LIABILITIES.

Loans from other banks in Canada, secured.	Deposits, by other Canadian banks, payable on demand or at fixed date.	Balances due to other banks in Canada in daily exchanges.	Balances due to agencies of the bank, or to other banks or agencies in foreign countries.	Balances due to agencies of bank, or to other banks or agencies in United Kingdom.	Liabilities not included under foregoing heads.	Total liabilities.	Directors liabilities.	
	91,794	2,050	12,552	16,891	101,016	11,187,807	398,026	1
	353,689	2,119	27,978	1,054,729	211,371	21,186,586	196,462	2
				125,473		11,150,696	435,000	3
	22,297					5,261,589	183,471	4
						6,039,635	111,866	5
	42,728	4,696				10,505,217	88,610	6
				567,626		4,869 072	285,173	
				384 215		6,560,609	31,669	8
		527	73	103,896		5,343,359	65,161	9
		1,664		26,309	806	1,492,927	4,000	10
	348,759	1,570			91 397	36,486,119	2,110,000	11
	14,604	10,533	23,796		22	9,306,914	10,000	12
		22,642		36,739	4,687	7,519,306	221,719	13
		345	6,925	19,136	19,378	3,720,982	170,172	14
					16,047	1,187,420	84,099	15
		4,154		62,220	53,022	4,097,451	178,082	16
	149,874	422	4,058	114,528	44,417	11,026,132	132,500	17
	654,527	816		162,107	242,015	18,796,755	1,250,834	18
	11,963	35,821		39 991		3,368,730	280,000	19
	5,674	1,675		422,597		7,815,198	172,462	20
			3,570	496,285		6,221,715	552,786	21
					2,071	86,181	30,633	22
91,371		229				1,120,883	38,033	23
				58,674		3,940,139	293,515	24
	40,158	2,171	50,250	241,542	2,025	8,492,896	77,757	25
	14,860		354	353,577	94	6,489,144	363,829	26
	8 169				1,205	2,048,938	55,722	27
	17,197			155,087	61,145	1,985,360	55,765	28
	20,000	285		60,382	897	2,721,767	11,760	29
		29				599,419	43,260	30
16,000					829	179,486	48,448	31
	22,323				377	518,769	53,379	32
	84,092		100,000	359		2,340,366	200 343	33
	79,437					473,241	75,089	34
	11,911		5,883		462	306,738	14,671	35
								36
	21,955		11,574	199,741	49,218	5,232,068		37
13,675	3,749					109,500	16,713	38
	1,692				158	216,067	66,591	39
121,046	2,091,755	91,808	247,048	4,696,056	902,657	225,039,194	8,441,590	

ASSETS.

Loans to the Government of Canada	Loans to Provincial Governments.	Overdue debts.	Real Estate the property of the bank (other than bank premises.)	Mortgages on real estate sold by the Bank.	Bank premises.	Other assets not included under the foregoing heads.	Total Assets	Average amount of specie held during the month.	Average amount of Dominion Notes held during the month.	Greatest amount of Notes in circulation at any time during the month.	
		6,894	231		200,000		15,208,409	623,060	1,226,800	1,368,100	1
		249,041	38,647	182,074	738,057	91,704	28,408,274	569,000	860,000	2,452,000	2
		118,709	13,360		270,711	6,971	14,300,688	414,000	686,000	1,061,638	3
		25,627	57,027	26,650	172,527	31,803	6,928,243	178,100	546,800	814,300	4
		11,541			110,852	26,640	7,698,402	144,542	428,450	656,764	5
		73,348	64,462	86,594	296,671	33,134	18,866,349	418,133	1,230,129	1,199,210	6
		21,540	19,070	920	39,991	16,040	5,596,702	108,000	195,661	601,400	7
		49,008	4,400	12,778	273,032	69,880	8,650,135	193,000	323,000	900,000	8
		21,720	20,761	100	133,830	306,690	7,984,058	148,667	300 207	944,425	9
		22,782	14,418			7,940	1,989,080	23,739	22,453	260,320	10
		225,411	105,004	10,275	600,000	452,026	56,277,077	2,040,000	2,300,000	4,278,600	11
	128,626	239,760	22,590		350,000	23,206	11,351,741	309,343	943,637	916,896	12
		57,615	65,518	77 766	250,000	5,733	9,370,299	48,173	166,009	781,745	13
		22 371	70,010	59,619	109,078	96,451	4,489,591	31,829	85,887	375,997	14
		50,842	21,196	29,961	36,596	279,372	1,681,595	16,866	19,917	279,400	15
		58,666	48,751	18,948	36,842	34,674	5,251,140	60,150	228,791	681,535	16
		154,825	56,386	4,698	190,000	9,980	14,649,558	916,999	423,685	1,425,821	17
		142,675	55,162	30,173	536,868	42,488	22,928,248	385,000	810,000	2,439,000	18
		48,292	13,404	1,110	117,175	69,548	4,623,807	58,500	145,000	756,124	19
		121,713	108,499	8,673	166,255	29,745	10,989,182	105,486	503,035	753,091	20
		173,209	72,607	3,738	200,200	3,784	7,805,669	32,252	212,621	866,511	21
		37,729		8,609		8,550	357,461	4,350	4,700	35,741	22
		46,536	16,622	3,584	17,665	11,153	1,543,294	15,428	17,001	244,558	23
		90,779	41,948	56,028	107,457	14,726	6,231,498	102,058	107,886	771,996	24
	60,326	15,801	12,528	5,305	70,644	19,420	11,370,267	299,597	542,386	1,170,693	25
	62,206	9,067	28,228	1,000	60,000	11,324	3,448,555	164,240	376,500	878,925	26
	50,000	30,818	2,318		66,813	1,360	2,984,026	33,430	130,217	583,900	27
	57,799	31,830			52,000		2,684,524	31,800	73,207	360,851	28
		9,180	7,181		1,800	6,000	3,561,984	62,947	115,219	443,970	29
		3,900	4,943		8,000		995,400	32,320	28,123	82,302	30
		5,449			23,588		471,647	3,239	3,718	43,472	31
		38,663		13,447	3,000	498	909,386	13,400	15,365	86,273	32
		7,404			30,000	4,220	3,460,263	139,165	196,933	482,390	33
		5,462	20,000		8,500		797,665	11,620	11,408	152,762	34
		7,132	3,900		12,000		559,481	9,849	11,471	89,782	35
											36
	891,121	49,881	47,635		117,029	5,978	6,251,042	427,799	756,537	790 461	37
		113	225	341	250		168,167	614	1,637	31,733	38
	94,219	2,749		2,965	11,068	2,675	469,670	7,392	6,635	84,486	39
	1,344,297	2,283,272	1,052,521	595,181	5,448,489	1,795,553	311,287,952	7,484,088	14,016,340	30,142,474	

J. M. COURTNEY, *Deputy Minister of Finance.*

The vacancies in the board caused by their deaths, and by the retirement of the late president, the Hon. Sir William Howland, have been filled by the election of Mr. A. S. Irving and Mr. R. D. Perry, both of Toronto, and Mr. D. Ullyot, of Peterborough. Mr. Donald Mackay was elected to fill the vacant office of vice-president.

The usual inspections of the head office and of the different branches of the bank have been continued throughout the year, and in order to familiarize himself with the position of the bank, the president has also visited the different offices, a policy which your directors recommend should be observed in the future.

All of which is respectfully submitted.

GEORGE R. R. COCKBURN,
President.

GENERAL STATEMENT.

Liabilities.

Capital stock paid up		$1,500,000 00
Rest	$ 40,000 00	
Balance of profits carried forward	10,843 32	
		50,843 32
Dividends unclaimed	678 50	
Dividends payable 1st June, 1895	45,000 00	
		45,678 50
		$1,596,521 82
Notes of bank in circulation	$ 761,972 00	
Deposits not bearing interest	802,582 88	
Deposits bearing interest (interest accrued to date added)	3,744,868 87	
Balance due banks in Canada	22,297 48	
		5,331,721 23
		$6,928,243 05

Assets.

Gold and silver coin	$ 175,250 59	
Government demand notes	538,072 00	
Deposit with Dominion Government for security of note circulation	53,854 34	
Notes and cheques of other banks	236,767 65	
Due by other banks in Canada	104,282 57	
Due by other banks in United States	134,289 49	
Due by other banks in Great Britain	47,485 31	
United States railway bonds, municipal and other debentures	218,315 04	
Loans at call on bonds and stocks	297,642 36	
		$1,805,959 35
Bills discounted current and loans	$4,808,647 77	
Overdue debts (estimated loss provided for)	25,627 63	
Real estate	57,027 04	
Mortgages	26,650 00	
Bank premises, safes, furniture, etc.	172,527 96	
Other assets not included above	31,803 30	
		5,122,283 70
		$6,928,243 05

C. HOLLAND,
General Mannger.

Ontario Bank,
Toronto, 31st May, 1895.

Before submitting the adoption of the report to the meeting, the president, Mr. Cockburn, spoke as follows:—

"You have heard the report read, and in presenting it for your adoption, I propose to deal with it very fully, so as to anticipate, as far as possible, any questions you may desire to ask. It has now been in your hands for some time, and you have no doubt familiarized yourselves with its main features.

"As we state, the year has not been a profitable one, and in that regard we reflect the gene-