# Returns furnished by the Banks to the DEPARTMENT OF FINANCE.

			LIAB	ILITIES.				
	Deposits,	1	Balances	Balances	T	-		_
Loansfrom	by other Canadian	Balances due	due to agen-	due to agen-				
other	Canadian	to other	cies of the	cies of bank.	Liabilities			
hanka	banks, pay-	banks in	bank, or to	or to other	not included	Total	Directors	
in Canada,	able on de-	Canada in	other banks	banks or	under fore-	liabilities.	liabilities.	
secured.	mand or	daily ex- changes.	or agencies	agencies in	going heads.		ļ i	1
securea.	at fixed	changes	in foreign	United	8			
	date.	Changes.	countries.	Kingdom.				
*****	94,199	7.003	2 984	611,747 227, <b>55</b> 1	GAK	10,546,688	163,782	١.
************	406 106	0,062	8,404	811 747	0.460	21,749,495	543,973	
***************************************	100,120	7,001 2,963	0,424	2.07 551	9,400	11,054,575	437,000	
************	EO 470					3,685,445		
*****	25,479	400	***************************************	61 000	•	5,939,190	452,730	
		193		61,902			163.772	
		2,903	***************************************			10,033,452	346,963	
************		38 381	****************	240 847		3,960,028	281,146	
************	22,379	*******	1,552	150,738		6,375,821	31,570	8
• • • • • • • • • • • • • • • • • • • •	100,000			162,392		5,055,611	31,355	
************		493 2,963 38 381			1,262	1,601,972	9,640	10
****		F 0=0		1	115 020	95 427 653	F10 600	
*********	544,440	5,270 390		116,143 9,630	. 115,928	35,427,851	710,000	11
**********	41,816		39,695	116,143 9,630 35,328 947,006	. 15	10,738 179	2,973	12
***********		390	***************************************	116,143	5,965	6,029,008	1 210,052	13
		2,039		9,630	3,213	2,945,241	170,686	14
********	1		1,654		. 1.544	1,102,577	86,343	15
******	1	2 020	907	35,328	18,122	3,222,177	210,805	16
************	59.7:0	2.911	3.652	35,328 247,006	40	11,470,803	107,040	17
**********	774 193	5,399		511.678	19.916	15,586,671	950,983	18
***********	23.792	37.171	462	1.124		3,246,863	68,500	110
***************************************	54.030	2,911 5,399 37,171 273 2,621		269.154		7,311,201		Jan .
******	200,000	9 691		217,036	,	5,811 108	379,841	01
********	200,000	022		221,000	89	96,087	16,092	20
					•}	1,087,833	60,573	00
**********	•			575		3,625,248	301,735	24
			<b>.</b>		1			
**********	19.850		51,939	105,301	203,233	7,505,061	100,423	25
**********	248 732		714	326 903	36,865	5,991 674	228,150	96
*************	18 505			020,000	1,908	1.611.339	74.673	107
*******	500		4.895	170 390	18 168	1,277,771	10.250	) 28
**********			2,000	26 27 4	28,194	2,519,4.8	10,250 17,954	120
*****		.)		20,017		672,256	59.491	30
					583	195,042	51,850	91
************	908				254	435,418	130,911	32
•••			1			1		
***************************************	] 49,516					2,317,251	337,839	33
***********	. 36,423					336,123	80,946	34
25,000	******		1,640	•••••	. 522	387,218	31,850	35
125,000		7,053			363	1,526,752	76,70	4 36
*********		1,000				5,759,517		97
1900	. a'210			, , , , ,	ì	1	1	1
*****	••}•••••				312	98,736		
	_1				7,765	252,632	92,18	8 39
150,000	2,764,17	118,811	127,480	4,120,696	474,426	221,567,771	7,126,49	5

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ern- ment of Canada	Loans to Provin- cial Gov- ern- ern- ments.		Real Estate theproperty of the bank (other than bank premises.)	Mort- gages on real estate sold by the Bank.	Bank pre- mises.	Other assets not included under the foregoing heads.		Average amount of specie held during the month.	Average amount of Do- minion Notes held during the month.	Greatest amount of Notes in circu- lation at any time during the month.	
		7,245 203,472 64,037 53,902 18,093 38,697 4,868 160,351 65,978	6,230 20,050 9,7£8 99.953 54,614 6,755 25,410	179,879 35,800 94,665 963 10,553 2,500	120,000 679,578 272,739 165,816 90,000 280,177 14,471 239,116 50,500	78,304 5,103 949 29,572 24,205 18,040 53,002	14.550.302 28,924,798 14,178,252 8,636,693 7,5 0,867 13,232,969 4,661,797 8,401,850 7,235,257	357,851 397,000 223,000 168,860 140,740 289,790 80,000 170,500 114,791	702,717 744,000 511,000 318,800 271,350 684,128 136,100 223,000 122,960	1,119,972	1 2 3 4 5 6 7 8 9
**************************************	900,000 629,216 50,000 200,900 400,000	368,869 215,234 59,728 21,902 51,161 62,238 1 9,977 102,277	2,573 15,895 85,642 66,421 48,199 48,589 61,132 183,388 22,334 65,606 22,880	43,335 88,906 62,932 12,647 34,613 2,7.6 62,973 1,444 1,889 2,000 34,905 9,958 74,089	600,000 200,000 66,760 87,333 33.068 5,750 190,000 510,735 141,187 162,665 190,037	6,084 773,857 29,571 6,733 94,569 270,164 25,799 20,010 67,157 45,928 30,794 112,718 7,194 8,217 27,478	3,076,309 54,432,927 12,122,823 7,756,193 3,885,944 1,594,129 4,214,046 14,924,398 24,507,352 4,693,238 10,411,147 7,397,125 366,665 1,453,965 5,879,752	36,053 1,846,000 351,426 96,923 41,105 17,957 53,710 205,881 327,003 85,000 79,412 37,730 2,400 19,201 106,889	26,729 2,760,000 661,854 198,162 87,358 16,881 124,957 624,007 475,006 110,000 335,796 160,799 3,500 29,328	836,075 436,356 293,429 611,875 1,965,483 3,718,000 1,008,517 834,928 1,193,219 53,668 261,237	14 15 16 17 15 19 20 21 22 28
**************************************	30,376	3 13,772 7,573 22,846 38,317 33,403 6,477 13,813	1,500 3 7 2 7,344 2 5,800	1,000	3,694 64,000 62,739 52,000 1,800 8,000 23,426 4,729	17,998 7,599	10,058,701 7,691,674 2,485,879 1,925,105 3,253,234 1,075,467 490,382 787,078	259,873 137,840 31,577 25,286 30,509 29,030 6,256 13,881	899,600 161,411 90,354 192,409 22,929 8,095	467,147 85,737 49,294	
******		3,84 29 6,48	7 15,486		30,000 6,000 12,000	16,783	3,379,962 647,750 642,413	9,918	19,428	104,816	34
******	•	. 75,640 . 41,540	1	! '	9,650 127,974	'	2,137,624 6,639,319		1	1	
	17,35	33	i .	0 085	250 8,304		152,693 492,248				

J. M. COURTNEY, Deputy Minister of Finance.

# FINANCIAL STATEMENT-CASH ACCOUNT.

### Receipts.

Due us by Bank of Montreal, Dec.	
31st, 1891 \$ 13,911	95
Repayments on loans 274,240	
Payments on capital stock 3,166	30
Deposits received 628,139	54
General Interest	22
\$922.603	02

#### Disbursements.

Į	Loans on mortgages	\$297,728	97
	Deposits withdrawn	575,423	75
	Interest on deposits	20.411	19
1	Dividend No. 27, paid in January	10.774	90
i	Dividend No. 28, paid in July	10.787	80
	Office and all other expenses	5.136	05
i	Income tax	416	
	Commissions on loans	392	65
	Solicitors' fees paid by company	152	80
	Balance in Bank of Montreal	1,379	09

8922,603 02

## ASSETS AND LIABILITIES.

# Assets. Cash value of mortgages.....\$942,871 00

Cash in bank	1,379	09
	944,250	09
Liabilities.	•	
Paid up on capital stock	311,363	37
Deposits and accrued interest Dividend No. 29, payable January	554,117	12
Reserve Fund on Dec. 31,	10,882	63
1891	67,000	00
Account	886	97
i e		

\$944,250 09 W. Buckingham, Manager.

## AUDITORS' REPORT.

We hereby certify that we have carefully audited the books of the British Mortgage Loan Company of Ontario, monthly, for the year 1892, that we have examined all the vouchers and find them to correspond with the entries therein; and that the foregoing statement in-dicates the financial position of the company on the 31st day of December, 1892.

C. J. Macgregor, Auditors.

WM. DAVIDSON

Stratford, January 17th, 1893.

The President (Hon. Mr. Ballantyne), in moving the adoption of the reports and the financial statement, gave a resume of the busifinancial statement, gave a resume of the business for the past year, pointing to the splendid position of the company, in spite of the stringency of the times and the shrinkage in values. It was a very great gratification to feel that we had passed through the ordeal, not only unscathed, but strengthened very materially in every feature of our operations. This was due especially to the integrity and high personal character of the officers, as well as to the exceptionally good quality of the security. Not a dollar had ever been or could be loaned except on real estate, and the returns to the Governa dollar had ever been or could be loaned except on real estate, and the returns to the Government showed that the property mortgaged to the company was in value more than double the amounts loaned upon it. And in addition to this great safeguard, the depositors were secured against the possibility of loss by the reserve fund, which now reached \$67,000, and the \$450,000 has been paid up, making a margin of over half a million dollars. He passed a feeling tribute upon the late president, Mr. Trow, and the late Mr. Moore—a theme which was enlarged upon by subsequent speakers, was enlarged upon by subsequent speakers, and was made the subject of a resolution of the shareholders.

The vice-president (Mr. Fuller) in seconding the adoption of the report, said the showing was unexpectedly good, and was a reward in part for the great pains taken by the manager and the loaning committee in selecting the loans

Mr. Youngs and Mr. Scott, who were among the earliest and largest shareholders, said they felt proud of the little company which, starting some 14 years ago with less than \$25,000 of invested funds, had now reached nearly a million. The community knew that every statement was presented in its true colors and could be relied upon.