

THE JULY BANK STATEMENT.

There are no features in the bank statement for July that are at all out of the ordinary at this season. July is essentially a time of gathering minor crops, chiefly vegetables and fruit, which, however, have a large aggregate value, reaching to some millions of dollars. For the next twelve months almost every house in the country will have edibles served in some form every day that were gathered in July. What the value of the crops of last month amount to may be partly understood by considering that they

will form a portion of not less than 800 millions of meals before the next crop is ready. Besides the July crops for human subsistence there are those which provide food for tens of thousands of horses, cattle and other animals. Then follows the grain harvest with its enormous contribution to the national income, then come the fall fruit crops which add another 5 to 8 millions of dollars. Were the entire yield of the summer and fall months of this country summed up into one total it would be found that from the fruits of the ground there is annually derived

STATISTICAL ABSTRACT FOR JULY, 1902, 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, 1902.	June 30, 1902.	July 31, 1901.	Increase or Decrease for the month.	Increase or Decrease for the year.
Specie and Dominion Notes.....	\$36,021,859	\$36,100,637	\$32,428,256	Dec. \$ 78,778	Inc. 3,593,603
Notes of and Cheques on other Banks.....	14,834,152	16,918,470	12,404,931	Dec. 2,084,318	Inc. 2,429,221
Deposit to Secure Note Issues.....	2,792,166	2,644, 60	2,568,918	Inc. 147,405	Inc. 223,228
Loans to other Banks in Canada secured.....	583,636	698,097	1,545,272	Dec. 114,461	Inc. 38,364
Deposits with and due from other Bks. in Canada.....	4,545,575	3,821,451	4,070,626	Inc. 724,124	Inc. 474,949
Due from Banks etc., in United Kingdom.....	7,046,772	5,957,350	5,536,348	Inc. 1,089,418	Inc. 1,510,424
Due from Banks etc., elsewhere.....	10,645,395	13,484,668	16,276,435	Dec. 3,160,727	Inc. 368,660
Government Securities.....	9,897,199	10,024,067	11,505,328	Inc. 126,871	Dec. 1,668,129
Canadian Municipal and other Securities.....	14,500,515	14,717,139	13,950,854	Dec. 210,244	Inc. 545,661
Railway Bonds and Stocks.....	34,971,475	34,850,286	31,859,393	Inc. 121,089	Inc. 3,112,082
Total Securities held.....	59,375,189	59,591,585	57,315,575	Dec. 216,396	Inc. 2,059,611
Call Loans in Canada.....	45,876,667	45,828,253	35,173,927	Inc. 48,414	Inc. 10,702,720
Call Loans outside Canada.....	50,534,884	46,388,241	40,835,163	Inc. 4,146,643	Inc. 9,699,721
Total Call and Short Loans.....	96,411,551	92,216,494	76,009,090	Inc. 4,195,057	Inc. 20,402,461
Loans and Discounts in Canada.....	296,498,818	300,714,347	282,547,157	Dec. 4,214,529	Inc. 13,951,661
Loans and Discounts outside Canada.....	28,587,076	26,977,921	26,268,826	Inc. 2,489,155	Inc. 2,318,250
Total Current Loans and Discounts.....	325,085,894	327,692,268	308,815,983	Dec. 1,726,364	Inc. 16,269,911
Aggregate of Loans to Public.....	421,497,445	419,028,762	384,825,073	Inc. 2,468,683	Inc. 36,672,372
Loans to Provincial Governments.....	3,242,384	3,935,592	2,599,390	Dec. 693,208	Inc. 642,994
Overdue Debts.....	2,043,504	2,148,011	1,957,892	Dec. 104,507	Inc. 75,612
Bank Premises.....	6,976,805	6,881,226	6,574,795	Inc. 125,579	Inc. 402,010
Other Real Estate and Mortgages.....	1,669,819	1,684,532	1,562,251	Dec. 147,113	Inc. 107,568
Other Assets.....	10,635,472	9,011,660	12,832,475	Inc. 1,623,812	Dec. 2,197,003
Total Assets.....	587,900,352	581,876,985	541,668,426	Inc. 6,023,367	Inc. 0,391,926
<i>Liabilities.</i>					
Notes in Circulation.....	52,070,065	53,953,043	48,947,978	Dec. 1,882,978	Inc. 3,122,087
Due to Dominion Government.....	2,757,907	5,577,134	2,766,018	Dec. 2,819,227	Dec. 8,111
Due to Provincial Governments.....	4,249,756	3,321,527	3,652,574	Inc. 928,229	Inc. 597,182
Deposits in Canada payable on demand.....	105,539,151	105,137,781	95,548,323	Inc. 401,370	Inc. 10,290,818
Deposits in Canada payable after notice.....	245,044,194	239,812,120	226,298,537	Inc. 5,320,074	Inc. 18,745,657
Total Deposits of the Public in Canada.....	350,583,345	344,949,901	321,846,860	Inc. 5,533,444	Inc. 28,736,425
Deposits elsewhere than in Canada.....	37,272,322	35,731,417	29,956,580	Inc. 1,540,905	Inc. 7,315,742
Total Deposits.....	387,855,667	380,681,318	351,803,440	Inc. 7,274,349	Inc. 36,052,227
Loans from other Banks in Canada.....	630,240	698,096	600,272	Dec. 67,856	Inc. 29,968
Deposits by other Bks. in Canada.....	3,818,376	3,194,350	2,965,130	Inc. 624,026	Inc. 853,246
Due to Banks and Agencies in United Kingdom.....	4,593,692	5,024,180	6,477,756	Dec. 431,088	Dec. 1,884,664
Due to Banks and Agencies elsewhere.....	1,210,414	1,054,241	752,114	Inc. 155,773	Inc. 458,300
Other Liabilities.....	12,698,067	11,599,460	11,340,649	Inc. 1,098,607	Inc. 1,357,418
Total Liabilities.....	469,883,663	465,103,425	429,306,012	Inc. 4,780,238	Inc. 40,577,651
<i>Capital, etc.</i>					
Capital paid-up.....	69,733,761	69,584,308	67,147,091	Inc. 149,453	Inc. 2,586,670
Reserve Fund.....	40,301,623	40,407,911	36,401,668	Dec. 106,288	Inc. 3,840,015
Liabilities of Directors and their firms.....	10,284,068	10,497,230	12,755,431	Dec. 213,162	Dec. 2,471,363
Greatest circulation during the month.....	55,031,430	52,148,271	50,762,456	Inc. 2,847,203	Inc. 4,268,974