Hastings, Invercargill, Lyttelton, Marlborough, Napier, Nelson, New Plymouth, Oamaru, Palmerston North, Rangiora, Stratford, Timaru, Waimate, Wangamui.
SCOTLAND.—Messrs. H. B. Hollis & Co., New York; Messrs. Drexel and Co., Philadelphia; The Commercial Bank of Scotland Limited, The National Bank of Scotland Limited, The Union Bank of Scotland Limited, The Clydesdale Bank Limited, The Town and County Bank Limited, The North-Eastern Bank Limited, The Royal Bank of Scotland Limited, The British Linen Co. Bank.

AGENTS (Including Branches).

ENGLAND.

The National Provincial Bank of England Limited.
 The London and County Banking Co. Ltd.
 The Capital and Counties Bank Limited.
 Barclay and Co. Limited.
 Lloyds Bank Limited. (Wales) Limited.
 The Metropolitan Bank of England and the London City and Midland Bank Limited.
 Williams Deacon Bank Limited.
 Parr's Bank Limited.
 The North-Eastern Banking Co. Limited.
 Newcastle-on-Tyne.
 The Lancaster Banking Co. Limited.
 The Bank of Liverpool Limited.
 Messrs. E. W. Yates and Co., Liverpool.
 The Manchester and Liverpool District Banking Co. Limited.
 The Union Bank of Manchester Limited.
 The Sheffield and Infallshire Bank Limited.
 The Sheffield Banking Co. Limited.
 The Sheffield and Rotherham Joint Stock Banking Co.
 Messrs. Beckett & Co., Leeds.
 The Halifax and Huddersfield Union Bank Ltd.
 The Halifax Joint Stock Banking Co. Lim.
 The Bradford Old Bank Limited.
 The Craven Bank Limited.
 Crumpton and Evans' Union Bank Limited, Derby.
 Messrs. Eylon, Burton & Co., Shrewsbury.
 The Birmingham District and Counties Banking Co. Limited.
 Messrs. Bacon, Cobbold & Co., Ipswich.
 Messrs. Thomas Barnard & Co., Bedford.
 Messrs. J. & C. Simonds and Co., Reading.
 Stoney's Banking Co. Limited, Langport.
 The Devon and Cornwall Banking Co. Lim.
 Messrs. Harris, Mitchell & Co., Plymouth.
 Messrs. Dingley, Pearce & Co., Okhampton.
 Messrs. Dingley & Co., Launceston.
 Bolitho, Williams, Foster, Coode, Grylle & Co. Limited (Consolidated Bank of Cornwall), Penzance.
 Messrs. Henty & Co., Worthing.
 Isle of Man Banking Co. Limited.

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-Eastern Bank Limited.
 The Royal Bank of Scotland Limited.
 The British Linen Co. Bank.

IRELAND.

The Bank of Ireland.
 The Royal Bank of Ireland Limited, Dublin.
 The Northern Banking Co. Limited, Belfast.
 The National and Louth 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 Imperial Bank of Persia. (Portion).
 The Hongkong and Shanghai Banking Corporation.
 The Yokohama Specie Bank Limited.
 Nederlandsche Handel-Maatschappij, Batavia.
 The Mauritius Commercial Bank, Mauritius.
 Messrs. D'Almeida & Co., Mauritius.
 The Standard Bank of South Africa Limited.
 The National Bank of South Africa 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 National Bank, Montreal.
 The Imperial Bank of Canada.
 The Riggs National Bank of Washington, D.C.
 Messrs. Brown Bros. & Co., New York.
 Industrial Trust Co., R.I.
 Messrs. J. & S. Wormser, New York.
 Messrs. Morton, Bliss & Co., New York.
 Messrs. Laidlaw & Co., New York.
 Messrs. J. P. Morgan & Co., New York.
 The Mercantile National Bank of the City of New York, New York.
 The Cornhill Banking Co. of New York.
 Messrs. Blair and Co., New York.
 Messrs. Laidlaw & Co., New York.
 Messrs. Goldmann, Sachs & Co., New York.
 The National City Bank, New York.

The Bank grants Letters of Credit on Demand, or Bills, at three or thirty days' sight, upon its Branches, at the customary rates on the money being deposited. Similar Letters of Credit may be procured from its Agents in all the principal Towns throughout England, Scotland and Ireland. The Bank also negotiates, and sends for collection, Bills on the Colonies, the terms of which may be obtained on application at its London Office. At its Branches in the Colonies it undertakes all descriptions of Banking and Exchange business. **CIRCULAR NOTES** are issued by its Branches in the Colonies in sums of £10, £20, and £50, negotiable by its correspondents in the chief Cities on the Continent of Europe, in North and South America, Ceylon, Mauritius, India, China, Japan, and Africa. **SILVER REGISTERS** are kept at Melbourne, Sydney, Brisbane, Adelaide, Hobart and Launceston, and at Wellington, New Zealand, to any of which English and Colonial shares can be transferred—the Bank affording every facility to its Proprietors for this purpose. Dividends are paid upon receipt of telegraphic advice.

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