

TABLES VII. & VIII.

TABLES VII. & VIII. *INCREASE in DISCOUNTS AND ADVANCES during the last few days of JUNE and DECEMBER, and coincident Changes in Other Accounts.*

THESE Tables show the position of the most important items of the Bank's account at the time of the increase in the DISCOUNTS AND ADVANCES at the end of JUNE and DECEMBER, and afford an opportunity for some interesting comparisons.

From half-year to half-year the movements are invariably in the same direction, and they differ but little even in degree. The LIABILITIES are all increased, and, on the other hand, the RESERVE is nearly always decreased; and both movements reduce the proportion of RESERVE to LIABILITIES, which accordingly falls, on an average, about 6 per cent.

Neither in these Tables nor in Table VI. is there any very notable evidence of a monetary disturbance consequent on the change in the time and mode of collecting certain taxes and excise duties introduced by Mr. LOWE in 1870-71.

TABLE VII.

79

STATEMENT shewing the INCREASE in DISCOUNTS AND ADVANCES during the last few days of June, and coincident Changes in Other Accounts.

	1865.				1866.				1867.			
	June 24	June 30	Increase.	Decrease.	June 27	June 30	Increase.	Decrease.	June 19	June 29	Increase.	Decrease.
Notes with } the Public }	20.705	21.825	1.120	..	24.824	25.393	569	..	22.700	23.765	1.065	..
Bankers	4.611	6.164	1.553	..	7.416	8.104	688	..	5.481	6.512	1.031	..
Total Deposits.	23.248	25.796	2.548	..	28.805	29.362	557	..	27.489	29.865	2.376	..
Discounts and } Advances . }	11.265	14.975	3.710	..	21.345	22.036	691	..	8.246	11.132	2.886	..
Reserve	10.240	9.104	..	1.136	5.218	4.539	..	679	14.183	13.623	..	560
Bullion	16.295	16.279	..	16	15.042	14.932	..	110	21.883	22.387	504	..
Rate of Dis- } count . . . }	3 %	3 %	same.	..	10 %	10 %	same.	..	2½ %	2½ %	same.	..
Proportion of } Reserve to } Liabilities. }	43.2	34.6	..	8.6	17.7	15.1	..	2.6	50.8	44.9	..	5.9

	1868.				1869.				1870.			
	June 24	June 30	Increase.	Decrease.	June 23	June 30	Increase.	Decrease.	June 22	June 30	Increase.	Decrease.
Notes with } the Public }	23.687	24.622	935	..	22.680	23.393	713	..	22.538	23.246	708	..
Bankers	5.720	7.450	1.730	..	6.324	7.801	1.477	..	5.628	8.376	2.748	..
Total Deposits.	27.626	29.243	1.617	..	24.471	27.012	2.541	..	28.200	33.841	5.641	..
Discounts and } Advances . }	7.443	9.927	2.484	..	7.246	11.510	4.264	..	10.973	16.996	6.023	..
Reserve	14.276	13.466	..	810	11.916	11.388	..	528	14.012	13.663	..	349
Bullion	22.963	23.089	126	..	19.596	19.781	185	..	21.550	21.909	359	..
Rate of Dis- } count . . . }	2 %	2 %	same.	..	4 %	3½ %	..	½ %	3 %	3 %	same.	..
Proportion of } Reserve to } Liabilities. }	50.8	45.2	..	5.6	47.8	40.1	..	7.7	48.9	39.9	..	9.0

STATEMENT shewing the INCREASE in DISCOUNTS AND ADVANCES during the last few days of June, and coincident Changes in Other Accounts.

	1871.				1872.				1873.			
	June 21	June 30	Increase.	Decrease.	June 19	June 29	Increase.	Decrease.	June 25	June 30	Increase.	Decrease.
Notes with the Public	23.546	24.734	1.188	..	24.994	26.132	1.138	..	25.279	25.480	201	..
Bankers	7.446	11.661	4.215	..	6.175	8.122	1.947	..	6.973	8.680	1.707	..
Total Deposits.	29.504	34.325	4.821	..	28.728	33.283	4.555	..	29.130	33.278	4.148	..
Discounts and Advances .	7.382	12.286	4.904	..	9.477	14.517	5.040	..	10.949	15.138	4.189	..
Reserve	17.862	16.692	..	1.170	13.593	13.376	..	217	11.991	11.921	..	70
Bullion	26.408	26.426	18	..	23.587	24.508	921	..	22.270	22.401	131	..
Rate of Discount	2½%	2½%	same.	..	3½%	3%	..	½%	6%	6%	same.	..
Proportion of Reserve to Liabilities.	59.5	47.9	..	11.6	46.7	39.7	..	7.0	40.6	35.4	..	5.2

	1874.				1875.				1876.			
	June 24	June 30	Increase.	Decrease.	June 16	June 30	Increase.	Decrease.	June 21	June 30	Increase.	Decrease.
Notes with the Public	25.894	26.789	895	..	26.458	27.936	1.478	..	27.007	28.333	1.326	..
Bankers	7.422	9.578	2.156	..	9.902	14.202	4.300	..	11.631	10.570	..	1.061
Total Deposits.	26.491	31.100	4.609	..	26.496	34.993	8.497	..	31.057	31.303	246	..
Discounts and Advances .	6.759	12.222	5.463	..	7.119	14.133	7.014	..	5.316	6.124	808	..
Reserve	13.075	12.227	..	848	12.385	13.763	1.378	..	17.474	16.821	..	653
Bullion	23.969	24.016	47	..	23.843	26.699	2.856	..	29.481	30.154	673	..
Rate of Discount	2½%	2½%	same.	..	3½%	3½%	same.	..	2%	2%	same.	..
Proportion of Reserve to Liabilities.	48.7	38.8	..	9.9	46.1	38.9	..	7.2	55.7	53.3	..	2.4

TABLE VII. (Continued.)

81

STATEMENT shewing the INCREASE in DISCOUNTS AND ADVANCES during the last few days of June, and coincident Changes in Other Accounts.

	1877.				1878.				1879.			
	June 27	June 30	Increase.	Decrease.	June 26	June 29	Increase.	Decrease.	June 25	June 30	Increase.	Decrease.
Notes with } the Public }	27.994	28.569	575	..	27.581	28.273	692	..	28.892	29.343	451	..
Bankers	8.281	9.778	1.497	..	9.972	10.452	480	..	11.597	11.892	295	..
Total Deposits.	29.718	31.729	2.011	..	29.894	31.487	1.593	..	36.530	38.441	1.911	..
Discounts and } Advances. }	5.305	8.004	2.699	..	6.693	9.276	2.583	..	5.731	7.939	2.208	..
Reserve	13.832	13.196	..	636	10.858	9.867	..	991	21.252	20.879	..	373
Bullion	26.826	26.765	..	61	23.439	23.140	..	299	35.144	35.222	78	..
Rate of Dis- } count	3%	3%	same.	..	2½%	3%	½%	..	2%	2%	same.	..
Proportion of } Reserve to } Liabilities. }	46.1	41.2	..	4.9	36.	31.	..	5.	57.7	53.9	..	3.8
	1880.				1881.				1882.			
	June 23	June 30	Increase.	Decrease.	June 25	June 30	Increase.	Decrease.	June 27	June 30	Increase.	Decrease.
Notes with } the Public }	26.350	27.307	957	..	26.748	27.295	547	..	26.050	27.001	951	..
Bankers	10.567	12.179	1.612	..	10.383	11.613	1.230	..	10.474	11.979	1.505	..
Total Deposits.	34.258	38.090	3.832	..	32.966	36.329	3.363	..	31.438	35.171	3.733	..
Discounts and } Advances. }	5.643	10.535	4.892	..	4.827	8.158	3.331	..	5.408	9.964	4.556	..
Reserve	18.032	17.012	..	1.020	15.874	15.678	..	196	14.018	13.053	..	965
Bullion	29.382	29.319	..	63	26.872	27.223	351	..	24.318	24.304	..	14
Rate of Dis- } count	2½%	2½%	same.	..	2½%	2½%	same.	..	3%	3%	same.	..
Proportion of } Reserve to } Liabilities. }	52.2	44.3	..	7.9	47.7	42.9	..	4.8	44.2	36.9	..	7.3

STATEMENT shewing the INCREASE in DISCOUNTS AND ADVANCES during the last few days of June, and coincident Changes in Other Accounts.

	1883.				1884.				1885.			
	June 27	June 30	Increase.	Decrease.	June 26	June 30	Increase.	Decrease.	June 24	June 30	Increase.	Decrease.
Notes with the Public	25.474	26.354	880	..	25.447	25.973	526	..	24.912	25.598	686	..
Bankers	9.882	10.433	551	..	10.943	10.175	..	768	15.539	14.235	..	1.304
Total Deposits.	30.603	32.818	2.215	..	33.632	34.364	732	..	36.110	35.069	..	1.041
Discounts and Advances .}	7.273	10.869	3.596	..	5.103	6.757	1.654	..	4.826	5.067	241	..
Reserve	12.715	11.748	..	967	15.789	15.010	..	779	18.955	17.786	..	1.169
Bullion	22.439	22.352	..	87	25.486	25.233	..	253	28.117	27.634	..	483
Rate of Discount	4%	4%	same.	..	2%	2%	same.	..	2%	2%	same.	..
Proportion of Reserve to Liabilities .}	41.3	35.6	..	5.7	46.6	43.4	..	3.2	52.2	50.5	..	1.7

	1886.				1887.				1888.			
	June 26	June 30	Increase.	Decrease.	June 27	June 30	Increase.	Decrease.	June 27	June 30	Increase.	Decrease.
Notes with the Public	24.713	25.241	528	..	24.537	25.370	833	..	24.341	24.866	525	..
Bankers	10.896	10.902	6	..	11.623	10.677	..	946	12.074	10.481	..	1.593
Total Deposits.	29.815	31.399	1,584	..	31.161	32.916	755	..	32.228	32.136	..	92
Discounts and Advances .}	4.844	6.972	2.128	..	4.003	6.429	2.426	..	5.580	6.088	508	..
Reserve	12.335	11.828	..	507	14.622	13.625	..	997	14.020	13.460	..	560
Bullion	21.298	21.319	21	..	23.409	23.245	..	164	22.161	22.126	..	35
Rate of Discount	2½%	2½%	same.	..	2%	2%	same.	..	2½%	2½%	same.	..
Proportion of Reserve to Liabilities .}	41.1	37.5	..	3.6	46.7	41.2	..	5.5	43.2	41.6	..	1.6

STATEMENT showing the INCREASE in DISCOUNTS AND ADVANCES during the last few days of June, and coincident Changes in Other Accounts.

	1889.				1890.				1891.			
	June 27	June 29	Increase.	Decrease.	June 21	June 30	Increase.	Decrease.	June 25	June 30	Increase.	Decrease.
Notes with the Public	24.791	25.355	564	..	24.123	25.257	924	..	25.594	26.529	935	..
Bankers	11.064	12.103	1.039	..	10.308	12.167	1859	..	16.383	15.604	..	779
Total Deposits.	35.142	36.964	1.822	..	33.265	35.754	2289	..	41.615	42.165	490	..
Discounts and Advances.	9.611	12.454	2.843	..	10.492	15.691	5199	..	20.542	21.408	865	..
Reserve	15.411	14.671	..	740	13.433	12.304	..	1129	19.002	18.164	..	839
Bullion	24.002	23.826	..	176	21.416	21.211	..	205	28.147	28.223	76	..
Rate of Discount	2½%	2½%	same.	..	3%	4%	1%	..	3%	3%	same	..
Proportion of Reserve to Liabilities.	43.6	39.4	..	4.2	39.8	24.2	..	5.6	45.2	42.9	..	2.5

	1892.				1893.				1894.			
	June 25	June 30	Increase.	Decrease.	June 19	June 30	Increase.	Decrease.	June 28	June 30	Increase.	Decrease.
Notes with the Public	26.260	27.027	767	..	26.109	27.445	1,336	..	25.679	26.129	460	..
Bankers	16.411	18.354	1,943	..	16.715	17,987	1,272	..	17,190	18,428	1,248	..
Total Deposits.	37,462	41,623	4,171	..	39,116	42,593	3,477	..	42,900	43,447	547	..
Discounts and Advances.	16,170	21,098	4,928	..	16,671	21,154	4,483	..	11,655	13,068	1,413	..
Reserve	17,842	17,147	..	695	19,797	18,853	..	944	20,452	22,586	..	866
Bullion	27,622	27,724	72	..	29,428	29,848	392	..	39,221	38,925	..	296
Rate of Discount	2%	2%	..	..	2½%	2½%	..	..	2%	2%	..	..
Proportion of Reserve to Liabilities.	47.4	41	..	6.4	50.3	44.1	..	6.2	70.7	67.9	..	2.8

STATEMENT showing the INCREASE in DISCOUNTS AND ADVANCES during the last few days of June, and coincident Changes in Other Accounts.

	1895.				1896.				1897.			
	June 25	June 29	Increase.	Decrease.	June 25	June 30	Increase.	Decrease.	June 23	June 30	Increase.	Decrease.
Notes with the Public	26236	26508	272		26905	27929	1024		27504	28486	982	
Bankers	16160	19268	3108		17015	23202	6187		17326	21883	4557	
Total Deposits.	42800	47377	4577		43920	51131	7211		44830	50369	5539	
Discounts and Advances . }	9424	11531	2100		11608	16971	5363		11796	18305	6509	
Reserve	28542	28054		489	38938	37580		1358	28900	28195		705
Bullion	27979	27771		208	49043	48709		334	36600	36881		277
Rate of Discount }	2%	2%	same		2%	..			2%	2%		
Proportion of Reserve to Liabilities.)	62.4	59.3		3.1	59.7	54.6		5.3	50.9	46.3		6.6
	1898.				1899.				1900.			
	June 23	June 30	Increase.	Decrease.	June 22	June 30	Increase.	Decrease.	June 22	June 30	Increase.	Decrease.
Notes with the Public	27700	28728	1028		27689	29124	1435		30031	30666	635	
Bankers	21226	25147	3921		19913	26859	6946		21348	27425	5077	
Total Deposits.	55366	57750	2384		49555	58148	8593		48283	55913	7630	
Discounts and Advances . }	14608	18172	3564		15418	26690	11272		14167	21116	6949	
Reserve	27660	26657		1003	20935	19068		1867	21340	20237		1103
Bullion	38560	38585	25		31824	31392		432	35596	35128		468
Rate of Discount }	3	2½		½	3	3			3	3		
Proportion of Reserve to Liabilities.)	49.8	46.1		3.7	42.6	31.7		9.9	44	36.1		7.9

STATEMENT showing the INCREASE in DISCOUNTS AND ADVANCES during the last few days of June, and coincident Changes in Other Accounts.

	1901.				1902.				1903.			
	24 June	29 June	Increase.	Decrease.	18 June	30 June	Increase.	Decrease.	23 June	30 June	Increase.	Decrease.
Notes with the Public }	29 911	30 679	768		29 379	30 410	1031		28 975	29 895	920	
Bankers	22 081	30 910	8829		22 205	32 505	10300		23 265	33 478	10 213	
Total Deposits.	49 432	60 578	11 146		49 649	63 647	13 998		50 609	62 778	12 169	
Discounts and Advances . }	12 607	24 648	12 041		14 556	29 823	15 267		14 144	27 261	13 517	
Reserve	25 906	25 092		814	26 389	25 078		1311	26 538	25 745		1093
Bullion	38 042	39 996		46	37 993	37 713		280	37 638	37 465		173
Rate of Discount }	3%	3%			3%	3%			3%	3%		
Proportion of Reserve to Liabilities . }	52.2	41.3		10.9	52.9	39.2		13.7	52.8	40.9		11.9

	1904.				1905.				1906.			
	June 22	June 30	Increase.	Decrease.	June 22	June 30	Increase.	Decrease.			Increase.	Decrease.
Notes with the Public }	28 090	29 025	935		29 005	31 099	2094					
Bankers	23 425	31 946	8521		23 956	33 522	9566					
Total Deposits.	49 116	62 600	13 484		55 697	67 766	12 069					
Discounts and Advances . }	13 206	28 086	14 880		14 833	29 384	14 551					
Reserve	25 527	24 623		904	28 514	26 344		2 480				
Bullion	35 167	35 198		31	39 069	38 683		386				
Rate of Discount }	3%	3%			2½	2½						
Proportion of Reserve to Liabilities . }	51.8	39.2		12.6	51.1	38.3		12.8				

STATEMENT shewing the INCREASE in DISCOUNTS AND ADVANCES during the last few days of December, and coincident Changes in Other Accounts.

	1865.				1866.				1867.			
	Dec. 26	Dec. 30 Sat.	Increase.	Decrease.	Dec. 26	Dec. 31	Increase.	Decrease.	Dec. 26	Dec. 31	Increase.	Decrease.
Notes with the Public)	20.379	21.219	840	..	21.933	22.902	969	..	23.144	23.923	779	..
Bankers	4.350	5.705	1.355	..	6.591	6.943	352	..	6.098	7.454	1.356	..
Total Deposits.	21.158	23.646	2.488	..	27.298	28.882	1.584	..	26.126	28.359	2.233	..
Discounts and Advances .)	12.260	15.814	3.554	..	10.073	12.564	2.491	..	6.478	9.119	2.641	..
Reserve	7.661	6.618	..	1.043	12.314	11.405	..	909	13.778	13.145	..	633
Bullion	13.390	13.187	..	203	19.248	19.307	59	..	21.923	22.069	146	..
Rate of Dis- count)	6 %	7 %	1 %	..	3½ %	3½ %	same.	..	2 %	2 %	same.	..
Proportion of Reserve to Liabilities.)	35.5	27.5	..	8.0	44.4	38.9	..	5.5	51.9	45.7	..	6.2

	1868.				1869.				1870.			
	Dec. 22	Dec. 31	Increase.	Decrease.	Dec. 20	Dec. 31	Increase.	Decrease.	Dec. 21	Dec. 31	Increase.	Decrease.
Notes with the Public)	22.871	23.700	829	..	22.190	23.353	1.163	..	22.956	23.707	751	..
Bankers	5.785	7.046	1.261	..	5.526	7.279	1.753	..	5.797	7.333	1.536	..
Total Deposits.	24.222	28.178	3.956	..	24.314	28.853	4.539	..	25.235	28.263	3.028	..
Discounts and Advances .)	7.741	12.377	4.636	..	8.385	13.877	5.492	..	7.267	11.486	4.219	..
Reserve	10.413	9.743	..	670	11.929	10.737	..	1.192	14.868	13.721	..	1.147
Bullion	18.284	18.443	159	..	19.119	19.090	..	29	22.824	22.428	..	396
Rate of Dis- count)	3 %	3 %	same.	..	3 %	3 %	same.	..	2½ %	2½ %	same.	..
Proportion of Reserve to Liabilities.)	42.3	34.1	..	8.2	48.2	36.7	..	11.5	58.0	47.8	..	10.2

STATEMENT shewing the INCREASE in DISCOUNTS AND ADVANCES during the last few days of December, and coincident Changes in Other Accounts.

	1871.				1872.				1873.			
	Dec. 20	Dec. 30	Increase.	Decrease.	Dec. 24	Dec. 31	Increase.	Decrease.	Dec. 27	Dec. 31	Increase.	Decrease.
Notes with the Public }	24.070	25.190	1.120	..	25.040	25.592	552	..	25.089	25.807	718	..
Bankers	7.000	9.315	2.315	..	6.401	9.384	2.983	..	7.379	9.969	2.590	..
Total Deposits.	29.027	34.640	5.613	..	27.490	32.893	5.403	..	25.816	29.914	4.098	..
Discounts and Advances }	5.893	12.607	6.714	..	8.000	13.839	5.839	..	7.543	11.736	4.193	..
Reserve	15.865	14.755	..	1.110	13.627	13.368	..	259	12.060	11.812	..	248
Bullion	24.935	24.945	10	..	23.667	23.960	293	..	22.149	22.619	470	..
Rate of Discount	3%	3%	same.	..	3½%	3½%	same.	..	4½%	4½%	same.	..
Proportion of Reserve to Liabilities.	53.9	42.1	..	11.8	48.9	40.6	..	8.3	46.0	39.0	..	7.0
	1874.				1875.				1876.			
	Dec. 28	Dec. 31	Increase.	Decrease.	Dec. 21	Dec. 31	Increase.	Decrease.	Dec. 27	Dec. 30	Increase.	Decrease.
Notes with the Public }	25.943	26.337	394	..	27.054	28.041	987	..	27.898	28.578	680	..
Bankers	6.308	9.939	3.631	..	8.544	10.491	1.947	..	9.420	11.767	2.347	..
Total Deposits.	22.714	28.407	5.693	..	25.075	30.562	5.487	..	31.049	33.032	1.983	..
Discounts and Advances }	6.982	12.580	5.598	..	6.779	14.291	7.512	..	4.923	7.693	2.770	..
Reserve	10.430	10.389	..	41	10.773	8.590	..	2.183	15.467	14.667	..	800
Bullion	21.373	21.726	353	..	22.827	21.631	..	1.196	28.365	28.245	..	120
Rate of Discount	6%	6%	same.	..	3%	4%	1%	..	2%	2%	same.	..
Proportion of Reserve to Liabilities.	45.3	36.1	..	9.2	42.2	27.8	..	14.4	49.3	44.	..	5.3

STATEMENT showing the INCREASE in DISCOUNTS AND ADVANCES during the last few days of December, and coincident Changes in Other Accounts.

	1877.				1878.				1879.			
	Dec. 27	Dec. 31	Increase.	Decrease.	Dec. 18	Dec. 31	Increase.	Decrease.	Dec. 24	Dec. 31	Increase.	Decrease.
Notes with the Public	26.936	27.292	356	..	32.322	32.966	644	..	27.235	27.635	400	..
Bankers	9.037	10.248	1.211	..	12.298	14.384	2.086	..	10.616	13.861	3.245	..
Total Deposits.	26.599	29.411	2.812	..	31.819	35.464	3.645	..	33.241	37.999	4.758	..
Discounts and Advances.	5.245	8.397	3.152	..	13.287	16.170	2.883	..	7.455	11.455	4.000	..
Reserve	12.261	11.840	..	421	9.187	9.930	743	..	15.190	14.967	..	223
Bullion	24.197	24.132	..	65	26.509	27.896	1.387	..	27.425	27.602	177	..
Rate of Discount	4%	4%	same.	..	5%	5%	same.	..	3%	3%	same.	..
Proportion of Reserve to Liabilities.	45.5	39.9	..	5.6	28.6	27.8	..	.8	45.	39.1	..	5.9

	1880.				1881.				1882.			
	Dec. 22	Dec. 31	Increase.	Decrease.	Dec. 21	Dec. 31	Increase.	Decrease.	Dec. 20	Dec. 30	Increase.	Decrease.
Notes with the Public	26.117	26.938	821	..	25.224	26.092	868	..	25.446	26.114	668	..
Bankers	8.982	12.909	3.927	..	9.449	12.270	2.821	..	9.332	11.759	2.427	..
Total Deposits.	31.735	38.051	6.316	..	28.986	32.798	3.812	..	28.141	32.647	4.506	..
Discounts and Advances.	8.386	16.114	7.728	..	6.678	12.177	5.499	..	7.693	13.656	5.963	..
Reserve	13.625	12.408	..	1.217	11.277	9.779	..	1.498	11.202	9.946	..	1.256
Bullion	24.742	24.346	..	396	20.751	20.121	..	630	20.898	20.310	..	588
Rate of Discount	3%	3%	same.	..	5%	5%	same.	..	5%	5%	same.	..
Proportion of Reserve to Liabilities.	42.5	32.3	..	10.2	38.6	29.6	..	9.	39.5	30.2	..	9.3

STATEMENT shewing the INCREASE in DISCOUNTS AND ADVANCES during the last few days of December, and coincident Changes in Other Accounts.

1883.					1884.				1885.			
	Dec. 19	Dec. 31	Increase.	Decrease.	Dec. 20	Dec. 31	Increase.	Decrease.	Dec. 21	Dec. 31	Increase.	Decrease.
Notes with the Public	24.859	25.490	631	..	24.382	25.037	655	..	23.996	24.833	837	..
Bankers	9.180	11.765	2.585	..	8.312	10.737	2.425	..	8.541	10.262	1.721	..
Total Deposits.	29.964	33.426	3.462	..	29.533	34.052	4.519	..	25.894	29.309	3.415	..
Discounts and Advances.	5.209	10.161	4.952	..	6.443	12.053	5.610	..	5.332	8.950	3.618	..
Reserve	12.989	11.694	..	1.295	12.350	11.408	..	942	11.853	10.548	..	1.305
Bullion	22.098	21.434	..	664	20.982	20.695	..	287	20.099	19.631	..	468
Rate of Discount	3%	3%	same.	..	5%	5%	same.	..	4%	4%	same.	..
Proportion of Reserve to Liabilities.	43'	34'9	..	8'1	41'6	33'3	..	8'3	45'5	35'8	..	9'7
1886.					1887.				1888.			
	Dec. 18	Dec. 31	Increase.	Decrease.	Dec. 27	Dec. 31	Increase.	Decrease.	Dec. 18	Dec. 31	Increase.	Decrease.
Notes with the Public	24.006	25.012	1.006	..	24.064	24.563	499	..	23.636	24.312	676	..
Bankers	10.280	10.985	705	..	9.406	11.005	1.599	..	9.521	11.927	2.406	..
Total Deposits.	26.104	29.407	3.303	..	27.158	30.935	3.777	..	27.268	37.893	10.625	..
Discounts and Advances.	4.810	9.605	4.795	..	4.060	7.994	3.934	..	7.520	16.608	9.088	..
Reserve	10.913	9.646	..	1.267	12.064	11.562	..	502	11.200	11.277	77	..
Bullion	19.169	18.908	..	261	19.928	19.925	..	3	18.636	19.389	753	..
Rate of Discount	5%	5%	same.	..	4%	4%	same.	..	5%	5%	same.	..
Proportion of Reserve to Liabilities.	41'4	32'6	..	8'8	44'	37'3	..	6'7	40'7	29'6	..	11'1

STATEMENT shewing the INCREASE in DISCOUNTS AND ADVANCES during the last few days of December, and coincident Changes in Other Accounts.

	1889.				1890.				1891.			
	Dec. 21	Dec. 31	Increase.	Decrease.	Dec. 27	Dec. 31	Increase.	Decrease.	Dec. 28	Dec. 31	Increase.	Decrease.
Notes with the Public	24.174	24.732	558	..	24.534	25.114	580	..	25.536	26.060	524	..
Bankers	9.790	12.436	2.646	..	15.147	15.883	736	..	13.856	17.129	3.273	..
Total Deposits.	28.480	33.827	5.347	..	35.889	39.815	4.256	..	34.231	38.678	4.447	..
Discounts and Advances .	7.701	15.188	7.487	..	17.234	21.869	4.635	..	17.639	23.172	5.533	..
Reserve	10.452	9.103	..	1.349	15.161	14.802	..	359	13.757	12.693	..	1.064
Bullion	18.426	17.635	..	791	23.245	23.466	221	..	22.843	22.303	..	540
Rate of Discount	5%	6%	1%	..	5%	5%	..	..	3½%	3½%	..	..
Proportion of Reserve to Liabilities .	36.4	26.7	..	9.7	42.4	37	..	5.4	40	32.6	..	7.4

	1892.				1893.				1894.			
	Dec. 27	Dec. 31	Increase.	Decrease.	Dec. 19	Dec. 30	Increase.	Decrease.	Dec. 27	Dec. 31	Increase.	Decrease.
Notes with the Public	25.426	26.181	755	..	25.243	25.869	626	..	25.694	25.856	162	..
Bankers	13.951	17.048	3.097	..	13.115	17.684	4.569	..	15.972	19.677	3.705	..
Total Deposits.	33.501	38.960	5.459	..	31.806	38.998	7.192	..	29.870	44.872	15.002	..
Discounts and Advances .	15.099	20.643	5.544	..	14.527	21.912	7.385	..	10.294	15.416	5.022	..
Reserve	15.309	14.713	..	596	16.547	15.267	..	1.280	23.529	23.999	370	..
Bullion	24.285	24.447	162	..	25.340	24.686	..	654	32.452	32.985	533	..
Rate of Discount	3%	3%	..	..	3%	3%	..	..	2%	2%	..	..
Proportion of Reserve to Liabilities .	45.4	37.6	..	7.8	51.8	39	..	12.8	59.3	53.1	..	6.2

STATEMENT showing the INCREASE in DISCOUNTS AND ADVANCES during the last few days of December, and coincident Changes in Other Accounts.

	1895.				1896.				1897.			
	Dec. 24	Dec. 31	Increase.	Decrease.	Dec. 16	Dec. 31	Increase.	Decrease.	Dec. 20	Dec. 31	Increase.	Decrease.
Notes with the Public	26274	26273	199		26022	26911	889		27167	27783	616	
Bankers	16240	21918	5708		15366	20991	5625		17008	23818	6720	
Total Deposits.	57949	66483	8504		49040	58201	9161		46446	56128	9679	
Discounts and Advances .	11040	18634	7594		11977	22874	10897		15872	23602	8030	
Reserve	34158	35183	1025		26001	24108	1893		20987	19741		1246
Bullion	42622	44856	1224		35322	36219	1004		31351	30723		628
Rate of Discount	2	2	-		4	4			3	3		
Proportion of Reserve to Liabilities .	58.8	52.8		6	52.8	41.2		11.6	45	35.1		9.9

	1898.				1899.				1900.			
	Dec. 21	Dec. 31	Increase.	Decrease.	Dec. 16	Dec. 30	Increase.	Decrease.	Dec. 17	Dec. 31	Increase.	Decrease.
Notes with the Public	27420	27760	340		22658	28629		29	29346	30169	823	
Bankers	18001	27392	9391		21102	28487	7385		20892	22169	11277	
Total Deposits.	41469	53470	12001		41835	56940	14105		46168	60931	14763	
Discounts and Advances .	14267	24328	10119		15199	24850	9651		14117	27330	13213	
Reserve	19970	18936		1034	17758	18298	540		19240	16286		2954
Bullion	30590	29896		694	29616	30127	511		30811	28680		3131
Rate of Discount	4	4			6	6			4%	4%		
Proportion of Reserve to Liabilities .	48	35.3		12.7	41.3	32		9.3	41.5	26.6		14.9

STATEMENT showing the INCREASE in DISCOUNTS AND ADVANCES during the last few days of December, and coincident Changes in Other Accounts.

	1901.				1902.				1903.			
	16 Dec.	31 Dec.	Increase.	Decrease.	17 Dec.	31 Dec.	Increase.	Decrease.	16 Dec.	31 Dec.	Increase.	Decrease.
Notes with the Public	29351	30350	999		28800	27694	894		28406	29171	765	
Bankers	21829	32746 (Rupees)	10917		20851	35420	14569		24362	34771	10409	
Total Deposits.	48439	63544	15105		46418	65207	18789		46695	61637	14942	
Discounts and Advances .	14634	30361 (Rupees)	15727		15497	35802	20305		13781	30221	16440	
Reserve	53291	20027		33274	20524	18258		2266	20472	18581		1891
Bullion	34367	32582		2785	31149	29777	1372		30428	29302		1126
Rate of Discount	4%	4%			4%	4%			4%	4%		
Proportion of Reserve to Liabilities.)	47.9	31.4		16.5	44	27.9		16.1	43.7	30.1		13.6

	1904.				1905.				1906.			
	14 Dec.	31 Dec.	Increase.	Decrease.			Increase.	Decrease.			Increase.	Decrease.
Notes with the Public	27675	28709	1034									
Bankers	23058	34526	11468									
Total Deposits.	48379	63003	14624									
Discounts and Advances .	16591	83323	16732									
Reserve	22000	20508		1465								
Bullion	31228	30797		431								
Rate of Discount	3	3										
Proportion of Reserve to Liabilities.)	45.3	32.5		12.8								