57.—Ratio of Bank Reserves to Net Liabilities, 1892-1921.

1892 1893 1894 1895 1895 1896 1897 1899 1900 1901 1902 1902 1903 1904 1906 1906 1908 1909	p.c. 8·8 9·4 10·4 9·9 10·3 9·3 8·7 8·4 7·9 8·9	p.c. 11·3 9·5 10·4 12·6 10·8 13·6 12·1 11·7 6·5 4·5 4·4	p.c. - - - - - 10·0 10·2 7·7	p.c. 8·9 8·7 10·1 9·8 10·5 11·9 14·2 11·8 12·2 13·5 13·1	p.c. 29·0 27·6 30·9 32·8 31·2 35·8 35·6 32·2 27·1 36·0 35·6
1893 1894 1895 1896 1897 1898 1899 1900 1901 1902 1903 1904 1906 1907 1908 1909 1909 1909 1909 1909 1909 1909	9.4 10.4 10.4 9.9 10.3 9.3 8.7 8.4 8.0 7.9 8.9	9.5 10.4 12.6 10.8 13.6 12.1 11.7 6.5 4.5	10.2	8-7 10-1 9-8 10-5 11-9 14-2 11-8 12-2 13-5 13-1	27.6 30.9 32.8 31.2 35.8 35.6 32.2 27.1
1894 1895 1896 1897 1897 1899 1990 1900 1901 1902 1908 1908 1909 1909 1909 1909 1909 1909	10·4 10·4 9·9 10·3 9·3 8·7 8·4 8·0 7·9 8·9	10.4 12.6 10.8 13.6 12.1 11.7 6.5 4.5 4.4	10.2	10·1 9·8 10·5 11·9 14·2 11·8 12·2 13·5 13·1	30·9 32·8 31·2 35·8 35·6 32·2 27·1 36·0
895 896 897 898 899 900 901 902 903 904 905 906 907 907 908 909 909 901	10·4 9·9 10·3 9·3 8·7 8·4 8·0 7·9 8·9	12.6 10.8 13.6 12.1 11.7 6.5 4.5 4.4	10.2	9·8 10·5 11·9 14·2 11·8 12·2 13·5 13·1	32.8 31.2 35.8 35.6 32.2 27.1 36.0
1896 1897 1898 1899 1900 1901 1902 1903 1904 1905 1906 1907 1909 1909 1909 1909 1909 1910 1911	9.9 10.3 9.3 8.7 8.4 8.0 7.9 8.9	10·8 13·6 12·1 11·7 6·5 4·5 4·4 4·0	10.2	10.5 11.9 14.2 11.8 12.2 13.5	31·2 35·8 35·6 32·2 27·1 36·0
1897 1899 1900 1900 1901 1902 1903 1904 1905 1906 1907 1909 1910 1911 1912	10.3 9.3 8.7 8.4 8.0 7.9 8.9	13.6 12.1 11.7 6.5 4.5 4.4 4.0	10.2	11.9 14.2 11.8 12.2 13.5 13.1	35·8 35·6 32·2 27·1 36·0
1898	9·3 8·7 8·4 8·0 7·9 8·9	12·1 11·7 6·5 4·5 4·4 4·0	10.2	14·2 11·8 12·2 13·5 13·1	35.6 32.2 27.1 36.0
1898	8·7 8·4 8·0 7·9 8·9	11·7 6·5 4·5 4·4 4·0	10.2	11·8 12·2 13·5 13·1	32·2 27·1 36·0
1899	8·4 8·0 7·9 8·9	6·5 4·5 4·4 4·0	10.2	12·2 13·5 13·1	27·1 36·0
990 990 991 992 993 994 998 999 991	8·0 7·9 8·9	4·5 4·4 4·0	10.2	13·5 13·1	36-0
901	7·9 8·9	4·4 4·0	10.2	13.1	
902 903 904 995 996 997 998 999 910 911 911 912	8.9	4.0			25.6
1903 1904 1905 1906 1907 1908 1909 1910 1911 1912			7.7		99.0
994 1905 1906 1907 1907 1908 1909 1910 1911 1912	9.4	4.5		13.0	33.6
995 996 997 998 999 991			7.7	12.1	33.7
996 9907 998 999 910 911 912 912	9-5	4.9	8.6	11.3	34.3
997 998 999 911 911 912 9913	8.9	3.7	8.7	10.4	31.7
908 909 910 911 912	9.5	2.9	7.2	9.7	29.3
909 910 911 912 913	11.1	5.5	8.3	9.9	34.8
910 911 912 913	11.3	5.0	14.2	9.9	40.4
911 912 913	10.7	4.8	11.5	9.5	36.5
1912 1913	11.5	4.8	8.7	9.0	34.0
1913	11.3	4.2	8.9	8-1	32.5
	11.1	3.4	8.1	8.5	31.1
914	12.8	3.9	9.0	8.2	33.9
915	15.4	5.0	9.2	9.1	38.7
916	13.7	6.4	10.8	14.2	45.1
917	11.9	4.0	8.9	21.1	45.9
918				22.8	45.8
919	12.4	1 2-8 1	7.8		
920	12·4 10·9	2.8	7·8		
921	12·4 10·9 9·9	2·8 2·7 3·1	7·8 6·9 7·7	22·2 14·5	42·7 35·2

Note.—The statistics in this table are based upon the averages of the monthly returns in each year.

Government and Other Savings Banks.—There are two classes of Dominion Government Savings Banks in Canada, the Postal Savings Banks under the Post Office Department and the Dominion Government Savings Banks attached to the Department of Finance. The former, established under the Post Office Act of 1867, (31 Vict., c. 10) in order "to enlarge the facilities now available for the deposit of small savings, to make the Post Office available for that purpose, and to give the direct security of the Dominion to every depositor for repayment of all money deposited by him, together with the interest due thereon." On Mar. 31, 1921, the number of offices authorized to transact business was 1.328, and the number of savings accounts was 88,563. Statistics of deposits are given in Table 59. The Government Savings Banks proper, under the management of the Finance Department, are established in the leading cities of Canada under the management of the Assistant Receiver General, and in other places in the provinces of Nova Scotia and New Brunswick, under managers appointed by the Governor in Council. Statistics of their deposits are given in Table 60, and for the two systems combined in Table 61.

Other Savings Banks.—The Montreal City and District Savings Bank, founded in 1846, and now operating under a charter granted in 1871, had over 100,000 depositors in 1920 with a capital on December 31, 1920, of \$1,498,570, reserve fund \$1,350,000, a balance on profit and loss account of \$323,449 (total \$3,172,019) and deposits of \$45,448,299. The Caisse d'Economie de Notre Dame de Quebec, founded in 1848 under the auspices of the St. Vincent de Paul Society, incorporated by act of the Canadian Legislature in 1855 and given a