The total capital and reserves, so far as they are computable, of the whole of the banks in England, Scotland and Ireland—English banks meaning joint stock banks and the private banks that publish accounts—was at June 30 last, £131,107,000. The conclusion is arrived at that the total reserves of the banks have fallen by more than £700,000 in the last twelve months owing to the necessity of making provision for the depreciation in investments. The reserves of the English joint stock banks alone amounted at June 30 last, to £36,268,500. The maximum figure was £37,232,000 at the end of June, 1903, but since that date it has fluctuated between £36,000,000 and £37,000,000, the writing down of investments having required not only all that could be spared from profits, but the appropriation, also, of considerable sums from reserve funds. Owing to the general rise in investment yields, bank shares have depreciated in value, and the fall in them has been assisted by the dwindling margin by which dividends are covered by profits, through the drain caused by the general fall in investment values, and also, the Economist thinks, through the large contingent liability, due to English bank shares being only partly paid. In twelve months, the average market value of banking capital in England has decreased from 198 p.c. premium to 187 p.c. premium, in Scotland, from 268 p.c. premium to 256 p.c. premium and in Ireland from 178 p.c. premium to 158 p.c. premium, the total for the United Kingdom being a decrease from 204 p.c. premium to 193 p.c. premium.

The general position of the *joint stock* banks of the United Kingdom at June 30 last, is shown in the following summary table compiled by the Economist:

	1910. £	1911. £	Inc. or Dec. £
Joint-stock capital	78,834,000	78,717,000	— 117,000
Reserves	49,475,000	44,857,000	— 4,618,000
Market Value	231,600,000	222,600,000	— 9,000,000
Deposits	952,288,000	969,918,000	+ 17,630,000
Cash	281,635,000	286,936,000	+ 5,301,000
Loans, &c.	611,325,000	629,822,000	+ 18,497,000
Total assets	1,177,065,000	1,196,050,000	+ 18,990,000

Regarding individual banks, it may be noted that Lloyds Bank retains its supremacy in deposits, their total being £81,039,271. Apart from the Bank of England, whose assets are £110,214,811, the largest assets of an English bank are those of the London County and Westminster at £93,399,883. Lloyds assets are £91,017,768, and the London City & Midland's £87,964,466.

POPULATION OF CANADA, 1911.

(Returns subject to final revision).

	1911.	1901.	Increase.
PRINCE EDWARD ISLAND.			
Province	93,722	102,259	*9,537
Charlottetown	11,198	12,080	*882
NOVA SCOTIA.			
Province	461,847	459,574	2,273
Dartmouth	5,058	4,806	252
Glace Bay	16,561	6,945	9,616
Halifax	46,081	40,832	5,249
North Sydney	5,418	4,646	772
Sydney Mines	7,464	3,191	4,273
Sydney Town	17,617	9,909	7,708
Truro	6,015	5,993	22
Yarmouth	6,571	6,430	141
NEW BRUNSWICK.			
Province	351,815	331,120	20,695
Fredericton	7,208	7,117	91
Moncton	11,329	9,026	2,303
St. John	42,363	40,711	1,652

	1911.	1901.	Increase.
QUEBEC.			
Province	2,000,697	1,648,898	351,799
Chicoutimi	5,880	3,826	2,054
Fraserville	6,842	4,569	2,273
Granby	4,750	3,773	977
Grand'Mere	4,783	2,511	2,272
Hull	17,585	13,993	3,592
Joliette	6,346	4,220	2,126
Lachine	10,778	5,561	5,217
Levis	7,448	7,783	*335
Longueuil	4,016	2,835	1,181
Maisonneuve	18,674	3,958	14,716
Montreal	466,197	267,730	198,467
Outremont	4,745	....	....
Quebec	78,067	68,840	9,227
St. Hyacinthe	9,797	9,210	587
St. Johns	5,903	4,030	1,873
Sherbrooke	16,405	11,765	4,640
Sorel	8,419	7,057	1,362
Thetford Mines	7,262	3,256	4,006
Three Rivers	14,441	9,981	4,460
Valleyfield	9,447	11,055	*1,608
Verdun	11,622	1,898	9,724
Westmount	14,318	8,856	5,462
ONTARIO.			
Province	2,519,902	2,182,947	326,955
Arnprior	4,395	4,152	243
Barrie	6,428	5,949	479
Belleville	9,850	9,117	733
Berlin	15,192	9,747	5,445
Brantford	23,046	16,619	6,427
Brockville	9,372	8,940	432
Chatham	10,760	9,068	1,692
Cobalt	5,629	....	5,629
Cobourg	5,073	4,239	834
Collingwood	7,077	5,755	1,322
Cornwall	6,598	6,704	*106
Dundas	4,297	3,173	1,124
Fort William	16,498	3,633	12,865
Galt	10,299	7,866	2,433
Goderich	4,522	4,158	364
Guelph	15,148	11,496	3,652
Hamilton	81,879	52,634	29,245
Hawkesbury	4,391	4,150	241
Ingersoll	4,757	4,573	184
Kenora	6,152	5,202	957
Kingston	18,815	17,961	854
Lindsay	6,956	7,003	*47
London	46,177	37,976	8,201
Midland	4,660	3,174	1,486
Niagara Falls	9,245	4,244	5,001
North Bay	7,718	2,530	5,188
North Toronto	5,362	1,852	3,510
Orillia	6,835	4,907	1,928
Oshawa	7,433	4,394	3,039
Ottawa	86,340	59,928	26,412
Owen Sound	12,555	8,776	3,779
Pembroke	5,624	5,156	468
Peterborough	18,312	11,239	7,073
Port Arthur	11,216	3,214	8,002
Port Hope	5,089	4,188	901
St. Catharines	12,460	9,946	2,514
St. Thomas	14,050	11,485	2,565
Sarnia	9,936	8,176	1,760
Sault Ste. Marie	10,179	7,169	3,010
Smith's Falls	6,361	5,155	1,206
Stratford	12,929	9,959	2,970
Sudbury	4,140	2,027	2,113
Toronto	376,240	208,040	168,200
Waterloo	4,360	3,537	823
Welland	5,311	1,863	3,448
Windsor	17,819	12,153	5,666
Woodstock	9,321	8,833	488
MANITOBA.			
Province	454,691	255,211	199,480
Brandon	13,837	5,620	8,217
Portage la Prairie	5,885	3,901	1,984
St. Boniface	7,717	2,019	5,698
Winnipeg	135,440	42,340	93,000
SASKATCHEWAN.			
Province	453,508	91,279	362,229
Moose Jaw	13,824	1,558	12,266
Prince Albert	6,254	1,785	4,469
Regina	30,210	2,249	27,961
Saskatoon	12,002	113	11,889

(Continued on page 1593.)