

DEVELOPMENT OF BANKING BUSINESS IN CANADA, 1900 TO 1904.

TABLE SHOWING THE INCREASE IN THE CAPITAL, RESERVE FUND, CIRCULATION, DEPOSITS AND LOANS OF THE CHARTERED BANKS OF CANADA BETWEEN DEC. 31, 1900, AND DEC. 31, 1904, WITH THE PERCENTAGE OF THE DEPOSITS AND LOANS TO CAPITAL AND THE PERCENTAGE OF EACH INCREASE, &c.

BANKS	yr	Capital Paid Up.	Reserve Fund	Circulation	Deposits	Current Loans	Call and Short Loans	P.C. Deposits to Cap.	P.O. Current Loans to Cap.	P.O. Call Loans to Cap.
Bank of Montreal	1904	14,000,000	10,000,000	9,463,068	93,568,600	76,975,250	26,627,548	668.3	550.0	190.0
"	1900	12,000,000	7,000,000	6,917,298	65,673,800	58,235,600	18,969,000	547.2	485.3	158.0
Canadian Bank of Commerce	1904	8,700,000	3,500,000	7,199,020	63,282,900	51,044,100	13,603,000	783.7	586.7	156.3
"	1900	6,000,000	1,250,000	5,605,190	36,081,900	27,907,400	6,321,200	601.3	465.1	105.3
Bank of British Columbia	1900	2,919,996	486,666	837,190	8,004,500	7,288,320	278,500	274.0	249.0	9.5
Merchants Bank of Canada	1904	6,000,000	3,200,000	4,476,732	26,140,400	20,862,300	6,691,400	435.8	347.7	111.5
"	1900	6,090,000	2,600,000	4,114,770	17,392,600	15,781,300	5,722,500	289.8	263.0	95.3
Bank of British North America	1904	4,866,666	1,946,666	2,987,115	1,792,100	19,725,100	6,205,300	365.7	405.3	127.5
"	1900	4,866,666	1,581,000	2,397,855	15,053,300	14,797,800	4,964,300	309.3	304.0	102.0
Bank of Toronto	1904	3,000,000	3,300,000	2,624,798	17,602,300	17,076,850	2,752,800	586.7	569.2	91.7
"	1900	2,000,000	1,900,000	1,785,862	13,595,200	11,304,900	679.7	679.7	565.2	66.5
Molson's Bank	1904	3,000,000	3,000,000	2,532,191	18,827,000	17,014,308	2,668,500	627.5	567.1	85.6
"	1900	2,500,000	2,050,000	2,319,480	13,825,900	14,107,200	875,200	553.0	580.0	35.0
Royal Bank	1904	3,000,000	3,000,000	2,534,944	21,402,100	15,418,100	2,649,800	713.4	513.9	88.3
"	1900	2,000,000	1,700,000	1,833,310	11,698,000	10,852,600	1,212,000	584.9	542.6	60.6
Dominion Bank	1904	3,000,000	2,500,000	2,690,324	29,573,200	23,689,045	2,874,600	985.7	7.9	95.8
"	1900	2,23,574	2,223,574	1,864,166	16,740,300	13,753,800	3,203,500	752.8	618.5	144.6
Imperial Bank	1904	3,000,000	3,000,000	2,794,166	23,585,600	18,545,226	2,599,600	786.2	618.1	86.6
"	1900	2,491,701	1,721,503	2,079,088	15,190,700	11,986,100	2,624,000	609.8	481.1	105.3
Quebec Bank	1904	2,500,000	1,000,000	1,876,990	7,457,200	8,127,300	2,294,900	298.2	325.1	91.4
"	1900	2,500,000	709,000	1,893,400	6,893,100	7,154,400	2,227,200	275.9	284.5	89.0
Bank of Nova Scotia	1904	2,500,000	2,500,000	2,273,493	14,665,500	15,467,400	1,114,669	586.6	6.87	44.0
"	1900	1,994,180	1,660,600	1,824,726	9,625,100	11,166,950	687,200	477.6	560.0	34.4
Union Bank	1904	2,500,000	1,000,000	2,307,600	14,964,200	16,007,900	746,019	598.4	640.3	29.8
"	1900	2,000,000	500,000	691,628	6,400,800	8,773,480	531,700	320.0	438.9	26.5
Traders Bank	1904	2,564,797	700,000	2,200,545	14,990,500	14,080,459	2,077,250	584.7	549.0	80.0
"	1900	1,251,510	150,000	1,149,240	7,434,300	4,764,800	3,401,800	594.3	380.7	271.0
Eastern Townships	1904	2,477,935	1,500,000	1,950,820	10,009,800	11,335,600	541,980	403.9	457.4	21.9
"	1900	1,646,280	900,000	1,336,550	5,778,500	7,406,700	163,670	351.0	449.0	9.9
Bank of Hamilton	1904	3,235,380	2,100,085	1,931,600	18,642,400	16,317,400	1,880,380	833.9	721.0	84.1
"	1900	1,932,820	1,372,746	1,843,215	16,873,700	11,525,900	1,486,800	567.7	596.2	76.8
Bank of Nova Scotia	1904	2,000,000	3,200,000	1,917,170	21,754,600	13,147,800	5,704,800	1087.7	657.3	285.2
"	1900	1,860,000	2,418,000	1,776,930	15,672,200	10,498,700	3,229,800	837.2	564.4	173.6
Bank of Hochelaga	1904	2,000,000	1,200,000	1,794,130	9,567,700	9,399,900	690,090	478.3	469.9	39.5
"	1900	1,500,000	680,000	1,385,200	6,094,300	6,324,100	611,200	406.2	431.3	40.7
Ontario Bank	1904	1,500,000	600,000	1,336,300	11,600,900	11,649,700	503,400	773.4	776.6	33.6
"	1900	1,340,328	200,000	1,329,678	7,016,100	7,825,200	546,500	523.9	584.7	40.7
Banque Nationale	1904	1,500,000	450,000	1,445,300	6,436,400	8,203,800	412,700	429.0	546.9	27.5
"	1900	1,200,000	200,000	1,145,311	4,170,600	5,454,779	591,300	347.5	454.5	48.4
Union of Halifax	1904	1,336,150	931,405	1,279,990	6,435,390	7,109,200	266,403	481.6	532.1	19.0
"	1900	789,785	419,892	749,805	2,311,100	3,506,300	.....	358.4	443.8	.....
Peoples of Halifax	1904	1,000,000	440,000	973,150	3,461,500	4,998,000	263,230	346.1	499.8	26.3
"	1900	700,000	240,000	697,290	2,027,600	2,889,500	175,980	289.6	412.8	26.5
Standard Bank	1904	1,000,000	1,000,000	869,396	12,552,300	10,419,280	232,850	1235.2	1011.9	23.2
"	1900	1,000,000	700,000	872,475	7,642,300	6,782,900	556,700	764.2	675.2	55.6
Bank of New Brunswick	1904	500,000	800,000	471,047	3,515,500	3,270,200	636,720	703.1	654.0	127.0
"	1900	500,000	700,000	450,316	2,230,100	2,402,100	758,500	446.0	400.0	151.7
Banque Provinciale	1904	823,309	nil	728,150	2,768,660	2,136,300	1,324,300	336.2	259.6	161.5
"	1900	743,558	nil	621,624	719,100	1,310,600	523,700	96.7	176.2	70.4
Western Bank	1904	500,000	217,500	435,935	3,802,670	3,022,100	.....	760.5	604.4	.....
"	1900	409,733	124,000	371,611	1,871,100	1,476,900	.....	466.9	364.5	.....
*Sovereign Bank	1904	1,300,000	430,000	1,194,800	7,097,000	7,464,780	1,120,290	545.9	574.2	86.1
*Metropolitan Bank	1904	1,000,000	1,000,000	892,777	1,809,090	2,452,770	936,250	80.90	745.1	93.6
*Crown Bank	1904	622,851	.....	254,260	748,500	705,942	414,272	120.0	113.3	66.5
6 small Banks	1904	1,628,598	636,000	1,951,465	3,155,700	5,457,520	.....	193.8	335.1	.....
10 "	1900	2,726,154	1,019,333	1,253,377	7,909,100	15,932,361	198,693	291.1	584.4	.....
Totals	1904	80,055,596	54,071,656	64,507,394	492,226,795	411,124,344	87,733,419	614.8	538.5	109.5
Totals	1900	67,087,111	31,501,349	50,758,246	318,357,920	295,726,182	59,489,327	474.7	440.8	88.6
Increase since 1904	.....	12,968,485	19,570,304	13,749,148	173,868,875	135,398,062	28,244,092	.....	.....	.....
Increase per cent, 1904 over 1900	.....	19.18	56.72	27.08	54.61	45.78	47.47	.....	.....	.....

N.B.—The Bank of British Columbia, the Halifax Banking Company, the Exchange Bank of Yarmouth, Summerset Bank, Prince Edward Island, Commercial Bank, Windsor, whose returns are in the 1900 statement, do not appear in the 1904 statement. The two former were amalgamated with the Canadian Bank of Commerce. The Sovereign Bank, the Metropolitan Bank and Crown Bank were not established in 1900.