1109. The next table separates the people's deposits in the chartered banks into two classes: (a) those bearing interest and (b) those not bearing interest, the first representing, in the large, the money not immediately used by the depositors and the second the money immediately available in the business transactions of the day.

DEPOSITS IN CHARTERED BANKS PAYABLE ON DEMAND AND AFTER NOTICE OR ON A FIXED DAY, 1873-94.

Month and Year.	Deposits in Chartered Banks.	
	Payable on Demand.	Payable after notice or on a fixed day.
	\$	\$
Aug. 31st, 1873	30,695,915	25,851,692
July 31st, 1874		29,446,777
" 31st, 1875	28,900,647	28,431,855
" 31st, 1876	34,081,933	22,357,036
" 31st, 1877	35,801,559	30,856,287
Total for 5 years	163,486,959	136,943,647
Average	32,697,392	27,388,729
July 31st, 1878	35,308,382	30,705,374
" 31st, 1879	32,980,747	30,202,273
" 31st, 1880	40,764,612	33,970,295
" 31st, 1881	42,741,922	39,155,976
" 31st, 1882	48,751,531	49,247,887
Total for 5 years	200,547,194	183,281,805
Average	40,109,439	36,656,361
July 31st, 1883	45,950,682	53,290,643
" 31st, 1884	42,530,710	51,394,039
" 31st, 1885	47,351,473	51,710,549
" 31st, 1886	49,691,287	50,958,274
" 31st, 1887	48,994,214	57,206,247
Total for five years	234,518,366	264,559,752
Average	46,903,673	52,911,950
July 31st, 1888	52,087,096	63,394,796
" 31st, 1889	54,164,716	69,068,495
" 31st, 1890	54,630,577	76,635,177
" 31st, 1891	58,996,896	84,568,962
" 31st, 1892	66,489,769	93,818,676
Total for 5 years	286,369,054	387,486,106
Average	57,273,811	77,497,221
July 31st, 1893	64,563,263	106,458,471
" 31st, 1894		111,633,147