

841. The ~~people's~~ deposits in the chartered banks by five-year periods are :—

1869-73, average of 5 years .....	\$ 54,397,236
1874-78 " " .....	73,926,285
1879-83 " " .....	94,116,645
1884-88 " " .....	111,131,142
1889-93 " " .....	152,008,320

There has been a large and steady growth of deposits in the chartered banks.

842. The discounts given by the chartered banks by five-year periods are :—

1869-73, average of 5 years .....	\$ 86,705,827
1874-78 " " .....	128,139,062
1879-83 " " .....	123,325,374
1884-88 " " .....	134,181,457
1889-93 " " .....	174,684,383

843. The following table shows the proportion of liabilities to assets in each year since 1868. It will be seen that from 1884 the proportion of liabilities has been steadily increasing, and that in 1893 it was higher than in any other year :—

PERCENTAGE OF LIABILITIES TO ASSETS, 1868-1893.

Year.	Per-centage.	Year.	Per-centage.
1868 .....	56·55	1881 .....	63·39
1869 .....	59·04	1882 .....	65·86
1870 .....	63·65	1883 .....	63·98
1871 .....	64·06	1884 .....	62·50
1872 .....	61·04	1885 .....	63·32
1873 .....	56·60	1886 .....	64·44
1874 .....	61·95	1887 .....	64·98
1875 .....	56·17	1888 .....	67·35
1876 .....	54·29	1889 .....	68·18
1877 .....	55·14	1890 .....	68·05
1878 .....	54·45	1891 .....	69·56
1879 .....	55·75	1892 .....	71·34
1880 .....	60·69	1893 .....	71·75

844. The proportion of Government deposits, both Dominion and Provincial, to the total deposits on 30th June, in the years 1890, 1891, 1892, and 1893 was 5·54 per cent, 4·48 per cent, 4·13 per cent, and 4·15 per cent respectively.