

Bank Assets and Liabilities.—Tables 49 and 50 show in detail the assets and liabilities of Canadian chartered banks for the four years 1921 to 1924, the figures being yearly averages of the totals shown in the monthly statements to the Minister of Finance. Attention may be drawn to the reduction by almost \$46,000,000 of quick assets in 1923, followed by a further decrease of almost \$13,000,000 in 1924, the increase since 1921 of almost \$147,500,000 in the holdings of Canadian government and provincial government securities, and the holdings of Canadian municipal securities, which show an increase of almost \$45,500,000 since 1922. The increase in the amount of "other liquid assets" of some \$95,000,000 in 1924 served to balance the decreases in "quick assets" and "other assets" and to cause an increase in total assets over the previous year of \$57,653,025. The table of liabilities shows some notable changes from 1923 figures. Demand deposits in Canada decreased by almost \$12,000,000, deposits elsewhere than in Canada increased by over \$30,000,000, acceptances under letters of credit show an increase of \$29,500,000, and total liabilities show an increase of almost \$60,000,000.

49.—Assets 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.

Assets.	1921.	1922.	1923.	1924.
Quick Assets—	\$	\$	\$	\$
Current gold and subsidiary coin.....	80,671,931	80,776,592	68,920,115	85,296,966
Dominion notes.....	174,802,401	170,393,300	165,581,398	150,446,230
Deposit with Minister of Finance for security of note circulation.....	6,417,287	6,493,593	6,662,665	6,347,378
Deposit in central gold reserves.....	79,606,700	54,352,533	57,498,366	57,281,700
Notes of other banks.....	51,267,964	40,571,207	37,441,300	14,885,399
Cheques of other banks.....	111,726,865	104,878,651	111,387,509	108,568,475
Deposits made with, and balances due from other banks in Canada.....	6,179,469	5,243,496	5,008,577	4,679,352
Due from banks and banking correspondents in the United Kingdom.....	12,857,830	10,309,844	8,090,470	7,819,605
Due from banks and banking correspondents elsewhere than in Canada and the United Kingdom.....	60,885,266	87,972,048	54,358,289	66,701,920
Total Quick Assets.....	584,415,713	560,991,264	514,948,689	502,027,025
Other Liquid Assets—				
Dominion Government and Provincial Government securities.....	166,688,146	198,826,031	242,292,315	314,099,097
Canadian municipal securities, and British, foreign and colonial public securities other than Canadian.....	156,552,503	90,131,491	112,642,627	135,597,860
Railway and other bonds, debentures and stocks.....	45,728,878	43,208,758	46,857,264	52,864,890
Call and short (not exceeding thirty days) loans in Canada on stocks, debentures and bonds.....	109,542,625	101,320,268	98,874,726	109,035,615
Call and short (not exceeding thirty days) loans elsewhere than in Canada.....	172,137,325	178,457,564	198,647,516	181,705,220
Total Other Liquid Assets.....	650,649,477	611,944,112	698,714,448	793,302,682
Other Assets—				
Other current loans and discounts in Canada.....	1,246,018,266	1,122,255,707	1,052,132,479	979,153,750
Other current loans and discounts elsewhere than in Canada.....	156,571,063	149,586,461	161,594,278	181,651,237
Loans to the Government of Canada.....	158,750	—	—	—
Loans to provincial governments.....	12,806,347	9,556,612	13,158,705	13,467,969
Loans to cities, towns, municipalities and school districts.....	77,140,465	74,627,370	73,681,116	68,954,363
Overdue debts.....	6,809,940	7,839,461	9,443,664	12,813,926
Real estate other than bank premises.....	4,357,257	4,977,208	6,191,758	7,579,417
Mortgages on real estate sold by the bank..	3,070,228	3,682,344	3,664,563	3,745,652
Bank premises at not more than cost, less amounts (if any) written off.....	65,808,576	70,909,881	70,073,851	71,871,773
Liabilities of customers under letters of credit as per contra.....	30,079,462	18,358,731	26,146,908	55,659,929
Other assets not included under the foregoing heads.....	3,896,535	4,047,332	14,023,537	11,199,288
Total Other Assets.....	1,606,716,889	1,465,841,107	1,430,110,849	1,406,097,304
Grand Total Assets.....	2,841,782,079	2,638,776,483	2,643,773,986	2,701,427,011