

50.—Liabilities of Chartered Banks for calendar years 1921-1924.

NOTE.—The statistics in this table are averages computed from the twelve monthly returns in each year.

Liabilities.	1921.	1922.	1923.	1924.
	\$	\$	\$	\$
Liabilities to the Public—				
Notes in circulation.....	194,621,710	166,466,109	170,420,792	166,136,765
Balance due to Dominion Government after deducting advances for credits, pay lists, etc.....	109,405,020	83,669,096	50,581,598	53,862,784
Balances due to provincial governments.....	28,794,562	28,833,208	34,311,455	34,760,335
Deposits by the public payable on demand in Canada.....	551,914,643	502,781,234	523,170,930	511,218,736
Deposits by the public payable after notice or on a fixed day in Canada.....	1,289,347,063	1,191,637,004	1,197,277,065	1,198,246,414
Deposits elsewhere than in Canada.....	285,125,448	314,076,484	302,265,063	332,533,491
Deposits made by and balances due to other banks in Canada.....	11,756,766	9,931,819	12,832,965	12,887,711
Due to banks and banking correspondents in the United Kingdom.....	8,078,047	9,775,026	6,035,201	5,758,400
Due to banks and banking correspondents elsewhere than in Canada and the United Kingdom.....	32,532,361	28,762,762	33,381,652	31,631,012
Bills payable.....	11,494,432	7,484,191	7,779,149	8,971,846
Acceptances under letters of credit.....	30,079,462	18,358,731	26,146,908	55,659,929
Liabilities not included under foregoing heads.....	3,304,676	3,046,993	10,105,599	27,103,578
Total Liabilities to the Public.....	2,556,454,190	2,364,822,657	2,374,308,376	2,438,771,001
Liabilities to Shareholders—				
Capital paid up.....	129,096,339	125,456,485	124,373,293	122,409,504
Amount of rest or reserve fund.....	134,104,030	129,627,270	126,441,667	123,841,666
Total Liabilities to Shareholders....	263,200,369	255,083,755	250,814,960	246,251,170
Grand Total Liabilities.....	2,819,654,559	2,619,906,412	2,625,123,336	2,685,022,171

In Tables 51 and 52 bank assets and liabilities on Dec. 31, 1924, are given by individual banks, the assets being classified according to their nature and availability in meeting liabilities. The tables illustrate, in addition to the comparative volume of business done by the various banks, particular types of transactions carried on by the individual units in the system. It is significant evidence of the tendency to consolidation that the 14 banks for which statistics are given in these tables have since the date of the return been reduced to 11, *Molsons Bank*, the *Sterling Bank* and the *Union Bank* having been absorbed by stronger institutions. For details see Table 62 of this section.