

'The certain statte of yowr book'

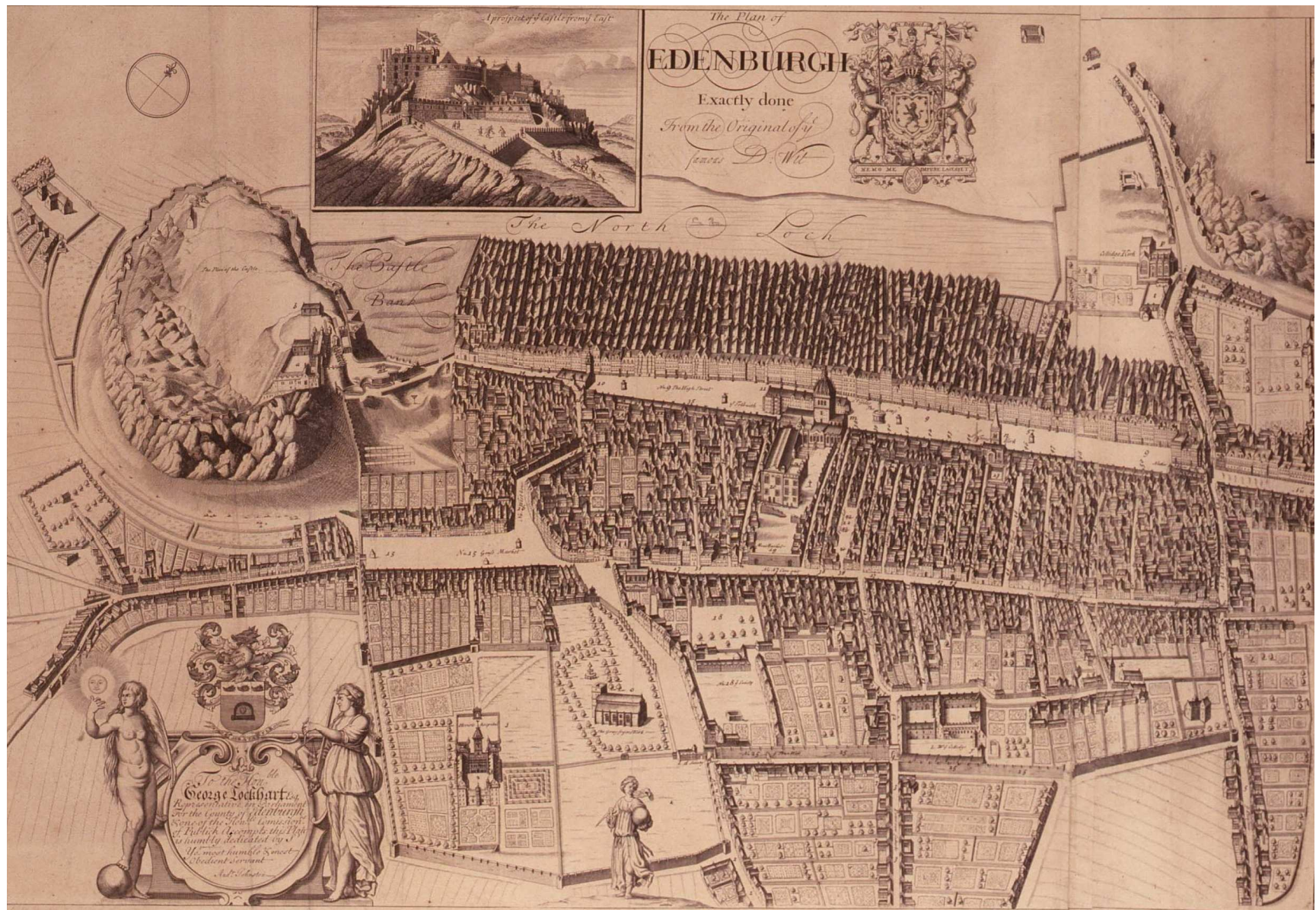
Bookkeeping in Bank of Scotland 1696-1734

The image shows two pages from an old handwritten ledger book. The top page is titled 'William Black' and the bottom page is titled 'James Graham'. Both pages contain a list of transactions with dates, descriptions, and amounts, organized in a tabular format with multiple columns. The handwriting is in cursive, and the paper is aged and yellowed.

William Black	
1698	February 24 To General Discharge for 10 of the subscription Paid back 8 th 8
March 31 To Do	for 10 more Paid 18 th 8
1699 April 30 To Do	for 10 more Paid 18 th 8
1700 April 30 To Do	for 10 more Paid 18 th 8
1701 April 30 To Do	for 10 more Paid 18 th 8
1702 April 30 To Do	for 10 more Paid 18 th 8
1703 April 30 To Do	for 10 more Paid 18 th 8
1704 April 30 To Do	for 10 more Paid 18 th 8
1705 April 30 To Do	for 10 more Paid 18 th 8
1706 April 30 To Do	for 10 more Paid 18 th 8
1707 April 30 To Do	for 10 more Paid 18 th 8
1708 April 30 To Do	for 10 more Paid 18 th 8
1709 April 30 To Do	for 10 more Paid 18 th 8
1710 April 30 To Do	for 10 more Paid 18 th 8
1711 April 30 To Do	for 10 more Paid 18 th 8
1712 April 30 To Do	for 10 more Paid 18 th 8
1713 April 30 To Do	for 10 more Paid 18 th 8
1714 April 30 To Do	for 10 more Paid 18 th 8
1715 April 30 To Do	for 10 more Paid 18 th 8
1716 April 30 To Do	for 10 more Paid 18 th 8
1717 April 30 To Do	for 10 more Paid 18 th 8
1718 April 30 To Do	for 10 more Paid 18 th 8
1719 April 30 To Do	for 10 more Paid 18 th 8
1720 April 30 To Do	for 10 more Paid 18 th 8
1721 April 30 To Do	for 10 more Paid 18 th 8
1722 April 30 To Do	for 10 more Paid 18 th 8
1723 April 30 To Do	for 10 more Paid 18 th 8
1724 April 30 To Do	for 10 more Paid 18 th 8
1725 April 30 To Do	for 10 more Paid 18 th 8
1726 April 30 To Do	for 10 more Paid 18 th 8
1727 April 30 To Do	for 10 more Paid 18 th 8
1728 April 30 To Do	for 10 more Paid 18 th 8
1729 April 30 To Do	for 10 more Paid 18 th 8
1730 April 30 To Do	for 10 more Paid 18 th 8
1731 April 30 To Do	for 10 more Paid 18 th 8
1732 April 30 To Do	for 10 more Paid 18 th 8
1733 April 30 To Do	for 10 more Paid 18 th 8
1734 April 30 To Do	for 10 more Paid 18 th 8

James Graham	
1698	February 24 To General Discharge for 10 of the subscription Paid back 8 th 8
March 31 To Do	for 10 more Paid 18 th 8
1699 April 30 To Do	for 10 more Paid 18 th 8
1700 April 30 To Do	for 10 more Paid 18 th 8
1701 April 30 To Do	for 10 more Paid 18 th 8
1702 April 30 To Do	for 10 more Paid 18 th 8
1703 April 30 To Do	for 10 more Paid 18 th 8
1704 April 30 To Do	for 10 more Paid 18 th 8
1705 April 30 To Do	for 10 more Paid 18 th 8
1706 April 30 To Do	for 10 more Paid 18 th 8
1707 April 30 To Do	for 10 more Paid 18 th 8
1708 April 30 To Do	for 10 more Paid 18 th 8
1709 April 30 To Do	for 10 more Paid 18 th 8
1710 April 30 To Do	for 10 more Paid 18 th 8
1711 April 30 To Do	for 10 more Paid 18 th 8
1712 April 30 To Do	for 10 more Paid 18 th 8
1713 April 30 To Do	for 10 more Paid 18 th 8
1714 April 30 To Do	for 10 more Paid 18 th 8
1715 April 30 To Do	for 10 more Paid 18 th 8
1716 April 30 To Do	for 10 more Paid 18 th 8
1717 April 30 To Do	for 10 more Paid 18 th 8
1718 April 30 To Do	for 10 more Paid 18 th 8
1719 April 30 To Do	for 10 more Paid 18 th 8
1720 April 30 To Do	for 10 more Paid 18 th 8
1721 April 30 To Do	for 10 more Paid 18 th 8
1722 April 30 To Do	for 10 more Paid 18 th 8
1723 April 30 To Do	for 10 more Paid 18 th 8
1724 April 30 To Do	for 10 more Paid 18 th 8
1725 April 30 To Do	for 10 more Paid 18 th 8
1726 April 30 To Do	for 10 more Paid 18 th 8
1727 April 30 To Do	for 10 more Paid 18 th 8
1728 April 30 To Do	for 10 more Paid 18 th 8
1729 April 30 To Do	for 10 more Paid 18 th 8
1730 April 30 To Do	for 10 more Paid 18 th 8
1731 April 30 To Do	for 10 more Paid 18 th 8
1732 April 30 To Do	for 10 more Paid 18 th 8
1733 April 30 To Do	for 10 more Paid 18 th 8
1734 April 30 To Do	for 10 more Paid 18 th 8

Reto Tschan
Senior Archivist
HBOS plc



Edinburgh c.1700

The Account of Mr. William Davies one of the Overseers of the Poor of the parish of Llandaff rendered to the parishioners of the said parish at a Vestry or parish Meeting of the said parish hold at the Cathedral Church of Llandaff the 31. Day of May 1754

The Charge

Wages by Llandaff Rates	23. 0. 11 $\frac{1}{4}$
London Rates	23. 11. 0
Wages of my Proctor in Office	7. 10. 9
Total Charge	54. 10. 8 $\frac{1}{4}$

The Discharge.

<div> <div>Paid Joan Denton and her Wife's weekly</div> <div>Allowance for 12 weeks at 2. ^s p week</div> </div>	} 1. 2. 0
Paid 2 ^d 41 weeks at 3. ^s p week	
	6. 3. 0

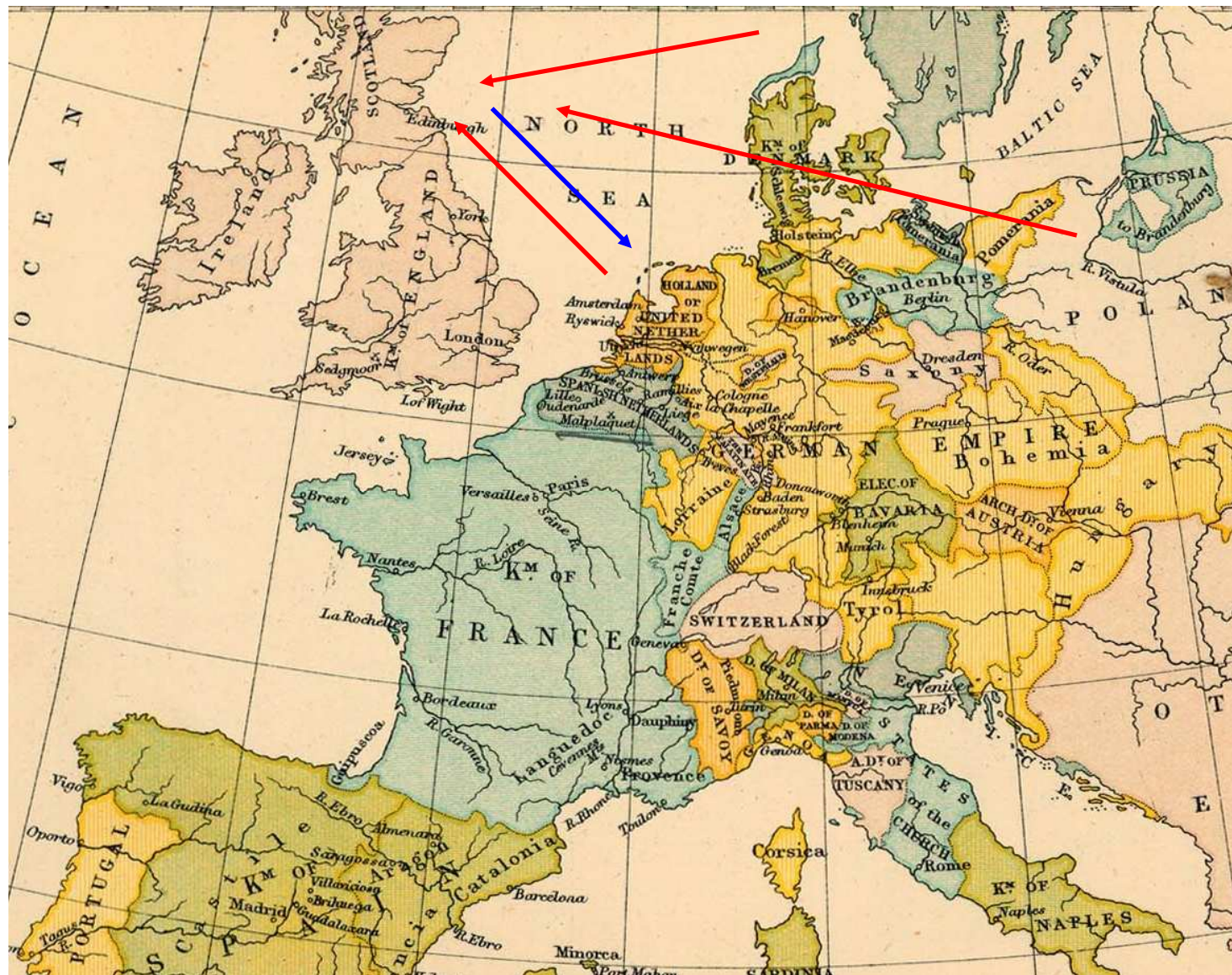
<div> <div>For my Journey and Expenses to Newport</div> <div>to enquire after the Men to whom</div> <div>Donnet Thomas owes her Bastard Child</div> </div>	} 0. 15. 0
<div> <div>Paid Lewis Rent by Order the Rent of</div> <div>a House for Joan Rees</div> </div>	
	0. 10. 0
	30. 10. 10 $\frac{1}{2}$

Single Entry: Charge and Discharge

1700	John Houston & M ^{rs} Cochran & Pat Houston	Debit
March 27	To stock for their conjunct personal bond £ 300.	Debit & interest from 21 st Oct at 4% 5 13 3
1701 March 27	To interest account for One year to this day at 4%	7 33 22 10
July 31	To Ditto for 1/2 to 1 st April at 4%	33 1 9 11 3
	Summa	2 8 33 13
1700	John Quinton & M ^{rs} Quinton & Pat Houston	Debit
March 27	To stock for their conjunct personal bond £ 300.	Debit & interest from 1 st Jan'y 5 106 7
1701 March 27	To interest account for One year to this day of 4% journal	33 5 3
1702 March 27	To Ditto for One year to this day 4% journal	33 5 10
1703 March 27	To Ditto for One Year to this day 4% journal at 4%	33 5 10
	Summa	2 5 122 7
1700	James Earl of Danmure, John Hadden & M ^{rs} Drummond	Debit
March 27	To stock for their conjunct personal bond £ 400.	Debit & interest from 1 st Jan'y 5 404 7
1701 March 27	To interest account for 1/2 % Excess from interest to 1 st Jan'y 3 3	33 18 2
1702 March 27	To Ditto for 1/2 % to 1 st instant at 4% 17 4 10 & for 1/2 % of £300: imp't 16 4 3	33 17 13 2
	Summa	Carried Over to Folio 93 93 7 3
1700	Fr ^{ic} Hay, Pat Campbell, Fr ^{ic} Baillie & M ^{rs} McKenzie	Debit
March 27	To stock for their conjunct personal bond £ 400.	Debit & interest from 1 st Jan'y 5 404 7
1701 March 27	To interest account for 1/2 % Excess from interest to 1 st Jan'y 3 3	33 18 2
1702 March 27	To Ditto for 1/2 % to 1 st instant at 4% 17 4 10 & for 1/2 % of £300: imp't 16 4 3	33 17 13 2
	Summa	Carried Over to Folio 93 93 7 3
1700	Robt Blackwood jun ^r & M ^{rs} Blackwood & Alex ^r Gray	Debit
March 27	To stock for their conjunct personal bond £ 500.	Debit & interest from 4 th Jan'y 5 502 9 11
1701 March 27	To interest account for One year to this day 4% journal	33 23
1702 March 27	To Ditto for One year to this day at 4%	33 23 10
	Summa	5 22 19 11

1700	John Houston & cautioners	Credit
May 1	By Cash paid Rec'd 1/2 interest to 21 st April at 4% 4%	20 11 5
November 7	By Ditto Rec'd 1/2 interest to 21 st October at 4%	41 11 5
1701 April 30	By Ditto Rec'd 1/2 interest to 21 st instant at 4%	67 11 5
July 24	By Ditto Rec'd in full of the sum due 21 st April last	72 300
	Summa	2 72 300 16
1700	John Quinton & cautioners	Credit
August 19	By Cash paid Rec'd 1/2 instant for 1/2 interest of the sum due 1 st Jan'y 39 7 13	39 7 13
1701 May 19	By Cash paid Rec'd 1/2 interest to 18 th Jan'y last at 4%	68 2 13
1702 April 23	By Ditto Rec'd 1/2 interest to 18 th Jan'y last at 4%	68 2 13
1703 March 27	By Ditto Rec'd 1/2 interest to 18 th Jan'y last at 4%	68 2 13
	Summa	2 72 300 16
1700	James Earl of Danmure & comp ^{rs}	Credit
July 8	By Cash paid Rec'd 1/2 instant at 4% 4%	20 11 5
1701 January 10	By Cash paid Rec'd 1/2 instant at 4% 4%	58 9 3
July 16	By Ditto Rec'd 1/2 instant at 4%	72 9
1702 January 20	By Ditto Rec'd 1/2 instant at 4%	88 9
March 13	By Ditto Rec'd 1/2 instant at 4% 4% to the day at 4% 17 4 10 & imp't of £300: 16 4 3	93 7 3
	Summa	2 72 300 16
1700	John Hay & comp ^{rs}	Credit
July 19	By Cash paid Rec'd 1/2 instant at 4% 4%	20 11 5
1701 January 10	By Cash paid Rec'd 1/2 instant at 4% 4%	58 9 3
July 16	By Ditto Rec'd 1/2 instant at 4%	72 9
1702 January 20	By Ditto Rec'd 1/2 instant at 4%	88 9
March 13	By Ditto Rec'd 1/2 instant at 4% 4% to the day at 4% 17 4 10 & imp't of £300: 16 4 3	93 7 3
	Summa	2 72 300 16
1701	Robert Blackwood jun ^r & comp ^{rs}	Credit
February 9	By Cash paid Rec'd 1/2 year interest to 4 th Jan'y 4% journal	33 23
July 24	By Ditto Rec'd 1/2 instant at 4%	67 11 5
1702 February 3	By Ditto Rec'd 1/2 instant at 4% to 4 th January at 4%	68 2 13
July 10	By Ditto Rec'd 1/2 instant at 4%	68 2 13
	Summa	2 72 300 16

Double Entry



Scottish Trade c.1700



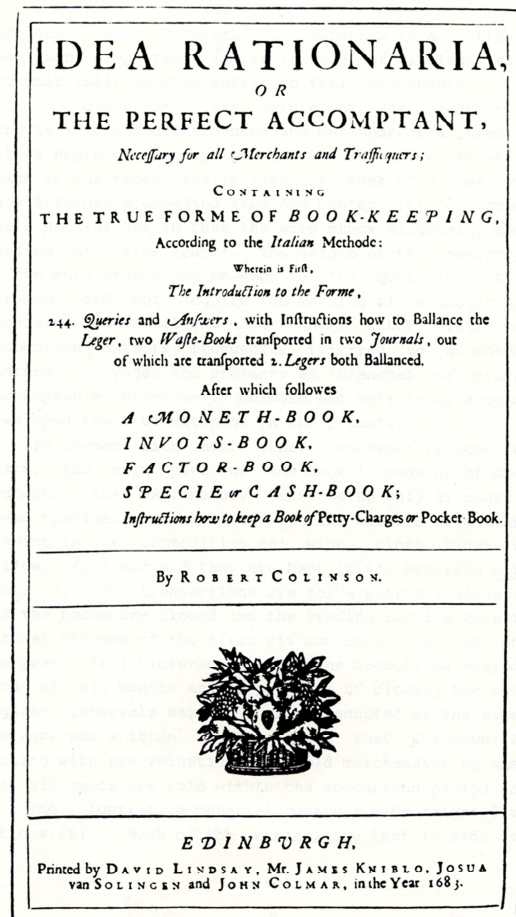
Dutch Bookkeeping Manual, 1672



George Watson, 1645-1723



Bank's Coat of Arms, 1701



Waste Book
The original record
of all transactions.



**Memorandum
Books**
Cash, Invoices,
Receipts, Petty
Charges, Letters &c



Journal
Summary of Waste
Book



Ledger
The main book of
account in a DEB
system.

Double-Entry Books in Theory

1. BANK OF SCOTLAND (Cont'd)

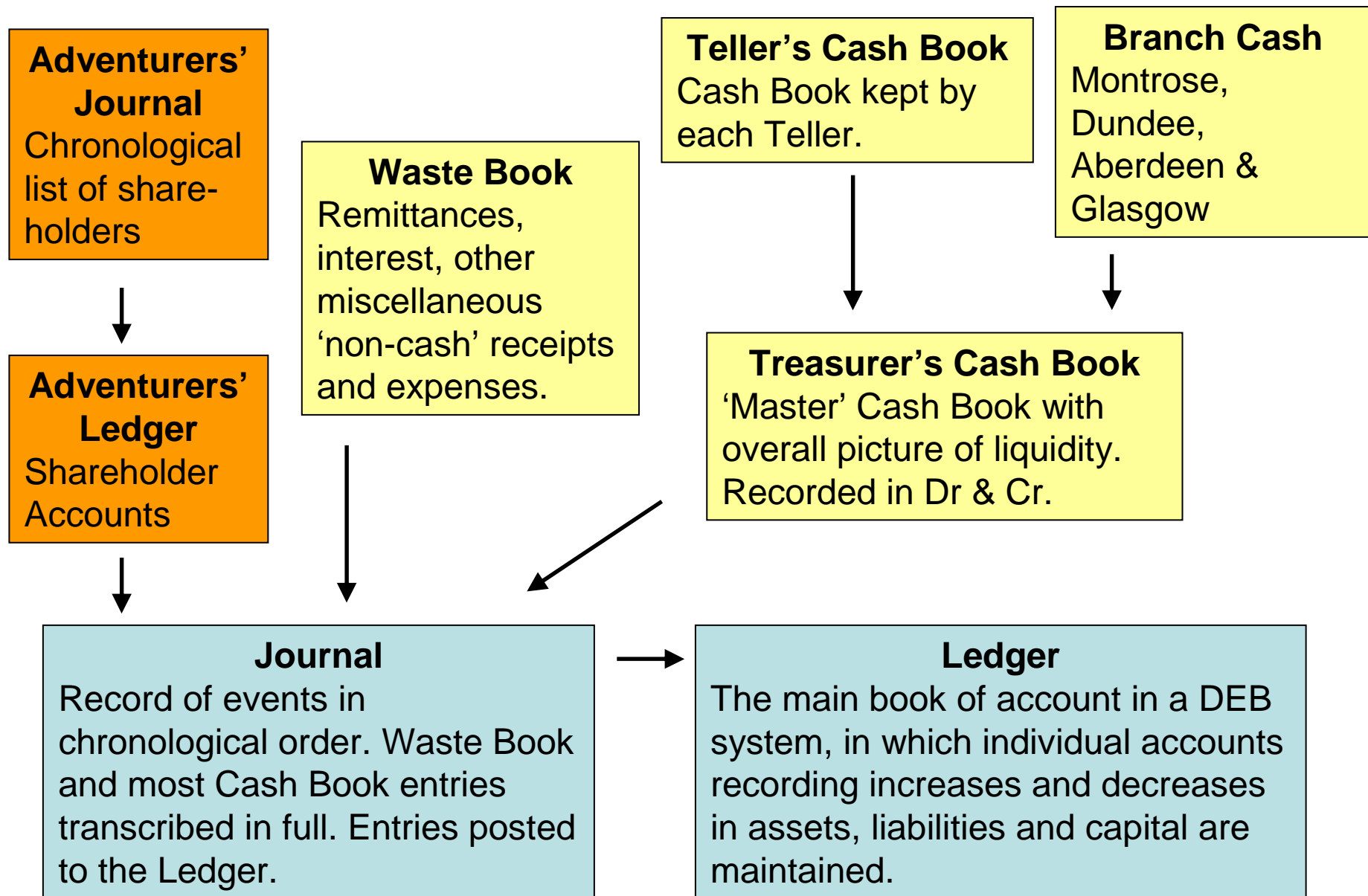
OBLIGATIONS, DEBTS &c

- ✓ 159. Bonds &c
- ✓ 160. Register of Bonds
- ✓ 161. Index to Register of Bonds
- m 162. Register of Bonds Granted to the City of Edinburgh *missing*
- [163. Accountants' Letters re Edinburgh Loans] *deaccessioned July 01*
- m 164. Abstracts of Interest Payable on Corporation Mortgages *Missing*
(City of Edinburgh).
- ✓ 165. States of Obligations (Indorsements & Acceptances of £200)
- ✓ 166. States of Particular Debts
- ✓ 167. States of Debts Due to Bank of Scotland
- ✓ 168. Outstanding Debts
- ✓ 169. Outstanding Debts Ledgers
- ✓ 170. Procedure on Outstanding Debts
- ✓ 171. Bankruptcies &c
- ✓ 172. Abstract of Claims on Insolvent Estates
- ✓ 173. Arrestment Books
- ✓ 174. Letters of Intimation of Protest
- ✓ 175. Register of Dishonoured Cheques &c
- ✓ 176. Overdrawn Accounts &c
- 177. Procedure Books: Edinburgh *
- 178. -do- Glasgow, Dundee & Laurieston *
- ✓ 179. Waste Books: Minutes of Charge, Interest &c

NRAS 945 Survey

Early Accounting Records

- General Journal 1 Jan
- General Ledger 1 Jan
- George Watson 24 Mar
- Cash Book 25 Mar
- Waste Book 2 Jun
- Teller's Cash Book 27 Jul 1711



Bank's Accounting Records in Reality

pers. Cash from Ex. Shew 1792 were instant
 From Co. John and Mr. J. W. Ephraim p. bill James Spence
 Bond pay. at Supra

Sundry Cash acco ^{ts}	To Cash DD £682	Paul Voz	503
Ro. Baillies paid him p. his order		£25.	
David Smith's paid his order		30.	
Tho. Sprinales paid his order		30.	
Willm. Ro.			
Tho. S. Ogilvie	72 99 L	350	
instantly 11	L	10	
31	L	41	7 9
107. 107	L	303	
18. 17	L	248	9 5
85 8 th	L	200	
45 8 th	L	350	
and 93	L	1000	
7. 8. 16	L	44	1
31	L	10	1 3

Flute

kind. toy day

17 of £430 toy day

of £500 toy day

of £400. toy day

39 of £300. toy day

85

97

82

Teller's Cash Book - Cash Book - Journal - Ledger

1696

Accountant's Office

Accountant: G. Watson
Assistant: W. Hislop
Assistant: J. Cuming

Treasurer's Office

Treasurer: J. Marjoribanks
Teller: A. Weir
Teller: J. Forbes
Teller: A. Hutchison

Secretary's Office

Secretary: D. Spence
Officer: J. Nicholson

1700

Accountant's Office

Accountant: J. Cuming

Treasurer's Office

Treasurer: D. Drummond
Teller: A. Weir
Teller: J. Gordon
Teller: A. Hutchison

Secretary's Office

Secretary: D. Spence
Officer: J. Nicholson

1734

Accountant's Office

Accountant: G. Falconar
Assistant: C. Stephan

Treasurer's Office

Treasurer: D. Drummond
Teller: J. Drummond
Teller: J. Spence

Secretary's Office

Secretary: D. Spence
Assistant: A. Weir
Officer: J. Hempseed

15. of Aug^r 1733 to y^e day L. 10. 3. 11
 And in further part of y^e Principled 140. . .
 20 From y^e Treas^r in Notes Five Hundred 500.
 From Tho^s Eggleys by y^e hands of
 James Colborn on his Cash Acc^t 200
 From y^e Treas^r in Money Five thousand
 Five hundred 100 5500
 21 From W^m Kullon by the hands of W^m
 Herries on his Acc^t 100
 From John Ridgely of Grange 2/4 4/10 20/ 20
 Interest of L^og^d M^olton L^ond^r and

John Drummond's Cash Book

'The certain statte of yowr book'

Bookkeeping in Bank of Scotland

1696-1734

William Black, Auditor

Date	Description	Amount
1696. January 24	To Grand Ledger for to of the subscription	£ 7 10 0
1696. May 31	To Do for to more	£ 2 10 0
1696. June 30	To Do for to more	£ 2 10 0
1700. June 30	To Do for to more	£ 2 10 0
1702. April 30	To Do for to more	£ 2 10 0
1703. April 30	To Do for to more	£ 2 10 0
1703. June 30	To Do for to more	£ 2 10 0
1703. August 31	To Do for to more	£ 2 10 0
1703. October 31	To Do for to more	£ 2 10 0
1703. December 31	To Do for to more	£ 2 10 0
Summa		£ 11 10 0

James Graham, Auditor

Date	Description	Amount
1696. January 24	To Grand Ledger for to of the subscription	£ 7 10 0
1696. May 31	To Do for to more	£ 2 10 0
1696. June 30	To Do for to more	£ 2 10 0
1700. June 30	To Do for to more	£ 2 10 0
1702. April 30	To Do for to more	£ 2 10 0
1703. April 30	To Do for to more	£ 2 10 0
1703. June 30	To Do for to more	£ 2 10 0
1703. August 31	To Do for to more	£ 2 10 0
1703. October 31	To Do for to more	£ 2 10 0
1703. December 31	To Do for to more	£ 2 10 0
Summa		£ 11 10 0