

Deposits
by the
working
classes.

788. The decrease in the number of depositors, together with a decrease in the average amount to the credit of each account and in the average amount of each deposit, would seem to imply that the withdrawals have been made by the wealthiest depositors, leaving the savings more particularly of the working classes, for whose benefit these banks were specially intended. In that case it is evident that the condition of the working classes has been materially improved of late years.

Deposits
in United
Kingdom
and some
colonies.

789. In the United Kingdom, in 1889, the amount on deposit in Post office Savings Banks amounted to \$306,587,050, and averaged \$8.06 per head of population. The number of depositors was 4,507,809 and the average amount of each deposit \$68.01, an amount, as will be seen, much smaller than in Canada. The average amount of each deposit in the Post office Savings Banks in New South Wales in 1889 was \$110.30, in Victoria in 1888, \$92.10, and in Tasmania in 1888, \$74.58.

Loan Com-
panies,
1874-1889.

790. A comparative statement of the liabilities and assets of Loan Companies and Building Societies in each year since 1874 is given below.

COMPARATIVE STATEMENT OF LIABILITIES AND ASSETS OF LOAN COMPANIES AND BUILDING SOCIETIES, 1874-1889.

LIABILITIES.

YEAR.	Capital Paid up.	Reserve Fund.	Deposits.	Debentures Payable.	Other Liabilities	Total Liabilities.
	\$	\$	\$	\$	\$	\$
1874.....	8,042,157	1,386,462	4,614,812	19,992	2,215,984	16,229,407
1875.....	10,088,998	1,578,909	5,020,706	772,084	2,590,980	20,051,677
1876.....	11,695,772	2,091,258	6,126,377	2,314,419	2,269,181	24,497,007
1877.....	13,858,634	2,452,715	7,102,186	3,922,904	3,116,816	30,453,255
1878.....	17,287,538	2,803,580	8,269,295	5,673,491	3,575,248	37,609,152
1879.....	17,474,656	2,917,874	9,426,148	6,393,859	3,111,878	39,324,415
1880.....	24,495,975	4,617,832	11,713,633	23,212,768	4,477,260	68,517,468
1881.....	25,445,639	5,128,413	13,460,268	23,154,234	4,776,463	71,965,017
1882.....	28,498,742	5,983,702	14,241,782	26,670,360	4,688,923	80,083,510
1883.....	30,899,446	6,417,479	13,954,460	29,620,470	3,625,362	84,517,217
1884.....	30,751,251	6,812,006	13,876,515	32,268,367	4,111,298	87,819,437
1885.....	31,345,620	7,199,456	15,435,084	34,798,038	4,161,136	92,939,334
1886.....	31,874,858	7,738,027	16,226,581	38,905,842	3,629,909	98,375,217
1887.....	32,125,009	7,747,676	18,251,422	38,960,314	4,590,398	101,584,819
1888.....	32,410,358	8,420,735	17,307,033	43,797,456	6,043,394	107,978,976
1889.....	34,052,456	9,173,956	17,757,376	48,544,222	5,468,499	114,996,509