

PARTICULARS OF BANKS IN CANADA, 1868-1892—*Concluded.*

YEAR ENDED 30TH JUNE.	Capital Paid up.	Notes in Circulation.	Total on Deposit.	Total Discounts.	Liabilities.	Assets.
	\$	\$	\$	\$	\$	\$
1876..	67,199,051	21,288,158	74,594,057	128,645,238	101,686,717	184,421,514
1877..	63,923,156	18,265,356	71,284,797	126,169,577	95,004,254	174,375,603
1878..	63,387,034	19,351,109	71,900,195	124,888,552	95,641,008	175,473,086
1879..	64,159,427	18,090,814	71,368,502	122,502,537	93,375,749	170,446,074
1880..	60,584,789	20,186,176	84,818,804	118,916,970	108,833,271	181,741,074
1881..	59,384,987	26,102,368	94,155,621	144,139,875	125,063,546	198,967,278
1882..	58,739,980	32,229,937	113,820,495	177,521,800	153,001,994	229,271,064
1883..	61,404,554	32,211,945	107,148,664	177,222,569	145,296,836	226,803,491
1884..	61,443,397	29,654,511	106,594,253	160,459,183	140,973,233	223,855,601
1885..	61,821,158	29,692,803	104,656,566	158,209,174	138,510,300	217,264,655
1886..	61,841,395	29,200,627	112,991,764	165,044,608	147,547,682	228,422,353
1887..	60,815,356	30,438,152	114,483,190	169,357,325	149,413,632	229,241,464
1888..	60,168,010	30,444,643	128,725,529	173,185,812	166,344,852	244,975,223
1889..	60,236,451	31,209,972	136,293,978	191,721,124	175,062,257	255,765,631
1890..	59,569,765	32,059,178	136,187,515	195,987,400	174,501,422	254,628,694
1891..	60,742,366	31,379,886	149,431,573	202,692,481	188,337,504	269,491,153
1892..	61,512,630	32,614,699	171,157,053	217,207,774	209,362,011	292,054,017

Increase in number. 911. The number of banks that made returns to the Government on the 30th June, 1892, was 39, being 1 more than in 1891, and 12 more than on the 30th June, 1868.

Increase in deposits. 912. There has been, it will be seen, a large and steady increase in deposits in chartered banks during the past two years, the increase in 1891 over 1890 having been \$13,244,058, and in 1892 over 1891, \$21,725,480, being a total increase in the two years of \$34,969,538. A certain portion of this, no doubt, consists of money attracted to the chartered banks, when the rate of interest allowed in Government savings banks was reduced, but the larger part must represent a proportionate increase in the accumulations of the people. Just where the money came from and how it was accumulated, is another question and one into which it is not proposed to go, but it is certain that a large amount of money has come into the country of late years, and as there are always to be found a number of persons who prefer to leave their money at interest in the banks to investing it elsewhere, and as also there has been no undue expansion or contraction of business during the period named, it is probable that a large part of the increase is due to the accumulations of this class of persons. Whatever the cause, it has been very general, as the increase is distributed amongst all the banks.

Total amount on deposit. 913. The total amount of money on deposit in June, 1892, in the chartered banks, post office and Government savings banks, Montreal