

**12.—Significant Ratio Comparisons of Assets and Liabilities of Chartered Banks, 1940-49**

NOTE.—Yearly averages of month-end figures, except where otherwise specified. Figures for the years 1926-39 will be found at p. 966 of the 1946 Year Book.

Year	Canadian Cash to Canadian Deposits		Securities to Note and Deposit Liabilities	Loans to Note and Deposit Liabilities
	Daily <sup>1</sup>	Month-End		
	p. c.	p. c.	p. c.	p. c.
1940.....	10.6	10.4	47.3	39.6
1941.....	10.5	10.2	47.8	38.9
1942.....	10.5	10.2	52.1	34.5
1943.....	10.9	10.4	57.4	28.2
1944.....	11.8	11.2	60.2	24.1
1945.....	11.4	11.0	61.2	23.9
1946.....	11.4	11.2	61.8	23.7
1947.....	10.8	10.6	56.6 <sup>r</sup>	29.3 <sup>r</sup>
1948.....	10.9	10.6	54.3 <sup>r</sup>	31.5 <sup>r</sup>
1949.....	10.4	10.3	53.8	32.2

<sup>1</sup> Figures supplied by the Bank of Canada.

**13.—Deposits in Chartered Banks, according to Size and Currency, at Sept. 30, 1949**

Class and Amount of Deposit	Deposits in Canadian Currency		Deposits in Currencies other than Canadian	
	No.	\$	No.	\$
<b>Deposits Payable on Demand—</b>				
\$1,000 or less.....	767,471	185,936,218	2,500	1,522,454
\$1,000 to \$5,000.....	169,999	373,309,522	742	1,897,602
\$5,000 to \$25,000.....	47,703	476,992,237	434	5,703,905
\$25,000 to \$100,000.....	9,241	425,238,706	221	12,162,448
Over \$100,000.....	2,864	1,143,138,899	114	49,092,639
Adjustment items <sup>1</sup> .....	...	-100,510,632	...	+9,790,770
<b>Totals.....</b>	<b>997,278</b>	<b>2,504,104,950</b>	<b>4,011</b>	<b>80,169,818</b>
<b>Deposits Payable After Notice—</b>				
\$1,000 or less.....	5,962,467	997,474,726	99	15,776
\$1,000 to \$5,000.....	827,609	1,732,158,650	9	17,868
\$5,000 to \$25,000.....	121,459	1,017,325,901	4	30,339
\$25,000 to \$100,000.....	5,797	249,873,848	—	...
Over \$100,000.....	1,090	405,369,602	3	1,904,071
Adjustment items <sup>1</sup> .....	...	+9,257,130	...	+416
<b>Totals.....</b>	<b>6,918,422</b>	<b>4,411,459,857</b>	<b>115</b>	<b>1,968,470</b>

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

**14.—Loans of Chartered Banks, according to Class, Outstanding at Sept. 30, 1947-49**

Class of Loan	1947	1948	1949
	\$	\$	\$
<b>Government—</b>			
Provincial Governments.....	20,641,900	20,538,008	40,420,962
Municipal Governments and school districts.....	43,868,336	67,603,512	76,090,820
<b>Totals, Government.....</b>	<b>64,510,236</b>	<b>88,141,520</b>	<b>116,511,782</b>
<b>Agricultural—</b>			
Loans to farmers, cattlemen and fruit growers.....	147,313,944	161,927,826	184,417,416
Loans to grain dealers, grain exporters and seed merchants.....	67,871,193	103,318,471	190,106,613
<b>Totals, Agricultural.....</b>	<b>215,185,137</b>	<b>265,246,297</b>	<b>374,524,029</b>