FORTY-FOURTH ANNUAL STATEMENT OF
The Royal Bank of Canada

LIABILITIES

TO THE PUBLIC:		
Notes of the Bank in circulation		$13,176,634.69
Deposits bearing interest, including interest accrued to date	$101,900,790.87	
Deposits not bearing interest	36,276,871.60	
		138,177,662.47
Deposits by other Banks in Canada	$ 405,669.90	
Deposits by Banks and Banking Correspondents elsewhere than in Canada	1,649,466.73	
		2,055,136.63
Bills Payable		990,899.59
Acceptances under Letters of Credit		361,106.66
		$154,761,440.04
TO THE SHAREHOLDERS:		
Capital Stock Paid-up		11,560,000.00
Reserve Fund	$12,560,000.00	
Balance of Profits carried forward	1,015,119.58	
		13,575,119.58
Dividend No. 105 (at 12% per annum), payable Dec. 1st, 1913	$ 346,800.00	
Dividend Unclaimed	3,426.11	
		350,226.11
		$180,246,785.73

ASSETS

Current Gold and Silver Coin	$ 7,802,067.72	
Dominion Government Notes	11,664,142.00	
	$19,466,209.72	
Deposit in the Central Gold Reserve	2,000,000.00	
Deposit with Dominion Government for the purposes of the Circulation Fund	578,000.00	
Notes of other Banks	2,576,878.07	
Cheques on other Banks	6,566,249.32	
Due by other Banks in Canada	1,160.12	
Due by Banks and Banking Correspondents elsewhere than in Canada	3,603,452.05	
Dominion and Provincial Government Securities, not exceeding market value	1,127,312.91	
Canadian Municipal Securities and British, Foreign and Colonial Public Securities other than Canadian, not exceeding market value	2,081,533.53	
Railway and other Bonds, Debentures and Stocks, not exceeding market value	14,565,306.32	
Call and Short Loans in Canada, on Bonds, Debentures and Stocks	9,002,193.01	
Call and Short Loans elsewhere than in Canada	10,817,496.66	
		72,385,791.71
Loans to Provincial Governments	$ 247,435.89	
Loans to Cities, Towns, Municipalities and School Districts	3,686,624.08	
Other Current Loans and Discounts (less rebate of interest)	98,606,925.14	
Overdue Debts (estimated loss provided for)	175,673.57	
		$102,716,658.68
Bank Premises, at not more than cost, less amounts written off		4,783,228.68
Liabilities of Customers under Letters of Credit, as per contra		361,106.66
		$180,246,785.73

PROFIT AND LOSS ACCOUNT.

Balance of Profit and Loss Account, 30th November, 1912	$ 610,219.36	
Profits for the year, after deducting charges of management and all other expenses, accrued interest on deposits, full provision for all bad and doubtful debts and rebate of interest on unmatured bills	2,142,100.22	
		$2,752,319.58
APPROPRIATED AS FOLLOWS:		
Dividends Nos. 102, 103, 104 and 105, at 12 per cent. per annum	$1,387,200.00	
Transferred to Officers' Pension Fund	100,000.00	
Written Off Bank Premises Account	250,000.00	
Balance of Profit and Loss carried forward	1,015,119.58	
		$2,752,319.58

EDSON L. PEASE, General Manager.