

**Classification of Deposits and Loans.**—As a result of an amendment to the Bank Act in 1934, deposits and loans are required to be classified each year according to size of the deposit, or purpose of the loan. The following figures cover deposits and loans in Canada only.

**13.—Deposits, According to Size, in Chartered Banks in Canada, as at Oct. 31, 1938-40**

NOTE.—Figures for earlier years will be found in the corresponding table of previous editions of the Year Book.

Class and Amount of Deposit	1938		1939		1940	
	No.	\$	No.	\$	No.	\$
<b>Deposits Payable on Demand—</b>						
\$1,000 or less.....	604,490	88,127,361	614,045	89,018,025	616,663	96,502,324
\$1,000 to \$5,000.....	50,094	102,443,022	53,088	109,226,479	57,754	120,491,274
\$5,000 to \$25,000.....	11,991	121,542,883	13,020	132,366,292	14,428	145,723,452
\$25,000 to \$100,000.....	2,708	125,413,101	3,019	142,043,879	3,234	152,420,231
Over \$100,000.....	861	306,077,873	947	341,237,352	1,084	427,755,840
Adjustment items <sup>1</sup> .....	-	5,752,550	-	7,825,055	-	-1,614,371
<b>Totals.....</b>	<b>670,144</b>	<b>749,356,790</b>	<b>634,119</b>	<b>821,717,082</b>	<b>693,163</b>	<b>941,278,750</b>
<b>Deposits Payable After Notice—</b>						
\$1,000 or less.....	3,797,481	452,808,233	3,828,291	454,885,624	3,846,137	461,183,415
\$1,000 to \$5,000.....	284,243	571,677,424	290,222	588,216,921	268,806	537,276,550
\$5,000 to \$25,000.....	38,077	330,974,095	40,001	348,860,597	34,672	299,135,942
\$25,000 to \$100,000.....	2,541	111,882,640	2,757	123,329,760	2,433	105,740,135
Over \$100,000.....	621	185,235,546	626	190,117,190	585	190,679,009
Adjustment items <sup>1</sup> .....	-	3,204,167	-	3,746,682	-	5,448,460
<b>Totals.....</b>	<b>4,122,963</b>	<b>1,655,782,105</b>	<b>4,161,897</b>	<b>1,709,156,774</b>	<b>4,152,633</b>	<b>1,599,463,511</b>

<sup>1</sup> Representing certified cheques, interest accrued on interest-bearing accounts, items in transit, etc.

**14.—Loans, According to Class, Made by Chartered Banks in Canada and Outstanding as at Oct. 31, 1938-40**

NOTE.—Figures for earlier years will be found in the corresponding table of previous editions of the Year Book.

Class of Loan	1938	1939	1940
	\$	\$	\$
Provincial government.....	22,847,911	18,454,687	14,582,247
Municipal government and school district.....	114,507,761	112,165,925	99,582,464
<b>Agricultural—</b>			
Loans to farmers, cattlemen, and fruit growers.....	56,802,780	56,980,203	53,164,246
Loans to grain dealers, grain exporters, and seed merchants.....	91,651,082	211,387,522	235,931,252
<b>Totals, Agricultural.....</b>	<b>148,453,862</b>	<b>268,367,725</b>	<b>289,095,498</b>
<b>Financial—</b>			
Call loans and other accommodation to brokers and bond dealers.....	62,401,107	51,749,848	39,865,634
Loans to trust, loan, mortgage, investment and insurance companies, and other financial institutions.....	66,906,329	58,817,649	65,264,177
Loans to individuals against approved stocks and bonds not otherwise classified.....	120,450,926	109,409,126	102,154,182
<b>Totals, Financial.....</b>	<b>249,758,362</b>	<b>219,976,623</b>	<b>207,283,993</b>
<b>Merchandising, wholesale and retail.....</b>	<b>133,652,188</b>	<b>133,977,633</b>	<b>139,079,850</b>
Manufacturing—dealers in lumber, pulpwood, and products thereof.....	75,176,990	56,947,765	45,689,853
Other manufacturing of all descriptions.....	138,380,018	135,656,465	197,978,242
Mining.....	8,904,144	6,419,591	5,686,135
Fishing, including packers and curers of fish.....	8,683,300	7,017,102	7,296,896
Public utility, including transportation companies.....	24,923,530	36,322,931	22,482,165
Building—contractors and others for building purposes.....	39,248,172	45,772,468	52,125,610
Charitable and religious institutions—churches, parishes, hospitals, etc.....	19,359,989	19,034,041	17,544,150
Other.....	74,691,584	83,338,328	86,335,166
<b>Grand Totals.....</b>	<b>1,058,587,811</b>	<b>1,143,451,284</b>	<b>1,184,762,269</b>