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

-

y.

0

3826 1875 14

... 13 10

5 9 3

39

Cape orists Loans from or Barebanks by other banks Barebanks by other banks absrbanks or seconcies in Becured. Lisbilities of to other in Canada. Due to other banks or seconcies in foreign that banks or seconcies in the United that banks or seconcies in the United that banks or seconcies in the United that banks or seconcies in the United the Unite				LIABIL	ATTIES.			
241,244 50,974 361,007 5,666 13,362,169 828,6 143,831 15,074 5,618,033,148 452,0 143,831 165,074 5,618,033,148 452,0 1,177,234 22,022 405,841 108,461 3,449,499 361,107 6,638,657 185,0 1,177,234 22,023 405,841 108,461 3,449,499 361,103 192,8 1,45,17 111,546 1,663 3,447,906 197,7 100,771 135 17,469 6,3 772,796 100,771 111,546 1,663 3,447,903 465,027 405,917 40,803 3,477,906 197,7 100,771 24,663 36,314 6,130 3,741,865 292,6 6,50 5,647 1,710 4,377 1,148,836 17,31 100,44 1,919 1,949 1,919 1,941 1,945 1,945 1,945 1,945 1,945 1,945 1,945 1,945 1,945 1,945 1,945 1,945 1,945	therbanks n Canada	deposits made by other banks in Canada	other banks in	cies of bank or to other banks or agencies in foreign	cies of bank or to other banks or agencies in the United	not included under fore-		Director liabilitie
241,244 50,974 201,007 5,609 0,982,483 105,4 113,383 143,523 15,074 5,609 6,609 8,333,148 452.0 1,177,234 22,022 405,541 106,461 4,016,841 147.8 1,177,234 22,022 405,541 106,461 6,634,657 185.0 1,45,17 111,546 3,647,066 197.7 10,668 174.99 36.1 1,45,17 111,546 1,663 3,447,069 36.7 165.0 174.69 6.3 772,796 100,771 111,546 1,663 3,447,0057 40.2 232.6 772,796 100,771 26,063 36.314 6.130 3,741,855 232.6 65,025 36,631 1,510 3,741,855 232.6 1.001,71 22.2 1.043,731 140.4 1,919 40,806 183,269 11,233 8.437,005 200.9 1.044,731 1.044,731 1.044,731 1.044,731 1.044,736 1.045,105 1.04	••••	940 014	10.497	18 934		1.100		185 50
$\begin{array}{c c c c c c c c c c c c c c c c c c c $		941 944			901 007	. 1,100		
$\begin{array}{c c c c c c c c c c c c c c c c c c c $	******		11 999		301,007	0,096		
$\begin{array}{c c c c c c c c c c c c c c c c c c c $	****	•••••••••••••••••••••••••••••••••••••••	149 001			•] • • • • • • • • • • • • • • • • • •		
$\begin{array}{c c c c c c c c c c c c c c c c c c c $	• • • • • • • • • • • • • • • • • • • •		15,021					
$ \begin{array}{c c c c c c c c c c c c c c c c c c c $	1.177 994		10,074	1		•]•••••		
$\begin{array}{c c c c c c c c c c c c c c c c c c c $	-141,402	• ••••	22,022	405,841	168,461			36,18
$\begin{array}{c c c c c c c c c c c c c c c c c c c $		••••••	0,767				6,634,557	185,02
$\begin{array}{c c c c c c c c c c c c c c c c c c c $		·····	······					
$\begin{array}{c c c c c c c c c c c c c c c c c c c $		•••••	8,243		30.674	· · · · · · · · · · · · · · · · · · ·		62,25
$\begin{array}{c c c c c c c c c c c c c c c c c c c $		••••	14,517	1	158. 21			19,72
$\begin{array}{c c c c c c c c c c c c c c c c c c c $					111.546		2,838,437	
$\begin{array}{c c c c c c c c c c c c c c c c c c c $	** * * * * * * * * * * *			1	1 -	1 000		
$\begin{array}{ c c c c c c c c c c c c c c c c c c c$	·····					195		
$\begin{array}{ c c c c c c c c c c c c c c c c c c c$				1	1		A1,205	0,02
$\begin{array}{ c c c c c c c c c c c c c c c c c c c$		772,796	103 771				98 904 509	805 M
$ \begin{array}{ c c c c c c c c c c c c c c c c c c c$	*****		34 467	96.062				
$\begin{array}{c c c c c c c c c c c c c c c c c c c $	*****		58 025		96 914	6 1 90		
$\begin{array}{c c c c c c c c c c c c c c c c c c c $	*****				00,011	1 0.20		
$\begin{array}{c c c c c c c c c c c c c c c c c c c $	****		0,011				1 002,011	
$\begin{array}{c c c c c c c c c c c c c c c c c c c $	*****		1 010					
$\begin{array}{c c c c c c c c c c c c c c c c c c c $		1	1,919		101 000	12,920		
$\begin{array}{c c c c c c c c c c c c c c c c c c c $		002.041						209,25
$\begin{array}{c c c c c c c c c c c c c c c c c c c $		692,941	13,169					1,749,88
$\begin{array}{c c c c c c c c c c c c c c c c c c c $			37.994	647		8,142		79,00
$\begin{array}{c c c c c c c c c c c c c c c c c c c $			21,969		. 22,143			526,39
$\begin{array}{c c c c c c c c c c c c c c c c c c c $			6,214		112,077			419,74
$\begin{array}{c c c c c c c c c c c c c c c c c c c $				• •••• •••			96,566	12,25
16,358 11,507 11,758 58,043 4,374,333 201,3 42,644 20,459 30,147 3,433,001 917.3 9 9 15,140 645,750 74,2 9 779 134,311 8,7,176 261,7 9 779 187 15,351 1,862,488 8,9 9 000 447,933 102,6 92,287 107,0 1,664 1,064 92,287 107,0 107,0 107,0 40,366 1,626 488 102,6 107,0 314,592 107,0 9,000 447,933 102,6 1,664 272,196 107,0 10,007 10,007 314,592 107,0 314,592 107,0 9,5712 6,380 6,489 42,631 3,119,861 Ni1.			3,691				672,837	78,09
42,6*4 20,459 30,147 3,432,601 917,2 8,279 15,140 645,750 74,2 917,2 2,095 519 134,311 8,7176 921,7 779 197 134,311 8,7176 921,7 9 000 447,933 102,68 6,99 1,064 92,287 1,064 92,287 107,0 1,064 92,287 107,0 1,064 92,287 1,064 92,287 107,0 1,064 92,287 1,064 92,287 107,0 1,829,538 173,6 1,064 92,287 107,0 314,592 107,0 1,064 92,287 107,0 314,592 107,0 1,064 92,712 6,380 6,489 42,631 3,119,861 Ni1.	*****	•	8,044		. 18,370	7,881	3,100,986	236,04
42,6+4 20,459 30,147 3,432,601 917,2 8,279 15,140 645,750 74,2 917,2 20,045 519 134,311 8,7176 941,7 779 187 134,311 8,7176 961,7 9 9000 447,933 102,68 8,99 9 9000 447,933 102,67 1,684 92,287 1,064 92,287 1,684 4,364 272,196 107,0 40,366 1,829,538 173,6 9 00,007 314,592 95,712 6,380 6,489 42,631 3,119,861 Ni1.			16,359	11 507	11 759	59.049	4 974 999	001.00
$\begin{array}{c ccccccccccccccccccccccccccccccccccc$	*****		42 RuA	11,007	00 450	90,0147		
2.005 519 134,311 8,7176 74,263 74,263 74,263 74,263 74,263 74,263 74,263 74,769 74,263 74,769 74,263 74,769 74,263 74,769 74,263 74,769 74,263 74,769 74,263 74,769 74,263 74,769 74,263 74,769 74,263 74,769 74,263 74,769 74,263 74,263 74,263 74,263 74,263 74,263 74,263 74,263 74,263 74,263 74,664 66,369 21,4	•••••	1	8 070	••••••	. 20,409	30,147		
779 187 15,351 1,662,486 8,9 1,684 1,684 1,000 1,084 92,287 107,0 40,366 1,007 1,829,638 173,6 107,0 2,709 2,709 6,380 6,489 42,631 3,119,861 Nil.	****		2.005	c10	•••••	19,190		
9,000 447 933 102,6 1,064 92,287 107,0 40,366 1,829,638 173,6 2,709 10,007 314,522 95,712 6,380 6,489 42,631 3,119,861 Ni1.		1	2,070	918	108			
1,684 92,287 1,684 4,564 40,366 1,829,638 100,007 314,592 2,709 6,380 95,712 6,380 6,489 42,631 3,119,861 Nil.			119	•••••	187	15,351		8,91
1,684 4,564 272,196 107,0 40,366 1829,638 173,6 1829,638 173,6 2,709 684,094 21,4 21,4 107,0 95,712 6,380 6,469 42,631 3,119,661 Ni1	****			• ••• • ••• ••• •••		9,000		102,63
1,684 4,564 272,196 107,0 40,366 1,829,538 173,6 10,007 314,522 113,6 2,709 6,380 6,489 42,631 3,119,861 Nil.				• •••••••••	· ·····	1,084	92,287	
40,366 10,007 11,829,638 173,60 2,709 2,709 684,094 21,4 95,712 6,380 6,469 42,631 3,119,661 Nil.			1 404	• • • • • • • • • • • • • • • • • • • •	. j			.
10,007 314,592 2,709 6,380 95,712 6,380 6,469 42,631 3,119,861 Ni1.			1,084	·······	• • • • • • • • • • • • • • • • • • • •	4,564	272,196	107,09
10,007 314,522 2,709 684,094 21,4 95,712 6,380 6,469 42,631 3,119,861 Ni1.	•••••		40,366				1,829,838	173,61
10,007 314,522 2,709 684,094 21,4 95,712 6,380 6,469 42,631 3,119,861 Ni1.					• • • • • • • • • • • • • • • • • • • •			
95,712 6,380 6,489 42,631 3,119,861 Nil.			•••••••••••••••••••••••••••••••••••••••	10,007			314,522	
	••••••		2,709		.		684,094	21,45
			95,712	6,380	6,489	42,631	3,119,861	Nil.
	1,177,234	2,146,996	877,196	521,517	1,184,199	381 011	151,880,736	8,228,60

ASSETS.

Other current loans, discounts and advances to the public.	Notes, &c., overdue and not specially secured.	Other over- due debts not speci- ally secur'd.		Real Estate (other than the Bank Pre- mises.)	Mort- gage on Real Estate sold by the Bank.	Bank Pro- mises.	Other Assets not includ'd before.	Total Assets.	Average amount of specie held during the month.	Average amount of Domin- ion Notes held during month.
7.407 140	09 117		5,128	0.040	6,656	50 000			1 .	1
7,407,140 13,241,781	120 197		162,316	8,648 53,261	86,102	50,000 311,617				
6,662,9,8	43.688	•••	44,601		00,102	157,652	122,812 3,059	20,090,404	460 000	
4,997,234	47.205		89,905	107,361 20,000 87 361 64,037 	•••••••••••	167,002	70,909	11,082,013	291,000	442,000
3,424,725	19.054		5,000	20,000	1 00	90,001	05.95	7,803,992 5,422,587	216,300	
4,124,269	121.043		20,729	87 361	13 974	123 914	20,000	0,422,007		
4,672,557	19,704		69.774	64.037	39,602	147 056	41.061	4,869,113 8,777,837		
				01,001	02,003	111,000	41,001	0,111,031		
1,656,184	3,387					7,895	17 595	9 904 990	68,501	
3,412,461	15,206		34.183			95 011	94 635	4,894,513	112,500	145,764
\$737 340	11,960		3,838	16.557	2.765	45.11		4,255,226	110,088	108,524
929,797	9,416		1,050				9.425	1,339,777	19,244	33,053
5,720	76,891	100,694	2,010					246,171	Nil.	Nil.
17 000										111 .
17,028,217	237,768	40	138,645	22,995	105,882	600,000	1,921,841	45,328,281	1.743.000	2,126,000
7,649,073	89,534	40	40,129	55		200,000		12,445,527	312,221	829,066
4,259,622	28,392		38 875	136,752	6,213	54.444	7,133	5,339,941		
1,161,544	3,254	¹	246 449	66,191	38,163		173,643	2,217,569	15,422	49.243
970,642 1,726,679	33,247	22, 570	28.591	67,334	8,291			1.652.170	22,895	
8,265,1 65	20,284		57,018		40,479		31,091			64.322
12 302,941	50,461		129,203	45,060			720		421,635	576.035
2,121,347	134,702	15,938	61,114 208,670	209,473	41,676	442,224	91,631		278,000	
5,237,044	208,745		208,670	131,072	11,720	96,094		4.107.491	115,000	200,000
3,542,100	110,983		177,617	43,556	11,318		801,771	8,284,769	61,715	
223.477	7,848		67,492	37,632 2,450	612			4,357,070	46,801	128 647
686,802	33,501	1,801	34,250	2,450	1.700		5,147	339,713	2,200	
3,576 545	0,678		67,492 34,250 28,847	28,680	6,826					
	90,018	••••		19,005	91,662	100,000	8,066	5,068,103	118,110	100,635
8,173,407	10.951	-	00 140	17 100	01.075	~ ~ ~ ~	0.100	0.000.000		
2.609 .00	10,001	·····	22,190	17,136	31,070	92,221		6,511,743		
931,327	1,0%0		1 700		1,200	64,000 35,900	12,524	4,658,268		
000.710	1,70 6 975	· • • • • • • • • • • • • • • •	49 784	9 040	1,200	30,900	1.407	1,303,901	30.825	83,309
1,922,258	10,190		40,104	3,048 1,514		40,000		1,358,209	20,553	40,169
509,487	0,100		17 007	1,014	••••••••		27,490		27,900	
257,527	1,990	690	8010		••••	22,881	21,150	378,820	14,385	20,478
•••••		000	0,912			22,001	·····	310,020	5,200	5 ,555
345,026	17, 6 02	1,585	10,998	1,600	•••••••••••		211	609,959	13,221	10,341
		i								
1,629,095	18 704	}	10.005	11.050	4 483		0.075	0.5 /0.401	110 000	
***	1 10,101	••••••	10,295	11,258	4,471	30,900	2,075	2,749,481	118,996	128,101
445,791	•••••	•••••	5,000	6,000	1.926	10.000	•••••	553,338	99.000	•••••
					1,520	12,000	••• ••••••	000,000	52 UCU	·····
666,672	-,		13,793		12,000			994,541	16,643	18,0:0
1,940,549			······ ·	12,500	•••	95,242	4,472	3,519,129	210 297	158,699
137,094,051	1 660 000	149.913	1,857,138			0.005.105				
-	1,002,000	140,01)	1,007,138	1,225,799	605,824	5,000,130	2,348 109	231,314,703	6,008,251	9,989,535
		L								

HOME SAVINGS AND LOAN COMPANY, (LIMITED.)

The ninth annual general meeting of the shareholders was held in the company's offices, No. 72 Church street, Toronto, on Thursday,

February 16th, 1888, at 3 o'clock p.m. The president, the Hon. Frank Smith, oc-cupied the chair; and 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 17th February, 1887, were, upon motion to that effect, taken as read and were confirmed. The secretary then read the annual report

REPORT

The directors herewith submit the ninth annual report, with the accompanying financial statements, showing the result of the company's business, for the year ended 31st

December, 1887, and its position on that day. Rates of interest on investments ruled low during part of the year, but improved towards the end.

After paying and providing for two half-yearly dividends, at the rate of seven per cent. per annum, and paying all expenses, in-cluding salaries, printing, advertising, audi-tors' fees, and all commissions on loans, and providing for directors' compensation, there remained a net balance of profits of \$15,242.61, to this is to be added the sum of \$10,000 pre-miums received from shareholders on new issue of stock, making a total of \$25,242.61, out of this sum \$20,000 is added to the Reserve Fund, \$5,000 to the contingent account, and the balance, \$242.61, placed at the credit of profit and loss account. From the contingent account the sum of \$17,000 was taken and ap-plied for the purposes mentioned and referred plied for the purposes mentioned and referred

to in the last three annual reports. There is now at the credit of the contingent account the sum of \$20,000, and at the credit of the reserve fund the sum of \$76,000.

It having been considered desirable to increase the loans on mortgages, the efforts made for that purpose resulted in a net increase of \$214,000 for the year—the amount of loans now held being \$528,189.56. A much larger sum could have been loaned out, if only a medium proportion of the loans offered had been accepted, but the directors believe that the greatest care and discrimination should be exercised during the present rapid changes in the values of property. The calls made upon the new issue of 5,000

shares of the stock of the company, referred to in the last annual report, were all paid up during the year.

It will be observed that the loans on col-laterals are somewhat less than last year, mortgage loans having been substituted for them.

The deposits show a satisfactory increase. All of which is respectfully submitted, FRANK SMITH,

President. Toronto, February 9th, 1888. STATEMENT OF ASSETS AND LIABILITIES, 31ST

DECEMBER, 1887.

Assets.	
Loans on collaterals of stocks,	
bon s and debentures\$1,126,071	60
Mortgage loans	
Municipal and other debentures 67.911	
Real estate-office premises 15.850	
Cash in Bank\$ 117,340 38	••
Cash on hand 20,490 11	
137,830	49
Office furniture 1,864	63
Sundry accounts 171	70
Lighilities \$1,877,889	57

Capital stock subscribed, \$1,500. 000, upon which has been paid 10 per cent. amounting to....\$ 150,000 00 Due depositors, principal.... 1,558,872 09 51,662 20 purposes ... 13,378 21 Dividend payable 3rd January, 1888 Directors' compensation..... 5,234 46 2,500 00 Reserve fund, as on 31st December, 56.000 00 1887 20,000 00

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

76,000 0₀