

ooo, a much sharper contraction than normally, the average November decline from the high level of the October circulation during the last ten years being something over \$2,000,000. At the close of November, eight of the fifteen banks, which have this year utilized emergency currency, had still some of it out. The list is as follows:—

	Paid-up Capital	Circulation.	Excess.
New Brunswick...	\$ 774,300	\$ 883,511	\$ 109,211
Toronto...	4,000,000	4,018,580	18,580
Provinciale...	1,000,000	1,055,733	55,733
Commerce...	10,000,000	10,222,953	222,953
Hamilton...	2,680,570	2,813,645	133,075
Standard...	2,000,000	2,106,577	106,577
Metropolitan...	1,000,000	1,000,502	502
Home...	1,157,116	1,232,845	75,729

Apart from the natural contraction in circulation, there is a seasonable contraction elsewhere in the November return, reflecting the slowing-down of business with the approach of the winter. Current loans and discounts in Canada show their first decrease for some months, from \$670,820.030 to \$677,617,478 and Canadian call and short loans, which in October stood at \$64,561,641, are down to \$62,866,513. Foreign call loans are also down from \$103,279,774 to \$96,404,136, the principal movement among the individual banks being a reduction by the Bank of Montreal from \$61,918,750 in October to \$56,547,990 in November. Foreign loans, however, show a slight increase of from \$41,269,126 to \$42,396,585.

Statement of the Chartered Banks of Canada.

Statistical Abstract for Month Ending November 30, 1910, giving Comparison of Principal Items, with Increase or Decrease for the Month and for the Year.

(Compiled by THE CHRONICLE.)

<i>Assets.</i>	Nov. 30, 1910	Oct. 31, 1910	Nov. 30, 1909	Inc. or Dec. for month 1910	Increase or Decrease for month, 1909.	Inc. or Dec. for Year.
Bank and Dominion Notes	\$110,598,225	\$108,486,282	\$103,308,457	+\$2,111,943	+\$8,710,578	+\$7,289,768
Notes of and Cheques on other Banks	46,935,919	42,935,382	43,608,732	+4,000,537	+3,531,451	+3,327,187
Deposit to Secure Note Issues	5,448,504	5,455,736	4,574,869	-7,232	-1,984	-873,644
Loans to other Banks in Canada secured	3,813,774	3,932,643	4,421,177	-1,108,669	-191,975	-607,403
Deposits with and due other Bks. in Can.	8,698,505	10,490,429	10,120,012	-1,791,924	-760,040	-1,421,507
Due from Banks, etc., in U. Kingdom	26,854,867	19,999,587	18,078,493	+6,855,280	+1,059,367	+8,776,374
Due from Banks, etc., elsewhere	25,301,630	31,148,947	25,624,512	-5,847,317	-4,865,979	-322,882
Dominion & Prov. Securities	11,666,503	13,039,973	12,840,113	-1,373,470	-407,951	-1,173,610
Can. Municipal, For. Pub. Securities	25,518,930	27,034,029	22,038,161	-1,515,099	-543,485	-3,480,769
Railway and other Bonds and Stocks	59,457,436	56,006,279	49,916,345	+3,451,157	-738,375	+9,541,091
Total Securities held	96,642,869	96,080,281	84,794,619	+562,588	+1,689,801	+11,848,250
Call Loans in Canada	62,866,513	64,561,641	57,875,677	-1,695,128	+879,612	+4,990,836
Call Loans outside Canada	96,404,136	103,279,774	134,836,591	-6,875,638	+4,872,238	-38,432,455
Total Call and Short Loans	159,270,649	167,841,415	192,712,268	-8,570,766	+5,751,850	-33,441,619
Current Loans and Disc'ts in Canada	677,617,478	679,820,039	590,291,944	-2,202,561	+10,453,988	+87,325,534
Current Loans and Disc'ts outside	42,396,585	41,269,126	35,358,214	+1,127,459	+1,952,889	+7,008,371
Total Current Loans and Discounts	720,014,063	721,089,165	625,650,158	-1,075,102	+8,501,099	+94,363,905
Aggregate of Loans to Public	879,284,712	888,930,580	818,362,426	-9,645,868	+14,252,949	+60,922,286
Loans to Provincial Governments	2,167,146	1,509,651	2,500,730	+657,495	+550,110	+333,584
Overdue Debts	6,781,495	7,750,682	7,037,434	-969,187	+559,773	+255,939
Bank Premises	24,210,394	24,362,246	21,109,318	-151,852	+248,442	+3,101,076
Other Real Estate and Mortgages	2,124,478	2,123,857	1,822,657	+621	+316,348	+1,821,300
Other Assets	14,938,532	17,549,222	10,501,785	-2,610,690	+391,759	+4,436,747
TOTAL ASSETS	1,253,801,121	1,260,765,709	1,155,865,400	-6,954,588	+21,878,840	+97,935,721
<i>Liabilities.</i>						
Notes in Circulation	90,165,730	95,992,866	86,390,876	-5,827,136	+3,242,673	+3,774,854
Due to Dominion Government	7,039,507	8,177,179	5,934,579	-1,137,672	+1,193,605	+1,104,928
Due to Provincial Governments	25,780,949	28,187,742	23,137,457	-2,406,793	+2,588,995	+2,643,492
Deposits in Can. payable on demand	289,759,025	280,838,612	264,285,803	+8,920,41	+13,317,316	+25,473,222
Dep'ts in Can. payable after notice	551,113,835	549,016,725	493,253,823	+2,097,1103	+12,416,217	+57,860,012
Total Deposits of the Public in Canada	840,872,860	829,855,337	757,539,626	+11,017,523	+25,733,633	+83,333,234
Deposits elsewhere than in Canada	69,561,539	74,355,783	71,835,583	-4,794,244	+3,709,304	+2,274,044
Total Deposits, other than Government	910,434,399	904,211,120	829,375,209	+6,223,279	+22,024,229	+81,059,190
Loans from other Banks in Canada	3,903,686	4,010,450	4,519,588	-107,764	+140,658	+615,902
Deposits by other Banks in Canada	5,192,481	6,934,486	5,948,968	-1,742,005	+679,752	+756,487
Due to Banks and Agencies in U. K.	1,996,831	2,426,494	2,738,724	-429,663	+127,408	+741,893
Due to Banks and Agencies elsewhere	4,920,172	4,449,869	3,559,655	+470,303	+455,221	+1,360,517
Other Liabilities	7,830,660	8,792,680	6,998,480	-962,020	+726,558	+832,180
TOTAL LIABILITIES	1,057,264,492	1,063,182,955	968,603,603	-5,918,463	+22,704,502	+88,660,889
<i>Capital, etc.</i>						
Capital paid up	100,140,477	99,642,053	98,046,270	+498,424	+203,940	+2,094,207
Reserve Fund	83,164,948	80,157,791	77,368,333	+3,007,157	+1,196,110	+5,796,615
Liabilities of Directors and their firms	10,117,964	9,931,150	10,250,973	-186,814	+1,269,109	+133,009
Greatest Circulation in Month	99,228,604	96,950,510	92,223,169	+2,278,094	+1,493,937	+7,005,435