

19.8 Statement of chartered bank assets and liabilities, as at Dec. 31, 1973-75 (thousand dollars) (concluded)

Assets and liabilities	1973	1974	1975
Liabilities			
Deposits by Government of Canada in Canadian currency	2,361,383	4,682,130	3,663,123
Deposits by Canadian provincial governments in Canadian currency	723,808	621,539	1,076,667
Deposits by banks in Canadian currency	492,637	924,805	1,285,360
Deposits by banks in currencies other than Canadian	13,322,655	15,196,536	16,268,270
Personal savings deposits payable after notice, in Canada, in Canadian currency	24,604,249	29,789,439	33,236,723
Other deposits payable after notice, in Canadian currency	9,282,512	11,209,857	13,357,248
Other deposits payable on demand, in Canadian currency	11,100,229	11,569,555	14,254,165
Other deposits in currencies other than Canadian	11,254,683	14,116,603	15,092,765
Advances from Bank of Canada, secured	—	8,000	—
Acceptances, guarantees and letters of credit	2,526,756	4,287,685	4,645,998
Other liabilities	403,970	554,294	682,584
Accumulated appropriations for losses	801,784	809,323	949,247
Debentures issued and outstanding	656,972	780,404	952,230
Capital paid up	343,197	354,500	379,290
Rest account	1,862,156	2,103,194	2,521,510
Undivided profits at latest financial year-end	16,575	6,958	13,279
Total, liabilities	79,753,566	97,014,822	108,378,459

19.9 Canadian cash reserves, 1968-75 (million dollars)

Year	Cash reserves			Canadian dollar deposit liabilities	Average cash reserve ratio
	Bank of Canada deposits	Bank of Canada notes	Total		
1968	965	525	1,490	23,314	6.4
1969	1,090	560	1,650	25,916	6.4
1970	1,112	587	1,699	27,066	6.3
1971	1,356	610	1,966	31,329	6.3
1972	1,615	686	2,301	36,951	6.2
1973	1,902	768	2,670	42,246	6.3
1974	2,106	888	2,993	49,814	6.0
1975	2,653	985	3,638	60,225	6.0

Bank of Canada deposits are averages of the months in the year shown; the monthly levels are averages of the juridical days in that month. Bank of Canada notes and Canadian dollar deposits are also averages of the months in the year shown; the monthly levels in this case are averages of the four consecutive Wednesdays ending with the second last Wednesday in the previous month. Until June 1967 the required cash reserve ratio was 8% on both demand and notice deposits. For the next eight months the required minimum monthly average on demand deposits was increased by one half of 1% per month and that on notice deposits was decreased by one half of 1%. Since February 1968 the required ratios have been 12% for demand deposits and 4% for notice deposits as prescribed under the Bank Act.

19.10 Classification of chartered bank deposit liabilities payable to the public in Canada in Canadian currency, as at Apr.30, 1975 and 1976 (number of accounts)

Deposit accounts of the public of:	1975			1976		
	Personal savings deposit accounts	Other deposit accounts of the public	Total deposit accounts of the public	Personal savings deposit accounts	Other deposit accounts of the public	Total deposit accounts of the public
Less than \$100	8,183,723	149,758	10,789,036	8,503,981	154,867	11,164,305
\$100 or over but less than \$1,000	6,499,023	184,023	9,430,950	6,768,684	193,829	9,867,222
\$1,000 or over but less than \$10,000	5,187,879	163,084	6,404,805	5,832,258	186,445	7,220,516
\$10,000 or over but less than \$100,000	661,148	103,789	919,011	759,569	114,762	1,043,968
\$100,000 or over	7,614	17,928	39,142	9,471	27,307	51,332
Total deposits	20,539,387	618,582	27,582,944	21,873,963	677,210	29,347,343

19.11 Classification of chartered bank loans in Canadian currency, as at Dec. 31, 1974 and 1975 (million dollars)

Class of loan	1974	1975
General loans		
Personal	11,681.8	14,048.0
To individuals, fully secured by marketable bonds and stocks	821.5	829.6
Home improvement loans	43.0	43.8
To individuals, not elsewhere classified	10,817.3	13,174.9
Farmers		
Farm Improvement Loans Act	457.0	477.6
Other farm loans	1,838.4	2,240.0