

14.—Canadian Cash Reserves 1946-55

(Millions of dollars)

Note.—For periods prior to July 1954 all figures are daily averages; from July 1954, in accordance with the Bank Act 1954, Bank of Canada deposits are averages of the juridical days in the month shown while Bank of Canada notes and Canadian dollar deposits are averages of the four consecutive Wednesdays ending with the second last Wednesday in the previous month.

Year	Cash Reserves			Canadian Dollar Deposit Liabilities ¹	Average Cash Reserve Ratio ²
	Bank of Canada Deposits	Bank of Canada Notes	Total		
1946	517	156	672	5,916	11.4
1947	501	169	670	6,209	10.8
1948	531	181	711	6,547	10.9
1949	550	196	746	7,178	10.4
1950	548	207	755	7,487	10.1
1951	567	225	792	7,759	10.2
1952	606	239	844	8,110	10.4
1953	627	256	883	8,624	10.2
1954—January to June	634	260	894	8,820	10.1
1954—July to December	525	286	811	9,097	8.9
1955	541	293	834	9,915	8.4

¹ From July 1954 the figures are not adjusted for items in transit and are not strictly comparable with the figures for earlier periods.

² Prior to July 1, 1954 the statutory minimum requirement was 5 p.c. for each day; since that date it has been a monthly average of 8 p.c.

15.—Classification of Chartered Bank Deposit Liabilities Payable to the Public in Canada in Canadian Currency as at Sept. 30, 1954 and 1955

Deposit Accounts of the Public of—	1954			1955		
	Personal Savings Deposit Accounts	Other Deposit Accounts of the Public	Total Deposit Accounts of the Public	Personal Savings Deposit Accounts	Other Deposit Accounts of the Public	Total Deposit Accounts of the Public
	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000
Less than \$100.....	4,441,546	603,149	5,044,695	4,593,569	636,819	5,230,388
\$100 or over but less than \$1,000.....	2,639,808	461,480	3,101,288	2,745,203	485,925	3,231,128
\$1,000 or over but less than \$10,000...	1,130,692	228,605	1,359,297	1,201,750	244,481	1,446,231
\$10,000 or over but less than \$100,000.	46,929	38,822	85,751	53,528	42,933	96,461
\$100,000 or over.....	813	4,635	5,448	1,110	5,465	6,575
Totals, Deposits.....	8,259,788	1,336,691	9,596,479	8,595,160	1,415,623	10,010,783

16.—Classification of Chartered Bank Loans in Canada as at Dec. 31, 1954 and 1955

Class of Loan	1954	1955
	\$'000,000	\$'000,000
Government and Other Public Services.....	222.3	278.5
Provincial governments ¹	61.3	82.9
Municipal governments and school districts ¹	102.3	123.9
Religious, education, health and welfare institutions ...	58.4	71.7

For footnote, see end of table, p. 1115.