

BANK STATEMENT FOR JULY.

The July bank statement is for a month that is usually dull there being no special form of business which then is unusually active, save that of passenger transportation to summer resorts.

The circulation last month declined from \$61,587,500 to \$61,277,593, a falling off small in amount but significant of quiet conditions. The old French saying may be used in this connection which speaks of a retiring movement being made to acquire impetus for an advance. The July note issues fell away preparatory to their enlargement in the succeeding three months. The harvest in Manitoba and the Northwest is some days earlier than last

year, new wheat has been shown in Winnipeg, and we shall not be surprised at there being a considerable emission of notes before this month closes.

The demand deposits rose in July, from \$134,804,501 to \$137,597,485, an increase of \$2,792,984. Those payable after notice increased from \$333,767,147 to \$336,505,877, an advance of \$2,738,730. The deposits elsewhere than in Canada were enlarged from \$44,039,320 to \$48,477,265, the addition being \$4,437,945. The total increase on deposits in Canada was \$5,531,714. This sum being added to the increase elsewhere than in Canada made the aggregate increase of deposits in July \$9,969,659, or, in round figures, 10 millions of dol-

STATISTICAL ABSTRACT FOR JULY 31, 1905, OF THE CHARTERED BANKS OF CANADA.

Comparison of Principal Items, showing increase or decrease for the month and for the year.

<i>Assets.</i>	July 31, 1905.	June 30, 1905.	July 31, 1904.	Increase or Decrease in month.	Increase or Decrease in year.
Specie and Dominion Notes	\$55,528,058	\$53,786,504	\$49,352,521	Inc. \$ 1,741,554	Inc. \$6,175,537
Notes of and Cheques on other Banks	23,197,622	24,488,773	17,161,541	Dec. 1,291,151	Inc. 6,036,081
Deposit to Secure Note Issues	3,405,213	3,359,472	3,327,618	Inc. 45,741	Inc. 77,595
Loans to other Banks in Canada secured.....	503,510	960,211	817,756	Dec. 457,761	Dec. 315,236
Deposits with and due from other Bks. in Canada....	6,455,643	6,382,138	5,617,622	Inc. 72,505	Inc. 838,021
Due from Banks, etc., in United Kingdom	5,455,340	11,787,907	9,395,477	Dec. 6,332,567	Dec. 3,910,087
Due from Banks, etc., elsewhere	21,339,923	18,982,891	19,213,193	Inc. 2,357,032	Dec. 2,126,739
Government Securities	8,770,087	8,479,403	10,865,878	Inc. 290,684	Dec. 2,095,791
Canadian Municipal and other Securities.....	18,913,767	19,272,601	14,604,813	Dec. 338,834	Inc. 4,028,954
Railway Bonds and Stocks	47,534,605	39,976,563	38,552,517	Inc. 558,042	Inc. 1,982,088
Total Securities held.....	68,238,459	67,729,067	64,123,208	Inc. 599,392	Inc. 3,915,511
Call Loans in Canada	43,620,194	41,745,702	35,711,597	Inc. 1,873,492	Inc. 6,908,597
Call Loans outside Canada	51,254,665	43,007,558	34,024,405	Inc. 8,177,497	Inc. 17,230,560
Total Call and Short Loans	94,874,859	84,814,260	71,636,002	Inc. 10,070,899	Inc. 23,239,157
Loans and Discounts in Canada.....	438,060,270	437,470,445	414,026,802	Inc. 508,825	Inc. 23,972,468
Loans and Discounts outside Canada.....	21,482,533	21,793,189	19,821,399	Inc. 680,344	Inc. 4,661,143
Total Current Loans and Discounts.....	462,551,803	461,263,634	433,918,192	Inc. 1,288,169	Inc. 28,633,611
Aggregate of Loans to Public.....	557,426,962	546,077,894	507,554,194	Inc. 11,349,068	Inc. 51,872,768
Loans to Provincial Governments.....	1,731,801	2,014,825	2,916,659	Dec. 283,024	Dec. 362,858
Overdue Debts	1,699,544	1,680,487	1,133,146	Inc. 10,957	Dec. 431,602
Bank Premises	10,577,223	10,469,682	9,783,402	Inc. 77,441	Dec. 791,821
Other Real Estate and Mortgages	1,797,962	1,758,312	1,707,690	Inc. 39,640	Dec. 409,128
Other Assets	9,443,907	8,911,110	6,128,516	Inc. 501,897	Inc. 3,314,441
Total Assets.....	766,318,465	757,985,531	695,409,519	Inc. 8,329,934	Inc. 69,908,946
<i>Liabilities.</i>					
Notes in Circulation.....	61,277,593	61,587,560	59,979,839	Dec. 309,567	Inc. 1,297,763
Due to Dominion Government	1,749,787	4,373,494	2,627,718	Dec. 2,631,707	Dec. 886,041
Due to Provincial Governments	7,872,368	6,997,463	4,890,275	Inc. 87,995	Inc. 1,982,093
Deposits in Canada payable on demand.....	137,597,485	134,800,501	118,331,939	Inc. 2,792,984	Inc. 19,265,546
Deposits in Canada payable after notice.....	336,505,877	333,797,147	312,718,223	Inc. 2,738,730	Inc. 23,792,051
Total Deposits of the Public in Canada.....	474,103,362	468,597,648	431,025,762	Inc. 5,531,714	Inc. 43,975,600
Deposits elsewhere than in Canada.....	48,477,265	44,039,320	32,643,571	Inc. 4,437,945	Inc. 1,833,694
Total Deposits	522,580,627	512,636,968	463,669,333	Inc. 9,979,559	Inc. 58,891,294
Loans from other Banks in Canada.....	502,417	953,525	817,668	Dec. 451,168	Dec. 315,251
Deposits by other Banks in Canada	4,724,411	4,950,415	4,676,313	Dec. 235,034	Dec. 48,058
Due to Banks and Agencies in United Kingdom.....	6,570,835	6,505,066	7,635,558	Dec. 234,231	Dec. 1,647,723
Due to Banks and Agencies elsewhere	1,467,661	1,372,686	1,162,375	Inc. 89,975	Dec. 99,714
Other Liabilities	11,857,197	10,228,488	9,247,331	Inc. 1,628,702	Inc. 2,609,859
Total Liabilities	618,588,963	609,990,375	577,126,535	Inc. 8,599,588	Inc. 62,462,428
<i>Capital, etc.</i>					
Capital paid up	82,756,410	82,109,900	79,267,773	Inc. 556,510	Inc. 3,188,637
Reserve Fund	56,781,223	56,408,680	57,318,691	Inc. 372,543	Inc. 4,462,532
Liabilities of Directors and their firms.....	8,680,204	8,708,649	10,168,288	Dec. 28,445	Dec. 1,488,084
Greatest circulation during the month.....	63,516,010	62,183,720	62,160,693	Inc. 1,333,290	Inc. 1,355,317