

THE ILLUSTRATED LONDON ALMANACK FOR 1878.

BANK OF ENGLAND.

Founded, 1694. Capital, £14,553,000.

THREADNEEDLE-STREET, CITY. | BURLINGTON-GARDENS, W.  
Governor, E. H. Palmer. | Deputy Governor, J. W. Birch.

Directors.

|                |                 |               |                 |
|----------------|-----------------|---------------|-----------------|
| H. W. Blake    | H. H. Gibbs     | Thos. N. Hunt | James Morris    |
| H. H. Berens   | John S. Gilliat | C. F. Huth    | D. Powell, jun. |
| A. E. Campbell | T. Hankey       | Alfred Latham | A. G. Sandeman  |
| R. W. Crawford | K. D. Hodgson   | W. Lidderdale | Hugh C. Smith   |
| M. W. Collet   | H. L. Holland   | George Lyall  | C. Weguelin     |
| B. B. Greene   | J. G. Hubbard   | A. Matheson   | Clifford Wigram |

Chief Accountant, John Francis.  
Secretary, H. Chubb.

Chief Cashier, Frank May.  
Solicitors, Messrs. Freshfield.

TRANSFER DAYS AT THE BANK.

All Stocks on Tuesdays, Wednesdays, Thursdays, and Fridays. Private Transfers may be effected at other times, providing the books are not closed, by paying 2s. 6d. for each Transfer. Tickets for preparing the Transfer of Stock must be given in at the Bank of England before one o'clock. Expenses of Transfer in Bank Stock for £25 and under, 9s.; above that sum, 12s.; India Stock, £1 10s.

Powers of attorney for the sale or transfer of Stock are to be left at the Bank, &c., for examination, one day before they can be acted upon; if for receiving dividends, they may be presented at the time the first is payable.

Probates of Wills, Letters of Administration, and other proofs of decease must be left at the Bank, &c., for registration, for two or three days.

If Life Annuities be transferred between Jan. 5 and April 4, or between July 5 and Oct. 4, dividends are payable on Jan. 5 and July 5. If transferred between April 5 and July 4, or between Oct. 5 and Jan. 4, dividends are payable on April 5 and Oct. 5. Transferred at the National Debt Office, Old Jewry.

The dividends are paid to the public three days after the dates named; if a Sunday intervene, four days after. The hours for buying and selling are 10 to 1; for transferring, 11 to half-past 4; for accepting, 9 to 3; for payment of dividends, 9 to 3. Transfer-books are closed at 1 p.m. on Saturdays.

Dividend Warrants issued as follows:—1. To the fundholder personally at the Bank of England. 2. Under Power of Attorney, free of stamp duty or any other charge. 3. By post within the United Kingdom.

Fundholders who desire to have their Dividend Warrants sent by post must fill up a form, obtainable at the Bank of England or its branches, and at all money-order offices. For joint accounts, all the parties in whose names the fund stands must sign in favour of the one to whom the warrant is to be sent. Post warrants will be crossed "and Co.," and can be cashed at any money-order office, or paid away as ordinary bankers' cheques. Notice should be given to the Bank of the non-reception of any warrant which has been directed to be sent by post.

Under the provisions of an Act passed in 1871, the following are the dividend days and periods of redemption of the various Stocks:—

| Denomination.                                 | Half-Yearly Dividend.   | Period of Redemption.   |
|---|-------------------------|---|
| Consolidated Three per Cent Annuities ... ..  | January 5<br>July 5 ..  | Any time after passing of Act, agreeably to the regulation therein. |
| Reduced Three per Cent Annuities .. ..        | April 5 ..<br>October 5 |   |
| New Five per Cent Annuities                   | January 5<br>July 5 ..  | Any time after Jan. 5, 1873.  |
| New Three per Cent Annuities                  | April 5 ..<br>October 5 | Any time after Oct. 10, 1874.                                       |
| New Three-and-a-Half per Cent Annuities .. .. | January 5<br>July 5 ..  | Any time after Jan. 5, 1894.  |
| Two-and-a-Half per Cent Annuities .. ..       | January 5<br>July 5 ..  | Any time after Jan. 5, 1894.  |

LONDON AND WESTMINSTER BANKERS.

Agra Bank, 35, Nicholas-lane.  
Alexanders, Cunliffe, and Co., 30, Lombard-street.  
Alliance Bank, Bartholomew-lane.  
Anzlo-Austrian Bank, 18, and 19 Fenchurch-street.  
Anglo-Egyptian Bank, 27, Clement's-lane.  
Anglo-Hungarian Bank, 46, Lombard-street.  
Anglo-Italian Bank, 16, Leadenhall-street.  
Australian Joint-Stock Bank, 18, King William-street.  
Bank of Australasia, 4, Threadneedle-street.  
Bank of British Columbia, 5, East India-avenue.  
Bank of British North America, 124, Bishopsgate-street Within.  
Bank of Egypt, 26, Old Broad-street.  
Bank of New South Wales, 64, Old Broad-street.  
Bank of New Zealand, 50, Old Broad-street.  
Bank of Otago, 5, Adam's-court, Old Broad-street.  
Bank of Queensland, 26, Old Broad-street.  
Bank of Roumania, 30, Austin-friars.  
Bank of Scotland, 45, Lothbury.  
Bank of South Australia, 54, Old Broad-street.  
Bank of Victoria, 3, Threadneedle-street.  
Barber, James, Son, and Co., 136, Leadenhall-street.

Barclay, Bevan, and Co., 54, Lombard-street.  
Barnett, Hoare, and Co., 62, Lombard-street.  
Biggerstaff, W. and J., 63, West Smithfield, & Metropolitan Cattle Market, Islington.  
Birkbeck Bank, 29 and 30, Southampton buildings, Holborn.  
Bosanquet, Salt, and Co., 73, Lombard-street.  
Brooks and Co., 81, Lombard-street.  
Brown, Janson, and Co., 32, Abchurch-lane.  
Brown, J., and Co., 25, Abchurch-lane.  
Central of London Bank, 52, Cornhill.  
Chartered Bank of India, Australia, and China, Hatton-court, Threadneedle-street.  
Chartered Mercantile Bank of India, London, and China, 65, Old Broad-street.  
Cheque Bank, 124, Cannon-street, and Cockspur-street.  
Child and Co., 1, Fleet-st., Temple-bar.  
City Bank, 5, Threadneedle-street; 34, Old Bond-street; 159, Tottenham-court-road; and Edgware-road.  
City and Country Bank, 53, Abchurch-lane.  
Cocks, Biddulph, and Co., 43, Charing-cross.  
Colonial Bank, 13, Bishopsgate-street Within.  
Commercial Banking Co. of Sydney, 39, Lombard-street.

Commercial Bank of India, 64, Moor-gate-street.  
Consolidated Bank, 52, Threadneedle-street; and 450, West Strand.  
Continental Bank, 79, Lombard-st.  
Cooke, McCulloch, and Co., 41, Lombard-street, E.C.  
Cocks, Biddulph, and Co., 43, Charing-cross.  
Cox and Co., 1 and 2, Craig's-court, SW  
Cutts and Co., 59, Strand.  
Cunliffe, Sons, and Co., 6, Princes-street, E.C.  
Delhi and London Bank, 76, King William-street, City.  
Dimesdale, Fowler, and Barnard, 50, Cornhill.  
Drummonds, 49, Charing-cross, S.W.  
East London Bank, 51, Cornhill; 110, High-street, Whitechapel; 26, Tooley-street, Borough; and 31, High-street, Shoreditch.  
English Bank of Rio de Janeiro, 13, St. Helen's-place, Bishopsgate.  
English, Scottish, and Australian Chartered Bank, 73, Cornhill.  
Forbes and Co., 25, Cockspur-street.  
Fuller, Banbury, Nix, and Co., 77, Lombard-street.  
German Bank of London, Bartholomew House, E.C.  
Gillett, Brothers, and Co., 72, Lombard-street.  
Glyn, Mills, and Co., 67, Lombard-st.  
Goslings and Sharpe, 19, Fleet-street.  
Green, Tomkinson, and Lloyd, 32, Nicholas-lane, Lombard-street.  
Grindlay and Co., 55, Parliament-st.  
Hampshire Banking Co., Threadneedle-street; and 29, Oxford-street.  
Harwood, Knight, and Allen, 17, and 18, Cornhill.  
Herries, Farquhar, and Co., 16, St. James's-street.  
Hickie, Borman, and Co., 14, Waterloo-place; and 127, Leadenhall-street.  
Hill and Sons, 17, West Smithfield; and Cattle Market.  
Hoare, Messrs., 37, Fleet-street.  
Hong-Kong and Shanghai Banking Corporation, 32, Lombard-street.  
Hopkinson and Co., 3, Regent-street.  
Imperial Bank, 6, Lothbury; 1, Westminster-chambers, Victoria-street; and 1, Sidney-place, Onslow-square.  
Imperial Ottoman Bank, 4, Bank-buildings.  
International Bank of Hamburg, 6, Lombard-street.  
Ionian Bank, 31, Finsbury-circus.  
King and Co., 65, Cornhill, and 45, Pall-mall.  
Lacy and Son, 60, West Smithfield; and New Cattle Market.  
London and Brazilian Bank, 2, Old Broad-street.  
London and County Joint-Stock Banking Co., 21, Lombard-street; Albert-gate, Knightsbridge; 21, Hanover-square; 6, Berkeley-place, Edgware-road; 441, Oxford-street. 34, High-street, Boro'; 67, High-street, Kensington; 19, High-street, Islington; 193, Caledonian-road Islington; 181, Shoreditch; 1, Amherst-road East, Hackney; 6, Henrietta-street, Covent-garden; 74, Westbourne-grove, Bayswater; 165, Westminster Bridge-road; 1, Providence-place, Limehouse; 324, High Holborn; Newington-butts, S.E.; 112, Alsgate-street; 3, Victoria-street, Westminster; Blackheath, Deptford, Greenwich, Woolwich, Stratford, Barnet, and Hammersmith.  
London and San Francisco Bank, 22, Old Broad-street.  
London and South African Bank, 10, King-William-street, City.  
London and South-Western Bank, 7, Fenchurch-street; 27, Regent-street; 67, Park-street, Camden Town; High-street, Hampstead; Circus-rd., St. John's-wood; Clapham-common; Commercial-road, Stepney; Bow; 10, Loughborough-place, Brixton; 304, Brixton-road;

Manor-terrace, Kilburn; Westwood-hill, Norwood; Forest-hill; Ealing; Thurlow-place, Lower Norwood; 98, High-street, Peckham; High-street, Putney; Bank Buildings, Wandsworth; Seven Sisters-road, Upper Holloway.  
London and Westminster Bank, 41, Lothbury; 1, St. James's-square; 214, High Holborn; 6, High-street, Borough; 130, High-street, White-chapel; 4, Stratford-place, Oxford-street; 217, Strand; and 91, Westminster Bridge-road.  
London and Yorkshire Bank, 59, Old Broad-street.  
London Bank of Mexico and South America, 144, Leadenhall-street.  
London Chartered Bank of Australia, 88, Cannon-street.  
London Joint-Stock Bank, 5, Princes-street, Bank; 69, Pall-mall; 124, Chancery-lane; 28, High-street, Borough; Charterhouse-street; 9, Craven-road; Metropolitan Cattle Markets, Islington and Deptford.  
London and Provincial Bank, 7, Bank-buildings, 163, Edgware-road; and 360, Kingsland-road.  
Martin and Co., 68, Lombard-street.  
Mercantile Bank of Sydney, 30, Great St. Helen's.  
Merchant Banking Co. of London 112, Cannon-street.  
Metropolitan and Provincial Bank, 75, Cornhill, and Woolwich.  
Midland Banking Company, 38, New Broad-street.  
National Bank, 13, Old Broad-street; 88, Bishop's-road, Bayswater; 9, Charing-cross; 189, High-street, Camden Town; 22, Old Cavendish-street; 21, Grosvenor-gardens, Fimlico; 282, Pentonville-road; and 158, High-street, Notting-hill.  
National Bank of Australasia, 47, Cornhill.  
National Bank of India, 80, King William-street.  
National Bank of Scotland, 37, Nicholas-lane.  
National Discount Company, 33, Cornhill.  
National Safe Deposit Company, 1, Queen Victoria-street, E.C.  
National Provincial Bank of England, 112, Bishopsgate-street Within; 14, Waterloo-place, Pall-mall; 25, Baker-street, Portman-square; 173, Upper-street, Islington.  
Oriental Bank Corporation, 40, Threadneedle-street.  
Praed and Co., 189, Fleet-street.  
Prescott, Grote, Cave, and Co., 62, Threadneedle-street.  
Provincial Banking Corporation, 7, Bank-buildings, Lothbury; 163, Edgware-road; 560, Kingsland-rd., Lewisham, Sutton, and Twicken-ham.  
Provincial Bank of Ireland, 42, Old Broad-street.  
Ranson, Bouverie, and Co., 1, Pall-mall East.  
Richardson and Co., 13, Pall-mall, and 23, Cornhill.  
Roberts, Lubbock, and Company, 15, Lombard-street.  
Samuel, Montagu, and Co., 60, Old Broad-street.  
Scott, Sir Samuel, Bart., and Co., 1, Cavendish-square.  
Smith, Payne, and Smiths, 1, Lombard-street.  
Standard Bank of British South Africa, 10, Clement's-lane, City.  
Stride, J. and W. S., 41, West Smithfield; and Cattle Market.  
Twining, R., and Co., 215, Strand.  
Union Bank of Australia, 1, Bank-buildings, Princes-street.  
Union Bank of London, 2, Princes-street, City; 66, Charing-cross; 14, Argyll-place, Regent-street; Chancery-lane; and Holborn-circus.  
Williams, Deacon, Labouchere, and Co., 20, Birch-lane.  
Willis, Percival and Co., 76, Lombard-street.

The Bankers' Clearing-House, near the Post Office, Lombard-street, is the medium through which bankers obtain the amount of cheques and bills in their hands for collection from other bankers. Every bank in London and the country is represented by clearing bankers; and, as their agents send through the clearing-house draughts payable in the City and in the country, the amount passing through this channel is enormous.