

# The December Bank Statement

More than ordinary interest attaches to the December Statement of the Canadian Banks owing to the fact that in a measure it is a stocktaking period. As compared with the previous year there are a number of marked changes. Demand deposits fell off \$31,500,000, but on the other hand deposits after notice increased by \$38,000,000, leaving a net increase in deposits during the year of almost \$7,000,000. Call loans in Canada decreased \$4,500,000, while call loans elsewhere show a shrinkage of \$31,000,000. Current loans in Canada increased \$36,300,000, indicating that the banks had not denied credit during the year to legitimate business enterprises. Current loans outside Canada have gained nearly \$15,000,000 during the year.

As compared with November the changes are not very marked except in one or two instances. Deposits are down slightly over \$4,000,000, but deposits elsewhere show an increase of \$6,700,000. Dominion notes show an increase of almost \$13,000,000 and call loans outside Canada a gain of \$10,500,000. Current loans in Canada, on the other hand, are \$8,200,000 less. Other decreases noted are loans to municipalities which are down almost \$6,500,000, total assets which show a decrease of \$6,000,000 and deposits in the Central Gold Reserve which are down \$1,100,000.

The following table shows the comparison between December, the previous month one year ago, and ten years ago:

	DEC. 1914	NOV. 1914	DEC. 1913	DEC. 1904
Capital Authorized.....	\$ 188,866,666	\$ 188,866,666	\$ 187,866,666	\$ 100,510,666
Capital Subscribed.....	114,369,216	114,369,216	115,882,166	80,688,376
Capital Paid Up.....	113,916,913	113,916,913	114,899,297	86,655,396
Reserve Fund.....	113,070,859	113,063,397	112,118,016	51,071,656
<b>LIABILITIES:</b>				
Notes in Circulation.....	105,969,755	111,767,226	109,016,435	64,597,394
Due to Dominion Government.....	21,462,952	17,892,066	7,473,367	5,508,446
Due to Provincial Governments.....	20,001,299	20,362,416	22,836,225	7,148,412
Deposits on Demand.....	319,899,953	320,881,151	281,755,469	131,289,161
Deposits after Notice.....	662,830,667	665,991,822	621,692,226	319,132,078
Deposits outside Canada.....	98,801,413	97,278,495	100,462,087	38,811,613
Deposits on Demand in Canadian Banks.....	8,751,191	10,140,757	7,923,236	5,081,182
Deposits in United Kingdom.....	18,965,729	18,841,704	18,107,231	2,152,651
Deposits in Foreign Countries.....	7,916,451	8,139,987	8,267,044	1,224,203
Other Liabilities.....	2,728,572	3,208,588	2,896,152	8,535,622
<b>Total Liabilities.....</b>	<b>\$1,114,666,251</b>	<b>\$1,203,367,465</b>	<b>\$1,098,738,866</b>	<b>\$574,035,962</b>
<b>ASSETS:</b>				
Notes and Bills.....	\$ 92,569,688	\$ 66,679,498	\$ 122,423,463	\$ 17,017,329
Deposits on Demand.....	138,036,439	135,210,849	101,775,578	38,129,082
Deposits after Notice.....	6,727,592	6,727,699	6,659,995	3,628,727
Notes and Cheques in Circulation.....	13,622,047	11,213,155	11,755,708	2,678,126
Deposits on Demand in Canadian Banks.....	8,999,791	13,729,179	10,088,576	1,100,000
Deposits in United Kingdom.....	7,640,751	8,276,263	8,281,800	8,181,000
Deposits in Foreign Countries.....	55,127,129	57,078,413	57,011,151	20,849,499
Deposits on Demand in Provincial and Foreign Banks.....	11,235,536	11,217,231	10,956,292	9,561,122
Deposits on Demand in United States and Foreign Banks.....	22,471,711	21,777,053	22,249,628	12,214,573
Deposits on Demand in Canadian Banks.....	7,935,799	7,935,799	8,115,643	4,115,643
Deposits in United Kingdom.....	8,511,663	8,511,663	8,511,663	8,511,663
Deposits in Foreign Countries.....	8,511,663	8,511,663	8,511,663	8,511,663
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