

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.
.....	204,451	25,628	9,995	.....	315	10,841,981	185,789
.....	422,187	5,014	11,872	549,466	3,373	21,895,063	315,272
.....	.....	120	.....	138,499	.....	11,316,803	471,000
.....	63,108	.....	.....	.....	.....	6,707,243	498,849
.....	.....	329	.....	.....	20	5,810,715	149,860
.....	.....	1,860	.....	.....	.....	9,435,874	312,768
.....	.....	914	.....	388,975	.....	4,089,402	273,880
.....	15,446	.....	.....	408,505	.....	6,717,237	32,423
.....	100,000	257	.....	186,461	.....	5,245,564	35,993
.....	.....	.....	.....	.....	16,334	1,546,390	9,140
.....	690,181	1,690	.....	.....	109,304	31,575,051	852,000
.....	43,337	316	21,542	.....	12,276	10,875,456	5,529
.....	.....	3,937	.....	83,287	40,942	6,193,379	221,155
.....	.....	865	.....	14,121	1,797	3,047,748	178,738
.....	.....	.....	1,654	.....	6,217	1,097,279	89,067
.....	.....	.....	2,930	.....	17,144	3,473,413	196,583
.....	60,190	4,789	6,123	910,672	47,751	11,814,262	131,563
.....	785,705	5,758	.....	865,732	11,073	15,289,240	1,086,739
.....	17,881	24,294	115	3,461	.....	3,207,836	180,000
.....	83,613	1,020	.....	233,206	.....	7,486,365	.....
.....	200,000	3,767	.....	270,079	.....	5,300,669	306,544
.....	.....	203	.....	.....	510	98,814	18,927
.....	.....	.....	.....	22,214	.....	1,000,695	51,219
.....	.....	.....	.....	.....	.....	3,513,623	309,620
.....	.....	21,766	22,705	341,057	.....	7,415,347	37,862
.....	287,224	.....	283	357,601	1,471	5,779,651	292,021
.....	8,375	.....	.....	.....	21,530	1,762,530	73,399
.....	30,406	.....	5,075	218,194	26,093	1,320,783	5,250
.....	.....	2,372	.....	2,654	20,088	3,421,394	18,071
.....	.....	.....	.....	.....	.....	661,217	55,300
.....	10,195	.....	904	.....	2,185	325,219	41,862
.....	.....	.....	.....	.....	7,990	451,227	113,246
.....	73,851	.....	.....	.....	45,000	2,240,280	349,339
.....	34,217	.....	.....	.....	.....	348,101	34,794
.....	.....	383	4,882	.....	580	292,913	17,704
125,000	.....	3,069	.....	.....	168	1,420,173	86,361
.....	1,365	400	.....	622,455	.....	5,897,343	.....
.....	2,213	.....	.....	.....	1,292	84,047	22,042
125,000	3,167,969	108,791	87,710	4,766,619	397,465	217,614,977	7,186,872
.....	.....	.....	.....	.....	106	224,320	90,407

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.
		5,633	6,390		190,000		14,939,807	358,130	1,059,235	1,663,300
		177,515	21,340	178,879	824,063	78,262	28,971,273	418,000	1,096,000	3,146,000
		98,398	9,940		275,576	5,453	14,416,357	229,000	665,000	1,027,992
		53,140	101,277	28,300	155,832	896	8,689,664	170,800	381,100	955,000
		19,419			103,900	7,426,687	143,742	290,350	786,963	
		42,059	54,355	94,733	280,655	20,500	12,621,080	291,109	683,224	1,472,798
		13,262		963	22,507	18,040	4,808,818	83,000	156,000	500,620
		162,642	6,755	10,553	233,888	57,278	8,743,865	175,225	270,160	1,077,653
		54,585	25,627	1,916	51,000		7,472,733	119,793	126,100	942,707
		22,506				9,505	1,999,446	30,937	31,657	305,921
	400,000	275,762	2,573	41,321	600,000	650,266	60,860,819	1,822,000	2,468,000	5,027,900
	156,837	305,163	18,895		360,000	28,336	12,110,649	361,612	7,88,825	1,115,919
		47,473	85,077	88,206	66,730	6,733	7,969,541	104,880	341,266	783,014
		26,156	68,619	49,979	90,14	113,511	3,812,174	38,653	215,693	410,966
		51,470	48,192	12,386	33,08	228,831	1,588,165	18,439	16,084	280,974
	50,000	61,219	48,564	33,800	5,750	25,902	4,491,611	65,580	132,662	525,745
	100,000	92,938	61,190	3,226	190,000	7,752	14,739,810	219,363	549,036	1,679,258
	250,000	101,623	191,729	58,771	510,927	7,716	24,331,917	267,000	633,000	3,043,000
		80,171	25,842	1,444	141,263	46,421	4,585,005	87,000	175,000	823,000
		146,730	65,606	11,711	182,700	37,701	10,680,460	79,186	592,131	640,819
		73,603	18,183	3,700	189,350	12,701	7,375,267	42,142	121,165	968,052
		46,543		34,905		19,811	370,306	2,475	3,150	46,882
		26,291	25,439	10,045	15,700	2,436	1,388,091	17,736	23,103	249,167
		69,645	46,404	75,902	101,723	28,854	5,745,714	110,941	97,898	743,946
		16,136	11,798	18,691	83,512	12,817	9,981,330	309,929	428,117	1,052,885
		14,339	1,500	1,000	64,000	12,479	7,468,856	145,680	356,900	936,485
		28,423		1,877	60,737	1,351	2,629,085	29,368	163,982	406,037
	79	18,912			59,000		1,960,975	28,048	38,049	260,793
		35,671	7,343		1,800	7,472	3,356,963	36,634	134,890	440,573
		3,369	3,550		8,000		1,060,446	30,343	26,244	61,402
		6,517			23,426		516,906	4,864	7,982	49,617
		11,771			4,000	103	795,882	14,649	15,816	94,337
		3,869			30,000	2,375	3,311,900	184,898	145,764	489,561
		601	15,488		6,000	16,339	668,833	10,767	19,828	109,494
		6,810	2,000	1,926	19,000		547,318	9,673	12,963	98,824
		69,125	36,987	11,835	9,650	10,233	2,083,060	5,375	16,500	397,655
		29,811	17,830		126,067	1,009	6,651,283	445,832	709,946	836,101
		128	501	841	250	655	138,005	742	2,547	37,162
		1,756		2,965	8,799	4,971	464,458	11,165	19,768	108,777
1,056,916		2,397,630	1,611,715	774,375	4,691,276	1,185,788	301,752,118	6,516,182	13,095,294	33,738,404

It is satisfactory to note that while there has been a net increase of \$52,446.84 to the borrowed capital, there has been an actual decrease in the interest charge to the extent of \$1,713.87. The society's borrowed capital now amounts to \$2,370,188.74.

In June last two of the directors spent some time in the Province of Manitoba, and looked at a number of securities held by the society in the country round Brandon, the region around Portage la Prairie, and the Souris district. They were pleased with the appearance of the country, and the securities which they examined appeared to them to be ample.

The directors had rented for an office the building hitherto owned and occupied by the Imperial Bank of Canada, in Brandon, with the option of buying it. In the course of the year it was found desirable to exercise the option, and the property is now owned by the society. The property is situated in one of the best and most central positions in the town, and the directors consider that it is a judicious investment.

The directors have deemed it prudent to apply to Parliament for power to increase the capital stock, and to do business in any of the provinces of the Dominion. While asking for these powers from Parliament, it does not necessarily follow that the directors will use them unless circumstances arise which will render such action to be in the interests of the shareholders.

In view of the continued depression of real estate, the directors have reason to congratulate the shareholders on the success and progress of the society, and look with satisfaction at the position the society has attained on the completion of the twenty-first year of its existence.

All of which is respectfully submitted,
 GEO. H. GILLESPIE, President.

FINANCIAL STATEMENT FOR THE YEAR ENDING
31ST DECEMBER, 1892.

ASSETS AND LIABILITIES.

Liabilities to Stockholders—

Share capital paid up.....	\$1,100,000 00
Contingent fund	28,000 00
Reserve fund	290,000 00
Dividend No. 43 (payable 2nd Jan., 1893).....	38,500 00
	<hr/>
	\$1,456,500 00

Liabilities to the Public—

Savings bank deposit	\$1,049,967 00	
Sterling debentures	736,667 08	
Currency debentures	205,171 33	
Debenture stock..	378,383 33	
Interest on debentures	12,336 17	
Sundry accounts..	34,959 76	
	<hr/>	2,417,484 67
		<hr/>
		\$3,873,984 67

Assets.

Net value of investments	\$3,577,946 19
Premises in Hamilton and Brandon	96,526 00
Cash on hand and in banks	199,512 48
	<u>\$3,873,984 67</u>

PROFIT AND LOSS.

Dr.

To dividends Nos. 42 and 43.....	\$77,000 00	
Personal property tax..	960 39	
	<hr/>	\$ 77,960 39
Interest on deposits, debentures, debenture stock and expenses ..		94,538 82
Expenses (including cost of management, fuel, taxes, and at- tendance, etc., for buildings, auditors' & officers' salaries, etc., at head office and Brandon branch)....	\$23,200 12	
Directors' compensation	3,500 00	
Commission, solicitors' and valuator's fees ..	4,665 90	
Inspection of land	4,279 08	
	<hr/>	35,645 10
Contingent Fund.....	1,515 46	
Reserve Fund	15,000 00	
	<hr/>	16,515 46

J. M. COURTNEY, Deputy Minister of Finance.

\$224,659 77