

TABLE XVII. AVERAGE DEPOSITS.

THE figures collected in this Table, which extends over the whole period since the passing of the Bank Act of 1844, and embraces the corresponding totals for the year 1840, afford the means for tracing the progress and development of a most important branch of the Bank's business, and for observing the items in which that progress has been most marked.

The following comparison of the averages for the periods of ten years—1845-54, 1855-64, 1865-74, and 1875-84—with the totals for the year 1840, and, as regards the three last-mentioned periods, with the averages for the preceding period of ten years, will perhaps exhibit the result of the more detailed figures in the Table in a concise and convenient form. A further, though comparatively smaller, development appears on examination of the figures for the five years, 1885-9

| | Totals. 1840. | Average. 1845-54. | Compared with 1840 | Average. 1855-64. | Compared with | | | Average. | | | Compared with | | | Average. | | | |
|--------------------------|--------------------|----------------------|-----------------------|----------------------|---------------------|--------------------|------------------|---------------------|---------------------|--------------------|------------------|---------------------|---------------------|--------------------|------------------|-----|-----|
| | | | | | 1840. | 1845-54. | | 1865-74. | 1840. | 1855-64. | | 1875-84. | 1840. | 1865-74. | | | |
| | | | | | | + | + | | | - | + | | | + | - | + | + |
| | £ | £ | £ | £ | £ | £ | £ | £ | £ | £ | £ | £ | £ | £ | £ | £ | £ |
| Ordinary Government | 2,920 ^m | 5,982 ^m | 3,062 ^m | 5,343 ^m | 2,423 ^m | ... | 659 ^m | 5,633 ^m | 2,713 ^m | 290 ^m | ... | 4,735 ^m | 1,815 ^m | ... | 898 ^m | ... | ... |
| India | 60 ^s | 69 ^m | 94 ^m | 1,259 ^m | 654 ^m | 560 ^m | ... | 1,074 ^m | 469 ^m | ... | 185 ^m | 885 ^m | 280 ^m | ... | 189 ^m | ... | ... |
| Chancery | 277 ^m | 1,234 ^m | 957 ^m | 751 ^m | 474 ^m | ... | 485 ^m | 794 ^m | 517 ^m | 43 ^m | ... | 615 ^m | 338 ^m | ... | 179 ^m | ... | ... |
| Bankruptcy... .. | ... | 1,096 ^m | 1,096 ^m | 1,193 ^m | 1,193 ^m | 97 ^m | ... | 954 ^m | 954 ^m | ... | 239 ^m | 928 ^m | 928 ^m | ... | 26 ^m | ... | ... |
| Irish & Scotch Banks | 69 ^m | 227 ^m | 158 ^m | 294 ^m | 225 ^m | 67 ^m | ... | 233 ^m | 164 ^m | ... | 61 ^m | 226 ^m | 157 ^m | ... | 7 ^m | ... | ... |
| Bankers | 751 ^m | 2,040 ^m | 1,289 ^m | 4,138 ^m | 3,387 ^m | 2,098 ^m | ... | 7,076 ^m | 6,325 ^m | 2,938 ^m | ... | 10,060 ^m | 10,209 ^m | 3,884 ^m | ... | ... | ... |
| Traders &c. | 2,240 ^m | 3,781 ^m | 1,541 ^m | 3,707 ^m | 1,467 ^m | ... | 74 ^m | 5,731 ^m | 3,491 ^m | 2,024 ^m | ... | 7,136 ^m | 4,896 ^m | 1,405 ^m | ... | ... | ... |
| Western Branch... .. | ... | ... | ... | 399 ^m | 399 ^m | 399 ^m | ... | 983 ^m | 983 ^m | 584 ^m | ... | 1,735 ^m | 1,735 ^m | 752 ^m | ... | ... | ... |
| Law Courts Branch | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | ... | 1,195 ^m | 195 ^m | 195 ^m | ... | ... | ... |
| Country Branches | 435 ^m | 1,230 ^m | 795 ^m | 1,917 ^m | 1,482 ^m | 68 ^m | ... | 2,653 ^m | 2,218 ^m | 736 ^m | ... | 3,217 ^m | 2,782 ^m | 564 ^m | ... | ... | ... |
| Sundries | ... | 346 ^m | 346 ^m | 310 ^m | 310 ^m | ... | 36 ^m | 213 ^m | 213 ^m | ... | 97 ^m | 141 ^m | 141 ^m | ... | 72 ^m | ... | ... |
| TOTAL DEPOSITS | 7,297 ^m | 16,635 ^m | 9,338 ^m | 19,271 ^m | 11,974 ^m | 2,636 ^m | ... | 25,344 ^m | 18,047 ^m | 6,073 ^m | ... | 30,637 ^m | 23,340 ^m | 5,293 ^m | ... | ... | ... |
| Post Bills | ... | 1,109 ^m | ... | 753 ^m | ... | ... | 356 ^m | 501 ^m | ... | ... | 252 ^m | 272 ^m | 109 ^m | ... | 239 ^m | ... | ... |
| Dividend on Bank Stock | 7 % | 8 % | ... | 9.525 % | ... | ... | ... | 9.55 % | ... | ... | ... | 9.75 % | ... | ... | ... | ... | ... |

* Western Branch opened in 1856—Average for 9 years, 1856-64.

† Law Courts Branch opened in 1881—Average for 3 years, 1882-54.

AVERAGE DEPOSITS.

| Year. | Ordinary Government | INDIA. (Private to Sep. '90. Public thereafter) | Clantery. | Bankruptcy Official A/cnts. | Irish and Scotch Banks | Bankers and (from Jan. 1860) Bill Brokers. | Average. | Traders and Private Accounts. | Western Branch. | Country Branches. | Bank Stock Divs. and Sundries. | TOTAL. | Average. | Post Bills | Average Rate of Discout. | Bank Divid. (Clear-earning following Feb.) | Year. |
|-------|---------------------|---|-----------|-----------------------------|------------------------|--|----------|-------------------------------|-----------------|-------------------|--------------------------------|--------|----------|------------|--------------------------|--|-------|
| 1840 | 2.920 | 605 | 277 | † | 69 | 751 | .. | 2.240 | .. | 435 | † | 7.297 | .. | .. | 5° | 7 | 1840 |
| 1844 | 4.764 | 746 | 659 | 707 | 221 | 1.517 | .. | 3.691 | .. | 1.196 | 264 | 13.765 | .. | 1.045 | 3°52 | 7 | 1844 |
| 1845 | 5.664 | 726 | 1.238 | 1.094 | 202 | 1.256 | .. | 3.625 | .. | 1.204 | 291 | 15.300 | .. | 1.059 | 2°68 | 7 | 1845 |
| 1846 | 6.255 | 633 | 4.696 | 1.102 | 196 | 1.555 | 1.632 | 3.327 | .. | 1.123 | 313 | 19.200 | 15.470 | 938 | 3°33 | 8 | 1846 |
| 1847 | 6.445 | 503 | 1.041 | 1.147 | 232 | 1.467 | .. | 2.876 | .. | 1.057 | 297 | 15.065 | .. | 858 | 5°14 | 9 | 1847 |
| 1848 | 5.165 | 816 | 525 | 1.129 | 308 | 2.364 | .. | 3.295 | .. | 1.054 | 364 | 15.020 | .. | 999 | 3°72 | 9 | 1848 |
| 1849 | 6.087 | 860 | 616 | 982 | 242 | 2.131 | .. | 3.705 | .. | 1.170 | 415 | 16.208 | .. | 1.083 | 2°95 | 7½ | 1849 |
| 1850 | 7.771 | 688 | 620 | 872 | 184 | 1.829 | .. | 3.960 | .. | 1.262 | 417 | 17.603 | .. | 1.226 | 2°53 | 7½ | 1850 |
| 1851 | 7.126 | 610 | 624 | 881 | 139 | 1.666 | 2.213 | 3.735 | .. | 1.212 | 432 | 16.425 | 17.414 | 1.158 | 3° | 7½ | 1851 |
| 1852 | 6.010 | 781 | 656 | 1.004 | 351 | 3.184 | .. | 5.013 | .. | 1.467 | 348 | 18.814 | .. | 1.303 | 2°15 | 7½ | 1852 |
| 1853 | 5.657 | 634 | 1.353 | 1.428 | 262 | 2.255 | .. | 4.623 | .. | 1.523 | 286 | 18.021 | .. | 1.380 | 3°69 | 8½ | 1853 |
| 1854 | 3.641 | 740 | 972 | 1.326 | 153 | 2.692 | .. | 3.651 | .. | 1.226 | 296 | 14.697 | .. | 1.084 | 5°11 | 8½ | 1854 |
| 1855 | 5.005 | 1.041 | 576 | 1.822 | 195 | 3.066 | .. | 3.541 | .. | 1.242 | 332 | 16.818 | .. | 982 | 4°74 | 9 | 1855 |
| 1856 | 4.829 | 822 | 325 | 1.912 | 182 | 3.032 | 3.010 | 3.098 | 175 | 1.242 | 349 | 15.966 | 16.132 | 840 | 5°59 | 9 | 1856 |
| 1857 | 6.383 | 742 | 473 | 970 | 225 | 3.249 | .. | 3.155 | 237 | 1.279 | 334 | 17.047 | .. | 771 | 6°66 | 11 | 1857 |
| 1858 | 5.494 | 1.220 | 594 | 978 | 350 | 4.620 | .. | 4.083 | 318 | 1.973 | 395 | 20.025 | .. | 824 | 3°23 | 8½ | 1858 |
| 1859 | 5.135 | 2.186 | 1.044 | 1.609 | 391 | 4.256 | .. | 4.167 | 388 | 2.152 | 383 | 21.711 | 19.911 | 819 | 2°74 | 9 | 1859 |
| 1860 | 5.585 | 1.061 | 858 | 1.057 | 351 | 4.283 | 4.343 | 3.920 | 410 | 2.223 | 397 | 20.145 | .. | 729 | 4°18 | 10 | 1860 |
| 1861 | 4.193 | 1.087 | 678 | 858 | 333 | 4.214 | .. | 3.523 | 434 | 2.218 | 257 | 17.795 | .. | 671 | 5°25 | 9½ | 1861 |
| 1862 | 4.771 | 2.271 | 968 | 827 | 350 | 5.035 | .. | 4.208 | 563 | 2.586 | 219 | 21.798 | .. | 720 | 2°53 | 8½ | 1862 |
| 1863 | 6.047 | 1.280 | 906 | 941 | 311 | 4.726 | .. | 3.931 | 563 | 2.383 | 209 | 21.297 | .. | 644 | 4°41 | 9½ | 1863 |
| 1864 | 5.989 | 883 | 1.089 | 960 | 246 | 4.899 | 4.924 | 3.442 | 503 | 1.875 | 225 | 20.111 | 20.979 | 531 | 7°35 | 11½ | 1864 |
| 1865 | 5.813 | 894 | 1.115 | 946 | 258 | 5.038 | .. | 3.802 | 595 | 2.031 | 221 | 20.713 | .. | 492 | 4°77 | 10½ | 1865 |
| 1866 | 4.506 | 812 | 820 | 780 | 270 | 6.259 | .. | 5.226 | 672 | 2.442 | 235 | 22.022 | .. | 539 | 6°95 | 12 | 1866 |
| 1867 | 5.295 | 1.517 | 883 | 901 | 256 | 6.668 | .. | 6.170 | 865 | 2.864 | 194 | 25.613 | .. | 504 | 2°54 | 8½ | 1867 |
| 1868 | 3.883 | 1.043 | 908 | 1.330 | 242 | 6.805 | .. | 6.577 | 1.035 | 3.100 | 182 | 25.105 | .. | 543 | 2°10 | 8½ | 1868 |
| 1869 | 4.140 | 989 | 746 | 939 | 206 | 6.479 | 6.642 | 5.820 | 1.029 | 2.758 | 182 | 23.288 | 24.949 | 497 | 3°2 | 8½ | 1869 |
| 1870 | 6.640 | 995 | 577 | 1.090 | 235 | 6.618 | .. | 5.724 | 1.061 | 2.662 | 189 | 25.791 | .. | 622 | 3°09 | 9 | 1870 |
| 1871 | 5.603 | 1.468 | 820 | 842 | 276 | 8.371 | .. | 6.990 | 1.122 | 2.744 | 198 | 28.434 | .. | 629 | 2°88 | 8½ | 1871 |
| 1872 | 8.054 | 821 | 926 | 872 | 231 | 7.609 | .. | 6.174 | 1.192 | 2.697 | 243 | 28.819 | .. | 408 | 4°09 | 9½ | 1872 |
| 1873 | 7.792 | 1.022 | 680 | 777 | 178 | 8.575 | 8.224 | 5.548 | 1.095 | 2.620 | 273 | 28.560 | 27.728 | 405 | 4°8 | 10½ | 1873 |
| 1874 | 4.601 | 1.179 | 470 | 1.062 | 180 | 8.341 | .. | 5.280 | 1.163 | 2.607 | 216 | 25.099 | .. | 377 | 3°7 | 10 | 1874 |

* In the year 1840 these Totals were included with the Traders and Private Accounts.

AVERAGE DEPOSITS.

| Year. | Ordinary Government | Council of INDIA. | * Chancery. | Bankruptcy and Official Accounts. | Irish and Scotch Banks. | Bankers. | Average. | Traders and Private Accounts. | Western Branch. | Law Courts. | Country Branches. | Bank Stock Divs and Shares. | TOTAL. | Average. | Post Bills. | Average Rate of Discount. | Bank Divd. following 1850. | Year. |
|-------|---------------------|-------------------|-------------|-----------------------------------|-------------------------|----------|----------|-------------------------------|-----------------|-------------|-------------------|-----------------------------|--------|----------|-------------|---------------------------|----------------------------|-------|
| 1875 | 3.950 | 735 | 538 | 696 | 202 | 10.325 | .. | 5.760 | 1.274 | .. | 2.729 | 204 | 26.413 | .. | 355 | 3.24 | 9 | 1875 |
| 1876 | 4.297 | 1.882 | 614 | 736 | 254 | 11.851 | .. | 6.675 | 1.364 | .. | 2.626 | 196 | 30.495 | .. | 330 | 2.6 | 9½ | 1876 |
| 1877 | 4.258 | 983 | 596 | 750 | 224 | 9.543 | 10.642 | 7.863 | 1.423 | .. | 2.640 | 132 | 28.412 | 28.527 | 320 | 2.9 | 9¼ | 1877 |
| 1878 | 4.214 | 801 | 545 | 952 | 190 | 10.849 | .. | 6.778 | 1.501 | .. | 2.839 | 120 | 28.789 | .. | 288 | 3.95 | 10½ | 1878 |
| 1879 | 4.392 | 1.176 | 495 | 938 | 248 | 13.763 | .. | 9.196 | 1.917 | .. | 4.437 | 122 | 36.684 | .. | 303 | 2.5 | 9½ | 1879 |
| 1880 | 5.359 | 785 | 708 | 1.040 | 215 | 10.984 | 11.550 | 8.087 | 1.938 | .. | 3.775 | 126 | 33.017 | 32.793 | 281 | 2.76 | 9½ | 1880 |
| 1881 | 5.126 | 675 | 705 | 1.177 | 225 | 10.798 | .. | 7.150 | 2.094 | .. | 3.641 | 139 | 31.730 | .. | 243 | 3.48 | 10 | 1881 |
| 1882 | 4.538 | 550 | 565 | 972 | 211 | 10.655 | .. | 6.750 | 1.950 | 183 | 3.236 | 130 | 29.740 | .. | 230 | 4.1 | 10½ | 1882 |
| 1883 | 5.341 | 609 | 600 | 778 | 238 | 10.312 | .. | 6.458 | 1.997 | 234 | 3.093 | 122 | 29.782 | .. | 196 | 3.57 | 10 | 1883 |
| 1884 | 5.882 | 655 | 779 | 1.244 | 254 | 10.516 | 11.182 | 6.642 | 1.894 | 169 | 3.158 | 115 | 31.308 | 30.929 | 179 | 2.94 | 9¾ | 1884 |
| 1885 | 4.802 | 748 | 714 | 1.795 | 245 | 12.819 | .. | 6.981 | 2.023 | 127 | 3.077 | 119 | 33.450 | .. | 173 | 2.92 | 9¾ | 1885 |
| 1886 | 4.165 | 692 | 318 | 1.421 | 237 | 11.079 | .. | 5.919 | 1.957 | 163 | 3.099 | 126 | 29.176 | .. | 180 | 3.053 | 9¾ | 1886 |
| 1887 | 4.331 | 673 | 391 | 1.111 | 258 | 11.415 | .. | 5.944 | 1.920 | 193 | 3.027 | 138 | 29.401 | .. | 180 | 3.375 | 9¾ | 1887 |
| 1888 | 5.338 | 700 | 405 | 1.167 | 400 | 11.094 | 11.625 | 6.204 | 2.027 | 189 | 3.099 | 328 | 30.951 | 31.555 | 190 | 3.3 | 10¼ | 1888 |
| 1889 | 6.097 | 635 | 447 | 1.283 | 403 | 11.745 | .. | 6.055 | 2.135 | 235 | 3.192 | 314 | 32.541 | .. | 201 | 3.55 | 10¼ | 1889 |
| 1890 | 4.926 | 639 | 310 | 1.183 | 390 | 15.248 | .. | 7.844 | 2.061 | 244 | 2.137 | 245 | 33.321 | .. | 210 | 4.54 | 11 | 1890 |
| 1891 | 5.789 | 580 | 338 | 2.480 | 382 | 15.321 | .. | 6.704 | 2.163 | 359 | 3.559 | 354 | 38.049 | .. | 198 | 3.3 | 10¼ | 1891 |
| 1892 | 5.554 | 626 | 385 | 1.026 | 383 | 15.580 | 15.740 | 6.369 | 2.300 | 373 | 3.537 | 434 | 36.167 | .. | 183 | 3.52 | 9¾ | 1892 |
| 1893 | 5.383 | 647 | 313 | 1.197 | 432 | 15.182 | .. | 6.248 | 2.046 | 443 | 3.405 | 473 | 36.029 | 37.701 | 176 | 3 | 9½ | 1893 |
| 1894 | 6.664 | 1.479 | 508 | 1.351 | 374 | 16.859 | .. | 6.827 | 2.266 | 592 | 2.401 | 541 | 40.559 | .. | 161 | 2.11 | .. | 1894 |

* Since 1884, "Supreme Court of Judicature."

^o In and after 1884 the Bankruptcy average is included in the Law Courts' Branch average Deposits

AVERAGE DEPOSITS.

| Year. | Ordinary Government. | Council of INDIA. | Supreme Court of Judicature. | Bankruptcy and Official Accounts. | Irish and Scotch banks. | Bankers. | Average. | Traders and Private Accounts. | Western Branch. | Law Courts. | Country Branches. | Bank Stock Divs. and Sundries. | TOTAL. | Average. | Post Bills. | Average Rate of Discount. | Bank Divd. (Clear earnings following 1880) | Year. |
|-------|----------------------|-------------------|------------------------------|-----------------------------------|-------------------------|----------|----------|-------------------------------|-----------------|-------------|-------------------|--------------------------------|--------|----------|-------------|---------------------------|--|-------|
| 1895 | 7267 | 1541 | 331 | 5681 | 356 | 17910 | | 7420 | 3564 | 552 | 4065 | 526 | 48166 | | 135 | 2 | 8 1/2 | 1895 |
| 1896 | 6132 | 1372 | 223 | 5229 | 266 | 17673 | 18269 | 6051 | 2766 | 623 | 4426 | 581 | 57787 | 51880 | 140 | 2.48 | 9 1/2 | 1896 |
| 1897 | 9652 | 808 | 321 | 1425 | 362 | 18147 | | 10741 | 2768 | 573 | 4652 | 527 | 49868 | | 156 | 2.63 | 10 | 1897 |
| 1898 | 10193 | 889 | 308 | 1533 | 335 | 19347 | | 8747 | 2682 | 588 | 4527 | 599 | 49748 | | 118 | 3.75 | 10 | 1898 |
| 1899 | 9684 | 677 | 357 | 1240 | 356 | 21558 | | 7495 | 1580 | 562 | 4543 | 698 | 49552 | | 150 | 3.75 | 10 | 1899 |
| 1900 | 8937 | 712 | 344 | 1899 | 357 | 22741 | 22828 | 6456 | 2449 | 495 | 4621 | 872 | 49888 | 50404 | 161 | 3.96 | 10 | 1900 |
| 1901 | 9404 | 620 | 328 | 1570 | 362 | 23344 | | 6777 | 2379 | 460 | 4523 | 1034 | 50473 | | 145 | 3.72 | 10 | 1901 |
| 1902 | 10707 | 620 | 362 | 1376 | 371 | 23870 | | 6775 | 2264 | 464 | 4400 | 1092 | 51701 | | 179 | 3.38 | 10 | 1902 |
| 1903 | 8600 | 657 | 324 | 1352 | 335 | 24607 | | 6592 | 2207 | 485 | 4493 | 819 | 50382 | | 128 | 3.75 | 9 1/2 | 1903 |
| 1904 | 8128 | 758 | 326 | 1250 | 362 | 23949 | | 7147 | 2167 | 500 | 4406 | 836 | 49827 | | 118 | 3.3 | 9 | 1904 |
| 1905 | | | | | | | | | | | | | | | | | | 1905 |
| 1906 | | | | | | | | | | | | | | | | | | 1906 |
| 1907 | | | | | | | | | | | | | | | | | | 1907 |
| 1908 | | | | | | | | | | | | | | | | | | 1908 |
| 1909 | | | | | | | | | | | | | | | | | | 1909 |
| 1910 | | | | | | | | | | | | | | | | | | 1910 |
| 1911 | | | | | | | | | | | | | | | | | | 1911 |
| 1912 | | | | | | | | | | | | | | | | | | 1912 |
| 1913 | | | | | | | | | | | | | | | | | | 1913 |
| 1914 | | | | | | | | | | | | | | | | | | 1914 |

