

1096. The following is a comparative statement of the assets and liabilities of the banks in Canada on the 30th June, 1891, 1892, 1893 and 1894 :

BANK STATEMENT, 30TH JUNE, 1891, 1892, 1893 AND 1894.

LIABILITIES.	1891.	1892.	1893.	1894.
	\$	\$	\$	\$
Capital paid up	60,742,366	61,512,630	61,954,314	62,112,883
Circulation	31,379,886	32,614,699	33,483,413	30,254,159
Deposits—				
Payable on demand	59,383,410	65,611,678	64,975,445	65,006,011
Payable after notice or on a fixed day	83,249,807	95,331,100	105,841,988	109,924,925
Made by other banks	2,489,453	3,143,967	2,503,558	2,352,405
Balances due other banks or agencies	4,774,209	5,103,355	5,215,691	5,811,714
Balance due Dominion and Provincial Governments	6,798,357	7,070,308	7,186,841	7,619,841
Other liabilities	262,382	486,904	460,060	323,652
Total liabilities	188,337,504	209,362,011	219,666,996	221,292,707
ASSETS.				
Specie and Dominion notes	17,408,495	17,926,410	18,547,669	21,455,211
Deposits with Government for security of note circulation		998,897	1,761,259	1,831,979
Notes of and cheques on other banks ..	7,270,398	8,661,927	7,333,408	6,462,944
Due from agencies and other banks ..	20,951,986	21,031,350	18,919,048	18,965,288
Dominion debentures or stocks	2,482,766	3,053,549	3,191,492	3,157,413
Other government, municipal and public securities	6,605,086	15,492,428	14,787,248	19,100,101
Loans to Dominion and Provincial Governments	2,672,988	2,967,295	1,751,016	489,722
Call loans on bonds, stocks, &c.	16,309,409	15,550,797	14,880,373	14,600,915
Loans to or deposits made in other banks	777,192	4,006,102	3,825,210	3,377,255
Current loans	183,542,000	192,498,571	208,793,415	206,958,912
Debts overdue	2,841,073	2,185,009	2,326,310	2,811,395
Mortgages on real estate and real estate held by banks	1,817,247	1,916,278	1,723,746	1,551,951
Bank premises	4,303,362	4,549,757	4,877,593	5,365,188
Other assets	2,509,151	1,215,647	1,646,793	1,414,155
Total assets	269,491,153	292,054,017	304,363,580	307,542,429

During these years the proportion of the liabilities to the assets has remained practically the same, being about 70 per cent. The deposits with the Government for the security of the note circulation have steadily increased. Investments in Dominion debentures or stocks have been increased somewhat and investments in other government, municipal and public securities have increased from \$6,605,086 in 1891 to \$19,100,101 in 1894.

The cash reserves or quick assets increased in 1894 compared with 1890 by 25 per cent, and the liabilities increased by 17·5 per cent. The cash reserves have, therefore, increased more rapidly than the total liabilities.