

934. The following is a comparative statement of the assets and liabilities of the banks in Canada on the 30th June, 1892 and 1895 :—

BANK STATEMENT, 30TH JUNE, 1892-95.

LIABILITIES.	1892.	1893.	1894.	1895.
	\$	\$	\$	\$
Capital paid up.....	61,512,630	61,954,314	62,112,883	61,701,007
Circulation.....	32,614,699	33,483,413	30,254,159	30,106,578
Deposits—				
Payable on demand.....	65,611,678	64,975,445	65,006,011	66,582,630
Payable after notice or on a fixed day	95,331,100	105,841,988	109,924,925	114,081,499
Made by other banks.....	3,143,967	2,503,558	2,352,405	2,215,596
Balances due other banks or agencies	5,103,355	5,215,691	5,811,714	4,980,873
Balance due Dominion and Provincial				
Governments.....	7,070,308	7,186,841	7,619,841	8,546,493
Other liabilities.....	486,904	460,060	323,652	479,995
Total liabilities.....	209,362,011	219,666,996	221,292,707	226,943,664
ASSETS.				
Specie and Dominion notes.....	17,926,410	18,547,669	21,455,211	20,945,399
Deposits with Government for security				
of note circulation.....	998,897	1,761,259	1,831,979	1,824,727
Notes of and cheques on other banks.	8,661,927	7,333,408	6,462,944	6,780,635
Due from agencies and other banks...	21,031,350	18,919,048	18,965,288	24,989,694
Dominion debentures or stocks.....	3,053,549	3,191,492	3,157,413	2,647,191
Other government, municipal and				
public securities.....	15,492,428	14,787,248	19,100,101	18,314,806
Loans to Dominion and Provincial				
Governments.....	2,967,295	1,751,016	489,722	645,792
Call loans on bonds, stocks, &c.	15,550,797	14,880,373	14,600,915	16,763,622
Loans to or deposits made in other				
banks.....	4,006,102	3,825,210	3,377,255	3,108,546
Current loans.....	192,498,571	208,793,415	206,958,912	205,497,046
Debts overdue.....	2,185,009	2,326,010	2,811,395	2,366,964
Mortgages on real estate and real				
estate held by banks.....	1,916,278	1,723,746	1,551,951	1,718,883
Bank premises.....	4,549,757	4,877,593	5,365,188	5,529,349
Other assets.....	1,215,647	1,646,093	1,414,155	1,853,862
Total assets.....	292,054,017	304,363,580	307,542,429	312,986,516

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 were somewhat less in 1895 than in the previous year. Investments in Dominion debentures or stocks decreased by \$510,222 and investments in other government, municipal and public securities decreased by \$785,295.

The cash reserves or quick assets increased in 1895 compared with 1894 by 7·3 per cent, and the liabilities increased by 2·5 per cent. The cash reserves have, therefore, increased more rapidly than the total liabilities.