

BANK OF ENGLAND.

The Bank of England was the first Joint-Stock Bank established in England. It was incorporated by William III. in 1694. When first established the notes of the Bank were at 20 per cent discount, and so late as 1745 they were under par. Bank Bills were paid in silver, 1745. Cash payments were discontinued in 1797, when notes of one and two pounds were first put into circulation. Banks were first established in 808 by the Lombard Jews, some of whom settled in Lombard-street.

The following is the House List of Governors and Directors of the Bank of England for the present year:—

Governor, John William Birch. Deputy Governor, Henry R. Grenfell.
Directors.

Edward C. Baring	Henry H. Gibbs	George Lyall
Henry W. Blake	John S. Gilliat	Wm. Lidderdale
Herbert Brooks	Charles H. Goschen	Edward H. Palmer
Arthur E. Campbell	Everard A. Hambro	David Powell, jun.
Robert W. Crawford	Thomson Hankey	Alfred C. de Rothschild
Mark Wilks Collet	Henry L. Holland	Albert G. Sandeman
James P. Currie	John G. Hubbard	Hugh C. Smith
Benj. B. Greene	Thomas N. Hunt	Clifford Wigram

Chief Accountant, John Francis. Chief Cashier, Frank May.
Secretary, H. Chubb. 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, 41 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 2; for accepting, 9 to 3; for payment of dividends, 9 to 3. Transfer-books are closed at 4 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.

LONDON AND WESTMINSTER BANKERS.

Agra Bank, 35, Nicholas-lane.
Alexanders and Co., 3, Birchin-lane.
Alliance Bank (Limited), Bartholomew-lane.
Anglo-Austrian Bank, 31, Lombard-street.
Anglo-Californian, 3, Angel-court, E.C.
Anglo-Egyptian Bank, 27, Clement's-lane.
Anglo-Italian Bank, 16, Leadenhall-street.
Australian Joint-Stock Bank, 18, King William-street.
Bank of Africa, Limited, 25, Abchurch-lane.
Bank of Australasia, 4, Threadneedle-street.
Bank of British Columbia, 28, Cornhill, E.C.
Bank of British North America, 3, Clements-lane, E.C.
Bank of Egypt, 36, Old Broad-street.
Bank of Montreal, 9, Birchin-lane.
Bank of New South Wales, 64, Old Broad-street.
Bank of New Zealand, 1, Queen Victoria-street.
Bank of Roumania, 15, Moorgate-st.
Bank of Scotland, 45, Lothbury.
Bank of South Australia, 54, Old Broad-street.
Bank of Victoria, 3, Threadneedle-st.
Barclay, Bevan, and Co., 54, Lombard-street.
Barnett, Hoare, and Co., 60 and 62, Lombard-street.
Biggs, W. and J., 63, West Smithfield, & Metropolitan Cattle-Market, Islington.
Birkbeck Bank, 29 and 30, Southampton-buildings, Holborn.
Bosquet, Salt, and Co., 73, Lombard-street.
British Linen Company, 10, King William-street, E.C.
Brooks and Co., 81, Lombard-street.
Brown, Janson, and Co., 32, Abchurch-lane.
Brown, J., and Co., 25, Abchurch-lane.
Capital and Counties Bank, Threadneedle-street; Ludgate-hill; and 29, Oxford-street.
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-street, Temple-bar.
City Bank, 5, Threadneedle-street; 61, Ludgate-hill; 34, Old Bond-street; 159, Tottenham-court-road; and Edgware-road.
Clydesdale Banking Company, 30, Lombard-street.
Cocks, Biddulph, and Co., 43, Charing-Colonial Bank, 13, Bishopsgate-street Within.
Colonial Bank of New Zealand, 13, Moorgate-street.
Commercial Bank of Alexandria, Limited, 2, Moorgate-street.
Commercial Bank of Sydney, 39, Lombard-street.
Comptoir d'Escompte de Paris, 52, Threadneedle-street.
Consolidated Bank, 52, Threadneedle-street; and 450, West Strand.
Continental Bank, 73, Lombard-st.
Cox and Co., 1 and 2, Craig's-court, SW
Coutts and Co., 59, Strand.
Cunliffe, Sons, and Co., 6, Princes-street, E.C.
Delhi and London Bank, Royal Bank Buildings, Bishopsgate-street.
Dimsdale, Fowler, and Barnard, 50, Cornhill.

Drummonds, 49, Charing-cross, S.W.
English Bank of Rio de Janeiro, 13, St. Helen's-place, Bishopsgate.
English, Scottish, and Australian Chartered Bank, 73, Cornhill.
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.
Harwood, Knight, and Allen, 18, Cornhill.
Herries, Farquhar, and Co., 16, St. James's-street.
Hill and Sons, 17, West Smithfield; and Cattle Market.
Hoare, Messrs., 37, Fleet-street.
Hong-Kong and Shanghai Banking Corporation, 31, 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, 26, Throgmorton-street.
International Bank of Hamburg, 113, Cannon-street.
Ionian Bank, 31, Finsbury-circus.
King and Co., 65, Cornhill, and 45, Pall-mall.
Lacy and Son, 60, West Smithfield; 7 and 8, Bank-buildings; and New Cattle Market.
London and Brazilian Bank, 2, Old Broad-street.
London and Provincial Bank, 7, Bank-buildings, Lothbury; 163, Edgware-road; 560, Kingsland-rd., Lewisham, Sutton, and Twickenham, &c.
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-rd., 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; 18, Newington-butts, S.E.; 112, Aldersgate-street; 3, Victoria-street, Westminster; Blackheath, Deptford, Greenwich, Woolwich, Stratford, Barnet, and Hammersmith.
London Bank of Mexico and South America, 144, Leadenhall-street.
London and Hansatic Bank, 36, Lombard-street.
London and River Plate Bank, 52, Moorgate-street.
London and San Francisco Bank, 22, Old Broad-street.
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; Westow-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, Draper's-gardens.
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.
Martin and Co., 68, Lombard-street.
McCulloch and Co., 41, Lombard-street, E.C.
Mercantile Bank of Sydney, 30, Great St. Helen's.
Merchant Banking Co. of London, 112, Cannon-street.
Metropolitan Bank, 75, Cornhill.
Midland Banking Company, 38, New Broad-street.
National Bank, 13, Old Broad-street; 68, Bishop's-road, Bayswater; 9, Charing-cross; 189, High-street, Camden Town; 23, Old Cavendish-street; 68, Grosvenor-gardens, Picnic; and 158, High-street, Notting-hill.
National Bank of Australasia, 149, Leadenhall-street.
National Bank of India, 39, Threadneedle-street.
National Bank of New Zealand, 37, Lombard-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; 212, Piccadilly; 53, Baker-street, Portman-square; 218, Upper-street, Islington.
Oriental Bank Corporation, 40, Threadneedle-street.
Praed and Co., 189, Fleet-street.
Prescott, Grote, Cave, and Co., 62, Threadneedle-street.
Provincial Bank of Ireland, 42, Old Broad-street.
Queensland National Bank, Limited, 50, Old Broad-street.
Ranson, Bouverie, and Co., 1, Pall-mall East.
Richardson and Co., 13, Pall-mall.
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.
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; Cnanery-lane; and Holborn-circus.
Union Bank of Scotland, 62, Cornhill.
Williams, Deacon, Labouchere, and Co., 20, Birchin-lane.

In the several Chartered Banks given below the legalised issue is as follows:—

Name of Company.	Authorised Issue. ^o	Average Present Issue.
Bank of England, the Governor and Company of the	£15,000,000 ^o	£27,304,000
Bank of Ireland, the Governor and Company of the	3,738,428	2,707,800
Bank of Scotland, the Governor and Company of the	343,418	900,257
British Linen Company	438,024	706,631
Commercial Bank of Scotland	374,880	892,829
National Bank of Scotland	297,024	707,093
Royal Bank of Scotland	216,451	861,519
Total ...	£20,408,225	£34,050,129

^o Beyond what is covered by gold and silver coin in possession of bank at head offices.
† Incorporated by Act of Parliament.