

COMMITTEE :

H. S. ALEXANDER,
J. BRYCE KAY,
A. MUNRO,

E. A. MACLAURIN,
R. J. WYLIE,
A. J. TAYLOR.

TREASURER : J. M. MATTHEW.

Deposits received from two cents upwards and interest allowed on all accounts of three dollars and over, at the rate of four per cent. per annum. Depositors are guaranteed perfect security by the Board of Trustees, who annually appoint an Auditor and who control the funds of the Bank, which are deposited weekly with the People's Loan and Deposit Company.

In submitting the fourth Annual Report, the Committee would call attention to the continued increase of business done over that of previous years, as shewn by the following Statement of Deposits and Withdrawals, since its institution :

	1878	1879	1880	1881
Deposits	\$845	\$1607	\$2226	\$3465
Withdrawals	321	1205	1728	2997

The amount due Depositors on 31st December, 1881, was \$2,052.39 as compared with \$1,504.55 due on the 31st December, 1880. This amount is at the credit of 720 open accounts, 434 of which are under \$1, 91 over \$1, 54 over \$2, 38 over \$3, 17 over \$4, 42 over \$5, 20 over \$10, 12 over \$20, 5 over \$30, and 7 over \$40.

During the first six months of the year there was a large increase of deposits, showing the liabilities of the bank to depositors on 1st July to be \$2,288.28. This increase continued until October, when the sum of \$2,626.09 was at our credit ; but the amount withdrawn