LIABILITIES

Deposits elsewhere than in Canada.	Loans from other banks in Canada secured.	Balances due to other Banks in Canada in daily exchanges.	Balances due to agencies of bank, or to other banks or agencies in United Kingdom.	Bals. due to bank agencies or other banks or agencies out of Canada or Britain.	Liabilities not included under foregoing heads.	Total liabilities.	Directors' liabilities.	
		265,350		7,716	1,450	15,792,271	222,896	1
2,311,776		214,735	3,098,973	74,578	8 692	46,095,216	696,215	2
			27,713			19,033,836	472,000	3
			142,576			8,789,827	80,466	4
						8,575,034	366,674	5
		10,178				17,545,143	185,862	6
		662		1,070		8,741,908	144,037	7
		3,838				13,250,365	253 147	8
		23,679	293,054	579		11,687,940	168,139	9
		314			570	2,243,624	500	10
10,116,054		441,305				75,125,455	5,450,000	11
2,169,720		111,847	1,723	135,433	6,039 258	23,753 898		12
	642,137				1,089	2,145,866	Nil.	13
			53,197	18,402	74,701	7,721,249	117,078	14
		220,692				16,469,442	268,510	15
32,627		903,026		35,628	6,008	22,701 382	716,947	16
		10,298				5,419,160	438,464	17
		79,445	61,976		403	9,035,482	265,047	18
		4,771				8,550,577	657,697	19
					7,315	457,411	17,058	20
						1,294,707	67,353	21
				35,000		7,162,515	214,550	22
2,369,132		63 766		128,531	83,643	18,161,831	158,996	23
813,089		9,510		65,566	70,094	14,084,226	193,867	24
		15,603	5,164		3,080	2,757,935	221,902	25
	1,000,000	43,519	377,445		13,635	5,018,710	261,428	26
			109,098		45,526	4,188,277	18,783	27
						622,341	33,381	28
					1,525	241,904	11,023	29
		2,086			12,831	1,156,311	104,741	30
		26,157				2,765,040	102,094	31
		1,122			98	435,379	86,408	32
		2		590	277	424,313	65,672	33
					400	219,350	43,244	34
			19,719		13,005	1,067,164	81,764	35
2,629,987		281,785		23,011		9,395,372		36
20,442,385	1,642,187	2,923,710	4,190,638	526,104	6,383,600	392,150,481	12,188,943	

ASSETS.

Current Loans elsewhere than in Canada	Loans to Provincial Governments.	Overdue debts.	Real Estate owned by bank not 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 month.	Greatest amount of Notes in circulation at any time during the Month.	
2,525,122		7,614			200,000		19,996,743	658,100	1,680,800	1,978,500	1
		260,656	135,153	63,788	946,[illegible]61	826,766	53,828,176	436,[illegible]00	1,165,000	5,964,000	2
		32,016	43,979	11,225	304,740	7,803	23,932,507	713,000	1,032,000	2,138,000	3
		1,849	30,000	5,950	150,000		10,540,255	97,100	211,200	1,329,678	4
		30,715		11,673	110,767	25,749	10,383,214	18[illegible],420	301,450	946,720	5
		66,593	62,604	77,193	397,633	2,861	22,100,466	568,807	1,135,847	2,275,163	6
		5,826	7,732	50	158,0[illegible]2	18,040	10 271,270	143,001	452,200	1,191,545	7
		43,3[illegible]0		35,866	351,065	97,495	16,805,620	23[illegible] 750	482,750	1 894,000	8
29,100		127,221	5,461	8,721	131,651		15,487,447	328,218	642,569	1,970,521	9
		10,952	10,971	31,485	11,220	11,327	2,809,741	23,309	25,501	399,015	10
6,305,910	1,816,271	206,509	51,931	25,000	600,000	227,997	95,309,039	2,182,167	3,468,829	7,444,848	11
3,393,158	644,426	137,347	19,753		539,629	6,015,237	32,556,578	1,025,194	1,345,919	2,625,755	12
		17,571	24,454	12,310	130,000	131,508	2,909,161	7,153	23,614	688,395	13
		90,101	64,540	28,355	47,806	83,001	10,074,041	143,427	575,735	1,435,438	14
794,367		66,743	69,923	13,215	300,000	10,164	21,356,059	358,476	8[illegible]4,634	2,483,511	15
		105,348	26,994	69,505	698,647	135,829	31,477,185	528,476	996,405	4,427,000	16
43,144		31,5[illegible]7	6,191	10,250	171,832	35,228	7,002,088	68,800	353,900	1,169,786	17
		127,008	52,946	41,203	219,928	46,[illegible]46	12,517,925	256,114	712,911	2,086,009	18
		84,[illegible]56	104,896	7,474	280,459	10,100	11,158,583	246,809	388,811	1,831,578	19
		26,488		9,773	14,170	10,894	753,367	8,100	17,000	169,666	20
150,000		28,036	19,742	2,700	19,181	41,480	1,748,689	20,667	24,404	279,230	21
		56,126	24,385	48,743	174,907	18,185	9,960,995	120,782	122,667	1,452,295	22
2,642,961	137,425	1,825	489		44,782		22,552,997	988,425	1,391,687	1,845,617	23
580,747	204,290	13,181	1,800	1,000	60,000	10,000	17,844,038	700,230	92[illegible],968	1,915,568	24
		43,546	16,518	52,121	65,586	1,995	3,787,786	46,570	147,746	697,294	25
	115,515	11,607			52,000		6,341,616	73,271	185,508	776,465	26
		4,691	6,180		2,500	10,000	5,263,277	69,225	308,547	599,930	27
		5,798	9,193		8,000	450	977,738	31,562	26,017	84,134	28
		787			23,407		559,413	5,480	7,308	63,763	29
		73,285	13,009		56,808	1,642	1,593,619	25,462	27,183	259,607	30
1,074,225					30,000		4,014,178	139,541	221,294	466,261	31
		6,303			8,500		799 200	5,314	14,277	140,287	32
		19,361	46,054		12,000		677,209	11,318	10,984	101,372	33
		487			250		292,350	571	2,861	43,602	34
	10 033	2,948	335	1,133	20,923	3,339	1,374,736	7,966	17,606	192,732	35
2,540,256	409,964	175,931	261,168		150,150	8 421	12,484,709	1,251,170	664,420	1,087,525	36
20,079,293	3,137,924	1,924,422	1,145,701	568,733	6,496,104	7,792,097	501,542,015	11,700,040	19,390,585	54,460,813	

M. COURTNEY, *Dep'y Min. of Fin.*

NOTES TO THE BANK STATEMENT.

Return of Canadian Bank of Commerce. Amount under heading "Other assets not included under foregoing heads," contains bullion purchased at Dawson City and also $162,000 deposit with the Receiver General re Bank of British Columbia Note Circulation. No. 8 Assets consists of balances due by other banks only.

Return of Bank of British North America. Amount under heading "Other assets not included under foregoing heads," contains bullion purchased at Dawson City. The figures for the Atlin and Dawson City Branches are taken from the last returns received, viz.: Atlin 21st Dec. and Dawson City 8th Dec.

Eastern Townships Bank bonus of one per cent. equal in all to a dividend of 8 per cent. per annum.

Molsons Bank bonus of one per cent. equal in all to a dividend of 9 per cent. per annum.

CANADIAN CULTURE.

Sir John Bourinot,, speaking recently before the Canadian Club, Toronto, on the progress of culture in Canada, stated that he saw good reason for satisfaction with the present and hopefulness for the future. The Canadian people of both French and English races are displaying an intellectual activity commensurate with the expansion of their territory and their acquisition of wealth. The attention that is now devoted to the writing and reading of Canadian history proves clearly the national, or thoroughly Canadian, spirit that is already animating the cultured class of the people. The artistic finish and originality of the conception of the best productions of Canadian poets entitle them fairly to a foremost place alongside American poets of the present day. Canadians are now the authors of novels and romances which find numerous readers and eulogists in English-speaking countries. The scientific work of Canadians is most meritorious, and can be studied chiefly in the proceedings of English, American and Canadian societies, especially of late years in the exceptionally handsome transactions of the Royal Society of Canada. On the whole, the tone of the most ably conducted journals is quite on a level with the style of debate in legislative halls, where of late years there has been manifest a tendency to impair the dignity, and lower the tone of discussion. Art is making progress, though the public encouragement of native artists is still very inadequate, when we consider the excellence already attained under great difficulties in a relatively new country, where the mass of people has yet to be educated to true perception of the advantages of high artistic effort. Canadian sculptors have given to the Dominion admirable busts and statues of eminent men for the adornment of public buildings and squares. While Canadian architecture has hitherto been generally wanting in originality of conception, the principal edifices of the provinces afford many good examples of effective adaptation of the best art of Europe and America.

—One at least of our Antipodean colonies is indisposed to allow its exertions on behalf of the Empire to remain fruitless. The strife of arms, in its case at least, is to pave the way for the arts of peace. New Zealand is now planning the establishment of a direct steamer service between its leading ports and those of South Africa, to prosecute that increased trade which the experience of the war has shown to be possible. According to the Hon. J. C. Ward, Minister for Railways and Commerce, tenders are about to be invited by the Government of New Zealand for a direct steamship service between five New Zealand and at least three South African ports. The former will include Auckland, Wellington, Lyttelton, Dunedin and Bruce, and the latter, Cape-