

THE NOVEMBER BANK STATEMENT.

The figures of the Government Returns for November present no striking features. Following an unusually prosperous October, the slightly downward tendency in certain items is not surprising. Bank Notes in Circulation exhibit the first symptoms of decline in a reduction of \$1,250,000 for the month; but the total figures are still over four millions higher than in November of last year. Deposits payable on demand show an increase during the month of nearly \$1,919,660, and for the year \$6,498,234. Deposits payable after notice increased during the month \$2,384,908, the total increase for the year exceeding

\$12,000,000. Current Loans in Canada reveal very slight change, and remain nearly \$13,000,000 in excess of the figures of 1899.

The Paid-up Capital of the banks continues to increase, the augmentation during November being \$409,686, and for the year \$3,309,222. The Reserve Fund shows a growth of \$256,396 since October, and for the twelve months \$4,622,281. The item representing Directors' Liabilities has increased during the year by \$5,788,370.

Altogether, the latest statement issued by the Government, as an indication of the condition of the chartered banks, is very satisfactory, and contains no sign of waning prosperity.

STATISTICAL ABSTRACT FOR NOVEMBER OF THE RETURNS OF THE CHARTERED BANKS OF CANADA.

Comparison of the Principal Items.

<i>Assets.</i>	30th Nov. 1900.	31st Oct. 1900.	30th Nov. 1899.	Increase and Decrease for month.	Increase and Decrease for year.
Specie and Dominion Notes.....	\$30,889,980	\$30,916,148	\$27,747,168	Dec. \$ 26,168	Inc. \$ 3,142,812
Notes of and Cheques on other Banks.....	12,049,905	12,426,426	11,712,172	Dec. 376,521	Inc. 337,733
Loans to other Banks in Canada secured, including } Bills rediscounted.....	1,509,389	1,519,810	.....	Dec. 10,421	.....
Deposits made with and Balances due from other } Banks in Canada.....	4,478,434	4,939,692	.....	Dec. 461,558	.....
Due from Banks and Agencies in United Kingdom.....	7,520,888	6,097,181	13,533,511	Inc. 1,423,707	Dec. 6,012,623
Due from Banks and Agencies elsewhere than } Canada and United Kingdom.....	10,241,361	9,650,379	27,118,605	Inc. 593,982	Dec. 16,877,244
Canadian Municipal Securities and British Foreign } or Colonial other than Canadian.....	12,214,143	12,062,776	16,738,841	Inc. 151,367	Dec. 4,524,698
Railway and other Bonds, Debentures and Stocks.....	25,475,144	25,270,228	14,718,292	Inc. 204,916	Inc. 10,756,852
Call and Short Loans on Stocks and Bonds in Canada.....	33,767,136	32,347,947	34,317,790	Inc. 1,419,189	Dec. 550,654
Call and Short Loans elsewhere than in Canada.....	30,536,501	28,775,146	.....	Inc. 1,761,356	.....
Current Loans in Canada.....	276,424,126	276,216,164	263,599,683	Inc. 247,962	Inc. 12,866,443
do elsewhere than in Canada.....	19,067,825	19,003,505	.....	Inc. 64,320	.....
Overdue Debts.....	2,256,765	2,657,101	1,943,325	Dec. 305,136	Inc. 313,440
Total Assets.....	500,006,770	494,858,345	437,606,702	Inc. 5,148,425	Inc. 62,400,068
<i>Liabilities.</i>					
Notes in Circulation.....	51,947,269	53,198,777	47,339,506	Dec. 1,251,508	Inc. 4,107,763
Due to Dominion Government.....	2,912,658	2,588,922	2,986,795	Inc. 333,736	Dec. 64,137
Due to Provincial Governments.....	2,186,699	2,358,538	2,238,471	Dec. 171,839	Dec. 51,772
Deposits in Canada payable on demand.....	107,935,633	106,015,973	101,437,399	Inc. 1,919,660	Inc. 6,498,234
Deposits in Canada payable after notice.....	186,520,705	184,135,857	174,437,445	Inc. 2,384,908	Inc. 12,083,320
Deposits elsewhere than in Canada.....	21,122,627	20,349,048	.....	Inc. 873,579	.....
Loans from other Banks in Canada secured, in } cluding Bills rediscounted.....	1,565,586	1,506,030	.....	Inc. 59,556	.....
Deposits made by and Balances due to other Banks } in Canada.....	3,012,579	3,444,953	4,255,551	Inc. 432,374	Dec. 1,242,972
Due to Banks and Agencies in United Kingdom.....	3,798,247	4,192,311	4,749,895	Dec. 394,044	Dec. 951,648
Due to Banks and Agencies elsewhere than in Can- } ada and United Kingdom.....	938,296	819,733	1,126,821	Inc. 118,663	Dec. 188,427
Total Liabilities.....	389,126,133	385,050,323	340,841,820	Inc. 4,075,810	Inc. 48,284,313
<i>Capital.</i>					
Capital paid-up.....	66,674,653	66,264,967	63,365,431	Inc. 409,686	Inc. 3,309,222
Reserve Fund.....	34,154,043	33,897,647	29,531,762	Inc. 256,396	Inc. 4,622,281
<i>Miscellaneous.</i>					
Directors' Liabilities.....	12,808,505	12,250,528	7,020,135	Inc. 557,977	Inc. 5,788,370
Greatest amount of notes in circulation at any time } during the month.....	54,558,416	54,040,643	50,845,199	Inc. 517,773	Inc. 3,713,217

Deposits with Dominion Government for security of note circulation, 5 per cent. of maximum circulation, being the amount required for year ending 30th June, 1900, \$2,372,973.