## 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, James Pattison Currie, Esq. | Deputy Governor, M. W. Collet, Esq.

Directors.

Charles G. Arbuthnot. Edward C. Baring, Henry W. Blake. John W. Birch, Henry C. O. Bonsor. Herbert Brooks. Robert W. Crawford, Benjamin B. Green.

Henry R. Grenfell. Henry H. Gibbs. John S. Gilliat. Charles H. Goschen. E. Alexander Hambro. Thomson Hankey, Henry L. Holland Rt. Hon. J. G. Hubbard

Hon. R. R. L. Melville, Edward H. Falmer, Augustus Prevost, David Powell, Alfred C. De Rothschild, Albert G. Sandeman, Hugh C. Smith, 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

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

Transfers of Bank Stock are charged 9s. for sums of £25 and under, and All Transfers must be made in the Bank Books by the Stockholder, or by

his duly authorised Attorney.

# DIVIDENDS, WHEN PAYABLE.

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.

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 9.50 a.m. and 4 p.m. (9.50 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 Applications for Fowers of Attorney must be longed by make at the Fower of Attorney Office. Applications through the Post cannot be attended to. Applications are received between the hours of 9.30 a.m. and 4 p.m.

owers of Attorney for Dividends ready after 2 p.m. on the day after

that on which they are applied for.

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

Executed Powers for Sale, Transfer, &c., must be presented for examination at the Power of Attorney Office.

### NATIONAL DEBT (CONVERSION OF STOCK).

NATIONAL DEBT (CONVERSION OF STOCK).

By the National Debt (Conversion of Stock) Act. 1884, the Bank of England was authorised, in October, 1884, to convert the Three per Cent Annuities, Reduced Three per Cent Annuities, and New Three per Cent Annuities, cither into Two Pounds Fifteen Shillings per Cent Annuities, or into Two Pounds Ten Shillings per Cent Annuities, at the following rates—that is to say, for every £100 of Three per Cent Annuities either £102 of Two Pounds Fitteen Shillings per Cent Annuities, or £105 of Two Pounds Ten Shillings per Cent Annuities, or £105 of Two Pounds Ten Shillings per Cent Annuities, or £105 of Two Pounds Ten Shillings per Cent Annuities, or £105 of Two Pounds Ten Shillings per Cent Annuities, or £105 of Two Pounds Ten Shillings per Cent Annuities, or £105 of Two Pounds Such Annuities, or £105 of Two Pounds Ten Shillings per Cent Annuities, or £105 of Two Pounds Ten Shillings per Cent Annuities, or £105 of Two Pounds Ten Shillings per Cent Annuities, or £105 of Two Pounds Ten Shillings per Cent Annuities, or £105 of Two Pounds Ten Shillings per Cent Annuities, or £105 of Two Pounds Ten Shillings per Cent Annuities, or £105 of Two Pounds Ten Shillings per Cent Annuities, or £105 of Two Pounds Ten Shillings per Cent Annuities, or £105 of Two Pounds Ten Shillings per Cent Annuities, or £105 of Two Pounds Ten Shillings per Cent Annuities, or £105 of Two Pounds Ten Shillings per Cent Annuities, or £105 of Two Pounds Ten Shillings per Cent Annuities, or £105 of Two Pounds Ten Shillings Per Cent Annuities, or £105 of Two Pounds Ten Shillings Per Cent Annuities, or £105 of Two Pounds Ten Shillings Per Cent Annuities, or £105 of Two Pounds Ten Shillings Per Cent Annuities, or £105 of Two Pounds Ten Shillings Per Cent Annuities, or £105 of Two Pounds Ten Shillings Per Cent Annuities, or £105 of Two Pounds Ten Shillings Per Cent Annuities, or £105 of Two Pounds Ten Shillings Per Cent Annuities, or £105 of Two Pounds Ten Shillings Per Cent Annuities, or £105 of Two Pounds Ten Shillings P

The dividends on the Two Pounds Fifteen Shillings per Cent Annuities, and Two Pounds Ten Shillings per Cent Annuities, are payable quarterly, and are due on Jan. 5, April 5, July 5, and Oct. 5.

# LONDON AND WESTMINSTER BANKERS.

Agra Bank, 35, Nicholas-lane. Alexanders and Co., 24, Lombard-st.
Alliance Bank (Limited), Bartholo-mew-lane; Kensington High-st;

and 239, Regent-street.

Anglo-Austrian Bank, 31, Lombard-

street Anglo-Californian, Limited, 3, Angel-

court, E.C.

Anglo-Egyptian, Limited, 27, Clement s-lane.

Anglo-French, 43, New Broad-street.

Anglo-Italian, Limited, 12, St.

Helen's-place.

Australian Joint-Stock Bank, 18,

King William-street.

Bank of Africa, Limited, 25, Abchurch-lane. Bankof Australasia, 4, Threadneedle-

Bank of British Columbia, 28, Corn-

hill, E.C.
Bank of British North America, 3,
Clements-lane, E.C.
Bank of Constantinople, 19, Great

Winchester-street.
Bank of Egypt, 26, 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, E.C.

Victoria-street, E.C. Bank of Scotland, 43, Lothbury. Bank of South Australia, 54, Old Broad-street. Bank of Victoria, Australia, 23, Clement's-lane.

Clement's-lane.

Barclay, Bevan, and Co., 54, Lombard-street.

Baring Bros., &c., 8, Bishopsgate-street Within, E.C.

Biggerstaff, W. and J., 63, West Smithfield, & Metropolitan Cattle-Market, Islington.

Birkbeck Bank, Southampton-buildings, Holborn.

British Linen Company, 10, King William-street, E.C.

Brooks and Co., 81, Lombard-street.

Brown, Janson, and Co., 32, Ab-

Brown, Janson, and Co., 32, Ab-church-lane. Brown, J., and Co., 25, Abchurch-

Capital and Counties Bank, Threadneedle-street; 27, Ludgate-hill; 68, Oxford-street; and 1, Longacre

Central of London Bank, 52, Cornhill. Chartered Bank of India, Australia, and China, Hatton-court; 50, Threadneedle-street.

Chartered Mercantile Bank of India, London, and China, 65, Old Broadstreet

street.
Cheque Bank, 124, Cannon-street,
E.C.; 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

Clydesdale Banking Company, 30, Lombard-street. [cross. Cocks, Biddulph, and Co., 43, Charing-Colonial Bank, 13, Bishopsgate-street Within, E.C.

Commercial Bank of Alexandria, Limited 2, Moorgate-street.

Commercial Bank of Sydney, 39,

Lombard-street.
Comptoir d'Escompte de Paris, 52,

Comptoir Grescompte 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-ct., S.W. Coutts and Co., 59, Strand. Conlife Sons and Co. & Princes.

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 Bank of Spain, 36, Lumbard

English Back of Epsilon Street, E.C.
English, Scottish, and Australian Chartered Bank, 73, Cornhill.
Fuller and Co., 77, Lombard-street.

Gillett 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, Limited,

31, Lombard-street.

Hopkinson and Co., 3, Regent-street. Imperial Bank, 6, Lothbury, E.C.; Victoria-street; and 1, Sidney-place, S.W. Imperial Ottoman Bank, 26, Throg-

morton-street.
International Bank, Limited, 112,

Ionian Bank, Limited, 33 and 34, Lom-

Jonian Bank, Limited, 33 and 34, Lombard-street, E.C.
King and Co., 65, Cornhill, and 45, Fall-mall.
Lacy and Co., 60, West Smithfield;
New Cattle Market; and Deptford.
Lloyd, Barnett, and Bosanquet,
Limited, 60 and 62, Lombard-st.
London and Chuna Mercantile, 65,
Old Broad-street.
London and Provincial Bank 7.

London and Provincial Bank, Bank- and Fromeal Bank, 7, Bank-buildings, Lothbury; 163, Edgware-road; 560, Kingsland-rd., Lewisham, Sutton, and Twickenham, &c.

nam, &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, Highstreet, Kensington; 19, High-street,
Islington; 193, Caledonian - road,
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; 18, Newingtonbutts, S.E.; 112, Aldersgate-street;
3, Victoria-street, Westminster;
Blackheath, Deptford, Greenwich,
Woolwich, Stratford, Barnet, Hammersmith; and other places. and County Joint - Stock London

London, Mexico and South America, Limited, 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,

Old Broad-street.
Condon and South-Western Bank,
7, Fenchurch-street; 27, Regentstreet; 67, Park-street, Camden
Town; High-street, Hampstead;
Circus-rd., St. John's-wood; Clapham-common; Commercial-road,
Stepney; Bow; 16, Loughboroughplace, Brixton; 2604, Brixton-road;
Manor-terrace, Kilburn; Westowhill, Norwood; Forest-hill; Ealing;
Thurlow-place, Lower Norwood;
98, High-street, Feckham; Highstreet, Putney; Bank Buildings,
Wandsworth; Seven Sisters-road,
Upper Holloway.
London and Westminster Bank, 11,
Lothbury; 1, St. James's-square;
214, High Holborn; 6, High-street,
Borough; 130, High-street, Whitechapel; 4, Stratford-place, Oxfordstreet; 217, Strand; 91, Westminster Bridge-road; and 192,
Brompton-road.

Brompton-road.
London and Yorkshire, Limited, 7,
Draper's-gardens.

Draper's-gardens.
London Chartered Bank of Australia,
88, Cannon-street.
London Joint-Stock, Limited, 5,
Princes-street, Bank; 69, Pallmall; 124, Chancery-lane; 28, Highstreet, Borough; Charterhousestreet; 9, Craven-road; Metropolitan Cattle Markets, islington
and Deptford.

Martin and Co. S. Lenked Herrich

Martin and Co., 68, Lombard-street.

McGrigor, Sir C. R. and Co., 25, Charles-street, St. James's. Mercantile Bank of Sydney, 158, Leadenhall-street.

Leadenhall-street.
National, Limited, 13, Old Broad-st.;
68, Bishop's-road, Bayswater; 5,
Charing-cross; 189, High-street,
Camden Town; 23, Old Cavendishstreet; 68, Grosvenor-gardens,
Fimlico; 188, High-street. Nottinghill; and 286, Pentonville-road,

National Bank of Australasia, 149, Leadenhall-street

National Bank of India, Limited, 39A, Threadneedle-street.
National Bank of New Zealand, 37,

Lombard-street. National of Scotland, 37, Nicholas-

lane.

lane.
National Provincial of England,
Limited, 112, Bishopsgate-street
Within; 212, Piccadilly; 53, Bakerstreet; 218. Upper-street, Islington; street; 218. Upper-street and SS, Brompton-road. Praed and Co., 189, Fleet-street.

Prescott, Buxton, Loder, and Co., 62,

Threadneedle-street.
Provincial of Ireland, Limited, 8,
Throgmorton-avenue, E.C. Queensland National Bank, Limited,

50, Old Broad-street. Ransom, Bouverie, and Co., 1, Pallmall East.

Richardson and Co., 13 Pall-mall. Robarts, Lubbock, and Company, 15,

Lombarts, Lubbock, and Company, 16, Lombard-street. Rothschild, W. M. and Sons, New-court, St. Swithin's-lane. Royal of Scotland, 126, Bishopsgate-street Within.

Samuel, Montagu, and Co., 60, Old Broad-street. Scott, Sir Samuel, Bart., and Co., 1,

Cavendish-square.
Smith, Payne, 1. Lombard-street.
South Australian, 50, Old Broad-street, E.C.

Twining, Richard, and Co., 215, Strand.

Union Bank of Australia, 1, Bank-buildings, Princes-street.

Dundings, Frinces-street.

Union Bank of London, Limited, 2,
Frinces-street, City; 66, Charingcross; 14, Argyll-place, Regentstreet; Chancery-lane; Holborncircus; and Bishops-road, Bayswater

water, nion of Scotland, Limited, 62, Union Cornhill.

Williams, Deacon, Tl. Deacon, Thornton, and