THE JANUARY BANK STATEMENT.

As might be expected, the figures in returns from banks show a large falling off for month, yet a goodly increase over what they were a year ago. The change in Capital and Reserve is caused by the absorbtion by the Canadian Bank of Commerce of the assets, etc., of the Bank of British Columbia. Although the deal took place some time ago, this is the first monthly statement in which the transaction is shown, and the name of the Bank of British Columbia no longer appears on the list. The changes are not very different from what they were a year ago, as compared with 1899. On 31st January, 1900, the decrease from preceding month was $4,679,670; this year the falling off was $5,732,940. The increase over January of previous year was $4,403,504. The increase over January, 1900, was $3,705,223. Last year, in January, 1900, deposits payable on demand were withdrawn to the extent of $4,236,740. The increase shown during the year is $8,349,596. Deposits payable after notice increased during the month $844, and the increase for the year shows $14,240,554. The reduction in deposits in Canada payable on demand is given as $6,466,699, and for the year a reduction is also shown of $1,257,822; while deposits in Canada payable after notice, increased during the month $15,559,210; while during the year, the increase is shown to be $29,424,472, which goes to prove that each year the changes seem to be much in the same direction, though to a greater or lesser extent. The changes in capital which is shown in a marked degree, may be accounted for principally as before stated. There is the important addition of nearly 20 1-2 million dollars, which has been added during the year to deposits elsewhere than in Canada, which goes to swell the liabilities, but which is more than doubly balanced by call and short loans elsewhere than in Canada, and current loans elsewhere than in Canada. The decrease for the month, last year, in total assets was $6,742,282; this year it was $7,920,810, and for the year 1900, increase over 1899 was $37,835,908; 1901 over 1900, the increase was $68,645,142. Liabilities decreased for month January, $8,085,704; 1901, $7,191,581. For the year 1900 over 1899, the increase was $31,543,630; for year 1901 over 1900, the increase was $57,025,974. The Canadian Bank of Commerce now holds second position in the list, with a capital paid-up of eight millions, and a reserve of two millions. The figures of subsequent monthly statements are likely to show a reduction in amounts for same months to come, as we are now entered upon the recuperating period.

STATISTICAL ABSTRACT FOR DECEMBER 1900, OF THE CHARTERED BANKS OF CANADA.

Comparison of the Principal Items.

Assets.	31st Jan. 1901.	31st. Dec. 1900.	31st Jan. 1900.	Increase and Decrease for month.		Increase and Decrease for year.	
Specie and Dominion Notes	$32,315,393	$31,558,509	$28,236,785	Inc.	$ 756,884	Inc.	$ 4,078,608
Notes of and Cheques on other Banks	10,881,999	16,401,559	9,684,487	Dec.	5,519,560	Inc.	1,197,512
Loans to other Banks in Canada secured, including Bills rediscounted	1,644,137	1,607,186	......	Inc.	36,951	......	
Deposits made with and Balances due from other Banks in Canada	3,808,551	4,402,855	......	Dec.	594,304	......	
Due from Banks and Agencies in United Kingdom	8,396,426	5,249,232	10,851,847	Inc.	3,147,194	Dec.	2,455,421
Due from Banks and Agencies elsewhere than Canada and United Kingdom	9,405,114	11,677,099	19,639,957	Dec.	2,271,985	Dec.	10,234,843
Canadian Municipal Securities and British Foreign or Colonial other than Canadian	11,661,863	12,290,984	16,895,329	Dec.	629,121	Dec.	5,233,466
Railway and other Bonds, Debentures and Stocks	27,127,047	25,507,842	14,540,904	Inc.	1,619,205	Inc.	12,586,143
Call and Short Loans on Stocks and Bonds in Canada	33,250,433	33,981,478	31,625,727	Dec.	731,045	Inc.	1,624,706
Call and Short Loans elsewhere than in Canada	28,837,535	27,234,789	......	Inc.	1,602,746	......	
Current Loans in Canada	274,008,345	275,546,892	268,205,970	Dec.	1,548,547	Inc.	5,892,375
do elsewhere than in Canada	20,034,576	20,079,200	......	Dec.	44,714	......	
Overdue Debts	1,871,167	1,924,422	1,863,071	Dec.	53,255	Inc.	8,096
Total Assets	493,621,205	501,542,015	424,976,063	Dec.	7,920,810	Inc.	68,645,142
Liabilities.							
Notes in Circulation	45,025,306	50,758,246	41,320,083	Dec.	5,732,940	Inc.	3,705,223
Due to Dominion Government	2,882,132	4,540,906	2,640,270	Inc.	1,658,774	Inc.	241,862
Due to Provincial Governments	3,665,387	2,918,097	3,709,312	Inc.	747,290	Dec.	43,925
Deposits in Canada payable on demand	93,969,336	100,436,035	95,227,158	Dec.	6,466,699	Dec.	1,257,822
Deposits in Canada payable after notice	204,038,710	188,479,500	174,614,238	Inc.	15,559,210	Inc.	29,424,472
Deposits elsewhere than in Canada	20,600,699	20,412,385	......	Inc.	153,314	......	
Loans from other Banks in Canada secured, including Bills rediscounted	1,679,148	1,642,187	......	Inc.	36,961	......	
Deposits made by and Balances due to other Banks in Canada	2,903,467	2,823,710	2,750,690	Inc.	79,757	Inc.	152,777
Due to Banks and Agencies in United Kingdom	3,605,949	4,190,638	5,384,295	Dec.	584,689	Dec.	1,778,346
Due to Banks and Agencies elsewhere than in Canada and United Kingdom	913,026	526,104	1,039,470	Inc.	386,922	Dec.	126,444
Total Liabilities	384,958,900	392,150,481	327,932,926	Dec.	7,191,581	Inc.	57,025,974
Capital.							
Capital paid-up	66,436,769	67,087,111	63,734,845	Dec.	650,342	Inc.	2,701,924
Reserve Fund	34,910,408	34,501,349	30,055,896	Inc.	409,059	Inc.	4,854,512
Miscellaneous.							
Directors' Liabilities	12,834,058	12,188,943	8,393,354	Inc.	645,115	Inc.	4,440,704
Greatest amount of notes in circulation at any time during the month	49,636,766	54,460,813	45,854,963	Dec.	4,854,047	Inc.	3,781,803

Deposits with Dominion Government for security of note circulation, 5 per cent. of maximum circulation, being the amount required for year ending 30th June, 1900, $2,392,973.