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LONDON

SIR ISAAC PITMAN & SONS, LTD.
PARKER STREET, KINGSWAY, W.C.2

1929

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PRINTED IN THE
UNITED STATES OF AMERICA

E DEC 1920

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TABLE I—NUMBER OF INHABITANTS TO EACH BANKING OFFICE

Year	ENGLAND AND WALES			SCOTLAND			IRELAND		
	Population ^a	No. of Banking Offices ^a	No. of inhabitants to each Banking Office	Population ^a	No. of Banking Offices ^a	No. of inhabitants to each Banking Office	Population ^a	No. of Banking Offices ^a	No. of inhabitants to each Banking Office
1891	29,002,525	2,338	12,405	4,025,647	982	4,099	4,704,750	464	10,140
1901	32,527,843	3,935	8,266	4,472,103	1,092	4,095	4,458,775	559	7,976
1911	36,070,492	5,419	6,656	4,760,904	1,225	3,886	4,390,219	679	6,466
1921	37,886,699	7,611	4,978	4,882,497	1,308	3,733	4,496,000	947	4,748
1925	38,890,000	8,473	4,590	4,893,032	1,563	3,131	1,279,000 ^b	252 ^b	5,075 ^b

^a The figures of population for England and Wales, and Scotland, 1891–1921, and Ireland 1891–1911 are taken from census returns. The remainder are estimated figures taken from the Statesman's Year Book.

^b Taken from the foregoing tables reproduced from the "Economist" Banking Supplement, 29th May, 1926. The numbers of banking offices for 1891 and 1901 are estimated.

^c These figures are for Northern Ireland, and are for 1924, no estimate of population for 1925 being available.

APPENDIX

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The figures given in the following table have been extracted from Joseph Sykes's "The Amalgamation Movement in English Banking, 1825-1924." (London, P. S. King & Son Ltd., 1926) by kind permission of the Author.

**TABLE II—BANK AMALGAMATIONS
(ENGLAND AND WALES)**

Years	Private with Private	Joint Stock absorbs Private	Joint Stock with Joint Stock	Private absorbs Joint Stock	Total
1826-1843	23	93	6	.	122
1844-1861	11	23	10	.	44
1862-1889	31	66	40	1	138
1890-1902	37	64	51	1	153
1903-1924	1	36	58	.	95
	103	282	165	2	552

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In the present work, which has been written on the basis of various of the writer's Russian books and articles dealing with the same subject, the author has made use of numerous books, articles, reports, etc., including the work of: Lamansky, I. I. Kaufman, Kulomsin, Goldman, Nikolsky, Bezobrazov, Brjesky, Miklashevsky, Kashkarov, Migulin, Preobrazhensky, Sudeikin, Guriev, Yasnopolsky, J. J. Levin, Epstein, Vanag, Ronin, Sokolnikov, A. N. Zak, Herzenstein, Baturinsky, Heisin, Kosinsky, Zhelez-nov, Ansiferov, and others. The writer, however, does not consider it necessary to quote the list of these works of reference, since they are all in the Russian language. Those who read Russian and are desirous of looking up these references, will find all the necessary data in the author's Russian books, namely "*Uchenie o Dengah i Kredite*" (Money & Credit),

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