

|                          | Ordinary<br>Issue Authorized<br>July 31. | Max. Issue<br>in July. |
|--------------------------|------------------------------------------|------------------------|
| Commerce . . . . .       | 11,183,935                               | 10,016,000             |
| Royal . . . . .          | 6,200,000                                | 6,139,000              |
| Dominion . . . . .       | 4,224,151                                | 3,804,000              |
| Hamilton . . . . .       | 2,742,500                                | 2,609,020              |
| Standard . . . . .       | 2,000,000                                | 1,975,317              |
| Hochelaga . . . . .      | 2,500,000                                | 2,305,667              |
| Ottawa . . . . .         | 3,500,000                                | 3,396,540              |
| Imperial . . . . .       | 5,837,108                                | 5,457,723              |
| Traders . . . . .        | 4,354,500                                | 4,102,465              |
| Metropolitan . . . . .   | 1,000,000                                | 995,167                |
| Home . . . . .           | 1,269,461                                | 1,134,600              |
| Northern Crown . . . . . | 2,207,451                                | 1,933,125              |
| Sterling . . . . .       | 944,864                                  | 895,575                |
| Vancouver . . . . .      | 396,590                                  | 308,455                |
| Weyburn . . . . .        | 301,300                                  | 163,365                |
| Totals . . . . .         | \$99,626,496                             | \$93,235,390           |

Last year the difference between July's maximum circulation and September's maximum circulation was over \$5,000,000 and in 1909 the change was upwards of \$8,000,000. So that, allowing for the further expansion of the limit of ordinary circulation in this month and September by further capital payments, it seems not unlikely that a number of the banks, should present expectations materialize, may be compelled to adopt expedients to carry them over to October 1.

#### INCREASE OF THE BANKS' RESOURCES.

In all other respects, the July return shows a consistent increase in the banks' resources. A satis-

### Statement of the Chartered Banks of Canada.

Statistical Abstract for Month Ending July 31, 1911, giving Comparison of Principal Items, with Increase or Decrease for the Month and for the Year.

(Compiled by THE CHRONICLE.)

| Assets.                                            | July 31,<br>1911 | June 30,<br>1911 | July 31,<br>1910 | Inc. or Dec.<br>for month<br>1911 | Increase or<br>Decrease for<br>month, 1910. | Inc. or Dec.<br>for Year. |
|----------------------------------------------------|------------------|------------------|------------------|-----------------------------------|---------------------------------------------|---------------------------|
| Specie and Dominion Notes . . . . .                | \$ 121,518,144   | \$ 120,390,469   | \$ 104,157,627   | + \$ 1,127,675                    | + \$ 2,221,419                              | + \$ 17,360,517           |
| Notes of and Cheques on other Banks . . . . .      | 49,418,747       | 53,415,678       | 36,850,907       | + 3,996,931                       | + 7,605,864                                 | + 12,567,840              |
| Deposit to Secure Note Issues . . . . .            | 5,544,274        | 5,277,467        | 5,063,328        | + 266,807                         | + 120,482                                   | + 480,946                 |
| Loans to other Banks in Canada secured . . . . .   | 3,877,500        | 3,824,483        | 4,070,218        | + 53,025                          | + 58,891                                    | + 192,710                 |
| Deposits with and due other Bks. in Can . . . . .  | 7,718,826        | 7,682,229        | 8,817,362        | + 36,597                          | + 290,547                                   | + 1,098,536               |
| Due from Banks, etc., in U. Kingdom . . . . .      | 23,729,609       | 22,041,297       | 23,717,801       | + 1,688,312                       | + 1,798,329                                 | + 11,808                  |
| Due from Banks, etc., elsewhere . . . . .          | 32,682,674       | 32,165,669       | 31,204,927       | + 517,005                         | + 6,962,884                                 | + 1,477,747               |
| Dominion & Prov. Securities . . . . .              | 11,073,348       | 10,634,115       | 12,336,603       | + 439,233                         | + 4,673,712                                 | + 1,263,255               |
| Can. Municipal, For. Pub. Securities . . . . .     | 22,596,801       | 23,272,829       | 21,919,668       | + 676,028                         | + 611,343                                   | + 677,133                 |
| Railway and other Bonds and Stocks . . . . .       | 59,571,173       | 60,474,196       | 57,445,087       | + 903,023                         | + 877,298                                   | + 2,126,086               |
| Total Securities held . . . . .                    | 93,241,322       | 94,381,140       | 91,701,358       | + 1,139,818                       | + 4,407,757                                 | + 1,539,964               |
| Call Loans in Canada . . . . .                     | 65,339,288       | 61,507,268       | 60,081,156       | + 3,832,020                       | + 1,517,702                                 | + 5,258,032               |
| Call Loans outside Canada . . . . .                | 164,009,030      | 97,865,400       | 102,436,037      | + 6,143,630                       | + 27,737,861                                | + 1,572,993               |
| Total Call and Short Loans . . . . .               | 169,348,318      | 159,372,668      | 162,517,293      | + 9,975,650                       | + 29,235,567                                | + 6,831,025               |
| Current Loans and Disc'ts in Canada . . . . .      | 723,765,358      | 717,869,386      | 653,008,336      | + 5,895,972                       | + 3,862,416                                 | + 70,757,022              |
| Current Loans and Disc'ts outside . . . . .        | 32,870,114       | 33,557,617       | 40,267,390       | + 687,503                         | + 2,095,947                                 | + 7,397,276               |
| Total Current Loans and Discounts . . . . .        | 756,635,472      | 751,427,003      | 693,275,726      | + 5,208,469                       | + 5,958,363                                 | + 63,359,746              |
| Aggregate of Loans to Public . . . . .             | 925,983,790      | 910,799,671      | 855,793,019      | + 15,184,119                      | + 23,297,204                                | + 70,190,771              |
| Loans to Provincial Governments . . . . .          | 1,358,829        | 1,642,495        | 1,645,754        | - 323,666                         | - 128,986                                   | - 2,649,5                 |
| Overdue Debts . . . . .                            | 7,670,020        | 7,367,116        | 7,419,784        | + 302,904                         | + 391,262                                   | + 250,236                 |
| Bank Premises . . . . .                            | 28,660,844       | 28,229,609       | 23,310,199       | + 431,235                         | + 278,441                                   | + 5,350,645               |
| Other Real Estate and Mortgages . . . . .          | 2,422,628        | 2,411,574        | 1,809,157        | + 11,054                          | + 4,515                                     | + 613,471                 |
| Other Assets . . . . .                             | 12,273,665       | 12,462,823       | 15,293,056       | - 189,158                         | + 3,651,400                                 | + 3,019,391               |
| TOTAL ASSETS . . . . .                             | 1,316,101,042    | 1,302,131,886    | 1,210,854,680    | + 13,969,156                      | + 19,970,625                                | + 105,246,362             |
| Liabilities.                                       |                  |                  |                  |                                   |                                             |                           |
| Notes in Circulation . . . . .                     | 89,018,079       | 88,618,699       | 80,929,230       | + 399,380                         | + 1,147,659                                 | + 8,088,789               |
| Due to Dominion Government . . . . .               | 4,883,900        | 7,207,015        | 9,638,933        | - 2,323,115                       | + 6,618,077                                 | + 4,755,033               |
| Due to Provincial Governments . . . . .            | 30,849,513       | 27,796,876       | 32,175,484       | + 3,052,637                       | + 2,600,046                                 | + 1,325,971               |
| Deposits in Can. payable on demand . . . . .       | 316,973,780      | 309,804,854      | 251,638,522      | + 7,168,926                       | + 11,779,017                                | + 65,305,258              |
| Dep'ts in Can. payable after notice . . . . .      | 570,789,435      | 564,867,554      | 538,384,371      | + 5,921,881                       | + 3,952,317                                 | + 32,405,064              |
| Total Deposits of the Public in Canada . . . . .   | 887,763,215      | 874,672,408      | 790,022,893      | + 13,090,807                      | + 7,826,700                                 | + 97,740,322              |
| Deposits elsewhere than in Canada . . . . .        | 73,120,807       | 77,721,948       | 75,275,300       | + 4,601,141                       | + 9,741,852                                 | + 2,154,493               |
| Total Deposits, other than Government . . . . .    | 960,884,022      | 952,394,356      | 865,298,193      | + 8,489,666                       | + 17,568,552                                | + 95,885,829              |
| Loans from other Banks in Canada . . . . .         | 3,957,456        | 3,938,997        | 4,48,944         | + 18,459                          | + 20,753                                    | + 191,488                 |
| Deposits by other Banks in Canada . . . . .        | 7,207,260        | 5,985,573        | 5,555,001        | + 1,221,687                       | + 405,046                                   | + 1,65,289                |
| Due to Banks and Agencies in U. K. . . . .         | 2,960,334        | 2,539,193        | 4,637,018        | + 421,141                         | + 1,134,759                                 | + 1,676,684               |
| Due to Banks and Agencies elsewhere . . . . .      | 4,017,054        | 4,210,295        | 4,256,120        | - 193,241                         | + 853,266                                   | + 239,066                 |
| Other Liabilities . . . . .                        | 7,687,877        | 9,184,156        | 11,229,085       | - 1,496,279                       | + 455,173                                   | + 3,541,208               |
| TOTAL LIABILITIES . . . . .                        | 1,111,465,564    | 1,101,875,234    | 1,017,868,152    | + 9,890,330                       | + 22,456,312                                | + 93,597,412              |
| Capital, etc.                                      |                  |                  |                  |                                   |                                             |                           |
| Capital paid up . . . . .                          | 102,626,496      | 101,065,306      | 98,803,464       | + 1,561,190                       | + 75,122                                    | + 13,823,032              |
| Reserve Fund . . . . .                             | 88,352,064       | 86,943,135       | 79,429,978       | + 1,408,929                       | + 59,657                                    | + 922,086                 |
| Liabilities of Directors and their firms . . . . . | 9,270,390        | 9,697,002        | 9,530,524        | + 426,612                         | + 529,740                                   | + 260,134                 |
| Greatest Circulation in Month . . . . .            | 93,273,205       | 90,202,838       | 84,009,142       | + 3,070,367                       | + 2,470,226                                 | + 9,264,063               |