



Lombard Street - A Description of the Money Market - The Original Classic Edition

Walter Bagehot

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If Lombard Street were on a sudden thrown into liquidation, and made to pay as much as it could on the spot, that 2,000,000 L. would be all which the Bank of England could pay to the depositing banks, and consequently all, besides the small cash in the till, which those banks could on a sudden pay to the persons who have deposited with them. We see then that the banking reserve of the Bank of England-some 10,000,000 L. on an average of years now, and formerly much less-is all which is held against the liabilities of Lombard Street; and if that were all, we might well be amazed at the immense development of our credit system-in plain English, at the immense amount of our debts payable on demand, and the smallness of the sum of actual money which we keep to pay them if demanded.

. . . The result is that we have placed the exclusive custody of our entire banking reserve in the hands of a single board of directors not particularly trained for the duty-who might be called amateurs, who have no particular interest above other people in keeping it undiminished-who acknowledge no obligation to keep it undiminished who have never been told by any great statesman or public authority that they are so to keep it or that they have anything to do with it who are named by and are agents for a proprietary which would have a greater income if it was diminished, who do not fear, and who need not fear, ruin, even if it were all gone and wasted.

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