

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, John Saunders Gilliat, Esq. | Deputy Governor, J. P. Currie, Esq.

Directors.

Henry W. Blake.	Henry H. Gibbs.	William Lidderdale.
John W. Birch.	Charles H. Goschen.	Sir A. Matheson.
Herbert Brooks.	Everard A. Hambro.	Samuel H. Morley.
Robert W. Crawford.	Thomson Hankey.	Edward H. Palmer.
Mark W. Collet.	Henry L. Holland.	Augustus Prevost.
Samuel S. Gladstone.	Rt. Hon. J. G. Hubbard.	Alfred Powell.
Benjamin B. Green.	Thomas N. Hunt.	Alfred C. de Rothschild.
Henry R. Grenfell.	Charles F. Huth.	Albert G. Sandeman.

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.	Bank of Montreal, 9, Birchin-lane.
Alexanders and Co., 24, Lombard-st.	Bank of New South Wales, 64, Old Broad-street.
Alliance Bank (Limited), Bartholomew-lane; and Kensington High-street.	Bank of New Zealand, 1, Queen Victoria-street.
Anglo-Austrian Bank, 31, Lombard-street.	Bank of Roumania, 15, Moorgate-st.
Anglo-Californian, 3, Angel-court, E.C.	Bank of Scotland, 43, Lothbury.
Anglo-Egyptian Bank, 27, Clement's-lane.	Bank of South Australia, 54, Old Broad-street.
Anglo-French, 43, New Broad-street.	Bank of Victoria, Australia, 28, Clement's-lane.
Anglo-Italian Bank, 12, St. Helen's-place.	Barclay, Bevan, and Co., 54, Lombard-street.
Australian Joint-Stock Bank, 18, King William-street.	Baring Bros., &c., 5, Bishopsgate-street Within, E.C.
Bank of Africa, Limited, 25, Abchurch-lane.	Barnett, Hoare, and Co., 60 and 62, Lombard-street.
Bank of Australasia, 4, Threadneedle-street.	Biggerstaff, W. and J., 63, West Smithfield, & Metropolitan Cattle-market, Islington.
Bank of British Columbia, 28, Cornhill, E.C.	Birkbeck Bank, 29 and 30, Southampton buildings, Holborn.
Bank of Constantinople, 19, Great Winchester-street.	Bosquet, Salt, and Co., 73, Lombard-street.
Bank of British North America, 3, Clements-lane, E.C.	British Linen Company, 10, King William-street, E.C.
Bank of Egypt, 26, Old Broad-street.	Brooks and Co., 81, Lombard-street.

Brown, Janson, and Co., 32, Abchurch-lane.	Blackheath, Deptford, Greenwich, Woolwich, Stratford, Barnet, Hammersmith; and other places.
Brown, J. and Co., 25, Abchurch-lane.	London Bank of Mexico and South America, 144, Leadenhall-street.
Capital and Counties Bank, Threadneedle-street; 25, Ludgate-hill; 18, Oxford-street; and 1, Long-acre.	London and River Plate Bank, 52, Moorgate-street.
Central of London Bank, 52, Cornhill.	London and San Francisco Bank, 22, Old Broad-street.
Chartered Bank of India, Australia, and China, Hatton-court, Threadneedle-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, Lomborough-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.
Chartered Mercantile Bank of India, London, and China, 65, Old Broad-street.	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.
Cheque Bank, 124, Cannon-street, and 20, Cockspur-street.	London and Yorkshire Bank, Draper's-gardens.
Child and Co., 1, Fleet-street, E.C.	London Chartered Bank of Australia, 88, Cannon-street.
City Bank, 5, Threadneedle-street; 61, Ludgate-hill; 34, Old Bond-street; 159, Tottenham-court-road; 121, Edgware-road; and Holborn Viaduct.	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.
Clydesdale Banking Company, 30, Lombard-street.	Martin and Co., 85, Lombard-street.
Cocks, Biddulph, and Co., 43, Charing-Colonial Bank, 13, Bishopsgate-street Within.	McGrigor Sir C. R. and Co., 25, Charles-street, St. James.
Commercial Bank of Alexandria, 2, Moorgate-street.	McCulloch and Co., 75, Lombard-street, E.C.
Commercial Bank of Sydney, 89, Lombard-street.	Mercantile Bank of Sydney, 30, Great St. Helen's.
Comptoir d'Escompte de Paris, 52, Threadneedle-street.	Merchant Banking Co. of London, 112, Cannon-street.
Consolidated Bank, 52, Threadneedle-street; and 450, West Strand.	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; 168, High-street, Notting-hill; and 280, Pentonville-road, &c.
Continental Bank, 79, Lombard-street.	National Bank of Australasia, 149, Leadenhall-street.
Cox and Co., 1 and 2, Craig's-court, SW Courts and Co., 53, Strand.	National Bank of India, 39A, Threadneedle-street.
Cunliffe, Sons, and Co., 6, Princes-street, E.C.	National Bank of New Zealand, 37, Lombard-street.
Delhi and London Bank, Royal Bank Buildings, Bishopsgate-street.	National Bank of Scotland, 37, Nicholas-lane.
Dimsdale, Fowler, and Barnard, 50, Cornhill.	National Provincial Bank of England, 112, Bishopsgate-street Within; 212, Piccadilly; 53, Baker-street; 218, Upper-street, Islington; and 88, Brompton-road.
Drummonds, 49, Charing-cross, S.W.	Oriental Bank Corporation, 40, Threadneedle-street.
English Bank of Rio de Janeiro, 43, St. Helen's-place, Bishopsgate.	Praed and Co., 189, Fleet-street.
English, Scottish, and Australian Chartered Bank, 73, Cornhill.	Prescott, Grote, Cave, and Co., 62, Threadneedle-street.
Fuller, Banbury, Nix, and Co., 77, Lombard-street.	Provincial Bank of Ireland, 8, Throgmorton-avenue, E.C.
German Bank of London, Bartholomew House, E.C.	Queensland National Bank, Limited, 50, Old Broad-street.
Gillet, Brothers, and Co., 72, Lombard-street.	Ranson, Bouverie, and Co., 1, Pall-mall East.
Glyn, Mills, and Co., 67, Lombard-st.	Richardson and Co., 13, Pall-mall.
Goslings and Sharpe, 19, Fleet-street.	Ridgway and Sons, 2, Waterloo-place.
Green, Tomkinson, and Lloyd, 32, Nicholas-lane, Lombard-street.	Roberts, Lubbock, and Company, 15, Lombard-street.
Grindlay and Co., 55, Parliament-st.	Rothschild, W. M. and Sons, New-court, St. Swithin's-lane.
Harwood, Knight, and Allen, 18, Cornhill.	Samuel, Montagu, and Co., 60, Old Broad-street.
Herries, Farquhar, and Co., 16, St. James's-street.	Scott, Sir Samuel, Bart., and Co., 1, Cavendish-square.
Hill and Sons, 17, West Smithfield; and Cattle Market.	Smith, Payne, and Smiths, 1, Lombard-street.
Hoare, Messrs., 37, Fleet-street.	Twining, R., and Co., 215, Strand.
Hong-Kong and Shanghai Banking Corporation, 31, Lombard-street.	Union Bank of Australia, 1, Bank-buildings, Princes-street.
Hopkinson and Co., 3, Regent-street.	Union Bank of London, 2, Princes-street, City; 66, Charing-cross; 14, Argyll-place, Regent-street; Chancery-lane; Holborn-circus; and Bishop's-road, Bayswater.
Imperial Bank, 6, Lothbury, E.C.; Victoria-street; and 1, Sidney-place, S.W.	Union Bank of Scotland, 62, Cornhill.
Imperial Ottoman Bank, 26, Throgmorton-street.	Williams, Deacon, Labouchere, and Co., 20, Birch-lane.
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; 19c., 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, Newington-butts, S.E.; 112, Aldersgate-street; 3, Victoria-street, Westminster;	