

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.	Director's Liabilities
240,014	241,244	10,497	18,234	361,007	1,160	6,981,487	175,705
		50,974			5,698	13,362,189	836,659
		11,388				8,338,748	452,000
		143,821				5,813,093	109,817
		15,074				4,016,281	147,845
1,177,234		23,022	405,841	168,461		3,449,499	36,182
		5,767				6,634,587	185,021
		8,243					
		14,517				1,671,190	62,258
				80,674		3,457,908	19,729
				158,521		2,898,437	366,132
				111,546		941,235	24,584
					1,663	17,489	6,320
					135		
	772,796	109,771				26,294,593	685,000
		34,467	26,062			7,390,057	49,241
		58,025		36,314		3,741,385	232,618
		3,647	1,710			1,592,011	127,667
					6,190	1,148,836	97,442
		1,919			4,377	1,604,781	140,454
		94,804	40,808	181,689	12,295	8,487,905	209,284
	892,941	13,169			11,293	11,942,150	1,749,687
		37,994			9,300	2,027,626	79,000
		21,969	647		8,142	5,104,966	526,399
		6,214				2,942,267	419,749
				22,143		96,566	12,257
		3,691		112,077		672,837	78,035
		8,044			92	3,100,986	236,045
				18,370	7,981		
						4,974,338	201,358
		16,358	11,507	11,758	58,043	3,432,901	917,222
		42,644		20,459	30,147	645,760	74,234
		8,279			15,140	134,311	261,741
		2,095	519		13,351	1,862,488	8,913
		779		187	9,000	447,933	102,631
					1,084	92,287	
					4,564	272,196	107,097
		1,684					
						1,829,538	173,612
		40,366					
						314,522	
			10,007				
		2,709				684,094	21,457
		96,712	6,380	6,489	42,631	3,119,861	Nil.
1,177,234	2,146,996	877,136	521,517	1,184,199	381,011	151,680,736	8,229,601

ASSETS.

Other current loans, discounts and advances to the public.	Notes, &c., overdue and not specially secured.	Other over-due 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 month.
7,407,140	23,117		5,126	8,848	6,656	50,000		10,509,166	213,177	757,012
13,241,781	120,187		162,316	53,261	86,102	311,617	123,812	20,090,404	460,000	727,000
6,564,938	43,688		44,601			157,652	3,059	11,082,013	291,000	442,000
4,997,234	47,205		89,905	107,361		169,007	70,803	7,803,992	216,300	415,900
3,424,725	19,034		5,000	20,000	1,00	90,000	25,853	5,422,587	144,750	303,420
4,134,269	121,043		20,729	87,361	13,974	123,214	38,465	4,869,113	67,677	92,206
4,672,557	19,704		69,774	64,037	32,602	147,066	41,061	8,777,837	318,375	449,487
1,656,184	3,387					7,895	17,525	2,204,239	68,501	102,122
3,412,461	15,206		34,183			95,011	24,635	4,894,513	112,500	145,764
2,797,940	11,960		3,838	16,557	2,765	45,511	9,425	4,255,226	110,088	108,524
924,797	9,416		1,080					1,399,777	19,244	33,053
5,720	76,891	100,694	2,010					246,171	Nil.	Nil.
17,038,217	237,768		138,545	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	312,321	829,066
4,369,622	28,892		38,875	136,752	6,213	54,444	7,133	5,339,941	27,658	162,422
1,161,544	3,354		246,449	66,191	38,163	82,365	173,643	2,217,569	15,422	49,241
970,642	33,247	22,570	28,591	67,334	8,291	21,028	278,999	1,652,170	22,895	17,983
1,746,679	20,284		67,018	5,250	40,479		31,091	2,428,715	44,601	64,322
8,265,165	50,461		129,203	45,060	7,503	190,000	720	11,524,005	421,635	576,035
12,909,941	134,702	15,938	61,114	209,473	41,676	442,224	91,631	19,832,487	278,000	606,000
3,214,347	208,745		208,670	131,072	11,730	96,094	33,166	4,107,491	115,000	200,000
5,237,044			177,617	49,566	11,318	169,082	801,771	8,284,769	61,715	264,497
3,542,100	7,848		67,492	37,632	612	111,405	84,277	4,357,070	46,801	128,647
923,477	33,011	1,801	34,250	2,450	1,700		5,147	339,713	2,200	3,840
666,902			28,847	28,680	6,836	10,979	4,285	977,230	6,141	12,678
3,576,546	90,018		19,005	91,662	100,000		8,066	5,068,103	118,110	100,635
3,173,407	10,351		22,140	17,136	31,075	94,321	2,188	6,511,743	171,687	315,014
2,698,690	11,650		4,693		100,000	64,000	12,524	4,658,288	105,000	341,000
981,327	1,421		700		1,200	36,900	1,407	1,303,901	30,825	53,309
650,710	6,375		43,764	3,048		48,000		1,358,209	20,553	40,169
1,932,358	10,189		26,200	1,514			63	2,477,381	27,900	120,500
509,487	9,186		17,297			8,000	27,490	800,796	14,385	20,478
257,527	1,889	690	6,912		22,881			378,820	5,200	5,555
345,026	17,802	1,585	10,998	1,600			211	603,959	13,221	10,341
1,629,095	16,704		10,295	11,258	4,471	30,000	2,075	2,749,481	118,996	128,101
445,791			5,000	6,000	1,926	12,000		553,338	32,000	
666,672	8,925		13,793			12,000		994,541	16,643	18,010
1,340,542				12,500		95,242	4,472	3,519,129	210,287	158,699
137,094,051	1,662,820	148,811	1,857,138	1,235,799	665,824	3,665,195	3,348,109	231,314,702	6,008,251	9,989,535

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

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, occupied 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 and financial statements, as follows:—

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, including salaries, printing, advertising, auditors' 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 premiums 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 applied 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 collaterals 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, bonds and debentures.....	\$1,126,071 60
Mortgage loans.....	528,189 56
Municipal and other debentures.....	67,911 59
Real estate—office premises....	15,850 00
Cash in Bank.....	\$ 117,340 38
Cash on hand.....	20,490 11
Office furniture.....	137,830 49
Sundry accounts.....	1,864 63
	171 70
	\$1,877,889 57

Liabilities.	
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
Accrued interest, added 31st December, 1887.....	51,662 20
Balance due mortgageors, not yet paid over, retained for various purposes.....	13,378 21
Dividend payable 3rd January, 1888.....	5,234 46
Directors' compensation.....	2,500 00
Reserve fund, as on 31st December, 1886.....	\$ 56,000 00
Reserve fund added 31st December, 1887.....	20,000 00
	76,000 00