

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

Class of Loan	1954	1955
	\$'000,000	\$'000,000
Financial:	335.7	403.8
Investment dealers and brokers to the extent payable on call or within thirty days—		
Day-to-day loans	67.9	80.6
Other	143.3	179.3
Trust, loan, mortgage, investment and insurance companies and other financial institutions	124.5	143.9
Personal	751.3	966.1
Individuals, for other than business purposes, on the security of marketable stocks and bonds—		
For the purchase of Canada Savings Bonds	147.2	162.7
Other	252.6	338.9
Home Improvement Loans ¹	—	23.9
Individuals, for other than business purposes, not elsewhere classified	351.5	440.6
Agricultural, Industrial and Commercial	2,854.8	3,322.8
Farmers	338.5	366.1
Chemical and rubber products	57.1	61.9
Electrical apparatus and supplies	30.7	47.7
Food, beverages and tobacco	187.9	195.3
Forest products	124.3	140.7
Furniture	17.8	19.2
Iron and steel products	99.7	99.2
Mining and mine products	67.7	63.4
Petroleum and products	79.2	97.5
Textiles, leather and clothing	133.1	143.8
Transportation equipment	47.7	49.3
Other products	54.3	58.0
Public utilities, transportation and communications	67.4	140.5
Construction contractors	187.3	278.3
Grain dealers and exporters	404.4	361.3
Instalment finance companies	180.9	297.3
Merchandise	562.7	635.3
Other business	214.1	267.9
Totals, Loans in Canada	4,164.1	4,971.2

¹ Securities purchased direct from issuer with a term of less than one year at time of issue are included in loans.
² Excluding borrowings by instalment finance companies and by individuals on the security of marketable stocks and bonds. ³ Loans under Part IV of the National Housing Act 1954.

17.—Chartered Bank Earnings, Expenses and Changes in Shareholders' Equity, Fiscal Years Ended in 1951-55

(Millions of dollars)

NOTE.—In 1951-54 the financial years of seven banks ended on Oct. 31, two on Nov. 30 and two on Sept. 30. In 1955 the financial years of eight banks ended on Oct. 31, two on Nov. 30 and one on Sept. 30.

Item	1951	1952	1953	1954 ¹	1955
Current Operating Earnings—					
Interest and discount on loans	155.7	166.3	191.6	219.3	236.3
Interest, dividends and trading profits on securities	91.6	100.8	111.4	124.3	128.4
Exchange, commission, service charges and other current operating earnings	68.5	70.0	75.5	81.9	89.0
Totals, Current Operating Earnings	315.8	337.1	378.5	425.5	453.7
Current Operating Expenses—²					
Interest on deposits	58.3	61.5	65.7	91.5	105.2
Remuneration to employees	117.2	125.3	133.4	143.6	153.1
Contributions to pension funds	12.3	12.6	13.0	13.6	13.6
Provision for depreciation of bank premises	7.5	7.0	7.1	9.0	10.1
Other, incl. taxes other than income taxes	51.3	53.4	56.6	63.5	70.1
Totals, Operating Expenses²	246.5	259.8	275.8	321.2	352.1

For footnotes, see end of table, p. 1116.