

DISCOUNTS GIVEN BY THE BANKS—*Concluded.*

YEAR.	\$	Average 5 years.
1879	127,824,458	141,987,140
1880	116,670,444	
1881	137,194,065	
1882	155,569,196	
1883	172,677,537	
1884	161,812,707	166,075,765
1885	159,701,089	
1886	162,938,582	
1887	170,868,031	
1888	175,058,414	
1889	188,682,873	205,498,218
1890	195,555,731	
1891	210,238,943	
1892	210,517,016	
1893	222,496,529	
1894	219,734,112	
1895	220,790,253	

946. 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 the liabilities has been steadily increasing, and that in 1895 it was higher than in any previous year.—

## PERCENTAGE OF LIABILITIES TO ASSETS, 1868-95.

YEAR.	Per-centage.	YEAR.	Per-centage.
1868	56 55	1882	65 86
1869	59 04	1883	63 98
1870	63 65	1884	62 50
1871	64 06	1885	63 32
1872	61 04	1886	64 44
1873	56 60	1887	64 98
1874	61 95	1888	67 35
1875	56 17	1889	68 18
1876	54 29	1890	68 05
1877	55 14	1891	69 56
1878	54 45	1892	71 34
1879	55 75	1893	71 75
1880	60 69	1894	71 87
1881	63 39	1895	72 50

947. The specie held by the banks and the Government in March, 1895, exceeded the amount held by the two in March, 1894, by \$2,125,178, or nearly 14 per cent more. In March, 1894, the specie held exceeded the amount in March, 1893, by \$3,395,394, or nearly 30 per cent.

948. A comparative statement showing the proportions of the principal items of assets and liabilities to the total amounts in the years 1868, 1880,