

19.21 Assets, liabilities and shareholders' equity of mortgage companies, 1971 and 1972 (million dollars)

Item	1971	1972	Item	1971	1972
Assets			Liabilities		
Demand deposits, incl. cash and foreign currency	43	31	Demand and savings deposits		
Investments			Chequing	159	177
Investments in Canadian securities			Non-chequing	387	429
Federal	164	161	Term deposits		
Provincial	70	53	Under 1 year	63	78
Municipal	8	6	1 to 5 years	1,860	2,109
Sales finance and commercial paper	61	25	Over 5 years	681	526
Term deposits with chartered banks	51	51	Bank loans	83	62
Term deposits with trust and mortgage companies	4	3	Short-term loans and notes payable	96	190
Corporation bonds and debentures	51	80	Debts owing parent and affiliated companies	166	169
Collateral loans	34	96	Interest, dividends, taxes, and other payables	162	521
Mortgages			Shareholders' equity		
Loans under NHA	405	530	Capital paid up	253	247
Conventional mortgage loans	2,747	3,236	Investment reserves	34	31
Investments in Canadian preferred and common shares	79	80	Reserve fund	151	163
Investments in foreign securities	9	8	Retained earnings	64	76
Investments in subsidiary and affiliated companies	295	287	Total liabilities and shareholders' equity	4,159	4,778
Interest, rents and other receivables	40	48			
Real estate and equipment	56	57			
Other assets	42	26			
Total, assets	4,159	4,778			

19.22 Revenues and expenses of trust and mortgage companies, 1971 and 1972 (million dollars)

Item	Trust companies		Mortgage companies	
	1971	1972	1971	1972
Revenues				
Interest earned	539	620	297	347
Dividends	6	8	15	14
Fees and commissions	144	175	2	3
Other revenues	11	14	27	31
Total, revenues	700	817	341	395
Expenses				
Interest	416	468	216	247
Depreciation	4	5	2	2
Amortization	—	—	1	—
Income taxes	41	46	24	28
Other expenses	192	239	59	72
Total, expenses	653	758	302	349
Net profit	47	59	39	46

19.23 Assets and liabilities of small loans companies and money-lenders, 1971 and 1972 (thousand dollars)

Assets and liabilities	1971	1972
Assets		
Small loans balances	439,644	383,109
Balances, large loans and other contracts	881,714	1,116,304
Cash	17,741	14,617
Other	28,457	32,037
Total, assets	1,367,556	1,546,067
Liabilities		
Borrowed money	912,238	997,220
Unearned charges on large loans and other contracts	179,732	248,947
Reserves for losses	39,553	46,362
Paid-up capital	66,412	66,516
Surplus paid in by shareholders	21,312	21,307
Earned surplus	113,533	127,411
Other	34,776	38,304
Total, liabilities	1,367,556	1,546,067