LIABILITIES.

Loans from other banks in Canada, secured.	Deposits, by other Canadian banks, payable on demand or at fixed date.	Balances due to other banks in Canada in daily exchanges.	Balances due to agencies of the bank, or to other banks or agencies in foreign countries.	Balances due to agencies of bank, or to other banks or agencies in United Kingdom.	Liabilities not included under foregoing heads.	Total liabilities.	Directors liabilities.	
	59,473	85,509	6,399		425	9 976,763	364,480	1
	2/1,866	4,388	13,344	235,476	3,021	10.148 755	345,399	2
				47,031		10,048,884	415,000	3
	46,046			115,493		6,344,094	485,131	4
		205		332,012		5,983,193	157,706	5
		9,479				10,023,667	283,371	6
		1,515		254 296		4,188,191	245,010	7
	8,745			400,344		6,610,163	34,860	
	100,000			111,220		5,026,666	124,548	9
		821				1 407,325	7,934	10
	731,659	8,934			94,654	34,453,098	1,270,000	11
	3,314	14,373	20,258		16	10,175,027	8,500	12
		5,150		121,293	4 279	6,508,936	208,496	13
		106		27,688	4,177	3,146,241	170,941	14
			1,671		1,405	1,091,846	87,123	15
		623		25,317	16,611	3,8[illegible]9,615	264,417	16
	130,096	334	5,676	101 3[illegible]0	696	9 938,538	16[illegible],723	17
	707,703	2,790		660,609	4,088	13,7[illegible]5,700	1,283,015	18
	16,456	127,614	934	41,687		3,610,283	193,000	19
	37,015	2,626		190,815		7,161,475	27,93[illegible]	20
	1,446	2,501	753	354 424		5,811,356	358 533	21
					1,375	110,527	16,963	22
						1,190,233	51,521	23
				23 517		3,659,012	199,027	24
	16 418	4,152	76,826	18,897	55,751	7,442,560	148,075	25
	109,148		4,835	390,146	38,615	5,686 159	390 6[illegible]2	26
	27,994				21,084	1 712 921	16[illegible],239	27
	1,549			226,083	5,557	1,506,542	48,00[illegible]	28
					21,770	3,456,3[illegible]1	21,694	29
						550,276	12,[illegible]00	30
					855	217 784	64,198	31
	1,[illegible]99				6,060	447.509	100,645	32
	45,340					2,199,378	278,045	33
	5,293					303,234	53,560	34
	435		3,407		126	305,190	14,38[illegible]	35
	520				13,584	628,352	83,547	36
	29,139		56,377	481,798		5,875,106		37
					1,683	96,931	26,171	38
	86				413	236,610	65,539	39
	2 361,656	271,184	188 480	4,174.864	296,245	213 804,414	8,245,956	

ASSETS.

Loans to the Government of Canada	Loans to Provincial Governments.	Overdue debts.	Real Estate the property of the bank (other than 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 the month.	Greatest amount of Notes in circulation at any time during the month.	
		141,398	652		200,000		14.093 939	544,470	974,713	[illegible],6[illegible]1,100	1
		222,423	10,296	127,284	738,303	73,472	27,530,776	408,000	810,000	3,112,100	2
		119,649	12,569		272,386	4,903	13,168,632	239,000	425,000	1,[illegible]6[illegible],000	3
		75,314	99,117	20,050	177,227	1,313	8,203,611	183,400	331,200	608,000	4
		13,094			90,000	22 418	7,584,522	148,200	271,150	8 5,879	5
		71,28[illegible]	65,753	88,008	245,033	14,805	15,[illegible]76,028	157,326	1,091,254	1,479,935	6
		20,259		916	27,101	18,040	4,902,373	102,000	230,000	599,735	7
		77,904	4,500	10,512	263,563	64,274	8,595,630	176 000	226,000	1,161,036	8
		19,031	26,285	200	113,852		7,491,039	123,172	176,852	1,014,201	9
		23,148				7 157	1,900 781	20,529	22,274	251,620	10
500,000	771,905	317,637	12,253	30,458	600,000	293,399	53 789,349	2,487,000	2,661,000	4,794,915	11
	50,732	277,948	17,088		350,000	29,996	11,757,055	371,693	765,922	1,099,613	12
		85,812	58,779	85 465	179.010	6,733	8,409,376	55,260	180,929	811,045	13
		77,154	54,336	76,[illegible]25	95,073	102,233	3,960,269	45,240	99,[illegible]20	401,431	14
		49,23[illegible]	62,699	11,916	33 620	269,222	1,588,492	19,415	28,310	306,405	15
	150,000	66,209	47,817	21,443	31,887	26,724	4,946,461	62,239	250.152	637,085	16
		135,856	55,704	4,081	190,000	35,324	13,498,524	127,883	713,893	1,733,526	17
	250,000	165,047	44,546	45,342	526,196	60,177	22,948,268	360,000	846,000	2,916,000	18
		83,195	4,734	92	116,489	60,325	5,028 014	67,000	180,000	1,054,178	19
	152,268	149,678	64,677	5,614	163,726	19,247	10,386,02[illegible]	91,920	663,282	631,453	20
		113,521	22,042	1,700	191,775	112,610	7,362 235	24,073	271,266	1,159,140	21
		38,084		8,773		19,247	379,170	2,900	3,750	46,588	22
		27,6[illegible]0	12,428	11,709	17,215	7,410	1,586,866	16,384	21,795	268,437	23
		87,649	42,813	58,633	101,623	12,655	5,910,147	120,916	100,835	744,191	24
		29 534	11,452	5,928	69 395	43,586	10,144,031	302 676	427,127	1,162,203	25
	24,458	12,215	1,500	1,000	60,000	10,500	7,472,[illegible]98	156 710	468,500	1,[illegible]08 460	26
		23,498		462	60,277	1,024	2,598,743	29,240	104,008	462,262	27
		15,430			52,000		2,164,122	26,691	85,304	284,176	28
		12,533		7,048	1,800	6,030	3,267,120	51,096	169,252	463,465	29
		1,782	3,550		8,000		957,772	38,266	24,770	80,650	30
		6,365			23,416		512,457	2,734	7,254	54,891	31
		9,346			3,500	393	807,095	10,140	18,183	83,782	32
		23,441			30,000	3,370	3,280,969	157,366	170,788	450,047	33
		4,863	15,488		7,000	16,870	627,403	9,361	16,551	109,518	34
		7,306	2,000	1,926	12,000		560,683	10,260	19,904	93,260	35
		528,765	32,758	12,122	8,816	10,559	1,211,990	7	60	25,800	36
		9 910	22,104		120,607	1,483	7,026,624	373,625	742.640	880,181	37
		94	442	841	250	606	143,098	1,392	2,217	41,973	38
	75.562	3,[illegible]99		2,965	8,799	5,548	485,371	10 [illegible]60	13,297	116,98[illegible]	39
500,000	1,474,925	3,167,026	798,361	641,712	5 200,167	1,461,771	293,557.507	7,348,604	12,496,372	34,166,689	

J. M. COURTNEY, *Deputy Minister of Finance.*

the adoption of the report, which will be seconded by Mr. William Quay. Mr. Quay then seconded the adoption of the report, and the resolution being then submitted it was unanimously carried.

On motion, Messrs. John D. Smith and Henry White were appointed auditors of the company for 1894, and Messrs. Adam Purslow, LL.D., and Roderick Dingwall were appointed scrutineers, and Charles Stuart, Esq., was appointed chairman of the meeting.

It was then moved by Dr. Purslow, seconded by W. J. Gardiner,—That the thanks of this meeting are due and are hereby tendered to the president, vice-president, directors, and officers of the company for their successful management of the company's business during the past year. The resolution was unanimously adopted.

The meeting then proceeded to the election of directors for the ensuing year, and the ballot having been taken, the following gentlemen were reported duly elected: Messrs. John Mulligan, H. H. Burnham, J. W. Clemesha, M.D., Wm. Quay, J. H. Helm, Wm. Henwood, and A. W. Pringle.

Immediately after the close of the annual meeting the new directors met and organized by re-electing Mr. John Mulligan president, and Mr. H. H. Burnham, vice-president.

HOME SAVINGS AND LOAN COMPANY.

(LIMITED.)

The fifteenth annual general meeting of the shareholders was held in the company's office, No. 78 Church street, Toronto, on Thursday, February 15th, 1894, at 3 o'clock p.m.

The president, the Hon. Frank Smith, occupied the chair; the manager, Mr. James Mason, acted as secretary.

The secretary read the notice calling the meeting. The minutes of the last annual general meeting held 16th February, 1893, were, upon motion to that effect, taken as read, and were confirmed.

The secretary then read the annual report and financial statement as follows:

REPORT.

The directors, in submitting the fifteenth annual report, with accompanying financial statement, for the year ended 31st December, 1893, have to congratulate the shareholders on the fact that this has been the most successful year the company has yet had.

There was a steady demand for money all throughout the year for "Loans on Collaterals," and at good rates of interest.

After paying and providing for two half-yearly dividends at the rate of seven per cent. per annum, and paying all expenses, including salaries, printing, advertising, auditors' fees, a bonus of $500 voted certain members of the office staff by the shareholders, also a bonus of $500 to the late auditors, and all commissions on loans, and providing for directors' compensation, there remained a net profit of $32,002.43. Of this sum $28,000 is added to the reserve fund, $3,000 placed to a contingent account, and the balance, $1,002.43, placed at credit of profit and loss account.

The directors have withdrawn from the contingent account the sum of $20,000 which stood to its credit at the close of last year, and have applied it on the investment or account to which reference has been made in several previous annual reports, and for which it was some years ago thought necessary to specially create that contingent fund. Thus this old contingent account does not appear in the statement of this year, but, as a contingent account is considered a desirable safeguard for the reserve fund, a new contingent account has been formed by a credit of $3,000, taken from the net profits of this year.

The reserve fund has now reached the sum of $175,000, and equals the paid up capital of the company.

Continued difficulty was found in obtaining good, safe mortgage loans at paying rates of interest, and the amount now invested in these loans shows a falling off of $20,476.26 as compared with last year.

During the year Mr. Henry Joseph, one of the auditors, being unable, in consequence of failing health, to continue his duties as auditor, tendered his resignation. This was accepted, and Mr. John G. Hall appointed auditor in his stead. The directors, in consideration of the long and faithful services of the late auditors, Messrs. Joseph and Macdonell, voted them a bonus of $500. This sum is added to the expenses of the year.