

19.18 Assets, liabilities and members' equity of local credit unions in Canada, 1973-75 (million dollars)

Item	1973	1974	1975P	Item	1973	1974	1975P
Assets				Fixed assets			
Cash and demand deposits				Land and buildings	150	180	204
On hand	265	168	192	Equipment and furniture	39	45	52
In banks	51	80	52	Stabilization fund deposits	15	19	28
In centrals	516	1,045	1,092	Other assets	91	110	152
Other	56	3	50	Total assets	8,465	10,026	12,331
Investments				Liabilities			
Term deposits	487	563	1,158	Accounts payable			
Government of Canada	30	28	33	Interest	56	83	114
Provincial governments	219	206	204	Dividends	18	20	22
Municipal governments	489	442	411	Other	30	38	44
Shares in centrals	80	94	127	Loans payable			
Religious institutions	16	145	194	Centrals	177	236	239
Hospitals	25			Banks	14	8	9
Other	322			Other	20	9	18
Loans				Deposits			
Cash loans				Ordinary	3,670	4,389	5,491
Personal	2,370	2,782	3,285	Term	2,285	2,884	3,699
Farm	97	121	161	Other liabilities	40	51	59
Co-operatives and other enterprises	43	60	95	Members' equity			
Other	31	68	49	Share capital	1,846	1,988	2,277
Mortgage loans				Reserves	265	279	302
Dwellings	2,769	3,520	4,234	Undivided earnings	44	41	57
Farm	127	171	208	Total, liabilities and members' equity	8,465	10,026	12,331
Co-operatives and other enterprises	141	140	320				
Other	52	74	80				
Allowance for doubtful loans	-16	38	50				

19.19 Revenues and expenses of trust and mortgage companies, 1973-75 (million dollars)

Item	Trust companies			Mortgage companies		
	1973	1974	1975	1973	1974	1975
Revenues						
Interest earned	761	1,017	1,202	435	552	670
Dividends	10	12	17	16	18	34
Fees and commissions	226	274	316	4	1	2
Other revenues	29	34	43	32	23	24
Total, revenues	1,026	1,337	1,578	487	594	730
Expenses						
Interest	598	864	1,004	317	432	511
Depreciation	6	8	9	2	2	2
Amortization	—	—	—	1	1	1
Income taxes	54	38	51	34	28	41
Other expenses	300	376	440	81	82	96
Total, expenses	958	1,286	1,504	435	545	651
Net profit	68	51	74	52	49	79

19.20 Assets and liabilities of small loans companies and money-lenders, 1974 and 1975 (thousand dollars)

Assets and liabilities	1974	1975
Assets		
Small loans balances	296,243	252,097
Balances, large loans and conditional sales agreements	1,162,713	1,160,500
Cash	16,364	15,671
Other	86,058	116,921
Total, assets	1,561,378	1,545,189
Liabilities		
Borrowed money	941,702	882,897
Unearned charges on large loans and conditional sales agreements	254,404	257,422
Reserves for losses	48,985	47,662
Paid-up capital	111,421	138,724
Surplus paid in by shareholders	21,356	21,354
Earned surplus	146,389	158,269
Other	37,121	38,861
Total, liabilities	1,561,378	1,545,189