

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. It has a capital of £14,553,000. 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:—

<i>Governor.</i>		<i>Deputy Governor.</i>	
James Pattison Currie, Esq.		Mark Wilks Collet, Esq.	
<i>Directors.</i>			
Charles G. Arbuthnot.	Henry R. Grenfell.	Hon. R. R. L. Melville.	
Henry Wollaston Blake.	Henry Hucks Gbbs.	Samuel Hope Morley.	
John William Birch.	John Saunders Gilliat.	Edward Howley Palmer.	
Henry C. O. Bonsor.	Charles H. Goschen.	Augustus Prevost.	
William M. Campbell.	Thomson Hankey.	Lord Revelstoke.	
Robert W. Crawford.	Henry L. Holland.	Albert G. Sandeman.	
Samuel S. Gladstone.	Rt. Hon. J. G. Hubbard.	Hugh Colin Smith.	
Benjamin Buck Gre.n.	William Liddell.	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 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.

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 through the Post cannot be attended to.

Applications are received between the hours of 9.30 a.m. and 4 p.m.

Powers 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).

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, either 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 Fifteen Shillings per Cent Annuities, or £108 of Two Pounds Ten Shillings per Cent Annuities, and so on in proportion for any less sum of such Annuities.

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.	Bank of Montreal, 9, Birchin-lane.
Alexanders and Co., 21, Lombard-st.	Bank of New South Wales, 64, Old Broad-street.
Alliance Bank (Limited), Bartholomew-lane; Kensington High-st.; and 239, Regent-street.	Bank of New Zealand, 1, Queen Victoria-street, E.C.
American Exchange, 449, Strand, W.C.	Bank of Scotland, 43, Lothbury.
Anglo-Austrian, 31, Lombard-street.	Bank of South Australia, 54, Old Broad-street.
Anglo-Californian, 3, Angel-court, E.C.	Bank of Victoria and Australia, 23, Clement's-lane.
Anglo-Egyptian, Limited, 27, Clement's-lane.	Barclay, Bevan, and Co., 54, Lombard-street.
Anglo-French, 43, New Broad-street.	Baring Bros. & Co., 5, Bishopsgate-street Within, E.C.
Anglo-Italian, 12, St. Helen's-place.	Biggerstaff, W. and J., 63, West Smithfield, & Metropolitan Cattle-Market, Islington.
Australian Joint-Stock, 18, King William-street.	Birkbeck Bank, Southampton-buildings, Holborn.
Bank of Africa, Limited, 25, Abchurch-lane.	British Linen Company, 41, Lombard-street, E.C.
Bank of Australasia, 4, Threadneedle-street.	Brooks and Co., 81, Lombard-street.
Bank of British Columbia, 28, Cornhill, E.C.	Brown, Janson, and Co., 30, Abchurch-lane.
Bank of British North America, 3, Clements-lane, E.C.	Brown, J., and Co., 25, Abchurch-lane.
Bank of Constantinople, 19, Great Winchester-street.	
Bank of Egypt, 26, Old Broad-street.	

Capital and Counties Bank, Threadneedle-street; 45, Ludgate-hill; 68, Oxford-street; and 1, Long-acre.	London, Mexico, and South America, Limited, 144, Leadenhall-street
Central of London Bank, 52, Cornhill.	London and Hansateic Bank, 27, Lombard-street.
Chartered Bank of India, Australia, and China, Hatton-court; Threadneedle-street.	London and River Plate Bank, 52, Moorgate-street.
Chartered Mercantile Bank of India, London, and China, 65, Old Broad-street.	London and San Francisco Bank, 22, Old Broad-street.
Cheque Bank, 20, King William-street, E.C.; and 20, Cockspur-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.
Child and Co., 1, Fleet-street, E.C.	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; 9, Westminster Bridge-road; and 192, Brompton-road.
City Bank, 5, Threadneedle-street; 61, Ludgate-hill; 34, Old Bond-street; 159, Tottenham-court-road; 121, Edgware-road; and Holborn Viaduct.	London and Yorkshire, Limited, 7, Draper's-gardens.
Clydesdale Banking Company, 30 Lombard-street.	London Chartered Bank of Australia, 88, Cannon-street.
Cocks, Biddulph, and Co., 43, Charing-Colonial Bank, 13, Bishopsgate-street Within, E.C.	London Joint-Stock, Limited, 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.
Commercial Bank of Alexandria, Limited, 2, Moorgate-street.	Martin and Co., 68, Lombard-street.
Commercial Bank of Sydney, 39, Lombard-street.	McGrigor, Sir C. R. and Co., 25, Charles-street, St. James's.
Comptoir d'Escompte de Paris, 52, Threadneedle-street.	Mercantile Bank of Sydney, 155, Leadenhall-street.
Consolidated Bank, 52, Threadneedle-street; and 450, West Strand.	National, Limited, 13, Old Broad-st.; 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.
Continental Bank, 79, Lombard-st.	National Bank of Australasia, 149, Leadenhall-street.
Cox and Co., 1 and 2, Craig's-ct., S.W.	National Bank of India, Limited, 39A, Threadneedle-street.
Coutts and Co., 59, Strand.	National Bank of New Zealand, 71, Old Broad-street.
Cunliffe, Sons, and Co., 6, Princes-street, E.C.	National of Scotland, 37, Nicholas-lane.
Delhi and London Bank, Royal Bank Buildings, Bishopsgate-street.	National Provincial of England, Limited, 112, Bishopsgate-street Within; 212, Piccadilly; 53, Baker-street; 218, Upper-street, Islington; and 88, Brompton-road.
Dimsdale, Fowler, and Barnard, 50, Cornhill.	Praed and Co., 189, Fleet-street.
Drummond's, 49, Charing-cross, S.W.	Prescott, Buxton, Loder, and Co., 62, Threadneedle-street.
English Bank of Rio de Janeiro, 13, St. Helen's-place, Bishopsgate.	Provincial of Ireland, Limited, 8, Throgmorton-avenue, E.C.
English Bank of Spain, 36, Lombard-street, E.C.	Queensland National Bank, Limited, 29, Lombard-street.
English, Scottish, and Australian Chartered Bank, 73, Cornhill.	Ransom, Bouverie, and Co., 1, Pall-mall East.
Fuller and Co., 77, Lombard-street.	Richardson and Co., 13 Pall-mall.
Gillett and Co., 72, Lombard-street.	Roberts, Lubbock, and Company, 15, Lombard-street.
Glyn, Mills, and Co., 67, Lombard-st.	Rothschild, W. M. and Sons, New-court, St. Swithin's-lane.
Goslings and Sharpe, 19, Fleet-street.	Royal of Scotland, 126, Bishopsgate-street Within.
Green, Tomkinson, and Lloyd, 32, Nicholas-lane, Lombard-street.	Samuel, Montagu, and Co., 60, Old Broad-street.
Grindlay and Co., 55, Parliament-st.	Scott, Sir Samuel, Bart., and Co., 1, Cavendish-square.
Harwood, Knight, and Allen, 18, Cornhill.	Smith, Payne, 1, Lombard-street.
Herries, Farquhar, and Co., 16, St. James's-street.	South Australian, 18, King William-street, E.C.
Hill and Sons, 17, West Smithfield; and Cattle Market.	Twining, Richard, and Co., 215, Strand.
Hoare, Messrs., 37, Fleet-street.	Union Bank of Australia, 1, Bank-buildings, Princes-street.
Hong-Kong and Shanghai, Limited, 31, Lombard-street.	Union Bank of London, Limited, Princes-street, City; 66, Charing-cross; 14, Argyll-place, Regent-street; Chancery-lane; Holborn-circus; and Bishops-road, Bayswater.
Hopkinson and Co., 3, Regent-street.	Union of Scotland, Limited, 62, Cornhill.
Imperial Bank, 6, Lothbury, E.C.; 10, Victoria Mansions, S.W.	Williams, Deacon, Thornton, and Co., 2, Birchin-lane.
Imperial Ottoman Bank, 26, Throgmorton-street.	
International Bank, Limited, 112, Cannon-street.	
Ionian Bank, Limited, 33 and 34, Lombard-street, E.C.	
King and Co., 65, Cornhill, and 45, Pall-mall.	
Lacy and Co., 60, West Smithfield; New Cattle Market; and Deptford.	
Lloyd, Barnett, and Bosanquet, Limited, 60 and 62, Lombard-st.	
London and China Mercantile, 65, 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; 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, Newington-butts, S.E.; 112, Aldersgate-street; 3, Victoria-street, Westminster; Blackheath, Deptford, Greenwich, Woolwich, Stratford, Barnet, Hamme-smith; and Ealing and Finchley.	