

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.
.....	212,437	58,432	1,890	.....	.....	9,352,889	70,913
.....	269,438	8,283	21,104	709,635	1,363	18,690,517	364,119
.....	.....	57,495	.....	187	.....	9,497,543	463,000
.....	.....	1,310	.....	.....	.....	5,590,726	315,400
.....	.....	2,363	.....	.....	.....	4,980,464	149,758
.....	4,428	5,472	.....	.....	.....	8,502,341	112,129
.....	947	21,490	.....	65,628	.....	2,602,076	151,293
.....	.....	13,567	.....	.....	.....	5,402,413	26,904
.....	.....	.....	.....	.....	3,631	4,042,568	42,441
.....	.....	.....	.....	.....	.....	1,411,242	22,676
.....
.....	864,619	7,369	.....	.....	99,872	32,501,337	959,000
.....	26,777	2,430	33,176	.....	405	10,057,907	.....
.....	.....	3,603	.....	.....	9,486	4,553,347	262,746
.....	.....	644	.....	15,641	1,877	2,482,453	138,213
.....	.....	.....	1,381	.....	956	1,219,578	95,939
.....	.....	1,952	.....	.....	7,071	2,481,176	94,158
.....	146,590	3,978	14,409	91,274	17,944	9,928,099	78,500
.....	684,969	16,301	.....	.....	3,463	14,365,565	880,590
.....	.....	45,025	245	.....	.....	2,771,632	131,000
.....	31,373	3,370	.....	.....	.....	6,264,620	9,000
.....	125,836	11,373	.....	93,165	.....	4,876,214	320,557
.....	.....	840	.....	.....	2,355	135,662	12,758
.....	25,000	871	.....	12,701	191	797,466	61,835
.....	.....	.....	.....	.....	.....	3,488,048	203,797
.....
.....	20,584	452	27,407	.....	8,944	7,106,048	137,963
.....	174,043	.....	2,504	65,771	507	4,620,974	326,225
.....	13,341	.....	.....	.....	1,336	1,315,447	79,600
.....	5,129	.....	9,773	69,750	15,399	1,383,042	14,397
.....	.....	756	11,545	119,225	626	2,551,812	9,900
.....	.....	1,748	.....	.....	104	641,842	53,700
.....	.....	.....	.....	.....	673	212,267	82,831
.....	.....	.....	.....	.....	437	367,068	171,735
.....
.....	72,156	.....	.....	.....	.....	2,193,869	214,564
.....	1,693	.....	.....	.....	.....	303,386	72,590
.....	.....	334	4,464	.....	618	337,240	30,000
.....
.....	90,000	5,882	.....	.....	.....	1,502,181	45,148
.....	.....	.....	.....	708,939	.....	5,787,559	.....
.....	18,983	.....	.....	.....	3,216	95,032	36,943
.....	.....	785	.....	.....	.....	.....	.....
.....
.....	179,996	2,673,353	276,425	127,898	1,951,954	180,376	194,519,494
.....	.....	.....	.....	.....	.....	.....	6,106,141

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.
.....	24,257	6,182	.....	120,000	.....	13,295,148	347,043	944,580	1,877,400
.....	111,412	12,153	179,800	663,235	76,392	25,940,189	492,000	350,000	3,047,000
.....	116,600	17,109	.....	308,843	4,299	12,680,680	222,000	417,000	1,289,662
.....	79,838	97,006	42,630	163,969	1,157	7,573,196	159,800	293,200	1,111,100
.....	32,221	17,000	.....	90,000	29,458	6,622,888	139,345	218,721	261,520
.....	24,165	67,085	95,630	190,066	8,560	11,592,678	303,074	629,258	1,471,754
.....	878	.....	1,172	19,411	18,040	3,500,155	69,000	138,000	575,000
.....	38,793	6,686	666	163,992	49,312	7,401,917	159,532	305,528	1,164,392
.....	16,376	24,541	8,310	53,100	.....	5,715,723	120,537	133,216	936,149
.....	19,624	.....	.....	.....	5,997	1,872,545	31,337	26,963	354,523
.....
.....	543,102	39,700	54,791	800,000	448,344	51,797,458	2,088,000	1,924,000	5,397,603
.....	122,066	18,397	.....	226,234	31,006	12,494,800	353,427	814,085	1,310,846
.....	93,017	84,361	88,616	66,740	6,793	6,251,110	49,875	218,932	819,072
.....	40,051	102,607	45,992	82,415	265,095	3,191,640	48,877	133,921	483,190
.....	77,742	35,198	20,051	20,051	390,325	1,736,980	16,203	24,140	452,745
.....	66,076	68,505	21,200	.....	17,802	3,442,265	67,007	99,903	681,436
.....	164,778	44,747	6,608	190,000	7,014	13,166,841	185,784	531,601	1,924,323
.....	209,557	226,912	66,163	499,373	83,676	23,056,042	368,000	637,000	3,354,000
.....	56,361	53,101	6,519	132,886	45,032	4,087,698	75,000	125,000	819,796
.....	121,347	13,246	27,093	162,181	22,395	2,443,080	79,670	440,639	737,270
.....	90,893	23,721	612	186,000	70,621	6,433,004	33,139	107,681	1,195,090
.....	33,236	2,450	8,223	.....	5,839	406,628	1,900	6,000	56,320
.....	59,156	25,272	5,082	12,008	876	1,169,814	13,373	17,676	302,469
.....	104,134	19,817	71,210	101,000	6,978	5,656,161	118,940	91,309	885,195
.....
.....	10,667	24,403	12,841	26,688	8,038	9,617,645	270,153	356,181	1,300,600
.....	154,234	18,670	3,800	64,000	10,778	6,339,744	182,185	352,681	1,096,494
.....	36,649	.....	.....	60,569	1,390	2,142,304	33,406	82,244	490,373
.....	8,302	4,062	.....	48,000	13,000	2,009,995	25,111	96,752	361,195
.....	27,682	7,201	.....	1,800	808	3,331,915	22,150	48,504	496,845
.....	5,259	10,000	.....	8,000	.....	1,022,553	16,296	21,122	96,040
.....	15,158	.....	.....	22,981	.....	507,879	3,981	4,512	67,417
.....	29,916	.....	.....	.....	.....	705,663	12,325	13,459	96,119
.....
.....	12,575	.....	.....	30,000	2,275	3,242,744	113,422	234,342	455,485
.....	2,068	15,488	.....	6,000	21,972	606,008	8,479	18,971	123,443
.....	7,873	2,000	1,926	12,000	.....	597,112	10,000	18,000	107,712
.....
.....	63,518	19,583	7,350	9,139	8,300	2,037,188	12,525	5,750	490,975
.....	1,580	18,245	.....	111,778	.....	7,155,999	226,129	194,837	1,291,937
.....	1,483	531	530	658	439	148,347	659	5,598	42,436
.....
.....	536,153	2,580,808	1,104,047	789,729	4,412,258	1,599,940	277,854,911	6,348,297	10,663,266
.....	37,595,775

J. M. COURTNEY, Deputy Minister of Finance.

MONTREAL CLEARING-HOUSE.

Clearings and Balances for week ending 12th Nov., 1891, were as under :

	Clearings.	Balances.
Nov. 6.....	\$2,182,807	\$230,237
" 7.....	1,982,981	165,003
" 9.....	1,600,023	244,578
" 10.....	2,348,164	233,895
" 11.....	2,841,537	339,165
" 12 Gen'l holiday	.....	.....

Total\$10,955,512 \$1,212,878

Cor. week 1890\$12,653,278 \$1,558,468
Cor. week 1889 11,333,520 1,634,051

Clearings and balances for week ending 19th November, 1891.

Date.	Clearings.	Balances.
Nov. 13.....	\$ 2,301,861	\$ 133,959
" 14.....	2,563,088	195,903
" 16.....	1,922,680	326,723
" 17.....	2,928,202	574,044
" 18.....	2,277,045	188,248
" 19.....	1,239,033	388,210

Total\$14,231,909 \$1,807,087

Cor. week, 1890\$11,371,767 \$1,443,751
Cor. week, 1889 11,098,018 1,328,034

TORONTO CLEARING-HOUSE.

Clearings and Balances of this clearing-house (of which the Bank of Toronto is not a member) for the week ended 19th Nov., 1891, are as under :—

	Clearings.	Balances.
Nov. 13.....	\$1,413,861	\$166,634
" 14.....	1,356,356	202,255
" 16.....	985,634	123,679
" 17.....	1,588,873	149,548
" 18.....	1,267,987	117,837
" 19.....	1,215,849	133,335

Total\$7,828,560 \$893,291

HALIFAX CLEARING HOUSE.

Bank clearings for week ending Nov. 14th, 1891, were as follows:

	Nov. 9.....	Nov. 10.....	Nov. 11.....	Nov. 12.....	Nov. 13.....	Nov. 14.....
Monday
Tuesday
Wednesday
Friday
Saturday

Total for week.....\$1,134,361 83

—Without attempting to define what quantity constitutes a car load of grain, the committee of the Montreal Corn Exchange makes the following recommendation: "Disputes sometimes arising respecting what quantity of grain is understood by a car load, the committee recommends that members, in making contracts for car loads, specify the aggregate quantity, and that within ten per cent. of such quantity (more or less) shall be delivered thereunto." This precaution is intended to cure an evil complained of to the effect that sharp dealers, according as the market favors them, will load the cars lightly or heavily, or get large or small cars from the railway companies, as the case may be, and the purchaser has to accept the quantity sent by the sharp dealer, as there was no stipulation as to how much the car load should contain. It is added that most of the culprits in such cases were western men.

—In the nine first months of 1890, a total of 12,769,000 pounds of raisins was imported into the United States. Up to the like period this year only 2,836,000 pounds had been landed. So much, says the *Commercial Bulletin*, for the large quantity and superior quality of California fruit this season. The prune exhibit is equally striking, only 5,869,000 having been imported in the nine months this year, against 35,639,000 pounds last year.