

MONTHLY RETURNS OF THE BANKS OF NEW YORK, JANUARY, 1902, TO FEBRUARY, 28, 1903.

* New York BANKS.	January, 1902 \$	February, 1902. \$	May, 1902. \$	August, 1902. \$	Oct., 1902. \$	Dec., 1902. \$	Jan., 1903. \$	Feb., 1903. \$
Capital, C. H.	83,822,700	83,622,700	83,872,700	100,072,700	100,672,700	102,251,900	102,251,900	109,722,700
" N.M.	8,962,000	8,962,600	8,812,000	8,612,000	8,612,000	8,812,000	8, 12,000	8,612,000
Totals.....	92,784,700	92,584,700	92,684,700	108,684,700	109,284,700	111,063,900	110,963,900	118,334,700
Surplus, C. H.	100,765,700	101,219,600	105,007,900	114,537,100	117,667,900	121,994,800	121,964,800	121,972,000
" N.M.	9,463,300	9,463,900	9,494,700	9,383,400	9,498,300	9,917,300	9,829,400	9,730,600
Totals.....	110,229,000	110,683,500	114,502,600	123,920,500	127,166,200	131,882,100	131,794,200	131,702,600
Loans, C. H.	889,531,700	938,191,200	885,592,600	919,671,600	870,977,600	875,321,500	890,448,100	950,156,300
" N.M.	72,024,400	72,120,900	76,539,300	75,129,200	78,297,100	78,467,800	77,886,900	77,462,400
Totals.....	961,556,100	1,010,312,100	962,131,910	994,800,800	949,274,700	953,789,300	968,335,000	1,027,618,700
Specie, C. H.	192,815,200	192,433,500	172,536,600	173,443,900	169,032,500	153,744,300	177,170,000	176,700,400
" N.M.	3,465,600	3,475,600	3,314,900	3,470,100	3,515,900	3,750,500	3,879,700	3,671,300
Totals.....	196,280,800	195,909,100	175,851,500	176,914,000	172,548,400	157,494,800	181,049,700	180,371,700
Legals, C. H.	77,807,400	71,914,500	76,474,000	79,580,600	69,420,800	69,293,300	77,448,000	68,303,100
" N.M.	4,198,800	4,545,700	4,214,400	3,981,900	4,360,500	4,795,900	4,527,200	4,353,500
Totals.....	82,006,200	76,460,200	80,688,400	83,562,500	73,781,300	74,089,200	81,975,200	72,656,600
Deposits, C. H.	975,997,000	1,017,488,300	948,326,400	957,145,500	882,685,300	865,953,600	912,812,100	956,206,400
" N.M.	77,392,200	79,289,200	82,565,800	78,991,200	82,077,100	83,653,500	84,247,900	85,018,100
Totals.....	1,053,389,200	1,096,777,500	1,030,892,200	1,036,136,700	964,762,400	949,607,100	997,060,000	1,041,224,500

RATIO OF LOANS TO DEPOSITS, PERCENTAGE OF RESERVE JAN., 1902, TO FEB., 1903.

	January, 1902 \$	February, 1902 \$	March, 1902 \$	April, 1902 \$	May, 1902 \$	June, 1902 \$	July, 1902 \$
Deposits.....	1,053,389,200	1,096,777,500	953,533,300	954,546,600	962,131,900	955,829,400	952,097,200
Loans.....	961,556,100	1,010,312,100	904,074,500	893,394,100	1,030,892,200	893,871,800	913,294,500
Reserve.....	27.7	25.9	25.7	25.9	26.2	26.3	26.6
Percentage of Loans to Dep'ts	91.3	92.1	93.6	92.6	107.00	93.3	95.0

	August, 1902 \$	September, 1902 \$	October, 1902 \$	November, 1902 \$	December, 1902 \$	January, 1903 \$	February, 1903 \$
Deposits.....	1,036,136,700	959,122,700	964,762,400	966,368,100	949,607,100	997,060,000	1,041,224,500
Loans.....	994,800,800	952,569,704	949,274,700	957,645,300	953,789,300	968,335,000	1,027,618,700
Reserve.....	26.6	25.3	27.0	26.7	25.7	27.8	25.6
Percentage of Loans to Dep'ts	96.0	99.0	98.4	99.0	100.4	97.1	98.6

*The line marked C. H. includes the 58 New York City Clearing House Banks, and those marked N. M. include the 45 New York and Brooklyn Banks that are not members of the Clearing House.