

THE BANK OF OTTAWA, H. SWAN MANAGER.

This was the first banking institution to open a branch in Kemptville and did so in 1895 under the management of Mr. James Martin, who continued until 1898, when he was succeeded by the present manager, H. Swan. A Banking institution was very much required at the time, as previous to that the nearest points were Prescott or Ottawa and as a result the bank had a large patronage from the beginning.

The bank itself is a very solid, substantial institution having a paid up capital of \$3,000,000.00 and a rest of \$1,865,000.00. The present directors are : George Hay, President ; David Maclarren, Vice President ; Henry N. Bate, Hon. George Bryson, Henry K. Egan, John B. Friser, John Mather, Denis Murphy and George H. Perley ; George Burn, general manager ; L. C. Owen, Inspector. The last statement at the close of business in November showed:



The Bank of Ottawa.

RESOURCES.

Cash, Bank Balances,	
Dominion Government	
Municipal, and other	
Stocks and Bonds. . . .	\$5,043,175 20
Call Loans on Stocks and	
Bonds	1,190,972 32
Loans & Bills Discounted	11,378,752 46
Overdue Debts (estimated	
loss provided for) . . .	49,384 52
Real Estate & Mortgages	38,555 88
Bank Premises	185,000 00
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	\$17,885,840 38

LIABILITIES.

Deposits	\$11,853,290 58
Notes in Circulation . .	1,874,196 00
Dividends Unpaid . . .	91,182 23
Balance due Banks in	
Great Britain	63,936 41
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Capital (fully paid up)	13,882,605 22
Rest and Undivided	2,000,000 00
Profits	1,934,273 01
Interest Reserved on	
Deposits and Rebate	
on Current discounts	68,062 15
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	\$17,885,840 38