

BANK STATEMENT, DECEMBER, 1904.

The statement for December completes the schedule of the monthly bank returns for the year 1904.

In every feature the past year was a remarkable one from a banking standpoint. The total capital paid up, the reserve fund, the circulation, the deposits, the loans each at the close of the year just passed went beyond the figures of any preceding year. They are summarized in the following figures:

	Dec. 31, 1904.	Dec. 31, 1903.	Increase in 1904.
Capital paid up.....	80,055,596	78,563,326	1,492,270
Reserve fund.....	54,071,556	50,598,511	3,473,145
Circulation.....	64,507,394	62,539,407	1,967,987

Deposits on demand in Canada.....	134,280,104	120,529,032	13,751,072
Deposits payable after notice in Canada..	319,132,078	279,227,788	39,904,290
Deposits outside Canada.....	38,814,613	34,479,937	4,334,676
Total deposits.....	492,226,795	434,336,757	57,990,038
Current loans in Canada.....	413,779,520	384,419,677	29,359,843
Current loans out- side Canada.....	17,344,724	18,616,518	Decrease
Call and short loans in Canada.....	38,950,978	39,029,667	Decrease
Call and short loans outside Canada...	48,782,441	34,991,423	13,791,018
Total loans.....	518,857,663	477,057,285	41,800,378

STATISTICAL ABSTRACT FOR DECEMBER 31, 1904, OF THE CHARTERED BANKS OF CANADA.

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

<i>Assets.</i>	December 31, 1904.	November 30, 1904.	December 31, 1903.	Increase or Decrease for month.	Increase or Decrease for year.
Specie and Dominion Notes.....	\$56,054,512	\$55,043,658	\$47,047,386	Inc. \$1,020,854	Inc. \$9,012,126
Notes of and Cheques on other Banks.....	23,784,768	23,988,185	21,686,472	Dec. 201,817	Inc. 2,098,296
Deposit to Secure Note Issues.....	3,328,771	3,328,771	3,130,844		Inc. 197,927
Loans to other Banks in Canada secured.....	811,954	1,001,269	886,531	Dec. 189,315	Dec. 74,577
Loans to other Banks in Canada.....	8,183,400	8,179,731	6,392,886	Inc. 3,666	Inc. 1,796,914
Deposits with and due from other Bks. in Canada.....	9,041,191	14,514,627	9,258,198	Dec. 5,473,436	Dec. 217,067
Due from Banks, etc., in United Kingdom.....	20,849,499	21,988,618	12,703,027	Dec. 1,139,119	Inc. 8,145,572
Due from Banks, etc., elsewhere.....	9,561,422	11,780,591	10,722,500	Dec. 2,219,172	Dec. 1,161,478
Government Securities.....	17,241,073	17,574,582	14,117,538	Dec. 332,909	Inc. 2,724,135
Canadian Municipal and other Securities.....	38,744,635	38,827,705	38,651,233	Inc. 661,030	Inc. 393,402
Railway Bonds and Stocks.....	65,547,730	67,437,881	63,591,671	Dec. 1,890,151	Inc. 1,956,059
Total Securities held.....					
Call Loans in Canada.....	38,950,978	36,279,761	39,029,667	Inc. 2,671,217	Dec. 78,589
Call Loans outside Canada.....	48,824,441	44,213,180	34,991,423	Inc. 4,569,261	Inc. 13,791,018
Total Call and Short Loans.....	87,733,419	80,492,941	74,021,090	Inc. 7,240,478	Inc. 13,712,339
Loans and Discounts in Canada.....	413,779,520	415,097,503	384,419,677	Dec. 1,117,983	Inc. 29,359,843
Loans and Discounts outside Canada.....	17,344,724	17,911,048	18,616,518	Dec. 566,324	Dec. 1,271,794
Total Current Loans and Discounts.....	431,124,244	433,008,551	403,036,195	Dec. 2,084,307	Inc. 28,088,049
Aggregate of Loans to Public.....	518,857,663	513,701,492	477,057,285	Inc. 5,156,171	Inc. 41,800,378
Loans to Provincial Governments.....	2,934,366	2,361,926	2,708,793	Inc. 572,380	Inc. 226,007
Overdue Debts.....	2,149,162	2,044,015	2,229,568	Inc. 105,147	Dec. 80,406
Bank Premises.....	10,165,341	10,445,803	8,569,272	Dec. 280,552	Inc. 1,196,069
Other Real Estate and Mortgages.....	1,496,683	1,560,284	1,504,439	Dec. 72,601	Dec. 7,756
Other Assets.....	6,710,804	6,560,641	6,083,994	Inc. 109,853	Inc. 726,840
Total Assets.....	729,915,962	732,163,884	663,145,534	Dec. 2,247,922	Inc. 66,770,428
<i>Liabilities.</i>					
Notes in Circulation.....	64,507,394	69,426,931	62,539,407	Dec. 4,919,517	Inc. 1,967,987
Due to Dominion Government.....	5,508,446	2,771,229	3,866,064	Inc. 2,737,217	Inc. 1,642,382
Due to Provincial Governments.....	7,148,442	5,758,840	7,070,577	Inc. 1,889,602	Inc. 3,177,865
Deposits in Canada payable on demand.....	134,280,104	133,138,746	120,529,032	Inc. 1,141,358	Inc. 13,751,072
Deposits in Canada payable after notice.....	319,132,078	317,014,322	279,227,788	Inc. 1,217,756	Inc. 39,904,290
Total Deposits of the Public in Canada.....	453,412,182	451,053,068	359,756,820	Inc. 2,359,114	Inc. 53,655,362
Deposits elsewhere than in Canada.....	38,814,613	40,038,126	34,479,937	Dec. 1,233,513	Inc. 4,334,676
Total Deposits.....	492,226,795	491,091,194	434,236,757	Inc. 1,135,601	Inc. 57,990,038
Loans from other Banks in Canada.....	811,954	1,000,973	865,949	Dec. 188,969	Dec. 53,995
Deposits by other Banks in Canada.....	5,684,483	5,248,040	4,155,595	Inc. 435,534	Inc. 1,528,913
Due to Banks and Agencies in United Kingdom.....	2,452,651	3,881,809	2,844,279	Dec. 1,429,149	Dec. 431,628
Due to Banks and Agencies elsewhere.....	1,224,203	1,302,038	1,830,528	Dec. 77,815	Dec. 606,325
Other Liabilities.....	8,553,622	8,663,605	11,475,029	Dec. 309,383	Dec. 3,121,407
Total Liabilities.....	587,918,063	588,647,497	525,924,229	Dec. 727,434	Inc. 61,993,834
<i>Capital, etc.</i>					
Capital paid up.....	80,055,596	79,851,110	78,563,126	Inc. 2,204,286	Inc. 1,492,270
Reserve Fund.....	54,071,556	53,426,775	50,598,511	Inc. 544,881	Inc. 3,473,145
Liabilities of Directors and their firms.....	9,688,611	9,836,685	10,878,573	Dec. 148,074	Dec. 1,187,964
Greatest circulation during the month.....	70,239,598	74,216,072	67,824,377	Dec. 3,976,474	Inc. 2,415,221