

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.
74,976	6,446	3,07	44,173	2,295	10,486,199	388,050	1
431,326	8,390	25,464	608,381	2,359	21,704,983	189,644	2
			216,306		11,615,792	437,000	3
40,168			187,780		5,271,305	162,776	4
53,579	743				6,974,950	144,896	5
					11,403,800	101,987	6
765	2,241		674,906		6,327,494	193,779	7
150,000			420,889		7,164,126	4,813	8
			335,132		5,606,778	188,061	9
	288		95,709	590	1,481,449	6,000	10
388,269	11,434			61,359	36,261,370	1,750,000	11
25,466		19,799		5	9,195,196	10,000	12
	9,755	497	6,210	10,354	3,611,853	94,092	13
	63,497	11,614	90,799	26,308	9,938,030	184,883	14
				2,562	1,941,081	63,653	15
	1,159	2,610	23,364	18,341	4,570,841	182,328	16
335,595	1,004	5,945	129,327	17,349	11,361,718	139,438	17
751,055	516		398,179	4,597	14,724,531	1,299,520	18
					8,418,224	456,000	19
234,428	26,906	19	121,578		8,074,800	195,807	20
	2,313		269,157	97,269	6,320,960	267,958	21
		1,980	368,645			18,689	22
44	2,471			2,655	1,159,183	34,219	23
					4,132,115	946,191	24
33,715	2,437	90,382	177,765	0	13,174,751	149,668	25
66,040		850	396,947	48,061	7,146,643	344,455	26
10,693				21,042	9,162,300	61,849	27
5,802			112,320	1,950,175	1,950,175	181,165	28
20,000			124,766	17,487	8,017,309	20,198	29
	1,322			9,000	666,943	43,703	30
				446	165,682	86,504	31
2,194				10,592	566,597	139,051	32
39,394					2,253,463	189,407	33
3,993					358,444	83,305	34
5,000	133	7,596		141	309,564	18,640	35
							36
35,169	8,853	2,267	2,001	513,769	6,126,964		37
4,863							38
	1,784				109,660	15,872	39
					192,312	70,371	40
2,663	2,739,915	187,958	171,654	4,645,748	693,195	268,514,138	7,983,597

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.
28,699	4,03		200,000			14,583,881	628,000	1,198,000	1,581,900	1
264,017	41,525		763,584	130,135	103,471	39,058,981	652,000	687,000	2,703,000	2
65,519	12,297		268,303		6,971	14,633,377	450,000	470,000	1,043,000	3
30,271	57,342		172,72	25,400	32,748	6,878,036	177,800	258,100	801,300	4
36,894			110,852		2,711	7,569,539	146,850	163,240	707,600	5
70,102	63,727		319,644	84,851	37,070	14,696,508	444,412	1,092,911	1,419,600	6
6,335	19,070		815	124,390	26,363	4,771,714	59,500	142,550	901,900	7
58,997			18,418	373,067	73,641	9,137,345	900,000	274,742	663,900	8
56,907	16,994		1,590	198,003	293,700	8,666,006	143,261	269,971	1,064,665	9
23,501	14,095				7,821	1,950,343	94,729	94,671	245,930	10
284,574	111,610		6,032	600,000	467,588	55,788,587	2,424,012	1,780,000	4,682,103	11
166,555	42,000		4,455	350,000	24,616	11,408,610	393,671	620,957	934,465	12
1,893,147	160,828		81,030	339,040	109,504	5,959,153	3,812	9,654	69,461	13
61,439	93,317		43,492	109,743	118,782	3,815,471	27,399	98,433	489,632	14
52,056	21,341		99,766	37,706	274,752	1,737,923	17,591	33,283	305,540	15
118,765	44,711		16,448	36,842	47,290	5,830,191	100,545	494,806	759,110	16
159,024	59,134		4,981	180,600	54,300	14,944,965	224,614	639,933	1,653,367	17
157,473	40,800		35,856	552,941	53,361	29,968,818	465,000	847,000	2,945,000	18
78,555	15,732		93	124,390	26,363	4,771,714	59,500	142,550	901,900	19
100,700	132,015		5,926	166,830		11,576,205	118,669	688,906	962,810	20
207,514	124,817		2,032	202,043	3,734	7,895,253	91,365	211,701	1,163,920	21
23,651			8,573	12,000	9,405	481,277	5,200	7,300	88,976	22
40,669	18,185		9,607	17,665	10,799	1,575,098	14,737	16,711	280,459	23
51,544	45,067		54,987	116,488	6,979	6,457,085	111,731	119,106	821,629	24
96,958	16,911		4,841	58,300	4,232	13,065,918	244,659	692,391	1,278,269	25
12,770	10,500		1,000	60,000	10,431	9,751,386	307,200	492,540	996,910	26
18,558	67,670			64,239	641	3,064,692	34,409	233,802	531,905	27
15,168			52,000		1,877	3,636,692	92,436	119,251	373,087	28
9,753	7,096		1,800		5,571	3,804,387	59,147	233,526	428,007	29
9,301	4,693		8,000			1,055,800	66,067	37,786	73,639	30
6,299			23,521			450,861	2,929	4,967	35,618	31
36,083	12,607		2,500	788		966,735	13,035	16,001	97,944	32
918			30,000	3,370		3,366,647	148,168	167,402	452,199	33
6,367	9,000		8,500			638,467	14,396	14,914	119,735	34
10,960	3,900		12,000			582,943	9,890	10,102	90,170	35
										36
30,978	34,360		116,130	18,400		7,179,420	540,682	692,218	822,850	37
668			375	950		170,547	1,109	3,077	35,531	38
36,459	3,263		1,984	11,964	93	442,666	6,974	11,061	91,308	39
193,643	4,284,475	1,300,177	565,891	5,658,999	1,851,704	315,676,305	8,408,199	14,244,296	39,207,557	40

J. M. COURTNEY, Deputy Minister of Finance.

I have to express my very great regret at the continued ill-health of Mr. W. A. Lipsey, who has been for many years the efficient manager of this company.

Major Thomas Beattie seconded the adoption of the report, which was carried unanimously. The retiring directors, Messrs. Daniel Regan, W. J. Reid, Thomas McCormick, Thomas Beattie and Thomas H. Smallman, were re-elected for the ensuing year.

Messrs. Geo. F. Jewell, F.C.A., and Andrew Dale were re-appointed auditors for the current year.

At a subsequent meeting of the board Mr. Daniel Regan was re-elected president, and Mr. W. J. Reid was re-elected vice-president.

HOME SAVINGS AND LOAN COMPANY, LIMITED.

The seventeenth annual general meeting of the shareholders was held in the company's office, No. 78 Church street, Toronto, on Thursday, February 20th, 1896, at 3 o'clock p.m. The president, Hon. Sir 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 21st February, 1895, were, upon motion to that effect, taken as read, and were confirmed.

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

REPORT.

The directors beg to submit the seventeenth annual report, with accompanying financial statements, showing the result of the company's business for the year ended 31st December, 1895, and its position on that day.

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 profit of \$14,405. To this is to be added \$92,570, balance of Profit and Loss account, making in all \$15,333.70. Of this sum \$5,000 is added to the Reserve fund, \$9,000 added to the Contingent account, and the balance, \$1,333.70, placed at the credit of Profit and Loss account.

The Reserve fund has now reached the sum of \$190,000, and there stands at credit of the Contingent account \$17,000.

Mortgage loans decreased \$86,496.82. Continued difficulty has been found in obtaining satisfactory loans on this class of security, and great care requires to be exercised in dealing with them. Loans on collaterals increased \$60,488.69. Notwithstanding the generally depressed condition of business, and the reduction from 4 to 3½ per cent. made by the company in the rate of interest paid for deposits which reduction took effect at the beginning of the year—no material change has taken place, the amount on hand remaining about the same.

All of which is respectfully submitted.

FRANK SMITH,

President.

Toronto, February 13, 1896.

STATEMENT OF ASSETS AND LIABILITIES, 31st DECEMBER, 1895.

Assets

Loans on collaterals of stocks, bonds and debentures	\$1,363,142	28
Mortgage loans	\$838,845	95
Less amounts retained, not yet paid over	9,105	36
Municipal debentures	829,740	59
Real estate—including office premises	521	22
Cash in bank	\$161,890	42
" on hand	2,645	28
Office furniture	164,537	70
	1,788	31
	\$2,387,781	30

Liabilities.

Capital stock, subscribed, \$2,000,000, upon which has been paid ten per cent., amounting to	\$200,000	00
Due depositors, principal and accrued interest, added 31st December, 1895	1,969,947	60
Dividend payable 2nd January, 1896	7,000	00
Directors' compensation	2,500	00