

11.—Analysis of Liabilities of Chartered Banks, 1949-51—concluded

Liabilities	1949	1950	1951
	\$	\$	\$
<b>LIABILITIES TO THE PUBLIC—concluded</b>			
Other Liabilities to the Public—			
Letters of credit outstanding.....	180,036,708	200,960,794	255,207,737
Liabilities not included under foregoing headings.....	9,919,126	9,555,638	9,136,678
<b>TOTALS, LIABILITIES TO THE PUBLIC.....</b>	<b>8,310,215,001</b>	<b>8,660,173,804</b>	<b>9,019,780,755</b>
<b>LIABILITIES TO SHAREHOLDERS</b>			
Capital.....	145,500,000	145,500,000	146,502,115
Rest of reserve fund.....	187,000,000	191,750,000	200,837,564
<b>Grand Totals, Liabilities.....</b>	<b>8,642,715,001</b>	<b>8,997,423,804</b>	<b>9,367,120,434</b>

<sup>1</sup> After January 1950, the chartered banks' liability for such notes issued for circulation in Canada as then remained outstanding was transferred to the Bank of Canada; these figures cover notes in circulation outside Canada which were not taken over by the Bank of Canada. <sup>2</sup> Deposits in currencies other than Canadian, expressed in Canadian dollars at current rate of exchange. <sup>3</sup> Totals do not correspond with those in Table 9 because of the inclusion here of inter-bank deposits.

12.—Significant Ratio Comparisons of Assets and Liabilities of Chartered Banks, 1942-51

NOTE.—Yearly averages of month-end figures, except where otherwise specified. Figures for the years 1926-41 will be found in the 1946 Year Book, p. 966.

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.
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	29.3
1948.....	10.9	10.6	54.3	31.5
1949.....	10.4	10.3	53.8	32.2
1950.....	10.1	9.9	51.6	34.0
1951.....	10.2	10.0	44.9	39.9

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

13.—Deposits in Chartered Banks, according to Size and Currency, at Sept. 30, 1950 and 1951

Class and Amount of Deposit	Deposit Accounts (Canadian Currency)	Deposits in Canadian Currency	Deposit Accounts (Other than Canadian Currency)	Deposits in Currencies other than Canadian
	No.	\$	No.	\$
<b>1950</b>				
Deposits Payable on Demand—				
\$1,000 or less.....	823,563	179,530,007	2,699	805,371
\$1,000 to \$5,000.....	158,284	346,718,485	689	1,742,095
\$5,000 to \$25,000.....	47,533	478,122,549	444	5,341,112
\$25,000 to \$100,000.....	9,821	456,073,446	176	9,244,368
Over \$100,000.....	3,424	1,378,764,244	107	47,212,215
Adjustment items <sup>1</sup> .....	...	-130,504,481	...	-8,068,208
<b>Totals.....</b>	<b>1,042,625</b>	<b>2,708,704,250</b>	<b>4,115</b>	<b>72,413,369</b>
Deposits Payable After Notice—				
\$1,000 or less.....	6,170,130	993,856,873	97	19,388
\$1,000 to \$5,000.....	817,334	1,729,514,376	4	8,791
\$5,000 to \$25,000.....	130,538	1,098,788,807	2	12,864
\$25,000 to \$100,000.....	6,630	285,942,789	—	—
Over \$100,000.....	1,181	462,690,210	1	107,968
Adjustment items <sup>1</sup> .....	...	+11,087,471	—	—
<b>Totals.....</b>	<b>7,125,813</b>	<b>4,581,880,526</b>	<b>104</b>	<b>149,011</b>

For footnote, see end of table, p. 1108.