

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

Class of loan	1974	1975
<b>Industry</b>	7,706.9	8,532.7
Chemical and rubber products	439.6	553.2
Electrical apparatus and supplies	484.3	397.0
Foods, beverages and tobacco	1,203.4	1,048.3
Forest products	946.4	987.5
Furniture	137.1	144.2
Iron and steel products	975.5	1,252.5
Mining and mine products	897.5	993.9
Petroleum and products	828.1	1,330.2
Textiles, leather and clothing	592.1	607.8
Transportation equipment	475.2	462.8
Other products	727.7	755.4
<b>Merchandisers</b>	3,363.4	3,607.9
<b>Construction contractors</b>	1,353.8	1,513.5
<b>Public utilities, transportation and communications</b>	1,412.1	1,661.6
<b>Other business</b>	6,732.0	7,917.7
<b>Religious, educational, health and welfare institutions</b>	456.6	469.1
<b>Total, general loans</b>	35,002.0	40,468.1
<b>Other loans</b>		
Provincial governments	61.7	105.4
Municipal governments and school districts	1,455.5	1,795.3
Special	743.9	718.6
Other	285.2	369.0
Loans to finance the purchase of Canada Savings Bonds	490.2	495.2
Grain dealers and exporters	545.7	655.3
Instalment and other financial companies	698.7	743.4
<b>Total, other loans</b>	4,280.9	4,882.1
<b>Total, loans in Canadian currency</b>	39,282.9	45,350.3

**19.12 Chartered bank revenues, expenses, shareholders' equity and accumulated appropriations for losses, as at Oct. 31, 1973-75 (million dollars)**

Item	1973	1974	1975
<b>For financial year ended Oct. 31</b>			
<b>Revenues</b>			
Income from loans	4,161.4	6,807.6	7,664.4
Income from securities <sup>1</sup>	590.8	753.0	840.2
Other operating income	449.5	543.5	693.3
<b>Total, revenues</b>	5,201.7	8,104.0	9,197.9
<b>Expenses</b>			
Interest on deposits and bank debentures	2,861.1	5,269.8	5,519.0
Salaries, premiums, contributions and other staff benefits	918.2	1,148.7	1,430.5
Property expenses, including depreciation	258.5	314.6	377.4
Other operating expenses <sup>2</sup>	385.0	496.4	636.7
<b>Total, expenses<sup>3</sup></b>	4,422.8	7,229.4	7,963.6
<b>Balance of revenue<sup>2</sup></b>	778.9	874.6	1,234.3
<b>Less:</b>			
Loss experience not included in other operating expenses	27.5	137.2	62.8
Appropriations for losses, net <sup>4</sup>	74.7	7.5	139.9
Income taxes	355.0	425.4	570.8
Leaving for dividends and shareholders' equity	321.7	304.4	460.8
Dividends	147.2	166.8	190.8
<b>Total additions to shareholders' equity</b>	274.8	196.4	448.0
From above operations	174.5	137.6	270.0
From issue of new shares including premiums	100.3	58.8	178.0
<b>As at end of financial year</b>			
<b>Shareholders' equity</b>			
Undivided profits	16.6	7.0	13.3
Rest account	1,862.1	2,060.0	2,476.5
Capital paid up	343.2	351.3	376.5
<b>Total, shareholders' equity</b>	2,221.9	2,418.3	2,866.3
<b>Accumulated appropriations for losses</b>	801.8	809.3	949.2

<sup>1</sup>Excludes realized profits and losses on securities held in investment account which are included in the item "Loss experience not included in other operating expenses".

<sup>2</sup>Includes provision for losses based on five-year average loss experience and taxes other than income taxes.

<sup>3</sup>Before provision for income taxes and appropriations for losses other than those included in "Other operating expenses".

<sup>4</sup>General and tax-paid appropriations for losses: net after any transfers out of accumulated appropriations for losses to undivided profits or rest account.