

19.17 Assets, liabilities and members' equity of local credit unions in Canada, 1974-76 (million dollars)

Item	1974	1975	1976	Item	1974	1975	1976
Assets				Fixed assets			
Cash and demand deposits				Land and buildings	180	204	228
On hand	168	192	207	Equipment and furniture	45	52	64
In banks	80	52	51	Stabilization fund deposits	19	28	36
In centrals	1,045	1,092	1,363	Other assets	110	152	191
Other	3	50	46	Total, assets	10,026	12,331	15,077
Investments				Liabilities			
Term deposits	563	1,158	1,305	Accounts payable			
Government of Canada	28	33	26	Interest	83	114	146
Provincial governments	206	204	204	Dividends	20	22	23
Municipal governments	442	411	396	Other	38	44	49
Shares in centrals	94	127	142	Loans payable			
Religious institutions	} 145	194	252	Centrals	236	239	284
Hospitals				Banks	8	9	6
Other				Other	9	18	33
Loans				Deposits			
Cash loans				Ordinary	4,389	5,491	6,526
Personal	2,782	3,285	3,768	Term	2,884	3,699	4,925
Farm	121	161	270	Other liabilities	51	59	97
Co-operatives and other enterprises	60	95	171	Members' equity			
Other	68	49	107	Share capital	1,988	2,277	2,589
Mortgage loans				Reserves	279	302	337
Dwellings	3,520	4,234	5,400	Undivided earnings	41	57	62
Farm	171	208	247	Total, liabilities and members' equity	10,026	12,331	15,077
Co-operatives and other enterprises	140	320	558				
Other	74	80	103				
Allowance for doubtful loans	38	50	58				

19.18 Revenues and expenses of trust and mortgage companies, 1974-76 (million dollars)

Item	Trust companies			Mortgage companies		
	1974	1975	1976	1974	1975	1976
Revenues						
Interest earned	1,017	1,202	1,551	552	670	821
Dividends	12	17	33	18	34	23
Fees and commissions	274	316	363	1	2	1
Other revenues	34	43	54	23	24	25
Total, revenues	1,337	1,578	2,001	594	730	870
Expenses						
Interest	864	1,004	1,300	432	511	644
Depreciation	8	9	11	2	2	3
Amortization	—	—	1	1	1	1
Income taxes	38	51	58	28	41	38
Other expenses	376	440	531	82	96	115
Total, expenses	1,286	1,504	1,901	545	651	801
Net profit	51	74	100	49	79	69

19.19 Assets and liabilities of small loans companies and money-lenders, 1975 and 1976 (thousand dollars)

Assets and liabilities	1975	1976
Assets		
Small loans balances	252,097	234,917
Balances, large loans and conditional sales agreements	1,160,500	1,117,640
Cash	15,671	8,973
Other	116,921	220,277
Total, assets	1,545,189	1,581,807
Liabilities		
Borrowed money	882,897	918,846
Unearned charges on large loans and conditional sales agreements	257,422	248,100
Reserves for losses	47,662	52,513
Paid-up capital	138,724	118,425
Surplus paid in by shareholders	21,354	42,991
Earned surplus	158,269	161,736
Other	38,861	39,196
Total, liabilities	1,545,189	1,581,807