

14.—Analysis of Liabilities of Chartered Banks, 1951-53—concluded

| Liabilities | 1951 | 1952 | 1953 |
|--|----------------------|----------------------|-----------------------|
| | \$ | \$ | \$ |
| Other Liabilities to the Public— | | | |
| Letters of credit outstanding..... | 255,207,737 | 208,972,300 | 186,300,098 |
| Liabilities not included under foregoing headings..... | 9,136,678 | 7,803,939 | 8,490,369 |
| TOTALS, LIABILITIES TO THE PUBLIC..... | 9,019,780,755 | 9,384,111,788 | 9,945,599,866 |
| LIABILITIES TO SHAREHOLDERS | | | |
| Capital..... | 146,502,115 | 148,522,618 | 149,954,371 |
| Rest or reserve fund..... | 200,837,564 | 211,798,615 | 228,095,099 |
| Grand Totals, Liabilities..... | 9,367,120,434 | 9,744,433,021 | 10,323,649,336 |

¹ 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. ² Deposits in currencies other than Canadian are expressed in Canadian dollars at current rate of exchange. ³ Totals do not correspond with those in Table 12 because of the inclusion here of inter-bank deposits.

15.—Significant Ratio Comparisons of Assets and Liabilities of Chartered Banks, 1944-53

NOTE.—Yearly averages of month-end figures, except where otherwise specified. Figures for the years 1926-43 are given 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 ¹ | Month-End | | |
| | p. c. | p. c. | p. c. | p. c. |
| 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 |
| 1952..... | 10.4 | 10.3 | 44.4 | 39.4 |
| 1953..... | 10.2 | 10.1 | 40.4 | 43.2 |

¹ Figures supplied by the Bank of Canada.

16.—Deposits in Chartered Banks, according to Size and Currency, as at Sept. 30, 1952 and 1953

| Year and Class | Deposit Accounts (Canadian Currency) | Deposits in Canadian Currency | Deposit Accounts (Other than Canadian Currency) | Deposits in Currencies other than Canadian |
|-------------------------------------|--------------------------------------|-------------------------------|---|--|
| | No. | \$ | No. | \$ |
| 1952 | | | | |
| Deposits Payable on Demand— | | | | |
| \$1,000 or less..... | 873,472 | 197,178,682 | 3,543 | 1,118,995 |
| \$1,000 to \$5,000..... | 183,074 | 405,335,460 | 1,157 | 2,753,001 |
| \$5,000 to \$25,000..... | 56,835 | 578,690,094 | 769 | 9,075,987 |
| \$25,000 to \$100,000..... | 11,879 | 550,924,973 | 353 | 19,471,251 |
| Over \$100,000..... | 3,979 | 1,470,506,292 | 204 | 108,157,848 |
| Adjustment items ¹ | ... | -176,678,833 | ... | +14,953,548 |
| Totals..... | 1,129,239 | 3,025,956,668 | 6,026 | 155,530,630 |

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