

\$833,242,621 against \$815,948,308 at March 30, or an increase during the month of approximately \$17,300,000. The extent of the advance may be perhaps to some extent accounted for by the late opening of St. Lawrence navigation, so that the spring rush for mercantile credits came before the movement of grain stored during the winter, had allowed to be closed up the loans by which the grain was carried. It is, however, evident that the demand for new loans this spring is great.

While call loans in Canada are down a little on the month, the foreign call loans again appear at over \$100,000,000. Their advance last month was apparently at the expense of the foreign bank balances, which are down considerably. Compared with the previous month, the banks' reserve of immediately available assets to liabilities to the public is a little lower at 24.27 per cent. against 24.42 per cent. in March, but it compares favorably with April, 1911, when the ratio was 23.86 per cent.

Statement of the Chartered Banks of Canada.

Statistical Abstract for Month Ending April 30th, 1912, giving Comparison of Principal Items, with Increase or Decrease for the Month and for the Year.

(Compiled by The Chronicle.)

	Apr. 30 1912	Mar. 30 1912	Apr. 30 1911	Inc. or Dec. for month 1912	Increase or Decrease for month, 1911	Inc. or Dec. for year.
Number of Banks Reporting.....	28	28	28			
<i>Assets.</i>						
Specie.....	\$ 36,906,850	\$ 36,027,797	\$ 35,388,373	+\$ 879,053	+\$ 491,631	+\$ 1,518,477
Dominion Notes.....	96,188,455	96,735,322	76,423,945	— 546,867	— 546,817	+ 19,764,510
Notes of & Cheques on other Banks	59,039,941	59,750,942	42,683,823	+ 8,288,999	— 1,983,831	+ 16,356,118
Deposit to Secure Note Issues.....	5,822,697	5,817,647	5,088,298	+ 5,050	+ 513,679	+ 734,399
Loans to other Bks. in Can. secured	150,250	167,007	3,820,050	— 16,757	+ 52,340	— 3,669,800
Deposits with and due other Banks						
in Canada.....	8,687,697	7,640,650	7,191,122	+ 1,047,047	+ 405,868	+ 1,496,575
Due from Bks., etc. in U. Kingdom	18,833,048	23,465,502	17,366,568	— 4,632,454	+ 3,347,325	+ 1,466,480
Due from Banks, etc., elsewhere.....	30,286,438	31,847,542	26,633,086	— 1,561,104	— 2,080,802	+ 3,653,352
Dominion and Prov. Securities.....	9,197,039	9,189,768	10,996,708	+ 7,271	+ 235,166	— 1,799,669
Can. Mun. For. Pub. Securities.....	22,379,792	23,087,377	23,497,116	— 707,585	+ 227,649	+ 1,117,324
Railway & other Bonds & Stocks.	61,473,390	61,711,885	58,391,783	— 237,895	— 668,930	+ 3,082,207
Total Securities held.....	93,050,821	93,989,030	92,885,607	+ 938,209	— 676,447	+ 165,211
Call Loans in Canada.....	69,243,791	69,846,338	57,832,690	— 602,547	— 537,022	+ 11,411,101
Call Loans outside Canada.....	103,558,392	94,667,027	84,535,658	+ 8,891,365	— 715,131	+ 19,022,734
Total Call and Short Loans.....	172,802,183	164,513,365	142,368,348	+ 8,288,818	— 1,252,153	+ 30,433,835
Current Loans and Disc'ts. in Can.	833,242,621	815,948,308	712,032,758	+ 17,294,313	+ 1,428,686	+ 121,209,863
Current Loans and Disc'ts. outside.	31,469,847	34,209,383	33,783,963	— 2,739,536	— 1,728,532	+ 2,314,116
Total Current Loans and Disc'ts.....	864,712,468	850,157,691	745,816,721	+ 14,554,777	— 299,846	+ 118,895,747
Aggregate of Loans to Public.....	1,037,514,651	1,014,671,056	888,185,069	+ 22,843,595	— 1,551,999	+ 149,329,582
Loans to Dominion Government.....	8,375	9,199	.....	— 824	.....	+ 8,375
Loans to Provincial Governments.....	1,737,503	2,329,923	1,790,217	— 592,420	+ 195,300	— 52,714
Overdue Debts.....	3,485,458	3,366,934	7,128,083	+ 118,524	+ 166,078	— 3,642,625
Bank Premises.....	34,300,381	33,741,591	27,078,680	+ 558,790	+ 246,258	+ 7,221,701
Other Real Estate and Mortgages.....	2,575,045	2,537,577	2,386,682	+ 37,468	+ 48,297	+ 188,363
Other Assets.....	10,838,201	11,761,120	12,696,656	— 922,919	+ 3,792,128	— 1,858,455
TOTAL ASSETS.....	1,439,425,966	1,414,858,991	1,246,746,415	+ 24,566,975	+ 3,512,633	+ 192,679,551
<i>Liabilities.</i>						
Notes in Circulation.....	95,145,371	95,91,404	83,647,088	— 773,033	+ 1,708,335	+ 11,498,283
Due to Dominion Government.....	8,985,723	9,811,092	4,658,365	— 825,369	— 1,576,424	+ 4,327,358
Due to Provincial Governments.....	26,294,419	27,006,978	26,604,069	— 712,559	— 1,463,800	— 309,650
Dep'ts in Can. payable on demand.	345,365,183	331,896,238	281,964,369	+ 13,468,945	+ 3,792,577	+ 63,400,814
Dep'ts in Can. payable after notice.	615,370,348	606,044,932	555,822,930	+ 9,325,416	+ 2,790,464	+ 59,547,418
Total Dep'ts of the Public in Can.	960,735,531	937,941,170	837,787,299	+ 22,794,361	+ 6,583,041	+ 122,948,232
Dep'ts elsewhere than in Canada.....	85,679,236	84,737,024	69,062,268	+ 942,212	— 2,989,799	+ 16,616,968
Total Dep'ts other than Gov't.....	1,046,414,767	1,022,678,194	906,849,567	+ 23,736,573	+ 3,593,242	+ 139,565,260
Loans from other Banks in Canada.	.....	.....	3,899,966	— 3,899,966	+ 19,026	— 3,899,966
Dep'ts by other Banks in Canada.	7,799,124	7,146,113	5,649,715	+ 653,011	+ 325,349	+ 2,149,409
Due to Banks and Agencies in U. K.	7,499,504	5,662,689	2,670,976	+ 1,836,815	+ 106,987	+ 4,828,528
Due to Banks and Agencies elsewhere.	6,935,857	7,294,038	4,098,923	— 358,181	— 113,003	+ 2,836,934
Other Liabilities.....	12,086,050	13,202,585	8,428,033	— 1,116,535	+ 544,885	+ 3,658,917
TOTAL LIABILITIES.....	1,211,160,889	1,188,720,177	1,046,506,776	+ 122,440,712	+ 3,143,598	+ 164,654,113
<i>Capital, etc.</i>						
Capital paid up.....	112,038,900	111,172,899	100,648,717	+ 866,001	+ 206,875	+ 11,290,183
Reserve Fund.....	100,638,290	99,234,481	85,213,740	+ 1,403,809	+ 322,030	+ 15,424,550
Liab. of Directors and their firms.....	10,748,503	11,020,376	9,305,642	+ 271,873	— 76,653	+ 1,442,861
Greatest Circulation in Month.....	101,857,750	97,653,360	89,796,521	+ 4,204,290	+ 4,016,526	+ 12,061,229
Aver. Specie held during Month.....	36,240,613	36,044,814	34,400,965	+ 195,799	— 292,541	+ 1,839,648
Av. Dom. Notes held during Month.	95,614,260	94,620,213	75,574,655	+ 994,047	— 159,363	+ 20,039,605