

11.—Liabilities of Chartered Banks, 1929, 1932 and 1938-40

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

Item	1929	1932	1938	1939	1940
	\$	\$	\$	\$	\$
LIABILITIES TO THE PUBLIC					
Notes in circulation.....	178,291,030	132,165,942	99,870,493	94,064,907	91,134,378
Deposit Liabilities—					
Government Deposits—					
Dominion.....	77,815,312	55,598,660	49,436,735	92,261,070	163,406,469
Provincial.....	24,536,732	26,151,681	44,952,800	53,494,539	63,625,723
Advances from Bank of Canada secured.....	Nil	Nil	416,666	Nil	Nil
Public Deposits—					
Demand.....	696,387,381	486,270,764	690,485,877	741,733,241	875,059,476
Time.....	1,479,870,058	1,376,325,128	1,630,481,857	1,699,224,304	1,646,891,010
Foreign.....	418,138,374	312,293,297	408,329,665	474,145,957	430,540,384
Inter-Bank Deposits—					
Canadian.....	14,528,474	10,694,683	15,609,409	14,800,678	10,830,490
United Kingdom.....	25,693,879	5,131,001	11,455,218	24,620,341	29,419,905
Other.....	100,254,711	49,732,341	41,236,295	43,716,370	30,291,565
Totals, Deposit Liabilities ¹	2,837,224,921	2,322,197,555	2,892,404,522	3,143,996,500	3,250,065,022
Canadian currency (estimated)	2,298,000,000	1,955,000,000	2,449,000,000	2,630,000,000	2,753,000,000
Foreign currency (estimated)...	544,000,000	367,000,000	443,000,000	514,000,000	497,000,000
Totals, Note and Deposit Liabilities.....	3,015,515,951	2,454,363,497	2,992,275,015	3,238,061,407	3,341,199,400
Advances under the Finance Act.....	82,916,667	37,352,667	Nil	Nil	Nil
Other Liabilities to the Public—					
Bills payable.....	10,842,329	1,579,945	411,131	266,334	148,740
Letters of credit outstanding.	100,473,804	48,671,585	58,269,394	53,772,575	62,914,040
Liabilities not included under foregoing heads.....	5,754,347	4,182,095	5,729,365	6,250,783	6,842,645
TOTALS, LIABILITIES TO THE PUBLIC.....	3,215,503,098	2,546,149,789	3,056,684,905	3,298,351,099	3,411,104,825
LIABILITIES TO SHAREHOLDERS					
Capital.....	137,269,085	144,500,000	145,500,000	145,500,000	145,500,000
Rest or reserve fund.....	150,636,682	162,000,000	133,750,000	133,750,000	133,750,000
Grand Totals, Liabilities...	3,563,408,865	2,852,649,789	3,335,934,905	3,577,601,099	3,690,354,825

¹ The totals of deposit liabilities do not correspond with those shown in Table 9 because of the inclusion here of inter-bank deposits.

12.—Ratio Comparisons of Certain Assets and Liabilities of Chartered Banks, 1926-40

NOTE.—Yearly averages of month-end figures, except where otherwise specified.

Year	Canadian Cash to Canadian Deposits		Securities to Note and Deposit Liabilities	Loans to Note and Deposit Liabilities
	Daily ¹	Month-End		
	p. c.	p. c.	p. c.	p. c.
1926.....	9.8	10.1	21.3	67.2
1927.....	9.0	9.4	19.7	69.4
1928.....	8.5	9.1	18.2	72.0
1929.....	8.3	9.2	16.6	75.6
1930.....	8.2	9.2	17.1	74.6
1931.....	8.1	8.6	25.5	66.7
1932.....	8.8	9.5	28.4	64.5
1933.....	9.8	10.1	34.8	58.2
1934.....	10.2	10.3	35.3	56.0
1935.....	10.1	10.2	40.1	49.1
1936.....	10.2	10.0	47.7	40.9
1937.....	10.2	10.1	48.4	40.7
1938.....	10.5	10.3	48.1	40.1
1939.....	10.4	10.2	47.5	38.4
1940.....	10.6	10.4	47.3	39.6

¹ Supplied by the Bank of Canada.