

## BANK STATEMENT, 30TH JUNE, 1890 AND 1891.

LIABILITIES.	1890.	1891.
	\$	\$
Capital paid up. ....	59,569,765	60,742,366
Circulation. ....	32,059,178	31,379,886
Deposits—		
Payable on demand. ....	58,575,883	64,527,893
Payable after notice or on a fixed day. ....	77,461,325	84,814,618
Held as security . . . . .	150,307	89,062
Made by other banks . . . . .	2,246,285	2,489,453
Due other banks or agencies. ....	3,752,840	4,774,209
Other liabilities. ....	255,604	262,383
Total liabilities. ....	174,501,422	188,337,504
ASSETS.		
Specie and Dominion notes. ....	15,923,451	17,408,495
Notes of and cheques on other banks. ....	7,567,498	7,270,398
Due from agencies and other banks. ....	15,996,528	20,951,986
Dominion debentures or stocks . . . . .	2,556,759	2,482,766
Other Government securities . . . . .	5,816,734	6,605,086
Loans to Dominion and Provincial Governments. ....	1,827,296	2,672,988
Loans or discounts for which collateral securities are held. ....	11,968,522	16,309,409
Loans to municipal and other corporations. ....	28,129,098	32,330,339
Loans to or deposits made in other banks. ....	672,899	777,192
Discounts, ordinary. ....	153,081,973	151,211,661
Debts overdue, not secured. ....	1,435,943	1,520,870
do secured. ....	1,371,866	1,320,203
Mortgages on real estate, and real estate held by the banks. ....	1,692,550	1,817,247
Bank premises. . . . .	4,034,970	4,303,362
Other assets . . . . .	2,552,607	2,509,151
Total assets . . . . .	254,628,694	269,491,153

The proportion of liabilities to assets was larger in 1891, being 69·88 per cent, as compared with 68·53 per cent in 1890, 68·44 per cent in 1889, and 67·90 per cent in 1888. The amount of deposit showed a decrease of \$13,244,058, largely in consequence of transfers from Government saving banks, owing to reduction of rate of interest in the latter, ordinary discounts a decrease of \$1,870,312, and overdue debts an increase of \$84,927. Notes in circulation showed a decrease of \$679,292.

699. The following statement shows the proportions of the principal items of assets and liabilities to the total amounts in the years 1868, 1877 and 1891.

Proportions of  
assets and  
liabilities.