

**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.

*Directors.*

Edward C. Baring	Benj. B. Greene	Alexander Matheson
Henry W. Blake	Henry H. Gibbs	Samuel H. Morley
John W. Birch	Thomson Hankey	Edward H. Palmer
Herbert Brooks	Henry L. Holland	Augustus Prevost
Robert W. Crawford	John G. Hubbard	David Powell
Mark Wilks Collett	Thomas N. Hunt	Albert G. Sandeman
James P. Currie	Charles F. Huth	Hugh G. Smith
Samuel S. Gladstone	William Lidderdale	Clifford Wigram

**TRANSFER DAYS.**

The Transfer Days are Monday, Tuesday, Wednesday, Thursday, and Friday.

Instructions for Transfers are received between 9.30 a.m. and 1 p.m., and between 1 and 3 p.m. on payment of a fee of 2s. 6d.

Transfers must be executed between 11 a.m. and 3 p.m.

Transfers can be accepted between 9.30 a.m. and 4 p.m. (9.30 a.m. and 3 p.m. on Saturdays).

Transfers can be made on Saturdays between 11 a.m. and 1 p.m. upon payment of a fee of 2s. 6d.

Transfers of Bank Stock are charged 9s. for sums of £25 and under, and 12s. for sums over £25.

All Transfers must be made in the Bank Books by the Stockholder, or by his duly authorised Attorney.

Bank Stock Transfer Books are closed for about three weeks before the payment of each Dividend.

In the case of all other Stocks the Balance for a Dividend is struck about four or five weeks before such Dividend is payable, the Stock being subsequently transferable "ex-dividend."

**DIVIDENDS, WHEN PAYABLE.**

Dividends, with certain special exceptions, are payable as follows:—To the Stockholder in person at the Head Office; to the Stockholder in person at any of the Country Branches, provided he has previously made arrangements to that effect with the Agent of the Branch in question; to a duly authorised Attorney at the Head Office only; Dividend Warrants are forwarded by Post to the Stockholder, provided he resides in the United Kingdom, the Channel Islands, or the Isle of Man, upon his signing a form of request. Forms can be obtained at the Head Office, at any of the Branches, and, in the case of the English Government Stocks, at any Money-Order Office.

Dividends are payable between 9 a.m. and 4 p.m. (9 a.m. and 3 p.m. on Saturdays), with the exception of those on Indian Promissory (Rupee) Notes and Registered (Rupee) Stock, which are payable between 9.30 a.m. and 4 p.m. (9.30 a.m. and 3 p.m. on Saturdays).

Indian Promissory (Rupee) Notes must be deposited at the India Office, Bank of England, prior to the payment of each Dividend.

**POWERS OF ATTORNEY.**

Applications for Powers of Attorney must be lodged by hand at the Power of Attorney Office.

Applications made through the Post cannot be attended to.

Applications are received between the hours of 9.30 a.m. and 4 p.m. (9.30 a.m. and 3 p.m. on Saturdays); but if Sale Powers are required before 4 p.m. the same day, applications must be lodged before 12.30 p.m.

Powers of Attorney for Dividends will be ready after 2 p.m. on the day after that on which they are applied for.

Executed Powers for Dividends only, which must be presented for examination at the Dividend Office, if in order, may be acted upon at once.

Executed Powers for Sale, Transfer, &c., which must be presented for examination at the Power of Attorney Office, if lodged before 2 p.m., and found to be in order, may be acted upon on the following day.

**LONDON AND WESTMINSTER BANKERS.**

Agra Bank, 35, Nicholas-lane.  
 Alexanders and Co., 24, Lombard-st.  
 Alliance Bank (Limited), Bartholomew-lane; and Kensington High-street.  
 Anglo-Austrian Bank, 31, Lombard-street.  
 Anglo-Californian, 3, Angel-court, E.C.  
 Anglo-Egyptian Bank, 27, Clement's-lane.  
 Anglo-French, 43, New Broad-street.  
 Anglo-Hungarian, 46, Lombard-st.  
 Anglo-Italian Bank, 12, St. Helen's-place.  
 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, 3, 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, 43, Lothbury.  
 Bank of South Australia, 54, Old Broad-street.  
 Bank of Victoria, Australia, 28, Clement's-lane.  
 Barclay, Bevan, and Co., 54, Lombard-street.  
 Barnett, Hoare, and Co., 60 and 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.  
 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; 18, Oxford-street; and 1, Long-acre.  
 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; 121, Edgware-road; and Holborn Viaduct.  
 Clydesdale Banking Company, 30, Lombard-street. [cross]  
 Cocks, 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., 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, E.C.; and 1, Sidney-place, S.W.  
 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; New Cattle Market; and Deptford.  
 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; 1, Connaught-st.; Edgware-road; 441, Oxford-street; 34, High-street, Boro'; 67, High-street, Kensington; 19, High-street, Islington; 195, 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; 18, Newton-tubbs, S.E.; 112, Aldersgate-street; 8, Victoria-street, Westminster; Blackheath, Deptford, Greenwich, Woolwich, Stratford, Barnet, Hammersmith; and other places.  
 London Bank of Mexico and South America, 144, Leadenhall-street.  
 London and Hanseatic Bank, 27, 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; 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; 91, Westminster Bridge-road; and 192, Brompton-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., 75, Lombard-street, E.C.  
 Mercantile Bank of Sydney, 30, Great St. Helen's.  
 Merchant Banking Co. of London, 112, Cannon-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, Piccadilly; 158, High-street, Notting-hill; and 286, Pentonville-road, &c.  
 National Bank of Australasia, 149, Leadenhall-street.  
 National Bank of India, 39A, Threadneedle-street.  
 National Bank of New Zealand, 37, Lombard-street.  
 National Bank of Scotland, 37, Nicholas-lane.  
 National Discount Company, 33, Cornhill.  
 National Provincial Bank of England, 112, Bishopsgate-street Within; 212, Piccadilly; 53, Baker-street; 218, Upper-street, Islington; and 88, Brompton-road.  
 Oriental Bank Corporation, 40, Threadneedle-street.  
 Praed and Co., 189, Fleet-street.  
 Prescott, Grote, Cave, and Co., 62, Threadneedle-street.  
 Provincial Bank of Ireland, 8, Throgmorton-avenue, E.C.  
 Queensland National Bank, Limited, 60, Old Broad-street.  
 Ranson, Bouverie, and Co., 1, Pall-mall East.  
 Richardson and Co., 13, Pall-mall.  
 Roberts, Lubbock, and Company, 15, Lombard-street.  
 Rothschild, W. M. and Sons, New-court, St. Swinith's-lane.  
 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; Chancery-lane; Holborn-circus; and Bishops-road, Bayswater.  
 Union Bank of Scotland, 62, Cornhill.  
 West London Commercial Bank, 34, Sloane-square, S.W.; and 1, Victoria-road, S.W., &c.  
 Williams, Deacon, Labouchere, and Co., 20, Birchin-lane.