As to offences Banks.

V. If in any bank or banking institution the officer or agent of such committed by bank or institution contravenes this Act, he shall be liable to the pains and penalties to which offenders are liable under this Act, except in any case in which the offence shall have been committed by authority or instruction from the chief officer of such bank or banking institution, and 3 the president or cashier or other chief officer shall in such case be liable as though the offence had been committed by him.

Act not to apply to certain Corporations.

VI. This Act shall not apply nor be deemed to apply to any Corporation or Company or Association of persons not being a bank, heretofore organized and authorized by law to lend money.