

EXHIBIT No. 4

MEMORANDUM OF BANK MERGERS, FROM 1867 TO DATE

(Supplied by Department of Finance)

Name	Date
Commercial Bank and Merchants Bank, under name of Merchants Bank of Canada	February 22, 1868.
Gore Bank, and Canadian Bank of Commerce.....	May 19, 1870.
Niagara District Bank, and Imperial Bank of Canada.....	June 21, 1875.
City Bank, and Royal Canadian Bank, under name of Consolidated Bank of Canada.....	May, 1876.
Union Bank of Prince Edward Island, and Bank of Nova Scotia.....	Oct. 1, 1883.
Bank of British Columbia, and Canadian Bank of Commerce.....	January 2, 1901.
Summerside Bank, and Bank of New Brunswick.....	Sept. 1, 1901.
Commercial Bank of Windsor, and Union Bank of Halifax.....	October, 1902.
Exchange Bank of Yarmouth, and Bank of Montreal.....	August 20, 1903.
Halifax Banking Company, and Canadian Bank of Commerce.....	May 30, 1903.
People's Bank of Halifax, and Bank of Montreal.....	July 1, 1905.
Merchants Bank of Prince Edward Island, and Canadian Bank of Commerce....	June 1, 1906.
People's Bank of New Brunswick, and Bank of Montreal.....	April 30, 1907.
Western Bank of Canada, and Standard Bank of Canada.....	February 13, 1909.
Northern Bank, and Crown Bank of Canada, under name of Northern Crown Bank.....	July 3, 1908.
Union Bank of Halifax, and Royal Bank of Canada.....	November 1, 1910.
United Empire Bank of Canada, and Union Bank of Canada.....	March 31, 1911.
Eastern Townships Bank, and Canadian Bank of Commerce.....	March 1, 1912.
Traders Bank of Canada, and Royal Bank of Canada.....	September 1, 1912.
Bank of New Brunswick, and Bank of Nova Scotia.....	February 16, 1913.
Bank Internationale du Canada, and Home Bank of Canada.....	April 15, 1913.
Metropolitan Bank, and Bank of Nova Scotia.....	November 14, 1914.
Quebec Bank, and Royal Bank of Canada.....	January 2, 1917.
Northern Crown Bank, and Royal Bank of Canada.....	July 2, 1918.
Bank of British North America, and Bank of Montreal.....	October 12, 1918.
Bank of Ottawa, and Bank of Nova Scotia.....	April 30, 1919.
Merchants Bank of Canada, and Bank of Montreal.....	March 20, 1922.