

19.21 Assets, liabilities and shareholders' equity of mortgage companies, 1972 and 1973 (million dollars)

Item	1972	1973	Item	1972	1973
Assets			Liabilities		
Demand deposits, incl. cash and foreign currency	31	29	Demand and savings deposits		
Investments			Chequing	177	179
Investments in Canadian securities			Non-chequing	429	467
Federal	161	109	Term deposits		
Provincial	53	65	Under 1 year	78	153
Municipal	6	5	1 to 5 years	2,109	2,804
Sales finance and commercial paper	25	21	Over 5 years	526	496
Term deposits with chartered banks	51	170	Bank loans	62	128
Term deposits with trust and mortgage companies	3	6	Short-term loans and notes payable	190	260
Corporation bonds and debentures	80	86	Debts owing parent and affiliated companies	169	211
Collateral loans	96	93	Interest, dividends, taxes, and other payables	521	661
Mortgages			Shareholders' equity		
Loans under NHA	530	673	Capital paid up	247	272
Conventional mortgage loans	3,236	4,109	Investment reserves	31	26
Investments in Canadian preferred and common shares	80	96	Reserve fund	163	168
Investments in foreign securities	8	3	Retained earnings	76	88
Investments in subsidiary and affiliated companies	287	291	Total, liabilities and shareholders' equity	4,778	5,913
Interest, rents and other receivables	48	61			
Real estate and equipment	57	56			
Other assets	26	40			
Total, assets	4,778	5,913			

19.22 Revenues and expenses of trust and mortgage companies, 1972 and 1973 (million dollars)

Item	Trust companies		Mortgage companies	
	1972	1973	1972	1973
Revenues				
Interest earned	620	761	347	435
Dividends	8	10	14	16
Fees and commissions	175	226	3	4
Other revenues	14	29	31	32
Total, revenues	817	1,026	395	487
Expenses				
Interest	468	598	247	317
Depreciation	5	6	2	2
Amortization	—	—	—	1
Income taxes	46	54	28	34
Other expenses	239	300	72	81
Total, expenses	758	958	349	435
Net profit	59	68	46	52

19.23 Assets and liabilities of small loans companies and money-lenders, 1972 and 1973 (thousand dollars)

Assets and liabilities	1972	1973
Assets		
Small loans balances	383,109	340,678
Balances, large loans and other contracts	1,116,304	1,221,647
Cash	14,617	16,156
Other	32,037	70,979
Total, assets	1,546,067	1,649,460
Liabilities		
Borrowed money	997,220	1,046,379
Unearned charges on large loans and other contracts	248,947	280,731
Reserves for losses	46,362	51,018
Paid-up capital	66,516	66,383
Surplus paid in by shareholders	21,307	21,301
Earned surplus	127,411	135,292
Other	38,304	48,356
Total, liabilities	1,546,067	1,649,460