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|  <h2 style="text-align: center;">Toronto &amp; Nipissing Railway</h2>   |  |
| <p style="text-align: center;"><i>Treasury &amp; Loans</i></p> <p> <i>Historical start: Toronto (1868)</i></p> <p><i>Always half-pay and cannot withhold dividends.<br/>Nationalised if trainless at the start of an OR,<br/>at the start of Phase 4 or 6,<br/>or (always) at the start of Phase 8.</i></p> | <p style="text-align: center;"><i>Trains</i></p> <p style="text-align: center;"><i>Maximum two (2) loans.</i></p> <p style="text-align: center;"><i>Loans only to lay/upgrade track, pay interest<br/>or buy a train from Bank or Bank Pool.</i></p> |

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|  <h2 style="text-align: center;">Thousand Island Railway</h2>   |  |
| <p style="text-align: center;"><i>Treasury &amp; Loans</i></p> <p> <i>Historical start: Kingston (1883)</i></p> <p><i>Always half-pay and cannot withhold dividends.<br/>Nationalised if trainless at the start of an OR,<br/>at the start of Phase 4 or 6,<br/>or (always) at the start of Phase 8.</i></p> | <p style="text-align: center;"><i>Trains</i></p> <p style="text-align: center;"><i>Maximum two (2) loans.</i></p> <p style="text-align: center;"><i>Loans only to lay/upgrade track, pay interest<br/>or buy a train from Bank or Bank Pool.</i></p> |

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|  <h2 style="text-align: center;">Algoma Eastern Railway</h2>  |  |
| <p style="text-align: center;"><i>Treasury &amp; Loans</i></p> <p> <i>Historical start: Sudbury (1888)</i></p> <p><i>Always half-pay and cannot withhold dividends.<br/>Nationalised if trainless at the start of an OR,<br/>at the start of Phase 4 or 6,<br/>or (always) at the start of Phase 8.</i></p> | <p style="text-align: center;"><i>Trains</i></p> <p style="text-align: center;"><i>Maximum two (2) loans.</i></p> <p style="text-align: center;"><i>Loans only to lay/upgrade track, pay interest<br/>or buy a train from Bank or Bank Pool.</i></p> |