

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:—

Governor, Henry R. Grenfell, Esq. | Deputy Governor, J. S. Gilliat, Esq.

<i>Directors.</i>		
Edward C. Baring	Henry H. Gibbs	George Lyall
Henry W. Blake	Charles H. Goschen	Alexander Matheson
John W. Birch	Everard A. Hambro	Edward H. Palmer
Robert W. Crawford	Thomson Hankey	Augustus Prevost
Mark Wilks Collett	Henry L. Holland	Alfred C. de Rothschild
James P. Currie	John G. Hubbard	Albert G. Sandeman
Samuel S. Gladstone	Thomas N. Hunt	Hugh C. Smith
Benj. B. Greene	Charles F. Huth	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, £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 intervenes, 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 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.

LONDON AND WESTMINSTER BANKERS.

Agra Bank, 35, Nicholas-lane.
 Alexanders and Co., 9, Birchinn-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-Hungarian, 46, Lombard-st.
 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, 26, Old Broad-street.
 Bank of Montreal, 9, Birchinn-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, Australia, 28, Clements-lane.
 Barclay, Bevan, and Co., 54, Lombard-street.
 Barnett, Hoare, and Co., 60 and 62, Lombard-street.
 Biggstaff, 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.
 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; 25, 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 20, Cockspur-street.
 Child and Co., 1, Fleet-street, E.C.
 City Bank, 5, Threadneedle-street; 61, Ludgate-hill; 34, Old Bond-street; 159, Tottenham-court-road; and 24, Edgware-road.
 Clydesdale Banking Company, 30, Lombard-street. [cross.]
 Coxes, Biddulph, and Co., 43, Charing-Colonial Bank, 13, Bishopsgate-street Within.
 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, 79, Lombard-st.
 Cox and Co., 1 and 2, Craig's-court, SW
 Coutts and Co., 69, 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, 18, 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-street.
 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, New, 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; 44, 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; 15, 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; 804, Brixton-road; Manor-terrace, Kilburn; Westow-hill, Norwood; Forest-hill; Ealing; Thurlow-place, Lower Norwood; 98, High-street, Peckham; High-street, Putney; Bank Buildings.
 In the several Chartered Banks given below the legalised issue is as follows:—

Name of Company.	Authorised Issue.*	Average Present Issue.
Bank of England, the Governor and Company of the	£15,000,000	£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	862,829
National Bank of Scotland	297,024	707,063
Royal Bank of Scotland	216,451	861,519
Total ...	£20,408,225	£34,050,129

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

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.
 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; 215, Piccadilly; 53, Baker-street, Portman-square; 218, Upper-street, Islington.
 Oriental Bank Corporation, 40, Threadneedle-street.
 Fraed 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, Argyle-place, Regent-street; Chancery-lane; and Holborn-circus.
 Union Bank of Scotland, 62, Cornhill.
 West London Commercial Bank, Sloane-square, S.W.
 Williams, Deacon, Labouchere, and Co., 20, Birchinn-lane.

THE ILLUSTRATED LONDON ALMANACK FOR 1882.

AUTHORISED ISSUE OF ENGLISH PRIVATE BANKS.

B	Authorised Issue.	BANK.	Authorised Issue.
	£		£
1 Ashford	11,849	55 Lynn Regis and Lincolnshire	42,817
2 Aylesbury Old	48,461	56 Lynn Regis & Norfolk	13,917
3 Baldock & Biggleswade	37,223	57 Macclesfield	15,760
4 Barnstaple	17,182	58 Miners'	18,688
5 Bedford	34,218	59 Monmouth Old	16,385
6 Bicester & Oxfordshire	27,090	60 Newark	28,788
7 Boston	75,069	61 Newark and Sleaford	51,615
8 Broseley & Bridgnorth	26,717	62 Newbury	36,787
9 Buckingham	29,657	63 Newmarket	23,098
10 Bury and Suffolk	82,362	64 Norwich and Norfolk	105,519
11 Banbury	43,457	65 New Sarum	15,559
12 Banbury Old	55,153	66 Nottingham	31,047
13 Bedfordshire Leighton Buzzard	36,529	67 Oswestry	18,471
14 Brecon Old	68,271	68 Oxford Old	34,391
15 Brighton Union	33,794	69 Oxfordshire, Witney	11,852
16 Burlington & Driffield	12,745	70 Penzance	11,405
17 Cambridge	25,744	71 Plymouth Naval	27,321
18 Cambridge and Cambridgeshire	49,916	72 Reading (Simonds and Co.)	37,519
19 Canterbury	33,671	73 Reading	43,271
20 Colchester	25,082	74 Richmond	6,889
21 Colchester and Essex	48,704	75 Royston	16,393
22 Craven Bank, Settle	77,154	76 Ryfe	29,864
23 Derby (Smith and Co.)	41,304	77 Saffron Walden and North Essex	47,646
24 Devizes and Wiltshire	20,674	78 Salop	22,338
25 Darlington	86,218	79 Scarborough Old	24,813
26 Devonport	10,664	80 Shrewsbury Old	43,191
27 Dorchester Old	48,807	81 Sittingbourne and Milton	4,789
28 East Cornwall	112,280	82 Southampton Town and County	25,359
29 East Riding	53,392	83 Stamford and Rutland	31,858
30 Essex and Bishop's Stortford	69,637	84 Tavistock	13,421
31 Exeter	37,894	85 Thornbury	10,026
32 Exeter City	21,527	86 Tiverton & Devonshire	13,470
33 Farnham	14,202	87 Thrapston & Kettering	11,559
34 Faversham	6,681	88 Tring and Chesham	13,531
35 Godalming	6,322	89 Tonbridge Old	13,183
36 Guildford	14,524	90 Towcester Old	10,801
37 Grantham	30,372	91 Uxbridge Old	25,136
38 Hull and Kingston-upon-Hull	19,979	92 Wallingford	17,064
39 Hull Pease's Old	48,807	93 Warwick and Warwickshire	30,504
40 Huntingdon Town and County	56,591	94 Wellington, Somerset	6,528
41 Harwich	5,778	95 West Riding	46,158
42 Hertfordshire, Hitchin	38,764	96 Whitby Old	14,258
43 Ipswich	21,901	97 Winchester, Alresford, and Alton	25,892
44 Ipswich and Needham Market	80,699	98 Weymouth Old	16,461
45 Kentish	19,895	99 Wisbech and Lincolnshire	59,713
46 Kingston & Radnorshire	26,059	100 Wiveliscombe	7,602
47 Kendal	44,663	101 Worcester Old	87,448
48 Leeds	130,757	102 Yarmouth and Suffolk	53,060
49 Leeds Union	37,459	103 Yarmouth, Norfolk, and Suffolk	13,229
50 Leicester	32,322	Total	3,548,166
51 Lewes Old	44,836		
52 Lincoln	100,342		
53 Llandoverly and Llandilo	32,945		
54 Lynton	5,088		

ENGLISH JOINT-STOCK BANKS.

BANK OR BANKING COMPANY.	Authorised Issue.	BANK OR BANKING COMPANY.	Authorised Issue.
	£		£
1 Westmoreland	12,225	28 Nottingham and Nottinghamshire	29,477
2 Barnsley	9,563	29 Northamptonshire Union	84,556
3 Bradford	49,292	30 Northamptonshire	26,401
4 Bank of Whitehaven, Limited	32,681	31 North and South Wales	63,951
5 Bradford Commercial	20,084	32 Pares' Leicestershire	59,300
6 Burton, Uttoxeter, and Ashbourn Union	60,701	33 Sheffield	35,843
7 Cumberland Union	35,395	34 Stamford, Spalding, and Boston	55,721
8 Coventry Union	28,734	35 Stuckey's Bristol and Somersetshire	356,976
9 County of Gloucester	144,352	36 Sheffield & Hallamshire	23,524
10 Carlisle and Cumberland	25,610	37 Sheffield and Rotherham Joint Stock	52,496
11 Carlisle City & District	19,972	38 Swaledale and Wensleydale	54,372
12 County of Stafford	9,418	39 Wolverhampton, and Staffordshire	35,378
13 Derby and Derbyshire	20,093	40 Wakefield and Barnsley Union	14,604
14 Darlington District Joint Stock	26,134	41 Whitehaven Joint Stock	31,916
15 Gloucestershire	155,920	42 Wilts and Dorset	76,162
16 Halifax Joint Stock	18,534	43 West Riding Union	34,029
17 Huddersfield	37,354	44 Whitechurch and Ellesmere	7,475
18 Hull	29,333	45 Worcester City and County, Limited	6,848
19 Halifax Commercial	13,733	46 York Union	71,240
20 Halifax and Huddersfield Union	44,137	47 York City and County	94,695
21 Knaresborough & Claro	28,059	48 Yorkshire	122,532
22 Lancaster	64,311	Total	2,408,031
23 Leicestershire	86,000		
24 Lincoln and Lindsey	51,620		
25 Leamington Priors and Warwickshire	13,875		
26 Ludlow and Tenbury	10,215		
27 Moore and Robinson's, Notts	35,813		

EXCHEQUER BALANCES.—NATIONAL DEBT.

BALANCES in the EXCHEQUER at the END of each FINANCIAL YEAR.

Financial Years ended March 31.	Amount.	Financial Years ended March 31	Amount
	£		£
1866	5,851,314	1874	7,442,854
1867	7,294,151	1875	6,265,322
1868	4,781,846	1876	5,119,587
1869	4,707,258*	1877	5,888,650
1870	8,606,647	1878	6,243,389
1871	7,023,435	1879	6,915,756
1872	9,342,652	1880	3,273,428*
1873	11,992,705	1881	5,923,692

* Including £1,000,000 advanced by the Bank of England in aid of Ways and Means.

TOTAL AMOUNT of the NATIONAL DEBT at the END of each FINANCIAL YEAR.

Financial Years ended March 31.	Funded Debt.		Amount of Unfunded Debt.	Total Amount of National Debt, inclusive of Unclaimed Stock and Dividends.
	Capital of Unredeemed Funded Debt, inclusive of Unclaimed Stock and Dividends.	Estimated Capital of Terminable Annuities Computed in 3 per Cent Stock, at 1873.		
	£	£	£	£
1866	773,941,180	23,833,621	8,187,700	805,962,511
1867	770,188,625	25,607,676	7,956,800	803,752,501
1868	741,844,981*	53,258,874	7,911,100	803,014,955
1869	741,114, 40	51,913,623	7,986,100	802,922,363
1870	741,514,681	49,667,479	6,761,500	797,943,660
1871	732,043,270	54,413,310	6,091,000	792,547,580
1872	731,756,962	52,286,775	5,155,100	789,198,837
1873	727,374,082	50,201,768	4,829,100	782,404,950
1874	723,514,005	48,024,178	4,478,600	776,017,783
1875	714,797,715	52,311,487	5,239,300	772,348,502
1876	713,657,517	49,078,792	11,401,800†	774,138,109
1877	712,621,355	46,549,819	13,943,800†	773,114,974
1878	710,843,007	43,644,057	20,638,000†	775,090,064
1879	709,430,593	40,345,454	25,870,100†	775,646,147
1880	710,476,359	36,222,976	27,344,900†	774,044,235
1881	709,078,526	37,547,666	22,077,500†	768,703,692

* Alterations in amounts of Capital of Unredeemed Funded Debt and of Terminable Annuities chiefly caused by the conversion, in 1868, of Stock into Terminable Annuities.

† Including outstanding Exchequer Bonds issued for raising money for the purchase of Suez Canal shares.

‡ Including £1,000,000 borrowed in aid of Ways and Means.

NOTE.—The estimated Capital of the Terminable Annuities does not agree with that published in former abstracts, a different basis of calculation having been adopted.

IRISH BANKS.

BANK.	Authorised Issue.	Average Circulation per Month.	Average Amount of Coin Held.
	£	£	£
1. Bank of Ireland	3,738,428	2,998,800	586,125
2. Provincial Bank of Ireland	927,667	735,948	414,400
3. Belfast Banking Company	281,611	476,739	323,942
4. Northern Banking Company	243,440	373,441	259,033
5. Ulster Banking Company	311,079	684,948	464,863
6. National Bank	852,269	1,345,823	876,818
Total	6,354,494	6,655,699	2,925,181

SCOTCH BANKS.

BANK.	Authorised Issue.	Average Circulation per Month.	Average Amount of Coin Held.
	£	£	£
1. Bank of Scotland	343,418	741,757	557,193
2. Royal Bank of Scotland	216,451	708,581	694,748
3. British Linen Company	438,024	590,822	306,993
4. Commercial Bank of Scotland	374,880	730,110	534,282
5. National Bank of Scotland	297,024	609,700	489,150
6. Union Bank of Scotland	454,346	705,852	432,677
7. Aberdeen Town & County Banking Co.	70,133	194,090	182,753
8. North of Scotland Banking Company	154,319	393,045	212,036
9. Clydesdale Banking Company	274,321	491,864	337,898
10. Caledonian Banking Company	53,434	65,244	31,169
Total	2,676,350	5,147,065	3,778,909