London Banks.	Deposits and circulation. $	Ratio of capital. per cent.	Discounts and loans. $	Ratio capital per cent.
Bank of England..	408,995,600	17.8	214,498,900	33.9
Lloyds............	280,818,500	6.3	182,915,000	9.6
National Prov'l...	250,346,700	6.0	147,587,000	10.1
London and County	221,972,000	4.5	133,177,000	7.5
Lon. city & M'land	288,361,700	5.2	145,373,400	10.3
Union and Smiths.	171,686,000	10 2	97,315,000	18.2
Barclay & Co.....	181,962,000	13.0	106,775,000	7.6
Paris............	144,3 8,260	5.9	89,640,000	9.4
Capital & Counties.	141,255,800	5.3	84,687,000	8.9
Other Banks......	417,183,500	...	299,534,200	....
Totals.............	2,506,920,000		1,501,682,500	
Total capital......	218,804,000	8.7	....	14.5

PROVINCIAL BANKS.

	$	per cent.	$	per cent.
Bank of Liverpool.	56,594,300	8.33	44,911,100	11.13
North & S. Wales...	53,878,500	7.00	36,427,000	10.29
York City & County	53,252,000	7.32	29,155,500	9 96
Wilts and Dorset...	52,633,400	6.65	28,989,000	12.07
Manches'r & County	43,259,000	10 72	33,235,000	13 96
L'cashire & Y'shire..	41,165,500	10.47	30,046,800	14.35
Stuckeys..........	33,198,000	6.00	15,397,000	15.22
Birmingham District & Co's.........	32,718,000	10.12	26,688,000	12.40
Boliks & Co..	26,117,000	28.00	13,151,000	5.70
Other Provincial Banks...........	369,861,300	....	263,664,600	...
Totals..........	763,277,000	....	529,665,000	....
Total Capital........	79,482,000	10 41	....	15.00
Total Reserve Fund.	52,586,800	.....	....	....

SCOTCH AND IRISH BANKS.

	$	per cent.	$	per cent
Scotch Banks......	556,867,000	8.36	349,019,000	13.34
Total Capital.	46,583,000	....	....	....
Total Reserve Fund.	37,471,000	....	....	....
Irish Banks	298,064,700	12.26	207,735,000	17.59
Total Capital........	36,546,000	....	....	....
Total Reserve Fund.	19,747,000	....	....	....

The small proportion which the paid-up capital bears to the deposits and circulation and to the discounts and loans of the banks in the United Kingdom is a striking feature in their returns. This disproportion is quite sufficient to account for the large dividends paid by these institutions. With discounts and loans amounting to nearly seven times the sum in which dividends have to be paid, and their total amount being provided by deposits on a large amount of which no interest is paid, there is every opportunity for making large profits even when the margin between the price paid by bankers for money and that charged by them for its use is quite small.

·RATIO OF CAPITAL TO AND CASH RESERVES, DEPOSITS, ETC.

Banks.	Capital and Reserve. $	Deposits and Circulation. $	Ratio of Capital and Reserve to Deposits, etc. per cent.
Metropolitan and Suburban Banks..............	52,579,400	373,849,900	14.1
Metropolitan and Provincial Banks..............	338,466,500	2,506,920,000	13.5
Provincial Banks.........	132,069,200	763,277,400	17.4
Banks in Isle of Man......	350,000	4,477,000	7.8
Banks in Scotland.......	84,054,280	556,867,100	15 1
Banks in Ireland.........	56,293,600	298,564,700	18.8
Totals...............	$663,812,980	$4,503,956,100	14.73

Banks.	Cash in hand and at call. $	Deposits and circulation. $	Ratio of cash etc. to deposits and circulation per cent..
Metropolitan and Suburban Banks...........	122,347,600	373.849,900	32.7
Metropolitan and Provincial Banks...........	743,373,300	2,506,920,000	29.6
Provincial Banks.........	147,351,700	763,277,400	19.3
Banks in Isle of Man.....	695,990	4,477,000	15.6
Banks in Scotland........	141 898,250	556,867,100	25.5
Banks in Ireland.........	47,867,200	298,564,700	16 0
	$1,203,533,040	$4,503,956.100	16.7

The following comparisons between the banks in the United Kingdom and those in Canada present this country in a favourable light as regards its handling resources and business:

	Banks in England. $	Banks in Scotland & Ireland. $	Banks in Canada. $
Capital paid-up.........	338,072,475	83,129,315	81,562,880
Reserve Fund..........	185,042,700	57,218,620	54,783,403
Bank capital per head...	$10.13	$9.23	$14.83
Per c. reserve f'd to cap'l	54.70 p.c.	$68.80	67.16 p.c
Deposits and circulation.	3,644 099,307	855,431,835	554,979,000
Depts and cir'n per head	$100.91	$95.00	$100.90
Loans and discounts.....	2,247,883,575	556,754,440	444,149,300
do per head.........	$67.30	$61.86	$80.75
Ratio of cash on hand and at call............	....		

Canada has more bank capital *per head* than those in United Kingdom, our banks have a *higher percentage* of reserve fund than those in the old land, the deposits and circulation of Canadian banks and their discounts and loans are respectively *more per head* of population than in the United Kingdom.

STATISTICS OF THE BANKS IN UNITED KINGDOM.*

BANKS.	Capital paid up.	Reserve Fund.	Acceptances, Endorsements, Etc.	Deposits and Circulation.	Cash in hand and at call.	Investments.	Loans and Discounts.	Total Assets.
Metropolitan and Suburban Banks	39,785,660	12,793,765	1,864,600	373,849,997	122,347,600	85,615,000	216,535,375	433,937,440
Metropolitan and Provincial Bks.	218,804,465	119,662,040	86,168,940	2,506,921,900	743,373,345	558,614,500	1,501,682,250	2,946,679,6 2
Provincial Banks.	79,482,350	52,586,895	16,095,990	763,277,410	147,351,700	185,513,500	529,665,950	920,365,200
Total — Eng and and Wales......	338,072,475	185,042,700	104,129,530	3,644,049,307	1,013,072,645	829,743,000	2,247,883,575	4,300,982.260
Isle of Man.......	150,000	200,000	....	4,477,080	696,000	1,956,500	2,024,080	4,858,530
Banks in Scotland.	46,583,165	37,471,120	18,768,660	556,867,115	141,898,250	134,406,560	349,019,440	665,887,950
Banks in Ireland..	36,546,150	19,747,500	546,380	298,564,720	47,867,205	97,666,000	207,735,000	358,326,700
Total Banks in United Kingdom that publish acs.	421,351,790	242,461,320	123,444,570	4,503,958,222	1,203,534,100	1,063,772,000	2,806,752,095	5,320,055,440

* We are indebted to the *Bankers Magazine*, London, for this table.