Statistical Abstract for Month Ending June 30, 1907, of the Chartered Banks of Canada.

Comparison of Principal Items, showing Increase or Decrease for the Month and for the Year.

Assets.	June 30, 1907.	May 31, 1507	June 30, 1906	Increase or Decrease for month.	Increase or Decrease for year.
Specie and Dominion Notes	$69,655,785	$69,265,729	$ 57,717,571	Inc. $ 390,056	Inc. $11,938,214
Notes of and Cheques on other Banks	29,516,911	30,649,668	25,499,128	Dec. 1,132,757	Inc. 4,017,783
Deposit to Secure Note Issues	4,188,909	3,681,208	3,506,267	Inc. 507,701	Inc. 682,642
Loans to other Banks in Canada secured	1,731,619	2,060,195	890,023	Dec. 328,576	Inc. 841,596
Deposits with and due from other Bks. in Canada	9,267,438	8,315,930	6,998,230	Inc. 951,508	Inc. 2,269,208
Due from Banks, etc., in United Kingdom	10,300,165	6,687,246	10,437,917	Inc. 3,612,919	Dec. 137,752
Due from Banks, etc., elsewhere	14,771,776	15,275,204	15,236,832	Dec. 503,428	Dec. 465,056
Government Securities	9,666,951	10,140,107	9,537,253	Dec. 473,156	Inc. 129,698
Canadian Municipal and other Securities	21,674,369	21,677,724	20,282,398	Dec. 3,355	Inc. 1,391,971
Railway and other Bonds and Stocks	41,381,810	40,915, 99	41,180,347	Inc. 466,311	Inc. 201,463
Total Securities held	72,723,130	72,733,330	70,999,998	Dec. 10,200	Inc. 1,723,132
Call Loans in Canada	49,481,179	49,886,386	56,024,697	Dec. 405,207	Dec. 6,543,518
Call Loans outside Canada	55,298,873	52, 81,678	53,476,822	Inc. 3,017,195	Inc. 1,822,051
Total Call and Short Loans	104,780,052	102,168,064	109,501,519	Inc. 2,611,988	Dec. 4,721,467
Current Loans and Discounts in Canada	586,930,448	584,707,830	501,621,979	Inc. 2,222,618	Inc. 85,308,469
Current Loans and Discounts outside Canada	23,388,259	25,412,267	33,159,245	Dec. 2,024,008	Dec. 9,770,986
Total Current Loans and Discounts	610,318,707	610,120,097	534,781,224	Inc. 198,610	Inc. 75,537,483
Aggregate of Loans to Public	715,098,759	712,288,161	644,282,743	Inc. 2,810,598	Inc 70,816,016
Loans to Dominion and Provincial Governments	1,855,934	1,645,915	1,410,076	Inc. 210,019	Inc. 445,858
Overdue Debts	3,559,069	3,312,495	1,691,553	Inc. 246,574	Inc. 1,867,516
Bank Premises	15,939,081	15,778,215	12,460,214	Inc. 160,866	Inc. 3,478,867
Other Real Estate and Mortgages	1,328,651	1,224,697	1,280,093	Inc. 103,954	Inc. 48,558
Other Assets	8,404,849	8,151,742	9,191,501	Inc. 253,107	Dec. 786,652
TOTAL ASSETS	958,342,255	951,069,950	861,602,330	Inc. 7,272,305	Inc. 96,739,925
Liabilities.					
Notes in Circulation	75,510,402	70,741,113	69,366,505	Inc. 4,769,289	Inc. 6,143,897
Due to Dominion Government	5,191,321	5,889,864	7,691,164	Lec. 698,543	Dec. 2,499,843
Due to Provincial Governments	10,450,465	11,098,728	6,762,985	Dec. 648,263	Inc. 3,687,480
Deposits in Canada payable on demand	170,042,326	172,065,976	157,992,133	Dec. 2,023,650	Inc. 12,050,193
Deposits in Canada payable after notice	419,417,563	415,476,948	378,777,386	Inc. 3,940,615	Inc. 40,640,177
Total Deposits of the Public in Canada	589,459,889	587,542,924	536,769,519	Inc. 1,916,965	Inc. 52,690,370
Deposits elsewhere than in Canada	59,176,306	58,484,660	47,344,212	Inc. 691,646	Inc. 11,832,094
Total Deposits	648,636,195	646,027,584	584,113,731	Inc. 2,608,611	Inc. 64,522,464
Loans from other Banks in Canada	1,731,619	2,053,494	890,023	Dec. 321,875	Inc. 841,596
Deposits by other Banks in Canada	6,480,280	6,463,247	4,434,474	Inc. 17,039	Inc. 2,045,812
Due to Banks and Agencies in United Kingdom	12,210,426	12,140,541	7,431,645	Inc. 69,885	Inc. 4,778,781
Due to Banks and Agencies elsewhere	5,891,386	5,709,760	2,028,143	Inc. 181,626	Inc. 3,863,243
Other Liabilities	14,973,414	17,160,877	15,995,551	Dec. 2,187,463	Dec. 1,022,137
TOTAL LIABILITIES	781,075,593	777,285,285	698,714,302	Inc. 3,790,308	Inc. 82,361,291
Capital, etc.					
Capital paid up	96,362,130	96,167,889	91,074,505	Inc. 194,241	Inc. 5,287,625
Reserve Fund	69,556,585	69,412,774	63,755,287	Inc. 143,811	Inc. 5,801,298
Liabilities of Directors and their firms	11,432,629	11,472,759	8,924,270	Dec. 40,130	Inc. 2,508,359

	June 30, 1907.	June 30, 1906.
Net Bank Balances	$ 6,970,129	$16,214,961
Call Loans	55,298,873	53,476,822
Current Loans	23,388,259	33,159,245
	$85,657,261	$102,851,028
Deduct Foreign Deposits	59,176,306	47,344,213
Net Investments Abroad	$26,480,955	$55,506,816

A notable feature of the past half-year is that the deposits of the public in Canada actually decreased between December 31 and June 30 to the extent of $1,448,775, while current loans and discounts increased by $38,245,968 during the same period.

Circulation during the half-year followed in general the course for 1906 and preceding years—decreasing noticeably during January, and increasing somewhat in February and March. In April of this year, the usual spring contraction took place continuing through May. In June began the expansion which year by year takes place, continuing until the crop moving maximum is attained in October. The total circulation at the end of June this year is $75,510,402, which is $6,143,897 greater than the corresponding 1906 showing. Paid-up capital in the current statement is given as $96,362,130, an increase for the year of $5,287,625. Therefore the growth in circulation has exceeded the increase in paid-up capital by about $850,000—without taking into account, however, the recent decrease in the paid-up capital of one bank from $4,000,000 to $3,000,000. However, there is