

18.10 Total Canadian-owned chartered banks, statement of shareholders' equity and appropriations for contingencies, 1981-85 (million dollars) (concluded)

Item	Financial years ending in				
	1981	1982	1983	1984	1985 ¹
Contributed surplus					
Balance at beginning of year	1,648.6	1,770.7	1,311.8	975.9	1,116.5
Additions from capital stock issue	122.1	218.1	122.3	217.1	182.9
Transfer to capital stock	—	-677.0	-454.3	-46.4	-922.1
Transfer to retained earnings	—	—	-3.9	-4.4	—
Balance at end of year	1,770.7	1,311.8	975.9	1,142.2	377.3
General reserve					
Balance at beginning of year	31.6	25.8	25.3	—	—
Transfer from (to) retained earnings	-5.8	-0.5	-25.3	—	—
Balance at end of year	25.8	25.3	—	—	—
Retained earnings					
Balance at beginning of year	5,711.9	6,770.6	7,035.4	7,556.7	8,007.0
Prior period adjustments	0.3	49.6	0.3	-14.4	-11.8
Net unrealized foreign exchange translation gain	—	—	—	6.7	45.8
Share issue expenses, net	-10.7	-11.4	-5.4	-20.6	-6.3
Net income for year	1,753.6	1,512.5	1,932.9	1,783.9	2,106.4
Dividends:					
Common	-496.7	-558.9	-585.9	-648.0	-695.5
Preferred	-56.2	-140.5	-176.9	-252.5	-292.3
Transfer from (to) appropriations for contingencies	-269.9	-912.2	-1,048.7	-754.5	-471.9
Income taxes related to above transfer	132.7	325.1	375.8	347.6	356.5
Transfer from (to) general reserve	5.8	0.5	25.3	—	—
Transfer from contributed surplus	—	—	3.9	4.4	—
Balance at end of year	6,770.6	7,035.4	7,556.7	8,009.3	9,037.9
Total shareholders' equity at end of year	10,105.9	11,257.6	12,513.0	14,976.5	16,839.8
Appropriations for contingencies					
Balance at beginning of year	864.0	1,063.8	925.1	745.2	1,001.2
Net loss experience on loans	-934.8	-2,448.4	-2,939.1	-2,473.5	-2,603.3
Provision for loan losses	864.6	1,397.5	1,710.5	2,003.2	2,339.8
Transfer from (to) retained earnings	269.9	912.2	1,048.7	754.5	471.9
Balance at end of year	1,063.8	925.1	745.2	1,029.4	1,209.6
Total shareholders' equity and appropriations for contingencies	11,169.7	12,182.6	13,258.2	16,005.9	18,049.4

See note, Table 18.9.

¹ Excludes the Canadian Commercial Bank and Northland Bank.
18.11 Branches¹ of chartered banks, by province, as at December 31, 1930-80 and October 31, 1983-86

Province or territory	1930	1950	1970	1980	1983	1984	1985	1986
Newfoundland	—	39	114	149	142	139	137	137
Prince Edward Island	28	23	30	34	30	30	30	30
Nova Scotia	138	144	202	247	243	243	246	248
New Brunswick	102	100	136	180	179	179	178	174
Quebec	1,183	1,164	1,524	1,524	1,273	1,276	1,259	1,264
Ontario	1,409	1,257	2,307	2,878	2,775	2,775	2,777	2,775
Manitoba	239	165	310	364	346	343	347	342
Saskatchewan	447	238	350	384	392	391	396	390
Alberta	304	246	521	759	814	813	791	761
British Columbia	229	294	684	865	853	843	831	823
Yukon and Northwest Territories	4	9	21	30	27	28	27	27
Canada	4,083	3,679	6,199	7,414	7,074	7,060	7,019	6,971

¹ Figures include sub-agencies and sub-branches in Canada receiving deposits for the banks employing them.