

Returns furnished by the Banks to the DEPARTMENT OF FINANCE.

## LIABILITIES.

Loans from or deposits made by other banks in Canada. Secured.	Loans from or deposits made by other banks in Canada unsecured.	Due to other banks in Canada.	Due to agencies of bank or to other banks or agencies in foreign countries.	Due to agencies of bank or to other banks or agencies in the United Kingdom.	Liabilities not included under foregoing heads.	Total Liabilities.	Directors' Liabilities
15,148	14,516	9,708					
174,809	14,198	1,471			2,150	8,409,300	67,539
	57,593				7,924	16,744,618	490,137
	2,929					9,394,635	587,000
	3,542					5,506,604	166,503
	11,911					4,483,363	128,363
	40,439					7,704,888	134,135
	1,946					2,530,295	103,300
	162					4,930, 61	57,568
						4,010,905	310,094
					6,408	1,277,200	23,648
515,009	90,130					28,700,590	780,000
	16,551	66,614				9,788,273	8,298
	10,263				6,170	4,651,670	241,361
	1,597	3,575			1,776	2,145,412	99,196
					2,361	1,316,078	9,195
	34,458	6,804			33,443	2,197,532	88,718
705,436	14,917				1,936	8,558,407	127, 00
	89,659	692			14,372	13,25 ,889	1,363,720
	15,899					2,562,716	70,080
50,000	10,905					5,913,554	373,321
						4,851,151	404,554
69,000					1,790	108,078	38,448
	5					760,358	61,778
					1,349	3,805,104	218,810
	4,608	16,449			175,708	7,059,807	62,147
	6,335	856			35,810	4,374,017	246,978
	54,064				240	1,210,489	48,923
	7,801				27,657	1,391,098	521,198
	4,017	829			6,406	2,380,862	8,665
	7,303				9,000	584,247	90,087
					492	212,966	58,400
	15,831				483	419,174	160,748
	29,308					2,088,548	180,663
30,070	18,746					343,834	69,567
30,000		5,973			156	294,727	25,500
25,000	4,678					1,296,039	24,000
	44,888	1,608				4,530,168	
					390	87,320	36,954
154,000	1,460,702	617,600	125,410	1,412,382	346,524	178,696,551	7,485,485

## ASSETS.

Other current loans, discounts and advances to the public.	Notes, &c., overdue and not specially secured.	Other overdue debts not specially secured.	Overdue debts secured.	Real Estate (other than Bank Premises.)	Mortgage on Real Estate sold by the Bank.	Bank Premises.	Other Assets not included before.	Total Assets.	Average amount of specie held during the month.	Average amount of Dominion Notes held during month
9,185,904	7,303		25,845	7,013	100	120,000		12,188,659	305,968	578,996
13,691,687	99,426		31,884	70,522	177,907	637,917	559,324	23,081,388	365,000	438,000
6,945,437	23,038		64,712			193,252	5,149	12,407,559	188,000	362,000
5,152,200	39,023		49,876	123,606	18,590	161,985	1,995	7,384,218	170,500	287,700
3,629,440	10,463		11,453	18,000		90,000	10,071	6,052,748	137,340	225,450
5,626,013			53,151	45,560		90,978	167,415	98,836	10,055,111	299,235
9,371,09	19,302		2,615			1,138	20,883	18,040	3,186,599	69,000
4,306,735	1,476		15,929	9,181		8,675	112,204	6,719,394	183,461	159,883
3,518,898	7,334		9,582	29,758		6,710	58,400	5,534,143	96,571	115,696
1,200,719	23,004		6,169				9,960	1,725,297	33,060	92,675
	12,092									
17,722,419	276,792		87,607	90,858	69,656	600,000	612,174	47,978,001	1,891,000	2,128,000
7,748,879	182,849		115,631	12,414		229,416		14,245,070	391,966	669,104
5,201,263	48,719		34,218	95,567	85,371	66,790	7,133	5,371,711	47,952	197,413
1,566,544	7,810		77,244	60,569	20,977	82,415	241,213	2,541,814	44,978	44,478
1,082,902			19,000	34,081	21,075	20,483	296,925	1,754,180	18,694	26,064
2,09 ,6			23,000	55,523	23,400		17,729	9,975,085	61,540	137,108
6,656,299	54,600		50,423	55,171	4,053	190,000	5,004	12,186,499	250,303	337,729
13,486,078	123,611		13,931	215,328	47,033	496,873	81,611	21,654,776	44,500	536,000
2,763,711	100,231		30,850	25,697	9,300	73,966	11,388	3,987,915	100,000	150,000
5,363,326	63,826		68,146	13,246	34,895	161,193	295,698	9,030,126	67,094	616,614
6,435,513	90,912		16,398	9,450	612	161,150	71,834	6,416,405	30,666	68,216
838,631	25,374		16,339	2,450	8,338		4,865	884,459	2,840	4,000
602,872	45,638	5,298	27,442	30,368	3,332	13,008		1,127,765	11,338	13,716
4,017,733	45,899		21,181	14,432	75,199	100,105	5,319	5,493,946	117,929	95,190
4,030,973	11,430		7,558	14,138	27,540	84,193	1,287	8,911,388	264,821	400,702
3,546,111	6,628		4,459	2,000		84,000	8,450	5,549,077	140,040	384,000
1,534,929	8,175		23,895			44,229	6,067	1,931,410	33,420	2,622
1,174,702	2,029		4,930	4,062		45,000	19,000	1,891,192	21,937	46,781
2,476,491	2,764		4,296	11,765		1,830	125	3,073,344	35,438	97,498
691,420	4,975		11,600			6,000	61,322	948,446	17,036	19,256
321,081						22,291		502,431	4,642	4,646
453,322	21,079	2,101	7,456				674	761,401	11,949	13,382
1,939,552						90,000	9,975	3,070,004	108,180	161,190
446,271	1,523		15,285	15,438		6,000	22,329	642,469	10,127	92,119
393,000	2,950		4,961	2,000	1,996	15,000		514,651	9,000	15,500
1,267,735	19,264		33,835	12,086		10,142	6,966	1,235,905	5,980	18,993
3,768,397	1,027			18,590		91,811	2,901	5,185,647	211,018	228,248
123,516	1,062		439	1,061			638	140,496	690	6,300
153,236,184	1,439,783	65,579	1,263,089	1,037,107	730,451	4,187,573	2,453,015	260,137,153	6,998,390	9,521,629

J. M. COURTNEY, Deputy Minister of Finance.

Office and all other expenses.....	4,296 05
Income tax .....	437 85
Commission on loans .....	182 75
Solicitors' fees paid by company ..	6 75
	<u>\$750,795 76</u>

## ASSETS AND LIABILITIES.

## Assets.

Cash value of mortgages.....	\$851,055 00
	<u>\$851,055 00</u>

## Liabilities.

Paid up on capital stock.....	\$306,496 26
Deposits and accrued interest....	461,779 94
Dividend No. 25, payable Jan., 1891	10,744 15
Reserve Fund on December 31, 1889 .....	\$54,000
Added for 1890.....	5,000
	<u>59,000 00</u>

Balance to credit of Profit and Loss Account.....	44 30
Bank of Montreal.....	12,990 35
	<u>\$851,055 00</u>

Wm. BUCKINGHAM,  
Manager.

## AUDITORS' REPORT.

We hereby certify that we have carefully audited the books of the British Mortgage Loan Co. of Ontario, monthly, for the year 1890; that we have examined all vouchers, and found them to correspond with the entries therein; and that the foregoing statement is correct, and indicates the financial position of the company on the 31st day of December, 1890.

C. J. MACGREGOR, } Auditors.  
Wm. DAVIDSON, }

Stratford, January 10, 1891.

Mr. Trow, M.P., the president, spoke at length in moving that the report be adopted. He gave a review of the business for the year, and warmly congratulated his fellow shareholders on its marked success, notwithstanding the severe depression that had prevailed all around, giving the principal credit to the manager. Speaking of the depreciation in values, he referred to the care exercised by the executive committee in conjunction with the manager in selecting the loans, and to their resolve to have nothing on the books but securities of the highest class and representing their full worth. To that end every mortgage in the vault had been closely scrutinized by the sub-committee and the manager, and subsequently valued by the auditors and the manager. He was satisfied, therefore, that the company rested on a solid foundation, and was deserving of the fullest confidence.

Mr. Fuller, the vice-president, in seconding the motion, thought it sufficient to say that he was confident from his own knowledge that the company was in a safe and splendid position, and that it was honestly and efficiently managed.

Mr. Monteith having asked for particulars regarding some of the securities, which were given him, said the year's business had been satisfactory, and Mr. Trow also congratulated the company on its statement.

The motion was adopted unanimously.

Mr. W. Davidson, ex-warden of the county and county clerk, and Mr. C. J. MacGregor, M.A., ex-mayor of Stratford, chairman of the Stratford Collegiate Institute Board, were re-appointed auditors.

A poll was then opened, and resulted in the unanimous re-election of the directors of the previous year:—Mr. Trow, M.P., Mr. S. S. Fuller, Mr. Corcoran, Mr. J. W. Scott, Mr. Ballantyne, M.P.P., Mr. Youngs, Mr. McMillan, Mr. Parker, Mr. Morton, Mr. Innes, Mr. Malcolm MacFarlane, Mr. Thos. Stodard.

With the thanks of the meeting for their services, \$200 was voted to the president and \$150 to the vice-president, as a slight recognition of such services; a grant of \$200 was made to the manager's assistant, and \$500 was placed to the credit of the manager with which he is to provide his own clerical assistance, accompanied by many expressions towards him of esteem and confidence.

The directors, at a subsequent meeting, re-elected Mr. James Trow, M.P., president, and Mr. Samuel Street Fuller, vice-president.