

month to extent of \$1,350,199, and reduced elsewhere by \$6,079,816, making a net reduction of call loans during February, of \$4,729,617.

The current loans and discounts in Canada were increased by \$7,499,581 which is an usually large amount at this season, and is over 6 millions more than the increase in same month last year. Probably the remarkable weather which has prevailed this winter has been favourable for trade operations, as railway traffic was never less interrupted by the conditions of winter.

This, however, will hardly apply to lumbering operations a business which, in February, usually calls for large advances.

The development of current loans and discounts in recent years has been unprecedented. The fol-

lowing gives the total of those in Canada and "Elsewhere," for each of the years, since the outside loans were shown in the monthly bank statement:

| Years.                       | Current loans and Discounts in Canada. | Current loans and discounts elsewhere than in Canada. |
|------------------------------|----------------------------------------|-------------------------------------------------------|
| 1906.....                    | \$458,706,908                          | \$37,462,194                                          |
| 1905.....                    | 414,233,873                            | 21,573,309                                            |
| 1904.....                    | 389,627,686                            | 17,795,796                                            |
| 1903.....                    | 331,646,220                            | 32,118,508                                            |
| 1902.....                    | 292,059,778                            | 26,229,854                                            |
| 1901.....                    | 275,226,993                            | 20,442,273                                            |
| Increase 1906 over 1901..... | \$183,479,915                          | \$17,419,921                                          |
| Percentage of inc....        | 66.67 p.c.                             | 86.90 p.c.                                            |

# STATISTICAL ABSTRACT FOR FEBRUARY 28, 1906, OF THE CHARTERED BANKS OF CANADA.

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

| Assets.                                              | February, 1906. | January, 1906. | February, 1905. | Increase or Decrease for month. | Increase or Decrease for year. |
|------------------------------------------------------|-----------------|----------------|-----------------|---------------------------------|--------------------------------|
| Specie and Dominion Notes .....                      | \$57,900,929    | \$57,510,207   | \$55,140,275    | Inc. \$ 390,722                 | Inc. \$ 2,750,654              |
| Notes of and Cheques on other Banks .....            | 21,218,731      | 23,044,834     | 21,052,475      | Dec. 776,202                    | Inc. 1,216,157                 |
| Deposit to Secure Note Issues .....                  | 3,435,334       | 3,435,334      | 3,328,771       | No Change                       | Inc. 106,563                   |
| Loans to other Banks in Canada secured.....          | 969,36          | 731,759        | 1,274,584       | Inc. 217,977                    | Dec. 304,88                    |
| Deposits with and due from other Bks. in Canada..... | 6,665,985       | 6,913,229      | 6,391,003       | Inc. 267,244                    | Inc. 274,882                   |
| Due from Banks, etc., in United Kingdom.....         | 10,361,521      | 6,324,571      | 9,341,754       | Inc. 4,047,50                   | Inc. 1,020,767                 |
| Due from Banks, etc., elsewhere.....                 | 16,143,335      | 17,923,17      | 19,910,521      | Dec. 1,786,282                  | Inc. 3,767,189                 |
| Government Securities.....                           | 8,997,89        | 8,694,021      | 9,600,312       | Inc. 5,768                      | Inc. 930,535                   |
| Canadian Municipal and other Securities.....         | 19,891,091      | 20,008,246     | 17,355,056      | Dec. 117,155                    | Inc. 2,516,015                 |
| Railway Bonds and Stocks.....                        | 4,322,498       | 40,614,064     | 38,651,504      | Inc. 713,534                    | Inc. 2,676,994                 |
| Total Securities held.....                           | 69,919,377      | 60,317,231     | 65,139,772      | Inc. 602,147                    | Inc. 4,282,506                 |
| Call Loans in Canada.....                            | 55,59,764       | 54,241,665     | 36,802,704      | Inc. 1,350,199                  | Inc. 18,789,060                |
| Call Loans outside Canada.....                       | 12,53,020       | 68,437,836     | 45,670,704      | Dec. 6,009,16                   | Inc. 16,62,316                 |
| Total Call and Short Loans .....                     | 117,944,781     | 122,674,401    | 82,473,408      | Dec. 4,729,617                  | Inc. 35,471,376                |
| Loans and Discounts in Canada.....                   | 458,706,908     | 411,207,327    | 414,233,873     | Inc. 7,499,581                  | Inc. 39,473,035                |
| Loans and Discounts outside Canada.....              | 3,462,194       | 37,283,634     | 21,573,09       | Inc. 178,660                    | Inc. 15,288,885                |
| Total Current Loans and Discounts.....               | 491,169,102     | 448,490,961    | 435,807,182     | Inc. 8,678,241                  | Inc. 6,301,920                 |
| Aggregate of Loans to Public.....                    | 614,113,886     | 611,165,261    | 518,280,590     | Inc. 2,918,624                  | Inc. 95,833,296                |
| Loans to Provincial Governments.....                 | 2,167,413       | 2,006,489      | 2,000,481       | Inc. 166,924                    | Inc. 166,932                   |
| Overdue Debts. ....                                  | 713,729         | 1,771,370      | 2,189,153       | Dec. 1,057,641                  | Dec. 1,475,124                 |
| Bank Premises.....                                   | 11,945,821      | 11,720,650     | 10,235,958      | Inc. 225,171                    | Inc. 1,659,863                 |
| Other Real Estate and Mortgages .....                | 1,195,137       | 1,166,225      | 1,417,861       | Dec. 28,913                     | Dec. 217,680                   |
| Other Assets .....                                   | 9,651,978       | 9,608,510      | 7,501,556       | Dec. 266,471                    | Inc. 2,150,381                 |
| Total Assets.....                                    | 828,518,332     | 822,959,451    | 723,777,147     | Inc. 5,558,881                  | Inc. 104,741,185               |
| Liabilities.                                         |                 |                |                 |                                 |                                |
| Notes in Circulation.....                            | 62,434,803      | 60,986,610     | 58,828,919      | Inc. 1,48,283                   | Inc. 3,605,974                 |
| Due to Dominion Government .....                     | 3,56,511        | 3,98,86        | 3,188,008       | Inc. 378,125                    | Inc. 388,508                   |
| Due to Provincial Governments .....                  | 6,790,815       | 7,138,440      | 8,033,768       | Dec. 347,621                    | Dec. 1,742,953                 |
| Deposits in Canada payable on demand.....            | 149,21,785      | 151,722,684    | 121,714,727     | Dec. 2,100,899                  | Inc. 25,889,058                |
| Deposits in Canada payable after notice.....         | 373,601,731     | 369,409,614    | 326,183,257     | Inc. 4,191,117                  | Inc. 47,10,474                 |
| Total Deposits of the Public in Canada.....          | 533,516,916     | 521,222,268    | 450,115,974     | Inc. 4,93,218                   | Inc. 73,199,532                |
| Deposits elsewhere than in Canada.....               | 45,821,676      | 47,191,637     | 38,826,890      | Dec. 1,366,661                  | Inc. 6,997,787                 |
| Total Deposits.....                                  | 579,139,192     | 568,413,905    | 488,942,863     | Inc. 725,257                    | Inc. 80,196,329                |
| Loans from other Banks in Canada.....                | 960,741         | 731,768        | 1,254,585       | Inc. 238,675                    | Inc. 281,842                   |
| Deposits by other Banks in Canada.....               | 4,986,604       | 5,020,828      | 4,853,608       | Dec. 34,131                     | Inc. 132,996                   |
| Due to Banks and Agencies in United Kingdom.....     | 6,799,379       | 5,154,881      | 3,297,300       | Inc. 1,144,496                  | Inc. 3,002,079                 |
| Due to Banks and Agencies elsewhere.....             | 2,160,281       | 3,454,123      | 1,244,514       | Dec. 1,082,842                  | Inc. 121,767                   |
| Other Liabilities .....                              | 14,718,407      | 13,931,10      | 8,613,601       | Inc. 811,407                    | Inc. 6,04,906                  |
| Total Liabilities .....                              | 671,86,095      | 667,999,951    | 578,257,337     | Inc. 3,286,147                  | Inc. 93,028,761                |
| Capital, etc.                                        |                 |                |                 |                                 |                                |
| Capital paid up .....                                | 85,058,201      | 81,802,587     | 81,431,491      | Inc. 155,615                    | Inc. 4,526,711                 |
| Reserve Fund.....                                    | 60,188,472      | 60,073,932     | 54,711,209      | Inc. 164,540                    | Inc. 5,477,363                 |
| Liabilities of Directors and their firms.....        | 9,011,012       | 9,194,198      | 10,080,834      | Dec. 183,116                    | Dec. 1,078,802                 |
| Greatest circulation during the month.....           | 63,911,481      | 69,423,235     | 59,396,303      | Dec. 5,511,754                  | Inc. 4,515,178                 |