

18.17 Revenues and expenses of trust and mortgage loan companies, 1983-85 (million dollars)

Item	Trust companies			Mortgage companies		
	1983 ^f	1984	1985	1983 ^f	1984	1985
Revenues						
Interest earned	5,603	6,088	6,487	4,141	4,803	5,392
Dividends	142	222	294	48	42	54
Fees and commissions	806	836	696	23	18	19
Other revenues	183	198	231	184	205	261
Total, revenues	6,734	7,344	7,708	4,396	5,068	5,726
Expenses						
Interest	4,820	5,375	5,741	3,689	4,370	4,748
Depreciation	38	45	54	3	4	5
Amortization	3	4	6	5	8	9
Income taxes	88	10	44	59	-3	91
Other expenses	1,548	1,723	1,635	429	519	625
Total, expenses	6,497	7,157	7,480	4,185	4,898	5,478
Net profit	237	187	228	211	170	248

18.18 Assets, liabilities and shareholders' equity of trust companies, 1983-85 (million dollars)

Item	1983	1984	1985	Item	1983	1984	1985
Assets				Liabilities and shareholders' equity			
Cash and demand deposits				Liabilities			
Chartered banks				Savings deposits			
Canadian currency	316	682	785	Chequing	3,478	4,948	7,338
Foreign currency	13	13	33	Non-chequing	4,878	4,228	3,764
Branches of Canadian banks outside Canada	1	6	4	For RRSP	2,835	2,668	2,733
Other institutions in Canada and outside Canada	6	2	25	For RHOSP	356	364	122
Investments in Canada				Other tax shelters	4	44	57
Term deposits				Term deposits with original term of			
Swapped deposits	138	424	724	Less than one year	5,385	6,067	6,111
Chartered banks				One to five years	20,448	22,138	24,256
Canadian currency	896	949	581	Over five years	206	191	175
Foreign currency	86	305	296	For RRSP purposes	7,709	9,749	11,826
Other institutions	217	201	315	For RHOSP purposes	165	198	105
Other institutions				Other tax shelters	1,023	916	750
Short-term bills and notes				Bank loans			
Canada treasury bills	1,706	1,606	1,906	Chartered banks	175	198	150
Provincial treasury bills and notes	928	735	1,000	Banks outside Canada	—	—	—
Municipal notes	21	4	13	Accounts payable	1,943	2,336	2,088
Sales finance companies' notes	103	142	99	Income tax payable	32	-27	7
Commercial paper	2,702	2,335	2,313	Owing to parent and affiliated Canadian companies	292	405	328
Long-term bonds, debentures and notes				Other notes and loans payable	502	544	966
Canada	1,045	1,096	880	Deferred income	55	71	69
Provincial	957	1,262	1,056	Mortgages payable	127	95	41
Municipal	373	407	361	Deferred income taxes	215	199	199
Corporation	2,771	3,201	3,228	Other liabilities	227	329	558
Investment in units of real estate investment trusts	26	30	27	Shareholders' equity			
Corporation shares	2,401	3,431	3,960	Share capital			
Investment in subsidiaries				Preferred	444	440	427
Shares	321	399	285	Common	544	606	793
Advances	368	355	502	Contributed surplus	474	546	673
Other investments in Canada	48	49	63	Reserves	225	368	553
Investments outside Canada				Retained earnings	851	829	480
Corporation shares	147	163	129	Total, liabilities and shareholders' equity	52,594	58,452	64,569
Other	43	61	75				
Loans							
Mortgages							
National Housing Act							
Conventional	5,706	7,095	8,053				
Residential	20,566	21,153	23,251				
Non-residential	4,839	5,329	5,925				
Personal							
Secured	1,372	1,449	1,909				
Unsecured	774	1,171	1,674				
Collateral business loans							
With investment dealers	151	144	304				
Other collateral loans	706	826	1,021				
Other loans	497	706	618				
Lease contracts	455	610	838				
Accounts receivable and accruals	969	845	1,052				
Fixed assets, held for own use or for income	531	607	528				
Real estate held for sale	301	491	497				
Other assets	96	168	238				
Total, assets	52,594	58,452	64,569				