

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

Year.	Cash on hand.	Cash due from banks outside of Canada.	Call and short loans else- where than in Canada.	Securities.	Total Reserves.
	p.c.	p.c.	p.c.	p.c.	p.c.
1892.....	8.8	11.3	—	8.9	29.0
1893.....	9.4	9.5	—	8.7	27.6
1894.....	10.4	10.4	—	10.1	30.9
1895.....	10.4	12.6	—	9.8	32.8
1896.....	9.9	10.8	—	10.5	31.2
1897.....	10.3	13.6	—	11.9	35.8
1898.....	9.3	12.1	—	14.2	35.6
1899.....	8.7	11.7	—	11.8	32.2
1900.....	8.4	6.5	—	12.2	27.1
1901.....	8.0	4.5	10.0	13.5	36.0
1902.....	7.9	4.4	10.2	13.1	35.6
1903.....	8.9	4.0	7.7	13.0	33.6
1904.....	9.4	4.5	7.7	12.1	33.7
1905.....	9.5	4.9	8.6	11.3	34.3
1906.....	8.9	3.7	8.7	10.4	31.7
1907.....	9.5	2.9	7.2	9.7	29.3
1908.....	11.1	5.5	8.3	9.9	34.8
1909.....	11.3	5.0	14.2	9.9	40.4
1910.....	10.7	4.8	11.5	9.5	36.5
1911.....	11.5	4.8	8.7	9.0	34.0
1912.....	11.3	4.2	8.9	8.1	32.5
1913.....	11.1	3.4	8.1	8.5	31.1
1914.....	12.8	3.9	9.0	8.2	33.9
1915.....	15.4	5.0	9.2	9.1	38.7
1916.....	13.7	6.4	10.8	14.2	45.1
1917.....	11.9	4.0	8.9	21.1	45.9
1918.....	12.4	2.8	7.8	22.8	45.8
1919.....	10.9	2.7	6.9	22.2	42.7
1920.....	9.9	3.1	7.7	14.5	35.2
1921.....	10.7	3.1	7.2	15.4	36.4

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