

Returns furnished by the Banks to the AUDITOR OF PUBLIC ACCOUNTS.

LIABILITIES.

Loans from or deposits made by other banks in Canada. Secured.	Loans from or deposits made by other banks in Canada unsecured.	Due to other banks in Canada.	Due to agencies of bank or to other banks or agencies in foreign countries.	Due to agencies of bank or to other banks or agencies in the United Kingdom.	Liabilities not included under foregoing heads.	Total liabilities.	Directors' liabilities.
67,696	19,762	3,181	120,132	7,445,868	83,314		
268,841	10,068		175,986	17,304,524	914,651		
	1,603		48,914	9,355,438	396,500		
	138,388		561	6,384,938	124,841		
135,000			57,626	4,080,505	196,183		
				174,911	Nil.		
				7,591,791	223,304		
	7,412		50,990	1,982,673	72,480		
	2,437		359,783	4,195,570	20,303		
			47,200	3,206,545	526,021		
	1,408			1,182,762	23,963		
				4,354			
599,649	74,553		726,149	33,241,769	658,297		
	57,728			8,297,873	36,745		
	10,455		40,817	4,903,899	257,403		
	1,814			1,877,145	109,861		
	50,000		11,562	1,620,710	108,106		
	1,252			8,035	137,388		
	20,374		26,995	8,893,736	369,941		
	550,748		383,411	13,101,793	1,772,091		
	35,212		17,271	2,382,214	75,000		
	100,000		885	5,772,900	436,095		
			340,747	4,240,805	244,031		
			79,909	156,033	34,104		
				803,010	66,620		
50,000		448		3,149,369	251,126		
				31,055			
	28,570		8,114	203,381	112,708		
	32,477			158,616	9,419		
	2,153		7	442	646,337		
			571	113,072	83,134		
	420			56,006	1,737		
	1,853			108	494,832		
					127,923		
					1,331		
					820		
	3,172				327,679		
	88,460				2,035,817		
					217,220		
			5,142		271,377		
	1,516				700,556		
	124,206		28,622	20,072	3,170,075		
189,000	1,636,935	740,036	128,100	4,794,649	876,755	173,358,438	8,435,716

ASSETS.

Other current loans, discounts and advances to the public.	Notes, &c., overdue and not specially secured.	Other overdue debts not specially secured.	Overdue debts secured.	Real Estate (other than the Bank Premises.)	Mortgage on Real Estate sold by the Bank.	Bank Premises.	Other Assets not includ'd before.	Total Assets.	Average amount of specie held during the month.	Average amount of Dominion Notes held during the month.
8,518,844	1,443		586	7,652	330	50,000		11,007,279	246,375	520,179
12,954,115	76,022		45,900	137,607	107,279	465,503	424,031	23,038,441	490,000	646,000
6,988,388	40,330		27,906	3,156		175,498	4,897	12,208,619	246,000	449,000
6,477,781	27,506		75,493	96,084	7,471	170,413	34,297	8,686,018	207,300	332,700
3,568,402	14,334			20,000	2,900	90,000	18,208	5,574,571	133,535	229,350
894,594	32,022	74	88,846	80,522	15,336	8,015	43,909	1,151,439	2	8
5,401,284	11,178		53,969	89,132	69,840	152,652	25,534	9,856,929	340,899	554,568
1,995,973	3,470		3,946			14,518	18,025	2,543,045	87,170	106,230
3,471,038	2,072		15,968	5,443		85,000	38,139	5,703,069	164,318	190,019
3,067,567	4,479		5,604	12,023	2,365	47,626		4,734,448	135,480	110,871
1,104,305		9,189					9,361	1,598,912	28,722	33,565
3,566	46,026	85,008	1,660					153,968		
17,308,369	47,855		148,585	21,918	99,547	600,000	3,726,671	52,782,575	2,612,000	1,856,000
8,795,593	73,459		50,656	55		200,000		14,120,161	376,336	635,025
5,115,541	26,815		22,783	38,305	88,110	54,444	7,133	6,450,029	63,377	289,467
1,599,569	66,183		70,509	52,251	38,303	82,363	210,640	2,536,544	39,248	64,243
1,381,800	37,022	22,508	27,867	75,580	7,937	25,837	296,983	2,124,858	21,837	26,437
2,010,204	1,731	33,317	45,665	5,250	50,717		32,729	2,686,045	48,792	79,750
9,093,069	20,636		105,949	36,401	7,759	190,000	923	12,128,761	398,909	389,749
13,551,815	100,116	6,196	25,438	167,130	37,320	446,773	180,661	21,134,938	269,000	592,000
2,787,523	10,914		267,065	44,196	9,652	65,000	12,307	3,759,294	140,000	200,000
5,600,908	36,771		100,857	32,099	27,519	159,618	804,236	8,646,037	82,926	283,609
4,777,538	79,288		4,945	2,790	612	173,360	82,423	5,710,738	40,567	116,777
969,868	23,789		23,385	2,450	9,048		5,200	401,741	1,900	4,338
670,180	18,360		28,721	22,966	6,516	12,008	4,384	1,128,847	11,253	8,070
3,665,666	13,280		39,153	17,029	89,797	100,000	12,972	5,213,466	116,931	90,416
4,390,422	21,451		7,898	14,645	28,980	100,165	4,956	7,977,588	238,989	284,879
3,393,478	8,650		7,845			64,000	10,989	5,161,840	142,000	222,000
978,081	10,821		213			36,013	7,851	1,329,032	26,768	74,728
978,206	3,169		39,404	4,062		48,000	12,000	1,604,089	27,918	66,258
2,254,704	18,659		7,651	8,893			217	2,992,915	38,397	123,980
506,039	7,900		25,200			8,000	39,532	855,317	16,368	21,997
977,736	2,164	519	6,913			22,881		413,632	6,991	5,209
348,653	17,995	4,560	13,059					652,370	13,886	12,250
1,832,752	100		530	7,000	2,000	80,000	2,275	2,993,518	121,945	171,726
441,919			5,000	6,000	1,926	12,000		515,365		27,750
737,556	13,321		22,850	9,750	11,000		4,883	1,089,374	8,329	32,430
2,147,710	2,707			12,500		102,217	3,746	3,440,023	251,277	171,151
149,464,852	928,442	181,463	1,414,034	962,915	723,971	3,787,103	5,580,921	254,283,069	7,217,580	9,002,181

J. M. COURTNEY, Deputy Minister of Finance.

The agencies of the bank have been carefully inspected during the year, and a new one opened in Chatham, Ont., under competent management.

The officers of the bank continue to discharge their duties to the satisfaction of the board.

All which is respectfully submitted.

W. F. COWAN,
President.

PROFIT AND LOSS ACCOUNT.

Dr.

Balance of Profit and Loss Account brought forward from last year. \$ 4,546 06
Profits for year ending 31st May, 1889, after deducting expenses, interest, etc., and providing for bad and doubtful debts. 104,830 76
\$109,376 82

Cr.

Dividend No. 26, paid 1st December, 1888. \$ 35,000 00
Dividend No. 27, payable 1st June, 1889. 35,000 00
Added to Rest Account. 30,000 00
Balance carried forward. 9,376 82
\$109,376 82

GENERAL STATEMENT.

Liabilities.

Notes in circulation. \$ 588,817 00
Deposits bearing interest. \$2,735,082 00
Deposits not bearing interest. 730,292 46
3,465,374 46
Balances due to agents in Great Britain. 48,914 57
Reserved for interest due on deposits, etc. 19,249 89
Total liabilities to the public. \$4,122,355 92
Capital paid up. 1,000,000 00
Rest Account. 410,000 00
Former dividends unpaid. 92 50
Dividend No. 27, payable 1st June, 1889. 35,000 00
Balance of Profit and Loss Account carried forward. 9,376 82
\$5,576,825 24

Assets.

Specie. \$ 134,450 72
Dominion notes, legal tenders. 237,685 00
Notes and cheques of other banks. 125,833 09
Balances due from other banks. 104,650 81
Dominion Government and other first-class debentures. 416,576 32
Loans on securities at call and short dates. 422,035 00
Assets immediately available. \$1,441,230 94
Mortgages and real estate (productive) the property of the bank. 22,900 00
Bills discounted and advances current. 3,989,655 83
Notes and bills past due (estimated loss provided for). 14,834 71
Bank premises, safes, and office furniture at head office and agencies. 107,589 01
Other assets not included under the foregoing. 614 75
\$5,576,825 24

J. L. BROWN,
Cashier.

Toronto, 31st May, 1889.
After making some comments on the report, the president moved, seconded by Mr. John Burns, vice-president, and carried: "That the report and statements now read be adopted and printed for distribution among the shareholders."

It was moved by Major-General Thacker, seconded by Dr. Carlyle, and carried, "That the thanks of the shareholders are hereby tendered to the president, vice-president, and directors for their valuable services during the year."

Moved by Mr. T. R. Wood, seconded by Mr. W. Glenny, and carried, "That the thanks of the shareholders are hereby tendered to the cashier and other officers of the bank for the efficient performance of their respective duties."

Moved by Mr. Henry Swan, seconded by Mr. Oliver Gilpin, and carried, "That the