Returns furnished by the Banks to the **Department of Finance.**

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.	
	57,010	33,048	4,652		365	9,385,708	70,376	1
	286,733	13,769	17,274		2,726	17,941,389	299,146	2
		239				9,724,197	493,000	3
	92,154	2,076				5,860,860	352,627	4
		673				5,464,413	158,029	5
		746				8,974,212	534,369	6
		675				3,199,965	153,507	7
	1,818	1,415				5,544,935	90,432	8
						4,296,498	31,575	9
		659			628	1,376,809	22,451	10
	885,397	920			106,981	31,327,117	622,000	11
	27,787	11,424	31,888		28	10,398,207		12
		465			8,130	4,744,582	232,540	13
				9,461	2,095	2,430,769	139,850	14
			377		639	1,076,203	93,409	15
					8,979	2,485,875	83,208	16
	51,003	11,027	7,233	58,470	99,553	9,576,567	96,450	17
	894,276	4,259			4,984	14,567,004	807,366	18
	17,471	22,688	338			2,501,320	140,000	19
	27,221	867				6,320,805	7,500	20
	150,000	6,072	8,550	104,923		5,039,966	378,665	21
					2,967	121,932	13,766	22
						852,268	59,245	23
						3,231,051	204,352	24
	28,396	114	40,333		63,054	6,984,266	86,484	25
	219,082		1,973	111,459	33,101	4,693,068	275,830	26
	16,778		465		20,393	1,579,114	105,264	27
	3,004		1,597	81,650	104,975	1,395,879	12,434	28
		346		47,085	15,118	2,388,943	9,245	29
						627,514	93,442	30
		189			535	220,416	112,961	31
			1,179		1,901	378,856	71,329	32
	77,501					2,144,710	239,368	33
	29,884					281,225	64,012	34
35,000			7,799		161	324,980	35,000	35
25,000	1,671	4,866				1,396,323	98,169	36
	24,458	3,854	5,267	888,934		5,707,517		37
					2,034	81,272	39,728	38
60,000	2,894,644	120,421	128,925	1,301,982	479,882	194,645,730	6,127,129	

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.	
		17,742	6,215		120,000		13,280,762	341,087	666,410	1,716,800	1
		156,167	7,565	180,818	667,780	78,838	25,081,487	399,000	803,000	2,970,000	2
		95,522	17,304		217,819	4,010	12,743,884	222,000	396,000	1,226,000	3
		77,206	100,123	41,630	164,011	1,316	7,797,675	163,100	355,300	1,043,000	4
		31,187	17,000		90,000	29,742	7,090,431	140,150	243,220	878,751	5
		20,752	68,457	92,569	215,747	9,202	12,088,467	298,991	647,273	1,529,981	6
		1,313		1,124	19,446	18,040	3,882,331	72,000	145,000	590,000	7
		41,064	6,693	13,200	180,211	49,606	7,528,306	159,727	187,259	1,128,400	8
		39,062	25,863	8,089	51,882		6,231,979	117,636	121,031	1,018,068	9
		20,262				6,029	1,855,304	35,224	27,134	328,520	10
1,966,666		566,612	9,726	41,484	600,000	511,132	50,392,230	1,680,000	1,687,000	4,934,860	11
	47,535	293,279	17,460		228,664	22,500	11,667,709	344,585	761,206	1,213,268	12
		114,712	84,861	88,051	66,740	6,733	6,463,416	49,957	264,025	735 767	13
		37,555	115,359	39,716	82,415	176,239	3,146,221	39,332	114,752	424,350	14
		76,524	37,450	19,016	16,926	334,495	1,588,093	18,100	24,129	368,295	15
	50,000	93,497	68,579	21,200		17,802	3,420,213	71,601	187,924	586,976	16
		153,912	44,733	6,096	190,000	6,045	12,962,031	209,304	585,088	1,805,992	17
		220,727	220,558	71,728	503,173	82,453	23,194,261	321,000	655,000	3,470,000	18
		74,062	52,929	5,435	138,255	45,389	3,845,145	80,000	105,000	710,308	19
		125,463	13,246	18,090	162,162	52,938	9,513,620	82,110	416,315	659,272	20
		68,802	24,230	21	186,000	70,618	6,572,811	28,008	103,147	1,117,687	21
		40,477	2,450	8,223		5,644	394,744	2,700	4,500	47,110	22
		51,811	29,361	4,549	15,743		1,238,410	18,723	19,280	251,114	23
		116,693	75,753	62,808	101,000	13,734	5,390,734	123,591	102,856	753,080	24
		25,588	12,625	21,832	82,107	12,296	9,493,416	256 114	436,711	1,173,744	25
	55,035	15,488	3,800		64,000	13,299	6,305,504	146 000	399,460	922,481	26
		9,044			61,479	3,107	2,408,538	32,953	53,098	512,527	27
		7,233	4,062		48,000		2,006,157	24,637	78,266	289,360	28
		24,000	6,184		1,800	165	3,154,743	22,136	104,682	468,031	29
		4,768	10,000		8,000		1,015,563	19,216	25,572	88,728	30
		14,694			22,881		515,783	3,785	6,557	82,176	31
		24,097				200	719,893	12,742	14,279	94,782	32
		19,096			30,000	2,275	8,181,531	95,695	185,000	434,195	33
		380	15,488		6,000	21 525	592,372	7,680	16,699	121,182	34
		6,874	2,000	1,926	12,000		579,416	11,000	15,500	92,324	35
		66,747	28,318	7,350	9,139	8,400	1,963,539	4,250	16,750	489,670	36
		18,489	18,120		137,809	9,736	6,520,433	184,206	227,948	1,083,361	37
		428	531	530	658	799	135,003	517	6,719	85,455	38
1,966,666	152,570	2,770,349	1,147,044	755,770	4,491,847	1,614,606	275,956,236	5,838,917	10,212,090	35,374,621	

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

Continued from page 1033.

Marine Losses, paid..	31,036 62	
" " unpaid	1,795 24	
		32,831 86
Commissions and all other charges......	241,229 15	
Government and local taxes	20,869 49	
Taxes on building, etc.	7,687 83	
Depreciation in investments............	17,656 30	
		287,442 77
		$914,145 76
Fire premiums $760,342 49		
Less re-insurances ...	48,635 32	
		$711,707 17
Marine premiums....	86,609 47	
Less re insurances....	33,258 93	
		53,350 54
Interest		33,944 87
Rent account..................		5,044 25
Balance		110,098 93
		$914,145 76

Surplus Fund.

Dividend No. 95 ....$17,500 00		
Dividend No. 96........	17,500 00	
		$ 35,000 00
Profit and Loss..................		110,098 93
Balance		435,267 26
		$580,366 19
Balance from last statement......		580,366 19

Reinsurance Liability.

Balance at credit of Surplus Fund.	$435,267 26
Reserve to reinsure outstanding risks	382,474 95
Net surplus over all liabilities ..	$ 52,793 31

To the Governor and Directors of the British America Assurance Company:

Gentlemen,—We, the undersigned, having examined the securities and vouchers, and audited the books of the British America Assurance Company, Toronto, certify that we have found them correct, and that the annexed balance sheet is a statement of the company's affairs to 31st December, 1891.

R. R. Cathron,
Henry M. Pellatt, } Auditors.

1. Moved by J. Morison, seconded by J. Y. Reid, That the report now read be adopted and printed for distribution among the shareholders.

2. Moved by H. M. Pellatt, seconded by J. K. Niven, That the thanks of the shareholders are due and are hereby tendered to the governor, deputy-governor and the directors of this company for their attention to the interests of the company during the past year.

3. Moved by Dr. D. Clark, seconded by A. Myers, That Messrs. Pellatt, Hime and Niven be appointed scrutineers for taking the ballot for directors to serve during the ensuing year, and that the poll be closed as soon as five minutes shall have elapsed without a vote being taken.

The following is the scrutineers' report:

We, the undersigned scrutineers, appointed at the annual meeting of the British America Assurance Company on February 17th, 1892, declare the following gentlemen duly elected directors for the ensuing year: John Morison, John Y. Reid, Thomas Long, Hugh Robertson, M.D., Augustus Myers, G. M. Kinghorn, T. H. Purdom, John M. Whiton, John Morison, jr.

H. M. Pellatt,
H. L. Hime, } Scrutineers.
J. K. Niven,

At a subsequent meeting of the board Mr. John Morison was unanimously re-elected governor and Mr. John Y. Reid deputy-governor for the ensuing year.

EXCELSIOR LIFE INSURANCE COMPANY OF ONTARIO (LTD.)

The annual meeting of this company was held in Toronto on February 9th, at the company's offices, 66 and 68 Adelaide street east. The attendance of shareholders was large and representative, and the greatest unanimity characterized the entire proceedings.

Among the shareholders were Messrs. J. R. Armstrong, Ottawa; William Gillies, Carleton Place; S. J. Parker, James Craig, Owen