

Watford, O	Whitby, O	Wingham, O	Watertown, N Y
Welland, O	Widder, O	Woodbridge, O	“ Woodruff
Wellington, O	Wilkesport, O	Woodstock, O	House, N Y
“ Square, O	Windsor, O	Wyoming, O	Waterford, O
Weston, O			

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Banking and Currency of Canada.

We continue from the last *Year Book* a statement of the statistics of the Banks of Canada, as compiled from the Banking Returns published in the *Official Gazette* for the Dominion for the fiscal year ended June 30, 1873:—

BANK STATEMENTS FOR 1872-73.

Months.	Capital paid up.	Circulation.	Deposits.		Specie and Dominion Notes.	Discounts.
			Payable on demand.	Payable after notice.		
	\$	\$	\$	\$	\$	\$
1872.						
July.....	† 44,741,028	21,808,085	34,552,565	29,751,601	14,514,221	108,497,411
August.....	† 46,217,053	25,032,773	33,964,878	28,149,266	13,025,358	111,393,331
September.....	* 45,938,680	26,174,313	34,314,776	25,992,492	13,516,158	111,306,412
October.....	† 48,185,875	23,592,974	34,333,437	26,856,773	14,445,579	112,959,540
November.....	† 48,767,532	27,470,027	34,056,856	26,632,016	14,450,698	111,272,919
December.....	50,954,099	27,930,172	34,608,916	27,146,179	14,679,349	113,384,104
1873.						
January.....	51,630,204	26,752,874	33,639,682	27,917,491	15,297,810	114,295,307
February.....	† 52,330,450	27,512,719	36,408,272	28,624,678	15,336,700	115,558,213
March.....	§ 52,893,743	26,575,223	35,768,773	27,937,772	14,543,731	118,550,913
April.....	* 54,092,569	24,724,729	35,070,543	29,474,540	13,433,400	119,522,453
May.....	§ 54,391,574	24,052,936	36,102,197	29,823,673	15,413,264	120,229,610
June.....	55,102,959	29,516,046	33,335,569	30,341,548	15,182,517	120,977,754

† 5 Banks not returned. * 6 Banks not returned. ‡ 3 Banks not returned. || 2 Banks not returned. § 4 Banks not returned.

One of the most marked features of this table is contained in the first column; it is the steady and rapid increase, month by month, for the whole year in the banking capital of the country. This fact will appear in the most striking light from a comparison of the figures for the month of June for the four years:—

June, 1870.....	\$29,801,013
June, 1871.....	36,415,390
June, 1872.....	45,131,609
June, 1873.....	55,102,959

The increase in 1871 over 1870 was \$6,614,377, or nearly 22 per cent.; in 1872 over 1871 was \$1,719,390, or 23-92 per cent.; and the increase of 1873 over 1872 was \$9,963,350, or 22-08 per cent. The increase in 1873 over 1870 is \$25,301,946, or nearly 85 per cent. Nothing can show more decisively than these figures, the continued and steady prosperity of the country.

The circulation during the last fiscal year as during the preceding one showed considerable fluctuation, but on the whole a marked increase. That of June 1873 was \$25,000,077; and that of June 1873, \$29,516,046.

This does not include the government circulation which we shall notice a little further on.

The discounts show very large and steady increase, having risen from \$107,354,104 in June, 1872, to \$121,977,754 in 1873. They have more than kept pace with the increase of banking capital during the same period.

The deposits show increase, but not quite in the same proportion. At the 30th of June the deposits in the chartered banks amounted to \$68,677,117. In addition to the balance in the Post Office Savings Banks at the same rate (including \$397,330 inscribed in 5 per cent. Dominion stock) was \$3,604,351.57. To this must be further added the amounts deposited in the Government and other Savings Banks and Building Societies. We have no means of ascertaining the precise amount of these two latter classes of deposits, but the last return of the Montreal City and District Savings Bank gives an amount of deposits of \$1,739,721.59.

The following table shows the position of the Government Savings Banks (other than the Post Office Savings Banks) on the 30th of June, 1873:—