

**19.20 Assets, liabilities and shareholders' equity of trust companies (company and guaranteed funds), 1970 and 1971 (million dollars) (concluded)**

Item	1970	1971	Item	1970	1971
<b>Liabilities</b>			<b>Liabilities (concluded)</b>		
Demand and savings deposits			Interest, dividends, taxes and other payables	128	157
Chequing	404	455	Shareholders' equity		
Non-chequing	1,068	1,229	Capital paid up	126	134
Term deposits			Investment reserves	94	68
Under one year	960	1,000	Reserve fund	202	249
One to six years	3,453	4,104	Retained earnings	17	24
Over six years	29	23	Total, liabilities and shareholders' equity	6,564	7,470
Bank loans	8	12			
Short-term loans and notes payable	16	5			
Debts owing parent and affiliated companies	59	10			

**19.21 Assets, liabilities and shareholders' equity of mortgage companies, 1970 and 1971 (million dollars)**

Item	1970	1971	Item	1970	1971
<b>Assets</b>			<b>Liabilities</b>		
Demand deposits, incl. cash and foreign currency	45	43	Demand and savings deposits		
Investments			Chequing	150	159
Investments in Canadian securities			Non-chequing	333	387
Federal	121	164	Term deposits		
Provincial	48	70	Under one year	34	63
Municipal	8	8	One to six years	1,644	1,860
Sales finance and commercial paper	48	61	Over six years	629	681
Term deposits with chartered banks	27	51	Bank loans	30	83
Term deposits with trust and mortgage companies	3	4	Short-term loans and notes payable	181	96
Corporation bonds and debentures	34	51	Debts owing parent and affiliated companies	174	166
Collateral loans	32	34	Interest, dividends, taxes, and other payables	125	162
Mortgages			Shareholders' equity		
Loans under NHA	330	405	Capital paid up	244	253
Conventional mortgage loans	2,538	2,747	Investment reserves	45	34
Investments in Canadian preferred and common shares	70	79	Reserve fund	127	151
Investments in foreign securities	9	9	Retained earnings	62	64
Investments in subsidiary and affiliated companies	350	295	Total, liabilities and shareholders' equity	3,778	4,159
Interest, rents and other receivables	32	40			
Real estate and equipment	53	56			
Other assets	30	42			
Total, assets	3,778	4,159			

**19.22 Revenues and expenses of trust and mortgage companies, 1970 and 1971 (million dollars)**

Item	Trust companies		Mortgage companies	
	1970	1971	1970	1971
<b>Revenues</b>				
Interest earned	480	539	260	297
Dividends	6	6	25	15
Fees and commissions	120	144	—	2
Other revenues	9	11	23	27
Total, revenues	615	700	308	341
<b>Expenses</b>				
Interest	395	416	186	216
Depreciation	4	4	2	2
Amortization	—	—	1	1
Income taxes	22	41	17	24
Other expenses	166	192	59	59
Total, expenses	587	653	265	302
Net profit	28	47	43	39

**19.23 Assets and liabilities of small loans companies and money-lenders, 1970 and 1971 (thousand dollars)**

Assets and liabilities	1970	1971
<b>Assets</b>		
Small loans balances	524,817	439,644
Balances, large loans and other contracts	871,483	881,714
Cash	11,539	17,741
Other	45,152	28,457
Total, assets	1,452,991	1,367,556