				Ti	TARTI	ITIE8.				<u> </u>		I have to expresss my very great regret at
	Deposi			Balanc	ces I	Balances	<u> </u>			1	-	the continued ill-health of Mr. W. A. Lipsey,
Loans from other	m by other Canadia banks, p	n to	ances due o other anks in	due to a cies of bank, o	the cie	e to agen- s of bank, to other	Liabilitie		otal	Directors	-	who has been for many years the efficient manager of this company.
banks in Canads	able on	de- Ca	nada in silv ex-	other b	anks l	encies in	under for	e- liab		liabilities.		Major Thomas Beattie seconded the adoption of the report, which was carried unani-
secured.	at fixe		hanges.	in fore	ign	United ingdom.				i		mously. The retiring directors, Messrs Daniel Regan, W. J. Reid, Thomas McCormick,
	74,8 431,8		6,446 3,390		3,07 5,464	44,173 608,981	2.2 2,3		96,199 04,983	388,050 189,544	1 2	Thomas Beattie and Thomas H. Smallman,
• • • • • • • • • • • • • • • • • • • •	••	•••	•••••			218,206		1i,	15,792	437,000	3	were re-elected for the ensuing year. Messrs. Geo. F. Jewell, F.C.A., and Andrew
• • • • • • • • • • •	40,1		743			187,780		6,8	371,305 974,950 400,300	162,76 144,996 101,987	5	Dale were re-appointed auditors for the current year.
• • • • • • • • • • • • •	·		2,241	••••••		574,906		6,	27,494	193,279		At a subsequent meeting of the board Mr
• • • • • • • • • • •	150		••• ••• • • • • • • • • • • • • • • •			4 40.889 335,132		5,	164,126 63 6, 978	4,313 183 061	8	Daniel Regan was re-elected president, and Mr. W. J. Reid was re-elected vice-president.
••••••		••••	28 8			95,709	5	90 14	L¥1,449	6.000	10	
•••••	388,9 25,4	00	11,434	19		••••••	81,2		261,370 195,196	1,750,000 10,000	11 19	HOME SAVINGS AND LOAN COMPANY LIMITED.
			2,755 63 497	1	497 1,614	6,210 90,799	10,3 96,3		511,35 3 988,030	94,092 184 883		
• • • • • • • • • • • • • • • • • • • •			1 159		2,610	23,364	2,5		841,091 570,841	83,553 182,328		The seventeenth annual general meeting o the shareholders was held in the company's
•••••			1,034 516	1 (5,945	129.857 398,179	1,7	19 11.	61,718 724,531	139,438 1,299,520	17	office, No. 78 Church street, Toronto, or Thursday, February 20th, 1896, at 3 o'clock
	234,	08	26,906 2,313		19	121,578 269,157	97,9	Я.	418,924 074,900	456,000 195,807	19	p.m. The president, Hon. Sir Frank Smith occupied the chair; the manager, Mr. James
	202,		•••••	i	1,980	365,645	·····	6,	320,860	267,958	91	Mason, acted as secretary.
•••••••			2,471 					1.	187,429 159,183 182,115	18 689 34,219 246,19	23	The secretary read the notice calling the meeting. The minutes of the last annua
		ļ				93,275						general meeting, held 21st February, 1895 were, upon motion to that effect, taken as read
••••••	33, 65, 10,)40	2,497	91	0,362 860	177,765 3 86,947	48,0	61 7,	174,751 146,649 162,300	149,668 344,455 61,249	26 27	and were confirmed
••••	5,	3-2	······································			112,320	95.5	26 1.	950,175	181.165	28	The secretary then read the annual report and financial statement, as under:
•••••	20,		1,322			124,766	17,4 9,0	00	017,209 656,943	20 ±28 48,703	30	REPORT.
	2,	1	• • • • • • • • • • • • • • • • • • • •				10,5		165,682 566,5 67	39,504 139,051	\$1 \$2	The directors beg to submit the seventeentl annual report, with accompanying financia
• • • • • • • • • • • • • • • • • • • •	39,	394	••••			•••••		9	£53,46 3	189,407	88	statements, showing the result of the com
5,0	3,	993	133		7,536			41	858,444 809,564	83,305 19,640	34 35	pany's business for the year ended 31st December, 1895, and its position on that day.
			133				'		,	İ	36	After paying and providing for two half yearly dividends, at the rate of seven per cent
		169	8,853		2,967	2,001	'		10- 004		87	per annum, and paying all expenses, including salaries, printing, advertising, auditors' fees
4 F	663		0,000		2,301	2,001	813,5		195,964	***************************************		and all commissions on loans, and providing
***************************************		84	·····				1,	509	109,680 192,312	15,872 70 37 1		for directors' compensation, there remained a net profit of \$14,405. To this is to be added
9,6	663 2,732	015	187,958	17	1,654	4,845,748	693	95 298	314 138	7,983,597	_	\$923.70, balance of Profit and Loss account making in all \$15,333.70. Of this sum 5,000 is
			Real		ASSI	ETS.					_	added to the Reserve fund, \$9,000 added to the Contingent account, and the balance, \$1,333.70
Loans			Estate thepro-	Mort-	•	Other			Average	Greatest		placed at the credit of Profit and Loss account
Gov-	Loans to Provin-	verdue	pertyof the	gages on real	Bank	not in-		amount		amount	1	The Reserve fund has now reached the sun of \$190,000, and there stands at credit of the
ment	ern-	debts.			Dent		Motos	Of specia	minior	in circu-		
of Canada	ments.		(other	estate sold by	pre- mises.	cluded under	Total Assets	or specie held during	minior Notes held	in circu- lation at any time		Contingent account \$17,000.
			(other than bank	estate	pre-	cluded			minion Notes held during the	lation at any time during the		Contingent account \$17,000. Mortgage loans decreased \$86,496 82. Continued difficulty has been found in obtaining
			(other than bank prem- ises.)	estate sold by the	pre- mises.	cluded under the fore- going heads.	Assets	during the month.	minion Notes held during the month	in circu- lation at any time during the		Contingent account \$17,000. Mortgage loans decreased \$86,496 82. Continued difficulty has been found in obtainin satisfactory loans on this class of security, an great care requires to be exercised in dealin
		28,699 264 017	(other than bank premises.)	estate sold by the Bank.	pre- mises. 200,000 763,524	cluded under the fore- going heads.	Assets 14.583,981 29,054,921	during the month. 626,000 652,000	minior Notes held during the month	in circulation at any time during the month.	1 2	Contingent account \$17,000. Mortgage loans decreased \$86,496 82. Continued difficulty has been found in obtainin satisfactory loans on this class of security, an great care requires to be exercised in dealing with them. Loans on collaterals increased \$60,488.69. Notwithstanding the generally designed.
••••••		28,699 264 017 65 519 30,271	(other than bank premises.) 203 41,525 12,237 57,342	estate sold by the Bank.	200,000 763,524 265,203	cluded under the fore- going heads. 103 471 6,971 32,746	14.583,981 29,059,991 14,633 377 6,978,026	during the month.	minion Notes held during the month	in circulation at any time during the month.	1 2 3 4	Contingent account \$17,000. Mortgage loans decreased \$86,496 82. Continued difficulty has been found in obtainin satisfactory loans on this class of security, an 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 reductio
••••••		28,699 264 017 65 519 30,271 36,894 70,102	(other than bank premises.) 103 11,525 12,237 57,342 63,727	estate sold by the Bank.	pre- mises. 200,000 763,524 263,263	103 471 6,971 32,746 25,711	14.583,981 29,059,921 14,633 377	during the month. 628,000 652,000	minior Notes held during the month 1,196,00 470,00 258 10 483,24	in circu- lation at any time during the month.	1 2 3 4 5	Contingent account \$17,000. Mortgage loans decreased \$86,496 82. Continued difficulty has been found in obtainin satisfactory loans on this class of security, an great care requires to be exercised in dealin 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
	4,616	28,699 264 017 65 519 30,271 36,894 70,102 6,356 58,997	(other than bank premises.) (33 41,525 12,287 57,342 63,727 19,070	estate sold by the Bank. 130,135 25,400 84,851 815 18,418	200,000 763,524 263,2(3 172,72, 110,852 319,644 124,025 273,067	cluded under the fore- going heads. 103 471 6,971 32,746 2;,711 57,070 16,040	14.583,981 29,059,991 14,633 377 6,878,036 7,569 539	during the month. 628,000 652,000 450,000 177,800 146,850	minior Notes held during the month 1,196,00 470,00 258 10 483,24	n in circu- lation at any time during the month. 0 1,591,900 0 9,708,000 1,043,600 0 881,30 707 681 1 1,413,602 2 663,900	1 2 3 4 5 6	Contingent account \$17,000. Mortgage loans decreased \$86,496 82. Continued difficulty has been found in obtainin satisfactory loans on this class of security, an great care requires to be exercised in dealin with them. Loans on collaterals increased \$60. 488.69. Notwithstanding the generally depressed condition of business, and the reductio 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
	4,616	28,699 264 017 65 519 30,271 36,894 70,102 6,335	(other than bank premises.) (01) (02) (03) (10) (estate sold by the Bank. 130,135 	200,000 763,594 268,24 110,852 319,644	oluded under the fore- going heads. 103 4711 52,746 27,711 32,746 27,711 32,746 33,700 16,040 73,641	14.583,3811 39,033,981 14.633 377 6.878,036 7.569 539 14,698,503 6.147 542 9,137,845 8,566,006	during the month. 628,000 652,000 177,800 146,850 444,419 99,000 900,000 143,261	minion Notes held during the month 1,196,00 470,00 238 10 483,24 1,002,91 374,74 289 00 969,97	n in circu- lation at any time during the month. 0 1.681,900 0 2,708,000 1 1,443,600 707 6s ⁴ 1 1,413,60 ⁴ 2 663,900 0 989,00 1 1,064,665	1 2 3 4 5 6 7 8 9	Contingent account \$17,000. Mortgage loans decreased \$86,496 82. Continued difficulty has been found in obtainin satisfactory loans on this class of security, an great care requires to be exercised in dealin with them. Loans on collaterals increased \$60 488.69. Notwithstanding the generally depressed condition of business, and the reductio from 4 to 3½ per cent. made by the company if the rate of interest paid for deposits whice reduction took effect at the beginning of the year—no material change has taken place, the amount on hand remaining about the same.
	4,416	28,689 264 017 65 519 30,271 36,894 70,102 6,336 58,997 58,907	(other than bank premises.) (33 41,525 12,287 57,842 68,727 19,070 7 16,994 14,095	130,135 	200,000 763,524 263,213 172,72 110,852 319,644 124,025 273,067 128,005	oluded under the fore- going heads. 103 471 6,971 32,748 2,711 87,070 16,040 78,641 993,700 7,881	14.583,881 39,053,981 14,633 377 6,878,026 7,569 539 14,696,503 6,147 542 9,137,345 8,556,006 1,950,243	628,000 652,000 450,000 177,800 146,850 444,412 99,000 200,000 143,261 24,7:9	minion Notes held during the month 1,198,00 470,00 470,00 258 10 483,24 1,002,91 274,74 289 00 999,97	n in circu- lation at any time during the month. 0 1,591,900 9,703,000 0 881,30 0 707 69 1 1,413,60 2 663,900 939,00 1 1,064,665	1 2 3 4 5 6 7 8 9	Contingent account \$17,000. Mortgage loans decreased \$86,496 82. Continued difficulty has been found in obtainin satisfactory loans on this class of security, an great care requires to be exercised in dealin with them. Loans on collaterals increased \$60 488.69. Notwithstanding the generally depressed condition of business, and the reductio from 4 to 3½ per cent. made by the company is the rate of interest paid for deposits whice 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,
	4,416	28,692 264 017 65 519 30,297 36,894 70,102 6,356 58,997 58,907 23,501 284,574 166,656	(other than bank premises.) 103, 41,525 12,237 57,342 63,737 10,070 16,994 14,095 111,610 42,000	estate sold by the Bank. 130,135 25,400 84,851 815 18,418 1,590 6,033 4,455	900,000 763,594 968,79 110,852 319,644 124,003 600,000 380,(-(-(-(-(-(-(-(-(-(-(-(-(-(-(-(-(-(-(-	oluded under the fore- going heads. 103 471 6,971 32,746 2,711 87,070 16,040 73,841 293,700 7,821 467,283 24,616	14.583,881 29,053,981 14.633 377 6.878,026 7.569 529 14,696,508 6,147 542 9,157,846 1,950,243 55,786,606	during the month. 628,000 652,000 450,000 117,800 444,412 99,000 90,000 143,961 94,739 9,424,072 393,671	minion Notes held during the month 1,198,000 470,00 288 10 483,24 1,002,91 274,74 289 00 969,97 24 57 1,780.00 820,95	n in circu- lation at any time during the month. 0 1.521,900 0 2,703,000 1 1,043,600 0 707 6s ⁴ 1 1,413,60 ⁴ 2 663,900 1 1,064,655 1 245,930 0 934,465	1 2 3 4 5 6 7 8 9	Contingent account \$17,000. Mortgage loans decreased \$86,496 82. Con tinued 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.
	4,416	28,699 264 017 55 519 30,271 36,894 70,102 6,356 58,997 56,997 23,501	(other than bank premises.) 103, 41,525 12,237 57,342 63,727 19,070 7 16,994 11,610 5 42,000 7 160,828 93,317	estate sold by the Bank. 130,135 25,400 84,851 815 18,418 1,590 6,032 4,455 81 (3)	200,000 763,524 268,243 172,72,110,684 124,022 273,069 128,4,03	oluded under the fore- going heads. 103 471 52,746 27,711 27,7070 16,040 73,641 293,700 7,821 467,283 24,616 109,504 118,782	14.583,3811 39,053,981 14.633 377 6.978,026 7.569 529 14,698,503 6,147 542 9,137,945 8,566,006 1,960,243 55,786,587 11,408,610 5,269,153 3,613,471	during the month. 628,000 652,000 450,000 117,800 116,850 444,412 99,000 900 0'00 148,201 94,739 9,424,012 393,671 3,813 27,393	minion Notes held during the month 1,198,00 470,00 2's 10,002,91 274,74 269 00 969,97 24 57 1,780.00 820,95 9 84,83	n in circu- lation at any time during the month. 0 1.591,900 2,703,000 1,043,600 70,763 1 1,413,60° 663,900 1 1,064,665 1 245,930 0 938,00 1 1,644,665 1 245,930 0 934,466 1 69 461 4 89,633	1 2 3 4 5 6 7 8 9 10 12 13 14	Contingent account \$17,000. Mortgage loans decreased \$86,496 82. Con tinued 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. TATEMENT OF ASSETS AND LIABILITIES, 31s
	152,380	28,699 264 017 55 519 30,271 36,894 70,102 63,507 56,907 23,501 284,574 166,655 1,893,14 61 43 52,056	(other than bank premises.) 103, 41,525 12,:37 57,342 168,727 5 19,070 7 160,828 2111,650 42,000 7 160,828 23,317 31,341 5 44,711	estate sold by the Bank. 130,135 	900,000 763,524 263,243 172,72 110,652 373,067 124,025 600,000 350,((339,044 109,744 37,704 38,845	cluded under the fore- going heads. 103 471 6,971 32,746 2;,711 87,070 78,841 93,700 7,821 467,283 24,616 1109,504 118,782 24,616 218,782 24,616 24,752 47,290	14.583,381 39,054,981 14.633 377 6.878,098 7.569 529 14,698,503 6.147 542 9.157,345 55,786,507 1,950,243 55,786,537 11,408,610 5,959,153 3,815,471 1,737,982 5,830,191	during the month. 028,000 652,000 450,000 177,800 146,860 99,000 900 143,961 94,749 94,749 93,871 8,818 27,392 17,501 100,545	minior Notes held during the month 1,198,00 470,00 238 10 4082,91 274,74 289 00 969,97 24 57 1,780.00 820,95 98,43 33,28 494,8	n in circu- lation at any time during the month. 0 1,591,900 0 2,703,000 0 831,30 0 707 65 1 1,413,60 2 663,900 1 1,064,665 1 245,930 7 934,466 4 489,633 3 305,640 8 759,110	1 2 3 4 5 6 7 8 9 10 12 13 14 15 16	Contingent account \$17,000. Mortgage loans decreased \$86,496 82. Con tinued 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. -TATEMENT OF ASSETS AND LIABILITIES, 31s DECEMBER, 1895.
	152,580	26,699 264 017 55 519 30,271 36,894 70,102 6,335 56,997 \$3,501 284,574 166,655 1,893,14* 61 435 52,056 118,764 159 02;	(other than bank premises.) 12,:37 12,:37 12,:37 14,:55 14,:50 14,:095 11,:51 2	estate sold by the Bank. 130,135 25,400 84,851 815 18,418 1,590 6,032 4,455 81 (30) 43,492 29,766 16,443 4,881 85,856	200,000 763,594 268,213 179,79,110,654 199,644 194,022 273,067 128,03 600,000 350,000 350,000 350,000 350,000 350,000 350,000 350,000 350,000 350,000 350,000 350,000	oluded under the fore-going heads. 103 4711	14.583,3811 39,039,991 14.683 377 6.878,096 7,569 529 14,696,503 6.147 542 9.137,945 8,566,006 1,960,243 55,786,587 11,408,610 8.969,163 3,615,471 1,737,982 5,830,191 14,944,966 23 948,818	028,000 652,000 450,000 177,800 146,850 444,412 99,000 90,000 143,361 94,749 9,424,010 393,671 3,819 27,399 17,591	minion Notes held during the month 1,198,00 470,00 258 10,002,91 274,74 269 00 969,97 24 57 1,780.00 820,95 2 843,33,38 494,84 93,93 847,00	n in circu- lation at any time during the month. 0 1.591,900 2,703,000 1,043,600 70,647 1 1,413,60° 663,900 1 1,064,665 1 245,930 0 4,689,103 934,466 1 489,633 3 305,640 5 759,110 1 1,683,267 9,895,000	1 2 3 4 5 6 7 8 9 10 12 13 14 15 16 17 15	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. -TATEMENT OF ASSETS AND LIABILITIES, 31s DECEMBER, 1895. Assets Loans on collaterals of stocks, boads and debentures.
	152,380	28,699 284 017 56 519 30,271 36,894 70,102 6,356 58,997 56,907 23,501 284,574 166,554 1,893,14 159,056 118,784 159,056 178,785 100,700	(other than bank premises.) 103, 41,595, 12,297, 57,342, 63,727, 19,070, 41,610, 64,61	estate sold by the Bank. 130,135 25,400 84,851 18,418 1,590 6,032 4,455 81 (30) 43,492 299,766 116,418 135,856 93	200,000 763,524 268,263 172,72 110,684 124,022 273,089 128,4,03 600,000 350,(() 339,044 37,700 38,841 190,600 552,941	oluded under the fore-going heads. 103 471 6,971 32,748 25,711 87,070 15,040 73,641 993,700 7,821 118.782 274.759 47,290 54 3 0	14.593,981 39,099,981 14.633 377 6,978,026 7,669 539 14,696,509 6,147 542 9,137,845 8,566,006 1,950,243 55,786,537 11,408,610 6,950,147 1,737,982 3,803,471 1,737,982 4,771,714 4,965 23,946,818 4,771,714	during the month. 628,000 652,000 450,000 1177,800 1146,350 444,413 99,000 900 148,361 94,749 177,591 177,591 100,545 224,614 466,000 59,600 118,669	minion Notes held during the month 1,198,00 483,24 1,002,91 274,74 289 099,97 24 57 1,780,00 820,95 98,43 33,28 494,8,3 847,0,0 142 8,8 9	n in circu- lation at any time during the month. 0 1.591,900 9.703,000 1,413,600 1,413,600 983,000 1,064,655 1 245,930 0 4,689,100 934,465 1 489,632 3 305,640 6 759,100 1 769,3,207 2 8,485,000 9 90,5900 6 90,5900 6 90,5900	1 1 2 3 4 5 6 6 7 8 9 10 11 12 13 14 15 16 17 16 19 20	Contingent account \$17,000. Mortgage loans decreased \$86,496 82. Con tinued 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 de pressed condition of business, and the reduction from 4 to 3½ per cent. made by the company it 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. TATEMENT OF ASSETS AND LIABILITIES, 31s DECEMBER, 1895. Assets Loans on collaterals of stocks, bonds and debentures \$1,363,142 2 Mortgage loans \$838,845 95
	152,380	28,699 264 017 85 619 30,271 36,834 770,102 6,336 58,907 284,574 166,655 1,893,14 61 439 157,421 78,85 100,70 201,54 23,85	(other than bank premises.) 103, 41,525 12,:37 57,842 166,797 5 19,070 7 16,994 14,095 49,000 7 160 828 9 93,317 84,711 4 59,134 40,800 15,132,015 44,711 1	estate sold by the Bank. 130,135 25,400 25,400 81,51 1,590 6,032 4,435 81 (30) 43,492 29,762 16 443 4,381 35,856 16 99 5,936 2,032 8,673	900,000 763,594 268,3:3 179,79, 110,652 373,067 198,00 350,(() 339,044 199,60 652,94 124,391 166,635 902,041 12,00	cluded under the fore-going heads. 103 471 6,971 32,746 2;711 57,070 16,040 78,641 993,700 7,821 18.782 24,616 109,504 118.782 374.759 374.75	14.583,381 39,059,981 14.683 377 6.878,096 7.569 539 14,696,508 6.147 542 9.137,846 8.566,006 1,950,243 55,786.587 11,408,610 6.869,163 3,815,471 1,737,982 5,830,191 14,944,965 23,946,818 4,771,714 11,576,3-5 7,896,252 461,977	during the month. 028,000 652,000 450,000 177,800 146,860 99,000 900 143,961 94,759 17,501 100,545 224,614 466,000 118,669 91,365 5,200 156,669 11,365 15,200 118,669 118,200 118,669 118,200 118,2	minior Notes held during the month 1,198,00 470,00 278 10 483,24 1,092,91 274,74 289 00 969,97 24 57 1,780.00 800,95 98,43 33,28 494,8 934,93 847,00 142 85 588,9 7,30	n in circumation at any time during the month. 0 1,591,900 2,703,000 1,043,600 0 939,00 1 1,413,601 2 663,900 1 1,064,655 1 245,930 1 245,930 1 1,4639,103 3 3,65,640 759,110 3 1,653,207 9,645,000 0 907,900 66 962,810 1,163,923 0 88,976	1 1 2 3 4 4 5 6 6 7 8 9 10 12 13 14 15 16 17 16 19 21 22	Contingent account \$17,000. Mortgage loans decreased \$86,496 82. Con tinued 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 it 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. TATEMENT OF ASSETS AND LIABILITIES, 31s DECEMBER, 1895. Assets Loans on collaterals of stocks, bonds and debentures \$1,363,142 2 Mortgage loans \$838,845 95 Less amounts retained, not yet paid
	152,380	26,699 264 017 55 519 30,271 36,894 70,102 6,835 56,997 23,501 284,574 166,655 118,761 159,025 157,453 78,851 100,700 205,54	(other than bank premises.) 103, 41,595, 12,297, 57,342, 63,727, 19,070, 716,954, 111,610, 7160,828, 93,317, 160,828, 94,341,14,59,134,159,134	estate sold by the Bank. 130,135 	900,000 763,594 268,2:3 179,79, 110,852 373,067 128,005 350,((339,044 109,74' 37,700 38,849 190,600 552,944 124,399 166,839 902,044 19,000	oluded under the fore-going heads. 103 471 6,971 32,748 25,711 87,070 15,040 73,641 993,700 78,641 118.782 274.759 47,290 54 3 0 54 3 0 54 3 0 54 3 0 54 3 0 54 3 0 54 3 0 54 3 0 54 3 0 54 3 0 54 5 5 5 5 5 5 5 5 5 5 6 5	14.583,3811 39,053,981 14.633,377 6,978,026 7,569,529 14,698,503 6,147,542 9,137,845 8,566,006 1,950,343 55,786,537 11,408,610 6,959,153 5,803,191 1,737,982 5,803,191 14,944,986 23,946,818 4,771,714 41,977,974 41,777,714 41,977,717 41,777,717	during the month. 628,000 652,000 177,800 146,850 444,413 99,000 148,301 94,739 17,501 100,545 224,614 466,000 59,500 118,669 91,365	minion Notes held during the month 1,198,00 470,00 278 10,02,91 274.74 289 00 399,97 24 57 1,780.00 800,95 98,43 35,28 494,8 393,93 847,00 142 85 588,91 211.70	n in circumation at any time during the month. 0 1.591,900 9,703,000 0 831,30 60 1 1,043,000 1 1,043,000 1 1,043,000 1 1,064,655 1 245,930 0 4,689,103 934,653 3 305,640 6 759,110 3 1,853,267 9,895,000 6 9,995,810 1 1,163,933 9 88,976 1 980,459	1 2 3 4 4 5 6 7 8 9 10 12 13 14 15 16 17 15 19 21 22 23 33	Contingent account \$17,000. Mortgage loans decreased \$86,496 82. Con tinued 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 it 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. -TATEMENT OF ASSETS AND LIABILITIES, 31s DECEMBER, 1895. Assets Loans on collaterals of stocks, bonds and debentures \$1,363,142 2 Mortgage loans \$838,845 95 Less amounts retained, not yet paid over 9,105 36
	152,380	28,692 364 017 56 519 30,971 36,894 70,102 6,356 58,997 56,997 56,997 284,574 166,554 1,893,14* 61 436 52,056 118,768 159 02: 157,45: 78,656 40,686 51,54	(other than bank premises.) 103, 41,525, 12,237, 57,342, 63,727, 19,070, 14,095, 411,610, 42,000, 7160, 82,000, 71	estate sold by the Bank. 130,135 25,400 84,851 815 16,418 1,590 4,455 81 (30 43,492 99,766 16 443 4,381 35,836 93 6,693 4,455 16,498 7,992 4,492 99,766	900,000 763,594 268,243 179,79,110,684 110,685 119,644 124,022 973,069 128,4,03 100,000 350,(-(-(-339,044) 190,000 106,683 106,683 106,684 116,48	cluded under the fore-going heads. 103 471 6,971 32,748 21,711 87,070 16,040 78,641 993,700 78,641 118.782 24,616 109,504 118.782 274.752 274.752 26.863 374.752 26.863 37,734 9,405 50 10,799 6,979 4,232	14.583,3811 39,053,981 14.633,377 6,978,026 7,569,529 14,698,503 6,147,542 9,137,845 8,566,006 1,950,343 55,786,537 11,408,610 6,959,153 5,861,471 1,737,982 5,830,191 14,944,986 23,946,818 4,771,714 11,777,982 14,947,977 1577,098 6,457,085	during the month. 628,000 652,000 450,000 177,800 146,850 444,412 99,000 990 990 148,391 94,749 97,399 17,591 100,548 66,000 59,567 114,669 91,365 5,270 111,781 944,669	minion Notes held during the month 1,198,00 470,00 483,24 1,002,91 274,74 289 00 999,97 24 57 1,780,00 620,95 98,43 33,28 494,8;347,10,0 1142,89 11,70 7,90 16,71 119,10 692,38	n in circumation at any time during the month. 0 1,591,900 1,043,600 1,043,600 1,043,605 1 1,413,607 1 245,930 1 1,689,100 1 34,465 3 365,540 759,110 3 1,653,207 962,810 1 1,639,23 1,653,207 962,810 1,163,923 1,633,207 962,810 1,163,923 1,633,207 962,810 1,163,923 1,633,207 962,810 1,163,923 1,633,207 962,810 1,163,923 1,633,207 962,810 1,163,923 1,633,207 962,810 1,633,207 962,810 1,633,207 962,810 1,633,207 962,810 1,633,207 962,810 1,633,207 962,810 1,633,207 962,810 1,633,207 962,810 1,633,207 962,810 1,633,207 962,810 1,633,207 962,810 1,633,207 962,810 1,634,634,634 1,	1 2 3 4 5 6 6 7 8 9 10 11 2 1 5 1 1 5 1 1 5 1 1 5 1 1 5 1 1 5 1 1 5 1 1 5 1 1 5 1 1 5 1 1 5 1	Contingent account \$17,000. Mortgage loans decreased \$86,496 82. Con tinued 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 it 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. -TATEMENT OF ASSETS AND LIABILITIES, 31s DECEMBER, 1895. Assets Loans on collaterals of stocks, bonds and debentures \$1,363,142 2 Mortgage loans \$838,845 95 Less amounts retained, not yet paid over 9,105 36 Municipal debentures
	152,580	28,699 264 017 36 5519 30,271 36,997 70,102 6,335 56,907 23,501 1,893,14 61 43,52,056 118,764 159,021 157,421 78,654 40,66 51,54	(other than bank premises.) 103, 11,525 12,:37 57,34 16,579 19,070 160,828 111,65 12,37 160,60 160,6	estate sold by the Bank. 130,135 25,400 91,510 81,510 6,032 4,455 81 (30) 43,492 293,766 16,448 4,881 33,836 2,032 2,032 4,55 18,418 1,590 16,448 4,891 33,836 4,455 16,448 4,481 33,836 4,455 16,448 4,481 16,448 16,4	900,000 763,594 268,213 179,79, 110,652 373,067 128,003 350,((339,044 109,74' 37,700 38,844 190,60 652,94' 124,391 166,63 90,000 17,68 116,48'	cluded under the fore-going heads. 103 471 6,971 32,746 2;711 57,070 78,841 993,700 7,821 467,283 24,616 109,504 118,782 374,759 47,290 53,361 26,363 37,344 9,405 10,799 6,979 0 4,288 0 10,483 99 641	14.583,881 39,053,991 14.633 377 6.878,026 7.669 529 14,696,503 6.147 542 9.137,846 8,656,006 1,950,243 55,786,837 11,408,610 6.969,153 3,813,471 1,737,932 5,830,191 14,944,966 23,946,818 4,771,714 11,778,25 461,277 1,577,996 5,457,086	during the month. 028,000 652,000 450,000 177,800 146,860 99,000 900 143,961 94,739 24,400 393,671 100,545 224,614 466,000 118,669 91,365 5,270 14,737 111,731 244,669 307,900 37,900 37,900 34,409 307,900 34,409	minior Notes held during the month of the mo	n in circumation at any time during the month. 0 1,591,900 1,043,600 1,043,600 1,043,600 1,043,600 1,064,655 1,413,607 1,483,	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 15 19 20 21 22 23 24 26 27	Contingent account \$17,000. Mortgage loans decreased \$86,496 82. Con tinued 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 de pressed condition of business, and the reduction from 4 to 3½ per cent. made by the company it 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. TATEMENT OF ASSETS AND LIABILITIES, 31s DECEMBER, 1895. Assets Loans on collaterals of stocks, bonds and debentures
	152,380	26,699 264 017 55 519 30,971 36,987 6,977 66,907 23,501 284,574 166,655 118,764 159,056 119,765 100,70 201,54 96,957 12,77 18,55 12,77 18,55	(other than bank premises.) 12,237 57,342 63,737 19,070 11,610 42,000 7 16,094 41,095 42,000 7 160,828 42,000 192,015 42,917 11 15,732 19,331 44,711 44,711 44,711 44,711 44,711 11 11,732 19,334 19,331 51,732 19,331 51,3	estate sold by the Bank. 130,135 25,400 84,851 815,18418 1,590 6,032 4,455 81 (30) 43,492 29,766 16,443 4,881 85,856 92 5,986 2,092 8,573 3,617 54,987	900,000 763,594 968,243 179,79,110,654 194,025 273,067 128,000 350,(((339,044 109,744 190,640 114,39 166,682 19,000 17,66 116,483 58,200 64,23 58,200	cluded under the fore-going heads. 103 471 6,971 32,746 27,711 37,070 16,040 7,841 18,782 24,616 109,504 118,782 374,752 47,290 53,361 9,405 10,799 6,979 6,979 0 1,43; 641 1,83; 641 1,83; 641 1,83; 641 1,83; 641 1,83; 641	14.583,3811 39,033,991 14.633 377 6.878,026 7,569 529 14,698,503 6.147 542 9.137,945 8,566,006 1,960,243 55,786,587 11,408,610 8.969,163 3,863,471 1,737,982 5,830,191 14,944,966 923,948,818 4,777,714 11,276,2-5 7,882,253 461,977 1573,098 13.665,918 9,761,386 13.665,918 9,761,386 3,646,992 3,636,693 3,846,357	028,000 652,000 450,000 177,800 146,850 444,413 99,000 90,000 143,461 38,47,59 17,591 100,545 224,814 468,000 59,500 114,669 91,365 51,270 114,787 111,781	minior Notes held during the month of the mo	n in circumation at any time during the month. 0 1,591,900 2,703,000 1,043,600 0 939,00 1,064,655 1 245,930 1 348,632 305,540 759,110 3 489,632 305,540 759,110 1,163,93 1,653,507 969,810 1,163,93 1,16	1 2 3 4 5 6 7 8 9 10 12 13 14 15 16 17 15 19 21 22 23 24 25 25 27 26 29 29	Contingent account \$17,000. Mortgage loans decreased \$86,496 82. Continued difficulty has been found in obtainin satisfactory loans on this class of security, an great care requires to be exercised in dealin with them. Loans on collaterals increased \$60, 488.69. Notwithstanding the generally depressed condition of business, and the reductio 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. -TATEMENT OF ASSETS AND LIABILITIES, 31stocks, bonds and debentures
	152,380	28,699 264 017 56 589 30,271 56 889 770,102 6,356 58,907 284,574 166,655 1,893,14* 61 435 118,764 159,02* 157,45; 78,65 100,70 205,54* 40,66 51,54* 96,95 12,77 18,55 12,16 9,75 3,26 6,96	(other than bank premises.) 103, 11,525 12,237 57,342 63,737 19,070 16,954 111,610 57,160 83,317 16,934 15,832 01 132,015 4 12,161 16,1	estate sold by the Bank. 130,135 25,400 84,851 815 18,418 1,590 6,032 4,455 81 (30) 43,492 99,766 16 443 4,881 35,836 93 6,926 2,032 8,673 3,607 54,987	900,000 763,594 268,263 179,792 110,684 194,002 973,069 128,4,03 100,000 350,(() 339,044 190,000 552,94 112,00 11,66,63 116,43 58,20 60,000 60,000 93,59 166,63 16	cluded under the fore-going heads. 103 471 6,971 32,746 23,711 87,070 16,040 73,641 993,700 78,841 18,782 118	14.583,3811 39,059,981 14.633,377 6,978,026 7,569,503 6,147,542 9,137,545 8,566,006 1,950,243 55,785,587 11,408,610 6,965,347 11,737,932 5830,191 14,944,965 23,946,818 4,771,714 41,1276,9-5 7,892,253 41,277,714 6,457,085	028,000 652,000 450,000 177,800 146,860 444,413 99,000 90,000 143,961 94,729 2,424,072 393,671 17,501 100,545 224,814 468,000 111,669 91,365 51,270 14,787 111,731	minior Notes held during the month of the mo	n in circumation at any time during the month. 1,591,900 2,703,000 1,043,600 0,000 1,043,600 1,043,600 1,064,655 1,413,600 1,064,655 3,507 934,466 1,4639,100 1,163,931 3,653,207 962,810 1,163,931	1 2 3 4 5 6 6 7 8 9 10 112 13 14 15 16 17 15 22 21 22 23 24 25 26 27 26 29 40	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. -TATEMENT OF ASSETS AND LIABILITIES, 31stocks, bonds and debentures
	152,380	28,699 264 017 55 519 30,271 36,937 63,957 284,574 106,656 1,893,14* 61 43,52,056 118,764 159,02: 157,42: 78,656 100,70 905,54* 40,66 51,54	(other than bank premises.) 103, 11,525 12,237 57,342 63,737 19,070 16,954 111,610 57,160 83,317 16,934 15,832 01 132,015 4 12,161 16,1	estate sold by the Bank. 130,135 25,400 84,851 815 18,418 1,590 6,032 4,455 81 (30) 43,492 99,766 16 443 4,881 35,836 93 6,926 2,032 8,673 3,607 54,987	900,000 763,594 268,3:3 179,79,110,652 273,067 128,00 350,(() 339,044 199,600 652,94 124,391 166,83 902,041 12,000 17,66 116,43 68,90 64,23 62,00 1,60 8,00	cluded under the fore-going heads. 103 471 6,971 32,746 2;711 57,070 16,040 78,641 1993,700 18,782 24,616 109,504 118,782 274,759 47,290 53,361 26,363 37,734 9,405 10,799 6,979 10,43; 641 0 788	14.583,9811 39,052,981 14.683,377 6.878,036 7,569.539 14,696,503 6.147,545 8,566,006 1,950,343 55,736,587 11,408,610 6.969,153 3,613,471 1,737,983 461,871 1,777,983 461,877 1,575,996 6,467,085 13,636,693 3,845,8693	028,000 652,000 450,000 177,800 146,850 444,413 99,000 90,000 143,461 38,47,59 17,591 100,545 224,814 468,000 59,500 114,669 91,365 51,270 114,787 111,781	minior Notes held during the month of the mo	n in circumation at any time during the month. 0 1,691,900 9,703,000 0 8,1,3,5 0 1,043,600 1,043,600 1,043,600 1,043,600 1,064,665 1 245,930 1,064,665 6 759,110 1,653,267 2,865,000 9,2,810 1,163,933 821,639 1,173,933 821,639 1,173,933 821,639 1,173,933 821,639 1,173,933 821,639 1,173,933 821,639 1,173,933 821,639 1,173,933 821,639 1,173,933 821,639 1,173,967 1,173,97 1,173,97 1,173,97 1,173,97 1,173,97 1,173,97 1,173,97 1,173,97 1,173,97 1,173,97 1,173,97 1,173	1 2 3 4 4 5 6 7 8 9 10 11 2 1 3 1 4 1 5 6 17 15 19 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	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. TATEMENT OF ASSETS AND LIABILITIES, 31s. DECEMBER, 1895. Assets Loans on collaterals of stocks, bonds and debentures
	152,380	28,699 264 017 36 519 30,277 36,892 56,992 23,501 284,577 166,556 1,893,14 61 43 52,056 119,766 100,70 201,54 40,68 51,54 96,956 12,77 18,55 18,76 18,	(other than bank premises.) 103, 41,525 12,237 57,342 63,727 15,942 14,095 111,610 15,100 15,	estate sold by the Bank. 130,135 25,400 84,851 815 18,418 1,590 6,032 4,455 81 (30) 43,492 299,766 16 443 4,881 35,836 93 5,938 5,938 5,938 1,000	900,000 763,594 268,213 179,79,110,852 379,644 194,022 373,067 198,000 350,(((39),044 199,040 109,74' 190,000 552,94' 124,391 166,83	cluded under the fore-going heads. 103 471 6,971 32,746 2;711 37,070 16,040 78,641 1993,700 7,821 18.782 24,616 109,504 118.782 374.759 47,290 153,361 26,363 37,734 9,405 10,799 6,979 10,433 641 1,837 5,671 10 788	14.583,9811 39,052,981 14.683,377 6,878,026 7,569,529 14,696,503 6,147,542 9,137,545 8,566,006 1,950,243 55,786,887 11,408,610 6,869,163 8,813,471 1,777,982 8,946,818 4,771,714 11,276,2-5 7,882,253 4,671,87 1,673,998 6,467,085 13,668,918 9,761,885 13,668,918 9,761,885 13,668,918 9,761,885 13,668,918 9,761,885 13,668,918 9,761,885 13,668,918 9,636,693 8,636,693 8,866,687	during the month. 028,000 652,000 450,000 146,260 177,800 146,260 99,000 900 143,261 99,000 143,261 99,000 118,669 91,365 5,270 14,737 111,731 944,659 307,200 34,409 92,438 59,147 98,007 2,929 18,035 148,168	minior Notes held during the month 1,198,00 487,000 488,244 1,002,91 374,74 57 1,780,00 820,95 98,43 35,28 494,8 493,93 647,00 16,71 119,10 692,54 233,62 37,78 4,66 16,00 167,40	n in circumation at any time during the month. 0 1,691,900 9,703,000 0 8,1,3,6 0 707 6,5 1 245,930 1 1,643,655 1 245,930 0 4,689,100 0 744,465 3 305,540 0 759,110 3 3,445,653 3 305,540 0 9,2,410 1 1,683,267 2 980,916 1 1,268,936 1 1,278,282 9 98,916 1 1,278,282 9 98,916 1 1,278,282 9 98,916 1 1,278,282 9 98,916 1 1,278,282 9 98,916 1 1,278,282 9 98,916 1 1,278,282 9 98,916 1 1,278,282 9 98,916 1 1,278,282 9 98,916 1 1,278,282 9 98,916 1 1,278,282 9 98,916 1 1,278,282 9 98,916 1 1,278,282 9 98,916 1 1,278,282 9 98,916 1 1,278,282 9 98,916 1 1,278,282 9 98,916 1 1,278,282 9 98,916 1 1,278,282 9 98,916 1 1,278,282 9 98,916 1 1,278,282 1 1,278,282 9 98,916 1 1,278,282 9 98,916 1 1,278,282 9 98,916 1 1,278,282 9 98,916 1 1,278,282 9 98,916 1 1,278,282	1 2 3 4 5 6 7 8 9 10 11 2 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Contingent account \$17,000. Mortgage loans decreased \$86,496 82. Continued difficulty has been found in obtainin satisfactory loans on this class of security, an great care requires to be exercised in dealin with them. Loans on collaterals increased \$60 488.69. Notwithstanding the generally depressed condition of business, and the reductio from 4 to 3½ per cent. made by the company in the rate of interest paid for deposits whice 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. -TATEMENT OF ASSETS AND LIABILITIES, 31s DECEMBER, 1895. Assets Loans on collaterals of stocks, bonds and debentures \$1,363,142 2 Mortgage loans\$838,845 95 Less amounts retained, not yet paid over \$9,105 36 829,740 5 Municipal debentures \$521 2 Real estate—including office premises
	152,580	28,699 264 017 55 519 30,271 36,937 63,957 284,574 106,655 1,893,14* 61 43,52,056 118,764 159,02: 157,42: 78,656 100,70 905,54* 40,66 51,54 96,55 12,77 18,55	(other than bank premises.) 103, 41,525 12,237 15,73,12 16,954 11,610 14,005 14,005 14,005 14,005 14,005 14,005 14,005 14,005 14,005 14,005 14,005 14,005 14,005 14,005 14,005 14,005 14,005 14,005 15,005 16	estate sold by the Bank. 130,135 25,400 84,851 81,590 6,032 4,455 81 (30 43,492 99,766 16 443 4,881 35,836 92 6,982 6,982 4,4841 1,000	900,000 763,594 268,3:3 179,79,110,652 273,067 128,00 350,(() 339,044 199,600 652,94 124,391 166,83 902,041 12,000 17,66 116,43 68,90 64,23 62,00 1,60 8,00	cluded under the fore-going heads. 103 471 6,971 32,746 2:711 87,070 173,641 18,782 274,616 109,504 118,782 274,752 47,290 53,361 26,363 3,734 9,405 10,799 6,979 6,979 6,979 10,43; 641 18,872 274,752 67 10,799 6,979	14.583,9811 39,052,981 14.683,377 6.878,026 7.569.539 14,696,502 6.147,845 8.566,006 1,950,243 55,736,587 11,408,610 6.969,153 8.613,471 1,737,982 461,877 1573,096 6,457,085 13.666,918 9.761,985 13.666,918 9.761,985 13.666,918 9.761,985 13.668,918 9.761,985 13.668,918 9.761,985 13.668,918 9.761,985	during the month. 028,000 652,000 450,000 177,800 146,860 99,000 900 143,961 94,739 17,501 100,545 224,614 466,000 118,669 91,365 5,270 14,737 111,731 244,660 90,38,439 59,147 98,007 9,99 37,909 17,501 11,669 91,365 5,270 14,737 111,731 14,669 14,367 11,731 11	minion Notes held during the month 1,198,00 487,00 483,24 1,002,91 274,74 289 00 290,97 24 57 1,780,00 682,95 843,35,28 494,8	n in circumation at any time during the month. 0 1.591,900 9.703,000 1.043,000 1.043,000 1.043,000 1.064,655 1.245,930 0.0 9.829,00 0.	1 2 3 3 4 5 6 6 7 8 9 9 10 112 13 14 15 6 16 17 15 19 20 21 22 22 24 25 26 26 27 26 29 20 31 32 23 34 34	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. -TATEMENT OF ASSETS AND LIABILITIES, 31s DECEMBER, 1895. Assets Loans on collaterals of stocks, bonds and debentures
	152,380	26,699 264 017 55 519 30,271 36,894 70,102 6,355 56,907 23,501 284,574 166,655 118,764 159,022 157,423 78,65 100,700 205,54 96,95 12,777 16,55 12,77 16,55 12,77 16,55 12,77 16,55 12,77 16,55 12,77 16,55 12,77 16,55 12,77 16,55 16,90 1	(other than bank premises.) 103, 41,525 12,237 57,342 63,727 19,070 14,095 411,610 42,000 7 160,828 93,317 32,015 44,711 459,134 45,067 42,000 67,670 68 16,911 0,500 67,670 68 16,911	estate sold by the Bank. 130,135 25,400 84,851 81,590 6,032 4,455 81 (30 43,492 99,766 16 443 4,881 35,836 92 6,982 6,982 4,4841 1,000	900,000 763,594 968,243 179,79,110,684 194,092 973,097 128,003 600,000 350,000 350,000 350,000 350,000 128,000 190,640	cluded under the fore-going heads. 103 471 6,971 32,746 2;711 37,070 16,040 78,641 1993,700 7,821 18.782 24.616 109.504 118.782 374.759 47.290 53,361 26,363 3,734 9,405 10,799 6,979 10,433 641 1,837 5,671 10 788	14.583,3811 39,039,981 14.633,377 6.978,026 7.669 539 14.698,503 6.147,542 9.137,945 8,566,006 1,950,343 55,786,537 11,408,610 6.959,153 5,803,191 1,737,983 5,803,191 1,737,983 41,777,714 1,737,983 41,277 1,737,986 41,277 1,573,085 13.665,918 9.751,885 3,645,692 3,846,643 1,055,804,692 3,846,847 1,055,804	during the month. 628,000 652,000 145,200 146,360 144,413 99,000 990 990 143,391 94,749 17,599 17,591 100,545 65,000 118,669 91,365 5,270 111,781 944,669,000 34,409 32,438 59,147 98,067 9,909 18,035 114,869 11,005 114,669 11,005 114,669 11,005 114,669 11,005 114,669 11,005 114,669 11,005 114,669 11,005 114,669 11,005 114,669 11,005 114,669 11,005 114,669 11,005 114,669 11,005 114,669 11,005 114,669 11,005 114,669 11,005 114,669 11,005 114,669 11,005 114,669 11,005 114,669	minion Notes held during the month 1,198,00 487,00 483,24 1,002,91 274,74 289 00 290,97 24 57 1,780,00 682,95 843,35,28 494,8	n in circumation at any time during the month. 1,591,900 0,707 65 1,413,60 1,043,600 1,043,600 1,064,655 1,413,60 1,683,100 1,683,207 934,466 1,483,833 305,640 759,110 1,163 92 3,445,633 10 1,163 92 1,958 821,528 1,958 821,52	1 2 3 4 4 5 6 7 8 9 9 10 112 113 114 115 115 115 115 115 115 115 115 115	Contingent account \$17,000. Mortgage loans decreased \$86,496 82. Continued difficulty has been found in obtainin satisfactory loans on this class of security, an great care requires to be exercised in dealin with them. Loans on collaterals increased \$60, 488.69. Notwithstanding the generally depressed condition of business, and the reductio 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. -TATEMENT OF ASSETS AND LIABILITIES, 31stocember, 1895. Assets Loans on collaterals of stocks, bonds and debentures
	152,380	26,699 264 017 55 519 30,271 36,894 70,102 6,355 56,907 23,501 284,574 166,655 118,764 159,022 157,423 78,65 100,700 205,54 96,95 12,777 16,55 12,77 16,55 12,77 16,55 12,77 16,55 12,77 16,55 12,77 16,55 12,77 16,55 12,77 16,55 16,90 1	(other than bank premises.) 12,237 11,525 12,237 19,070 14,095 111,610 42,000 14,095 111,610 14,000 14,000 15,000 10,500	estate sold by the Bank. 130,135 25,400 84,851 815,18418 1,590 6,033 4,455 81 (30) 43,492 29,766 16,443 4,881 85,856 93 5,896 2,032 8,573 3,607 54,987 4,641 1,000	900,000 763,594 263,243 179,79,110,654 194,025 273,060 198,000 350,(((39),044 190,7	cluded under the fore-going heads. 103 471-6,971 32,746,27,711 37,070 16,040 7,841 18,792 467,283 24,616 109,504 118,782 274,752 47,290 53,361 26,363 3,734 9,405 10,799 6,979 6,979 10,433 641 1,837 00 1,837 00 1,837 00 1,837 00 1,837 00 1,837 00 1,837 00 1,837 00 1,837 00 1,837 00 1,837 00 1,837 00 1,837 00 1,837 00 1,837 00 1,837 00 1,837 00 1,837 00 1,837	14.583,9811 39,052,981 14.683,377 6.878,036 7.569,539 14,696,503 6.147,546 8.566,006 1,950,343 55,736,837 11,408,610 6.969,153 3,613,471 1,737,993 4,636,913 4,771,714 11,276,9-5 7,892,353 4,347 1573,086 13,666,918 9,751,986 3,64,377 1,055,850 460,861 966,735 8,366,647 683,467	during the month. 028,000 652,000 450,000 177,800 146,860 198,960 198,961 198,961 198,961 198,961 198,669 11,365 11,781 11,781 144,669 11,365 11,781 11,781 144,669 11,365 11,781 11,781 144,669 11,365 11,3	minion Notes held during the month of the mo	n in circu- lation at any time during the month. 0 1,591,900 0 2,703,000 1,043,600 0 707 6s ⁴ 1,413,60 ⁴ 2 663,900 0 939,00 1,064,655 1 245,930 1 4,689,100 3 4,689,100 3 4,689,100 3 1,653,507 9 6,643,507 9 6,643,507 9 6,643,507 1 1,783,933 1 1,783,935 1 1,	1 2 3 4 4 5 6 6 7 8 9 9 10 11 12 13 14 15 16 17 7 15 9 2 2 1 2 2 2 2 2 3 2 3 2 3 2 3 3 3 3 3 3	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 de pressed condition of business, and the reduction from 4 to 3½ per cent. made by the company it 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. TATEMENT OF ASSETS AND LIABILITIES, 31s DECEMBER, 1895. Assets Loans on collaterals of stocks, bonds and debentures
	152,380	26,699 264 017 55 519 30,971 56,907 23,501 284,574 166,655 118,764 159,056 119,704 20,565 110,704 23,85 40,66 51,54 12,777 18,55 12,777 18,55 12,777 18,55 110,704 96,95 96,96 96,96 9	(other than bank premises.) 103, 41,595 12,297 19,070 16,954 11,610 42,000 7 160,828 93,317 18,080 17,086 18,181 16,181 1	estate sold by the Bank. 130,135 25,400 84,851 815,18418 1,590 6,033 4,455 81 (30) 43,492 29,766 16,443 4,881 1,590 5,696 20,33 3,607 54,987 4,641 1,000	900,000 763,594 968,243 179,79,110,685 119,644 194,025 273,087 128,000 850,(((((((((((((((((((cluded under the fore-going heads. 103 471	14.583,3811 29,039,981 14.683,377 6,978,096 7,669,509 14,696,509 6,147,549 9,137,946 8,566,006 1,960,243 55,786,587 11,408,610 8,969,163 5,861,471 11,737,982 5,830,191 11,737,982 481,977 1,573,968 13,645,978 15,736,647 15,736,648 13,646,982 26,646,647 1,056,830 460,861 966,735 8,966,647 683,467 683,467 683,467 683,467 683,467	during the month. 028,000 652,000 450,000 177,800 146,860 177,800 144,413 99,000 900 143,961 94,749 175,501 100,545 224,814 466,000 118,669 91,365 5,270 14,787 111,731 244,650 307,900 32,430 59,147,97 18,056 18,669 18,365 14,8168 14,866 9,890 18,955 14,990 18,955 14,990 18,955 14,990 18,955 14,990 18,955 14,990 18,955 14,990 18,955 14,990 18,955 14,956 18,950 18,	minior Notes held during the month of the mo	n in circumation at any time during the month. 0 1,591,900 1,043,600 1,043,600 1,043,600 1,043,600 1,064,655 1,413,601 2,45,930 1,064,655 3,45,930 1,163,930 3,544,654 3,653,900 99,900 1,163,930 1	1 2 3 4 5 6 6 7 8 9 9 10 12 13 14 1 15 6 17 15 19 2 21 1 22 23 24 25 26 27 26 29 30 31 32 33 34 35 36 37	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. -TATEMENT OF ASSETS AND LIABILITIES, 31s DECEMBER, 1895. Assets Loans on collaterals of stocks, bonds and debentures
	152,380	26,699 264 017 55 519 30,271 36,894 70,102 6,335 58,997 56,997 23,501 284,574 166,655 1,893,14 159,022 157,4:1 78,65 100,700 205,54 20,68 51,54 96,95 12,77 18,55 12,16 97,73 38,06	(other than bank premises.) 12,237 11,525 12,237 19,070 16,994 14,095 111,610 42,000 17,100 830 132,015 44,711 44,711 44,711 15,913 44,000 17,600 830 132,015 41,030 10,500 64,633 12,607 18 16,911 10,500 65 11,500 66	estate sold by the Bank. 130,135 25,400 84,851 815 184,188 1,590 6,092 4,455 81 (30,492 29,766 16 443 4,881 35,856 93 5,926 5,926 5,926 5,926 1,000	900,000 763,594 968,213 179,79,110,655 973,067 128,000 800,000 839,044 190,640 190,744 191,000 17,66 116,433 58,900 17,66 116,433 58,900 17,66 116,433 58,900 17,60 18,000 18,000 19,000 19,000 19,000	cluded under the fore-going heads. 103 471-6,971 32,746,27,711 37,070 16,040 7,841 18,792 467,283 24,616 109,504 118,782 274,752 47,290 53,361 26,363 3,734 9,405 10,799 6,97	14.583,3811 39,059,981 14.633,377 6,978,096 7,669,509 14,696,509 6,147,549 9,137,846 8,566,006 1,950,243 55,786,587 11,408,610 6,950,343 15,471 1,737,982 5830,191 14,946,966 23,946,818 4,771,714 11,276,975 7,892,953 461,977 1,573,096 6,457,085 13,665,918 9,761,985 3,664,692 3,866,693 3,86,693 3,86,693 3,86,693 3,866,693 3,866,693 3,866,693 3,866,693 3,866,693	during the month. 628,000 652,000 450,000 177,800 146,850 444,413 99,000 900 143,861 27,393,671 10,545 224,814 468,000 59,500 114,669 91,365 5,270 14,737 111,731 1,1731	minion Notes held during the month of the mo	n in circumation at any time during the month. 0 1,591,900 1,043,600 1,043,600 1,043,600 1,043,600 1,064,655 1,413,601 2,45,930 1,064,655 3,45,930 1,163,930 3,544,654 3,653,900 99,900 1,163,930 1	1 2 3 3 4 5 6 7 8 9 9 10 112 13 14 15 16 17 17 15 20 20 20 20 20 20 20 20 20 20 20 20 20	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. -TATEMENT OF ASSETS AND LIABILITIES, 31s. DECEMBER, 1895. Assets Loans on collaterals of stocks, bonds and debentures