

**12.—Detailed Statement of Chartered Bank Assets and Liabilities, as at Dec. 31,
1959-61—concluded**

Assets and Liabilities	1959	1960	1961
	\$'000	\$'000	\$'000
Assets—concluded			
Other Canadian securities, not exceeding market value.....	512,401	473,009	470,319
Securities other than Canadian, not exceeding market value.....	525,973	556,838	672,745
Mortgages and hypothecs insured under the National Housing Act 1954, less provision for estimated loss.....	967,870	970,592	952,671
Call and short loans in Canada to brokers and investment dealers, secured	239,872	310,208	344,897
Call and short loans outside Canada to brokers and investment dealers, secured.....	711,064	814,479	843,833
Loans to Canadian provincial governments.....	38,574	127,726	45,450
Loans to Canadian municipalities and school corporations, less provision for estimated loss.....	231,268	216,922	247,172
Other current loans in Canada, less provision for estimated loss.....	5,731,669	6,050,474	6,455,888
Other current loans outside Canada, less provision for estimated loss.....	794,301	813,754	1,068,744
Non-current loans, less provision for estimated loss.....	1,399	1,425	1,423
Bank premises at cost, less amounts written off.....	205,780	233,760	254,255
Shares of and loans to corporations controlled by the bank.....	48,336	51,443	52,979
Customers' liability under acceptances, guarantees and letters of credit as <i>per contra</i>	206,808	257,220	323,086
Other assets.....	6,368	6,774	4,137
Totals, Assets	15,834,924	16,917,096	19,153,484
Liabilities—			
Deposits by Government of Canada in Canadian currency.....	403,585	509,892	587,955
Deposits by Canadian provincial governments in Canadian currency.....	136,357	118,836	134,313
Deposits by other banks in Canadian currency.....	137,656	200,540	216,095
Deposits by other banks in currencies other than Canadian.....	529,636	646,881	702,518
Personal savings deposits payable after notice, in Canada, in Canadian currency.....	6,899,639	7,214,692	7,618,100
Other deposits payable after notice, in Canadian currency.....	557,542	575,861	928,979
Other deposits payable on demand, in Canadian currency.....	4,144,353	4,301,354	4,700,545
Other deposits in currencies other than Canadian.....	1,842,151	2,007,443	2,785,945
Acceptances, guarantees and letters of credit.....	206,808	257,220	323,086
Other liabilities.....	51,549	80,740	84,918
Capital paid up.....	254,115	265,564	275,366
Rest account.....	661,378	730,154	786,791
Undivided profits at latest fiscal year-end.....	10,155	7,919	8,881
Totals, Liabilities	15,834,924	16,917,096	19,153,484

13.—Canadian Cash Reserves, 1952-61

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.

(Millions of dollars)

Year	Cash Reserves			Canadian Dollar Deposit Liabilities ¹	Average Cash Reserve Ratio ²
	Bank of Canada Deposits	Bank of Canada Notes	Total		
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
1956.....	548	325	873	10,527	8.3
1957.....	535	335	870	10,601	8.2
1958.....	607	336	943	11,452	8.2
1959.....	648	351	999	12,187	8.2
1960.....	625	360	985	12,052	8.2
1961.....	673	367	1,040	12,804	8.1

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.