

	July 16, 1891.	July 17, 1890.
Bank of England Gold.....	\$129,842,005	\$102,507,370
Bank of France Gold.....	272,439,580	262,851,000
Do Silver.....	252,963,301	252,802,232
Imperial Bank of Germany Gold (estimated).....	180,621,000	139,947,000
Do Do Silver (estimated).....	50,944,000	69,973,000
The three banks Gold.....	582,902,585	505,305,370
Do Silver.....	303,907,301	322,775,232
Specie.....	\$886,809,886	\$828,080,602

It will be seen that the Bank of England exhibits a gain of \$27,334,635 gold over the corresponding date last year. The Bank of France shows an increase for the year of \$9,588,580 gold, as well as a trivial gain of \$161,069 silver. The Imperial Bank of Germany displays an increase of \$40,674,000 gold and a decrease of \$19,029,000 silver, a net increase in specie of \$21,645,000. The three banks taken together exhibit, in comparison with the corresponding date last year, an increase of \$77,597,215 gold and a decrease of \$18,867,931 silver, a net increase in specie of \$58,729,284. One year ago the three banks exhibited an excess of gold over silver to the amount of \$182,530,138. At present the excess of gold over silver stands at \$278,995,284.

Since our last review the English Bank of the River Platte has suspended and gone into liquidation on account of its inability to realize on its Argentine securities. This bank was established in 1881, and had a subscribed capital of £1,500,000, of which one half is paid up. At the end of 1890 its reserve fund amounted to £425,000, and it had over £7,000,000 sterling deposits. Its loans and discounts amounted to £8,360,000, and it had on hand £2,500,000 cash. The stock of the bank was divided among about 1000 shareholders, and among the directors were Hon. Sidney Car Glyn and Rt. Hon. Lord George Hamilton, M.P. The bankers of the English Bank of the River Platte were Messrs. Glyn, Mills, Currie & Co. of Lombard street. The bank has paid a dividend of 10 per cent. per annum for some years past, and was considered to be the strongest bank doing business in the Argentine and Uruguay republics. It had branches in Buenos Ayres, Montevideo, Rosaria, with agencies at Paysandu and Salto. This bank was one of the few banks that remained open during the recent crisis in Buenos Ayres.

PRIVATE BANKERS.—A provision to be found in Section 100 of the Bank Act is of considerable importance to private bankers, several of whom will be more or less affected by its enactment. Every person assuming or using the title of bank, banking company,