

Amount of rest or reserve fund held by the banks according to monthly bank statements since 1893. The amendment to the Bank Act requiring the publication of these returns was passed in 1883 :—

Months.	1893.	1894.	1895.	1896.	1897.	1898.
	\$	\$	\$	\$	\$	\$
January..	25,131,057	26,580,282	27,545,341	27,715,799	26,728,799	27,580,999
February ..	25,263,960	26,655,054	27,545,341	26,458,799	26,728,799	27,580,999
March.....	25,274,165	26,655,036	27,350,674	26,458,799	26,728,799	27,634,666
April.....	25,359,982	26,712,002	27,328,174	26,463,799	26,785,799	27,685,666
May.....	25,981,362	27,127,008	27,043,799	26,318,799	27,020,799	27,555,666
June.....	26,007,668	27,157,706	27,083,799	26,348,799	27,070,799	27,555,666
July.....	26,031,245	27,160,750	27,083,799	26,348,799	27,670,799	27,555,666
August.....	26,062,576	27,166,850	27,083,799	26,348,799	27,070,799	27,555,666
September.....	26,131,999	27,260,835	27,158,799	26,373,799	27,223,999	27,555,666
October.....	26,135,348	27,261,749	27,158,799	26,373,799	27,223,999	27,619,464
November.....	26,213,861	27,287,526	27,665,799	26,438,799	27,283,999	27,694,310
December ..	26,459,815	27,470,026	27,233,799	26,670,799	27,515,999	27,955,807
Total.....	310,053,038	324,494,824	327,281,922	318,319,538	325,053,388	331,530,241
Average.....	25,837,753	27,041,235	27,273,500	26,526,632	27,087,782	27,627,520

Months.	1899.	1900.	1901.	1902.	1903.	1904.
	\$	\$	\$	\$	\$	\$
January.....	28,017,043	30,055,896	34,910,349	37,483,053	44,630,856	50,653,096
February.....	28,051,254	30,261,307	35,092,654	37,567,753	45,023,697	50,752,405
March.....	28,147,797	30,416,762	35,187,087	37,571,793	45,371,899	50,892,024
April.....	28,249,103	30,581,347	35,405,456	38,665,823	46,258,442	50,971,115
May.....	28,907,231	31,699,989	36,402,943	40,203,693	47,608,280	52,309,458
June.....	28,956,908	32,792,608	36,437,736	40,407,911	47,973,814	52,312,208
July.....	29,114,793	33,093,412	36,461,608	40,301,622	48,122,212	52,318,691
August.....	29,341,697	33,245,018	36,787,828	40,725,468	48,289,780	52,320,981
September.....	29,591,769	33,769,356	36,903,355	41,130,286	48,897,498	52,479,464
October.....	29,630,785	33,897,647	36,961,244	41,322,497	49,989,361	52,480,152
November.....	29,531,762	34,154,043	37,074,774	42,657,737	50,374,087	53,426,775
December.....	29,967,724	34,501,349	37,364,708	44,517,681	50,598,511	54,071,656
Total.....	347,507,866	388,468,734	434,989,742	482,555,317	573,138,437	624,988,025
Average.....	28,958,989	32,372,394	36,249,145	40,212,943	47,761,536	52,082,335

These reserve funds, which may be considered so much additional capital to be employed by the banks, have increased greatly. Between 1884 and 1904 the fund increased \$33,933,142, or 187 per cent.

The following table gives the overdue notes and debts in chartered banks, the proportion being to total amount of call loans, current loans, (not