

COMPARATIVE ABSTRACT OF THE BANK STATEMENT, NOVEMBER, 1915.

(Compiled by The Chronicle).

	Nov. 30, 1915.	Oct. 31, 1915.	Nov. 30, 1914.	Month's Movement 1915.	Month's Movement 1914.	Year's Movement.
Specie	\$ 71,359,656	\$ 61,724,773	\$ 66,679,498	+\$ 9,634,882	+\$ 4,451,008	\$ 4,680,158
Dominion Notes	140,751,333	136,223,275	135,510,849	+ 4,528,058	+ 14,587,749	+ 5,240,484
Deposit in Central Gold Reserve	15,100,000	11,750,000	10,800,000	+ 3,350,000	+ 2,200,000	+ 4,300,000
Notes of other Banks	14,141,447	14,213,516	14,213,135	- 72,069	- 1,105,316	- 71,688
Cheques on other Banks	56,103,946	57,016,990	45,759,479	+ 913,044	+ 936,403	+ 10,344,467
Deposit to secure Note issues	6,770,645	6,770,645	6,727,699	-	- 20,500	+ 42,946
Deposits with and balances due other Banks in Canada	12,011,010	10,856,960	8,376,263	+ 1,154,050	- 42,138	+ 3,634,747
Due from Banks, etc., in U.K.	31,741,522	27,068,942	15,155,784	+ 4,672,580	- 401,067	+ 16,585,738
Due from Banks, etc., elsewhere	55,431,455	45,335,594	37,078,413	+ 10,095,861	+ 2,845,428	+ 18,353,042
Dom. and Prov. Securities	15,407,594	14,214,331	11,247,264	+ 1,193,263	- 241,584	+ 4,160,330
Can. Mun. For. Pub. Securities	39,264,585	38,985,386	21,777,065	+ 279,199	- 789,383	+ 17,487,520
Rlwy. and other Bonds and Stocks	67,281,719	74,406,850	70,363,599	- 7,125,131	+ 455,303	- 3,081,880
Total Securities held	121,953,898	127,606,567	103,387,928	+ 5,652,669	- 575,664	+ 18,565,970
Call Loans in Canada	83,203,787	74,574,270	69,394,407	+ 8,629,517	+ 807,532	+ 13,809,380
Call Loans outside Canada	135,530,562	120,681,624	74,459,643	+ 14,848,938	- 6,742,028	+ 61,070,919
Total Call and Short Loans	218,734,349	195,255,894	143,853,050	+ 23,478,455	- 7,550,660	+ 74,881,299
Current Loans and Discounts in Canada	777,162,563	780,785,754	794,269,220	- 3,623,191	- 22,354,632	- 17,106,657
Current Loans and Discounts outside	53,240,955	49,612,985	42,966,275	+ 3,627,970	+ 925,559	+ 10,274,680
Total Current Loans and Dis- counts	830,403,518	830,398,739	837,235,495	+ 4,779	- 21,429,073	- 6,831,977
Loans to Dominion Government	5,000,000	5,000,000	5,000,000	-	-	-
Loans to Provincial Governments	4,633,472	4,853,520	11,391,698	- 220,048	+ 2,065,212	- 6,758,226
Loans to Cities, Towns, etc.	41,064,550	45,682,230	44,706,055	+ 4,617,680	+ 2,638,396	+ 3,641,505
Bank Premises	47,988,002	48,082,670	45,960,495	+ 1,094,668	- 137,612	+ 2,027,507
TOTAL ASSETS	1,702,194,396	1,657,256,962	1,561,458,119	+ 44,937,434	- 16,460,950	+ 140,736,277
<i>Liabilities.</i>						
Notes in Circulation	\$ 124,153,685	\$ 122,782,233	\$ 114,767,226	+\$ 1,371,452	+\$ 8,977,456	+\$ 9,386,459
Due to Dominion Government	14,896,968	12,563,525	17,892,066	+ 2,333,443	- 3,957,596	- 2,995,098
Due to Provincial Governments	21,104,580	23,129,277	20,362,116	- 2,024,697	+ 2,581,040	+ 742,464
Deposits in Canada, payable on demand	406,735,171	392,042,193	350,884,153	+ 14,692,978	+ 2,151,323	+ 55,851,018
Deposits in Canada, payable after notice	714,219,286	701,336,850	665,994,852	+ 12,872,436	+ 6,188,170	+ 48,224,434
Total Deposits of Public in Can- ada	1,120,954,457	1,093,379,043	1,016,879,005	+ 27,575,414	+ 8,339,493	+ 104,075,452
Deposits elsewhere than in Canada	132,029,108	111,236,345	91,278,495	+ 20,792,763	+ 411,601	+ 40,750,613
Total deposits, other than Govt. Deposits and Bal., other Can. Banks	1,252,983,565	1,204,615,388	1,108,157,500	+ 48,368,177	+ 8,751,094	+ 44,826,065
Due to Banks and Correspts. in U.K.	15,444,932	13,909,983	10,140,757	+ 1,534,949	- 280,071	+ 5,304,175
Due to Banks and Correspts. elsewhere	4,873,548	5,643,033	15,851,764	- 769,485	- 1,000,983	- 10,978,216
TOTAL LIABILITIES	1,463,200,922	1,413,362,832	1,320,307,465	+ 49,838,090	- 18,546,555	+ 142,893,457
<i>Capital, etc.</i>						
Capital paid up	\$ 113,987,275	\$ 113,986,106	\$ 113,909,750	+ 1,169	- 942,895	+ 77,525
Reserve Fund	112,718,473	112,752,333	113,165,307	- 33,860	- 227,067	- 553,167
Liability of Directors and their firms	8,491,413	8,321,233	8,788,724	+ 170,180	- 339,267	- 297,311
Greatest Circulation in Month.	130,400,298	123,204,784	124,620,870	+ 7,195,514	+ 169,555	+ 5,779,428

BANQUE D'HOCHELAGA.

The Banque d'Hochelaga reports for the year ended November 30 profits of \$530,237, equal to 6.9 per cent. on the combined paid-up capital and rest. This figure compares with \$566,614 in 1914. A balance of \$43,175 brought forward makes the total available on profit and loss account \$573,412, which is allocated as follows:—\$360,000 to pay the 9 per cent. dividend; \$120,000 for depreciation of securities; \$28,800 for war tax on note circulation; \$18,990 to writing down the premises account and \$5,000 to pension fund, a balance of \$40,622 on profit and loss account being carried forward.

The balance sheet shows that while non-interest

bearing deposits have fallen off slightly from \$4,138,781 in 1914 to \$3,926,681 at the present time, interest-bearing deposits have increased by \$1,800,000 from \$17,154,701 to \$18,997,225. Circulation on the liabilities side and cash holdings among the assets are at practically the same levels as last year. Current loans have decreased from \$23,572,496 to \$22,810,951, but call loans are up from \$340,077 to \$1,684,600.

Total assets are \$34,515,873 against \$33,323,300, of which liquid assets are \$9,815,070 against \$8,312,159. Liquid assets are in a proportion of 37.8 per cent. to liabilities to the public (\$26,681,551) compared with 32.6 per cent. in 1914, when liabilities to the public were \$25,487,504.