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GENERAL STATISTICS BRANCH

Vol. 4

No. 1

BANK DEBITS TO INDIVIDUAL ACCOUNTS

or

Amount of Cheques Passing Through the Banks

at

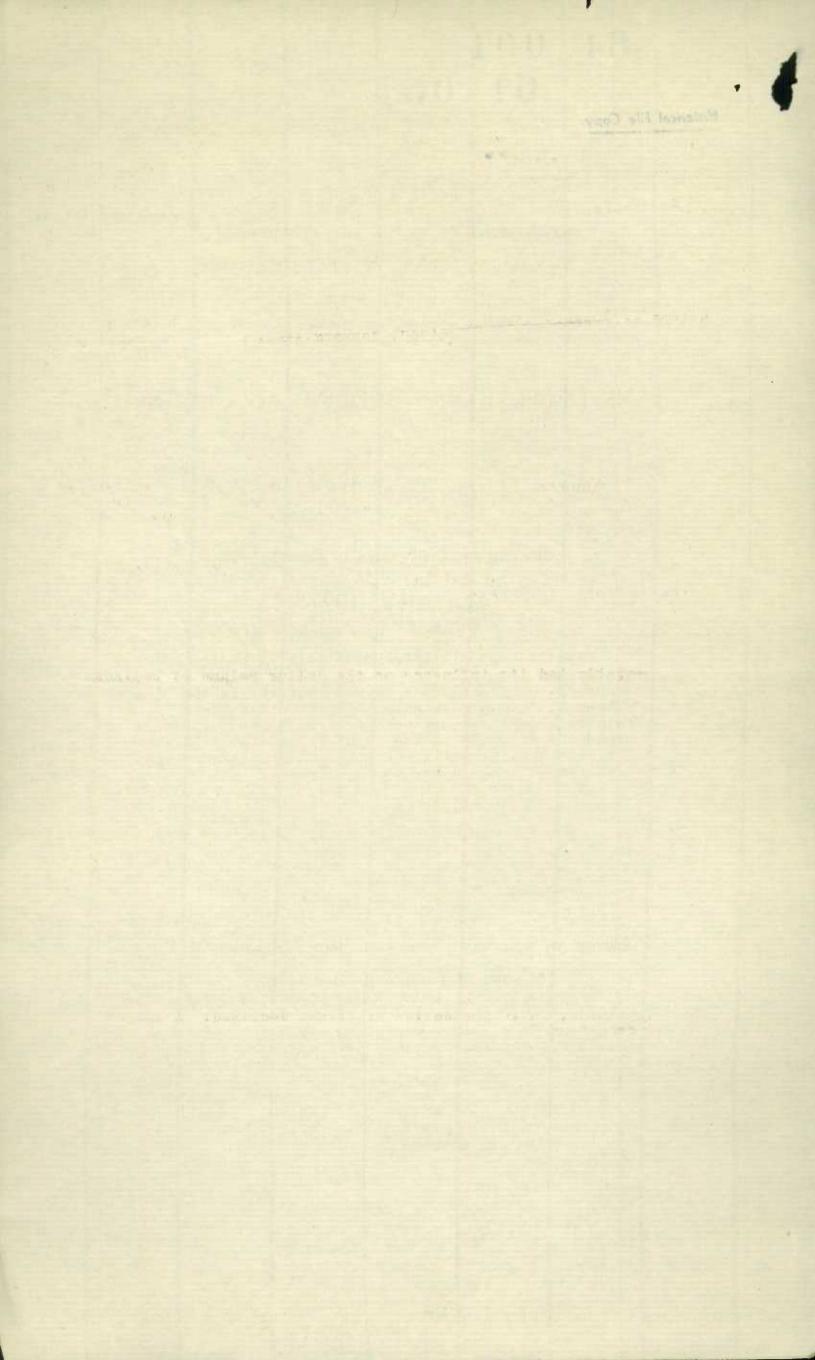
Clearing House Centres in Canada

JANUARY 1927

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1927



DOMINION BUREAU OF STATISTICS GENERAL STATISTICS BRANCH OTTAWA

Dominion Statistician, R.H.Coats, B.A., F.S.S. (Hon.)., F.R.S.C. Chief. General Statistics, S.A. Cudmore, H.A., F.S.S.

BANH DEBITS TO INDIVIDUAL ACCOUNTS

or

Amount of Cheques charged against Bank Accounts at the Clearing House Centres, January, 1927.

Bank debits to individual accounts at the clearing house centres of Canada were greater in January than in the corresponding month of any year since the statistics were first collected in 1924. The total in January, as reported to the Dominion Bureau of Statistics by the Canadian Bankers' Association, was \$2,618,800,000, as compared with \$2,368,200,000 in January, 1926, an increase of \$250,600,000 or 10.5 p.c. After adjustment for seasonal variation, the increase over December, 1926 was more than 14 p.c.

Bank clearings in January were \$1,514,200,000, as compared with \$1,360,527,147 in the same month of 1926, an increase of 11 p.c.

Comparison by Areas with January 1926.

Active speculation, especially in mining shares, probably had its influence on the dollar volume of business in January. Increases were almost general in the 12 centres of Ontario, the largest gain being shown at Toronto. A substantial gain was also recorded in Quebec province. Decreases were shown in the Maritime provinces and the Prairie provinces, while debits were slightly more than maintained in British Columbia.

Haritime Provinces. The debits in the Haritime provinces were \$47,300,000 as compared with \$51,600,000 in January 1926, a decrease of 8 p.c. Halifax and St. John each showed declines, while a gain was recorded at Honcton.

Quebec. The increase in Lontreal debits was \$\frac{107}{500},000 or 16 p.c., the total amount in January being \$798,700,000. Sherbrooko also showed an increase, while a decline occurred at Quebec city. The not result for the province was a total of \$854,000,000, as compared with \$752,400,000 in January 1926, an increase of 14 p.c.

Ontario. - Eleven of the centres in Ontario showed increases, while the debits of Ottawa declined. A large increase of 28 p.c. was recorded at Toronto, where the debits in January were \$\frac{339}{839},200,000\$, as compared with \$\frac{3654}{660},000\$ in January, 1926. The debits of London increased by 21 p.c., or from \$\frac{32}{22},400,000\$ to \$\frac{27}{27},000,000\$; the debits of Hamilton were \$\frac{35}{3},000,000\$, representing an increase of \$\frac{3}{23},200,000\$ or 6 p.c. over January 1926. The total for the province was \$\frac{3}{1},120,600,000\$, as compared with \$\frac{9925}{925},000,000\$ in the same month last year, an increase of 21 p.c.,

Prairie Provinces. Three centres and the branches of Veyburn Security Bank showed increases over January, 1926, while seven centres experienced declines. The Cebits of Vinnipeg were \$272,800,000, as compared with \$295,000,000, a decline of \$22,-700,000 or 8 p.c. The appregate decrease in the centres of the three provinces was \$42,700,000 or 9 p.c.

British Colombia. The large increase of \$800,000 or 15 p.c. at New Westminster counterbalanced the slight declines at Vancouver and Victoria. Consequently the debits in British Columbia, amounting in January to \$163,970,000, were slightly more than maintained as compared with the same month of 1926. (See Table 1).

Comparison with December after Seasonal Adjustment.

Based on the experience with bank clearings in the twelve year period from 1913 to 1924, an adjustment of the statistics of bank debits was effected for the purpose of facilitating short-term comparisons. Comparing the adjusted debits of January with those of the preceding month, a decrease was shown in Vancouver, while the three remaining large centres recorded increases. The gain at Toronto amounted to 22 p.c.: Tinnipeg showed an increase of 19 p.c., while the moderate increase of 4 p.c. was attained at Montreal. (See Chart 2).

Turnover of Bank Debits. .

The turnover of bank debits in January was much greater than in the corresponding month of last year. The percentage of bank debits to the demand and notice deposits was 132, as compared with 183.6 in January 1926. The increase in the turn-over of bank deposits was due to the bank debits increasing faster than the deposits. The increase in the debits was 10.5 p.c., while the increase in the deposits was about 3.4 p.c. (See Table 4).

Statistical Tables.

In Table 1 will be found the bank debits in each of the clearing house centres in Canada during January, 1927, with the comparative figures for December and Junuary, 1926. Table 2 gives the debits in the five economic areas by months from January 1926 to the month under review, and shows the relation of bank clearings to bank debits during the same period. Table 5 presents bank debits in millions of dollars in economic areas and principal clearing centres of Canada in January 1927, with the comparative statistics for the corresponding months of the two preceding years. Table 4 shows the relation of bank debits to deposits for each month from January 1925 to the month under review.

February 22,1927-KHH.

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1. BANK DEBITS TO INDIVIDUAL ACCOUNTS AT THE CUEARING HOUSE CENTRES
OF CANADA: JANUARY 1927, WITH COMPARATIVE PIGURES FOR DECEMBER
1926. AND JANUARY 1926.

	Debits to Individual Accounts		
	ALTERNATIVE OF THE STREET		
	January 1927	December 1926	January 1926
	9	4	w w
Maritime Provinces-		. 27 566 046	96 703 437
Halifax	23,999,966	23,509,046	26,381,413
Moneton	6,357,153	7,294,027	6,131,705
St. John	16,940,733	18,947,529 49,751,102	19,050,760
Total-Maritime Pro	47.297,852	49,701,02	51,563,878
Quebec			
Montreal	798,715,756	824,665,831	691,182,915
Quebec	45,143,623	68,225,995	53,344,805
Sherbrooke	9,315,632	10.819,100	7,916.559
Total - Quebec	854,175,011	903,711,926	752,444,279
Ontario			
Brantford	8,329,263	10,899,736	7,876,762
Chatham	6,801,713	8,296,883	6,009,983
Fort William	7,184,403		5,929,270
Hamilton	52,952,112	54,921,932	49,745,099
Kingston	5,399,021,	6,395,083	5,209,387
Kitchener	9,385,870,	. 11,413.431	9.249.839
London	26,958,320	28,150,305	22,361,829
Ottawa	121,687,899	168,272,262	126,129,755
Peterborough	7,004,181	7,518,698	5,976,930
Sarnia	6,971,838	8,219,439	6,026,475
Toronto	839,194,064.	787,010,391	654,630,187
Windsor	28,721,524	34,743,026	25,844,383
Total- Ontario	1,120,590,208.	1,135,237,121	924,989,899
Prairie Provinces			
Brandon	3,616,710	5.186.409	3,722,740
Calgary	59,165,381	72,897,029	77,048,291
Edmonton	34,158,232	37,522,436	51,880,210
Lethbridge	5,123,662	6,781,690	6,476,231.
L'edicine Hat	2',476,766	3,145,012	2,952,446.
Moose Jaw	8,982,985	11,433,233	10,615,658
Prince Albert	2,406,549	3,239,931	2,282,453
Regina	30,263,722	31,939,301	31,720,189
Saskatoon	10,403,388	14,454,526	10,380,349.
Winnipeg	272,754,925	356,389,973	295,421,891
Branches of the			
Security Bank	3,442,696	6,524,122	2,962,773
Total-Prairie Provi	432,795,066	559,513,662	475,463,231
Deities Calumbia			
British Columbia	6,399.07	7,10-,463	5,563,013
New Vestminster Vancouver	125,670,231	157,861,676	125,865,633
Victoria	31,903.183	. 29.973,893	32,320,502
Total-Br.Columbia	133.972.495	134,940,032	16.3. 74.9. 148
to tal-bisoo tumbia	10000000		10000
Grand Total for			THE RESIDENCE OF
	2,618,830,630	2.843.153.843	2,368,210,435

2.- DEBITS TO INDIVIDUAL ACCOUNTS AT CLUMNING HOUSE CENTERS IN THE ECONOMIC AREAS OF CANADA BY MONTHS, JAN. 1926 TO JAN. 1927, TO-SETHER WITH A COMPARISON OF BANK DEBITS AND BANK CLEARINGS.

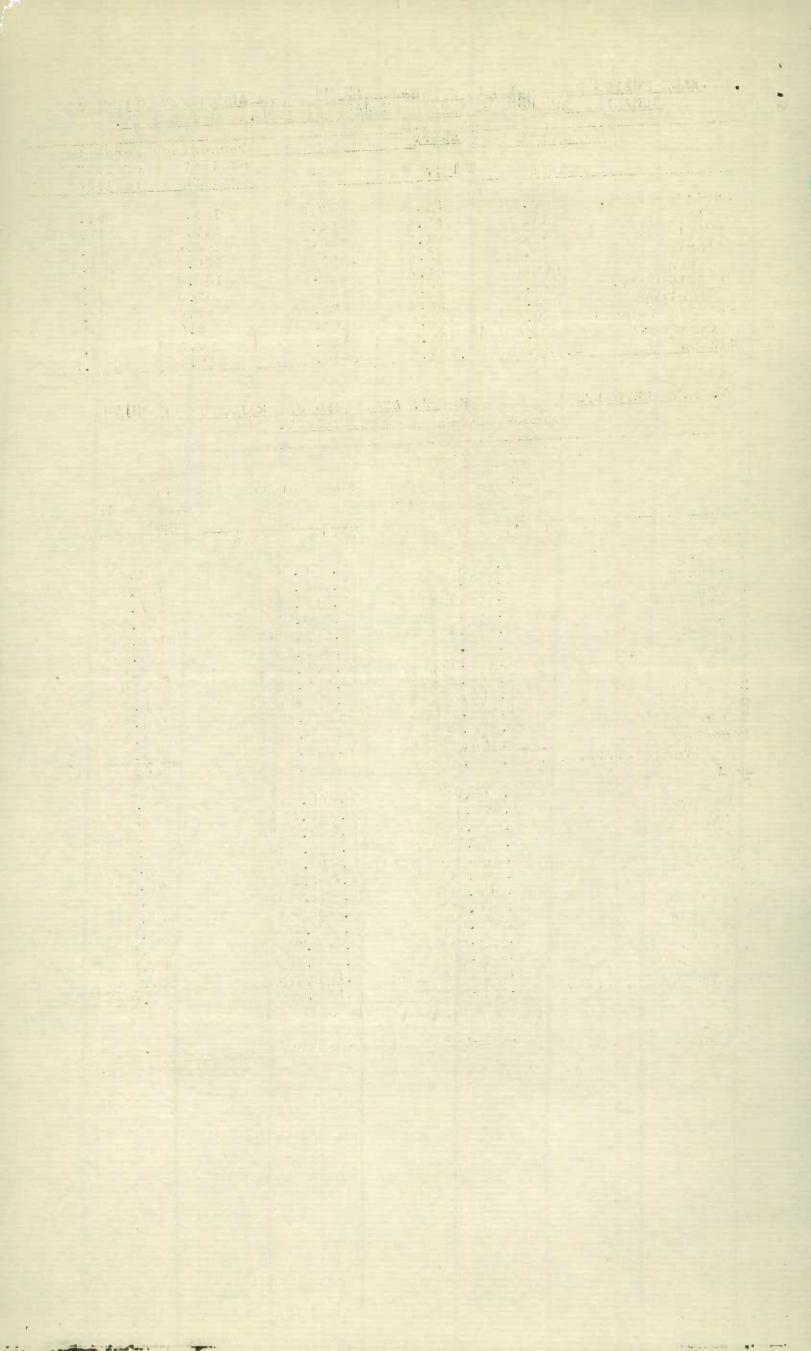
					Prairie
1926 January		Maritime			Provinces
February 51,565,878 752,444,279 924,989,899 475,465,251 February 51,004,695 696,392,424 856,087,564 376,395,170 Narch 40,814,399 727,406,548 908,575,494 456,159,097 April 49,952,562 650,949,479 1,155,085,080 416,644,900 Nay 49,765,406 762,225,074 975,205,782 475,262,076 June 50,054,587 807,567,722 1,108,225,667 477,406,980 July 56,570,615 703,367,555 954,801,928 464,005,633 44,44 516,570,615 703,367,555 954,801,928 464,015,354 44,015 50,508,566 872,141,402 898,598,704 466,103,585 Septembor 45,718,444 616,703,90 910,956,754 427,115,212 October 50,119,448 984,740,980 1,009,642,978 622,641,368 November 49,751,102 903,711,926 1,135,237,121 559,513,662 1927 January 47,297,852 854,175,011 1,120,590,208 432,795,066 70131 for your 1936		Provinces	Quebec	Ontario	
February 51,565,878 752,444,279 924,989,899 478,465,231 February 51,004,695 696,392,444 856,087,564 376,395,130 Narch 40,814,399 727,408,548 908,575,494 452,159,097 April 49,952,562 856,949,479 1,155,085,080 416,644,950 Nay 49,765,406 762,225,074 975,205,752 476,262,076 June 50,054,587 807,567,722 1,188,223,667 477,406,960 July 56,570,615 703,567,535 954,801,928 464,408,653 40,884 50,887,872,21 1,188,223,667 477,406,960 July 56,570,615 703,567,535 954,801,928 464,408,653 40,884 50,506,566 072,141,402 898,598,704 426,103,565 Septembor 45,718,444 916,703,990 910,986,784 427,118,212 October 50,119,448 984,740,980 1,009,842,978 622,641,368 November 49,751,102 903,714,926 1,135,237,121 559,513,662 1927 January 47,297,852 854,175,011 1,120,590,208 432,798,066 7013 for your 1936	100-012	n)	3	, i	3
February	1926	The state of the	The St.		
March	January	51,563,878	752,444,279	924,989,899	475,463,231
Paper	February	51,804,695	696,392,434	358,887,564	376,395,130
Hay	March	48,814,399	727,436,548	908,375,494	454,159,097
Hay	April	49,952,564	850.949.479 1.3	155.085.080	416,644,950
June 50,054,587 807,567,722 1,188,223,667 477,406,968 July 58,570,615 783,367,635 954,801,928 464,405,653 lugust 50,568,566 872,141,402 898,598,704 466,103,565 September 45,718,444 616,730,190 910,956,754 427,115,212 October 50,119,445 96,740,980 1,009,542,978 638,441,368 November 48,117,971 982,754,140 1,078,140,710 664,535,156 December 49,751,102 963,711,926 1,335,237,121 559,513,662 1927 January 47,297,852 854,175,011 1,120,690,208 432,798,066 Total for year 1925 604,739,672 9,909,471,809 11,998,343,651 5,885,646,066 1925 584,861,574 8,132,991,102 11,209,395,041 5,506,062,959 Percentage of 1924 103.4 122.0 106.9 106.1 Percentage of 1925 105.6 117.0 106.6 98.1 British Total for Bank Percent of Br. Columbia Deminion Clearings Debits to Bk. Clearings 1926 January 165,749,148 2,368,210,455 1,360,527,147 174.0 February 148,740,099 3,132,219,922 1,242,007,999 171.9 Larch 170,528,810 2,509,512,84 1,347,255,461 171.4 April 158,849,387 2,651,481,440 1,472,408,348 179.0 Hay 152,809,281 2,415,275,589 1,465,171,669 164.9 June 160,904,032 2,684,156,996 1,469,252,796 182.9 July 163,209,638 2,432,355,669 1,444,014,544 168.0 Total for Year 192,109,50 2,848,155,843 1,746,311,436 162.9 July 163,209,638 2,432,555,669 1,444,014,544 168.0 Total for Year 192,1095 2,815,868,907 1,737,742,667 167.7 Becember 157,437,979 2,836,785,755 1,648,177,107 171.9 November 172,110,950 2,915,658,907 1,737,742,667 167.7 December 194,940,032 2,843,155,843 1,746,311,436 162.9 June 163,972,493 2,618,850,636 1,514,206,719 172.9 January 163,772,493 2,618,850,636 1,514,206,719 172.9 January 163,772,493 2,618,850,636 1,514,206,719 172.9 January 163,772,493 2,618,850,636 1,746,311,436 162.9 July 163,209,638 2,432,555,669 1,444,014,544 168.0 Total for Year 194,940,032 2,843,155,843 1,746,311,436 162.9 July 163,209,638 3,748,858,858,858,858,858,858,858,858,858,8	May	49.763.406	762.235.074	75.205.752	475.262.076
July 58,570,615 703,567,635 944,801,928 464,405,533	June	50.054.587			477.406.988
Septembor 45,718,444 616,730,190 910,956,754 427,115,212 October 50,119,445 964,740,980 1,000,842,978 628,641,368 November 48,117,971 952,754,140 1,078,140,710 664,535,136 December 49,751,102 903,711,926 1,135,237,121 BF9,513,662 1927 January 47,297,852 854,175,011 1,120,590,208 432,798,066 1925 572,499,530 8,475,524,991 11,236,043,641 6,000,047,885 1924 584,043,748 8,132,991,102 11,209,395,641 5,505,062,959 Percentage of 1926 to 1925 105.6 117.0 106.6 98.1 British Columbia Dominion Glearings Debits to Bk. Clearings Clearings 170,528,810 2,509,513,548 1,347,825,4461 171.4 April 18,849,387 2,631,481,440 1,472,406,348 179.0 June 160,904,032 2,684,155,996 1,446,172,406,348 179.0 June 160,904,032 2,684,155,996 1,446,172,699 1,699	July				
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Percentage of 1926 to 1924 103.4 122.0 106.9 106.1 Percentage of 1926 to 1925 105.6 117.0 106.6 98.1 British					
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Percentage of 1926 to 1925 105.6					
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Columbia Dominion Clearings Debits to Bk. Clearings	1926 to 1925	105.6	117.0	106.6	98.1
Columbia Dominion Clearings Debits to Bk. Clearings			Martin de 1900 martin y e o Bresidente de Bresidente de Company de		
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November 172,110,950 2,915,658,907 1,757,742,667 167.7 December 194,940,052 2,843,153,843 1,746,311,456 162.9 1927 January 163,972,493 2,618,850,650 1,514,206,719 172.9 Total for Year 1926					
December 194,940,032 2,843,153,843 1,746,311,436 162.9 1927 January 163,972,493 2,618,830,630 1,514,206,719 172.9 Total for Year 19261,959,832,818 30,358,034,018 17,720,584,189 171.4 19251,842,245,211 28,126,060,756 16,765,600,313 167.9 19241,725,165,735 27,157,474,211 16,998,723,146 159.9 Percentage of 1926 to 1924					
1927 January 163,972,493 2,618,830,630 1,514,206,719 172.9 Total for Year 19261,959,832,818 30,358,054,018 17,720,584,189 171.4 19251,842,245,211 28,126,060,756 16,765,600,313 167.9 19241,725,165,735 27,157,474,211 16,998,725,146 159.9 Percentage of 1926 to 1924 113.5 111.8 104.4 Percentage of		-			
January 163,972,493 2,618,850,650 1,514,206,719 172.9 Total for Year 1926		194,940,052	2,845,153,845	1,746,311,406	162.9
Total for Year 1926	a	7.411 0110 101			
1926	-	163,972,493	2,618,830,630	1,514,206,719	172.9
19251,842,245,211 28,126,060,756 16,765,600,313 167.9 19241,725,165,755 27,157,474,211 16,998,725,146 159.9 Percentage of 1926 to 1924 113.5 111.8 104.4 Percentage of					
1924	1926	,959,832,818	30,358,034,018 1	7,720,584,189	171.4
Percentage of 1926 to 1924 113.5 111.8 104.4 - Percentage of					
1926 to 1924 113.5 111.8 104.4 - Percentage of		,725,165,755	27, 157, 474, 211 1	6,998,725,146	159.9
Percentage of		1035	70	The same of	
		113.5	111.8	104.4	7: 11
1926 to 1925 106.2 107.9 105.6 -					
	1926 to 1925	106.2	107.9	105.6	

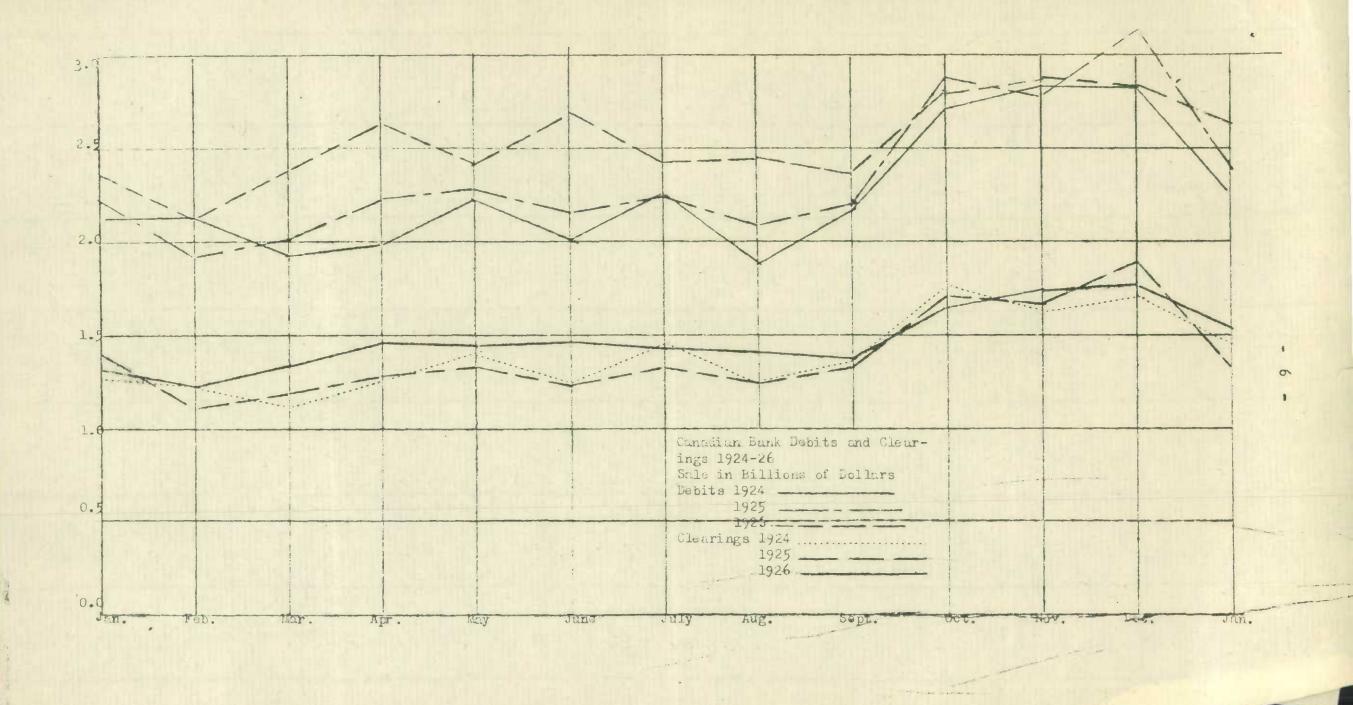
3.BANK DEBITS IN MILLIONS OF DOLLARS IN ECONOMIC ARRAS AND PRINCIPAL CLEARING CENTRES OF CANADA IN JANUARY 1925, 1926 AND 1927.

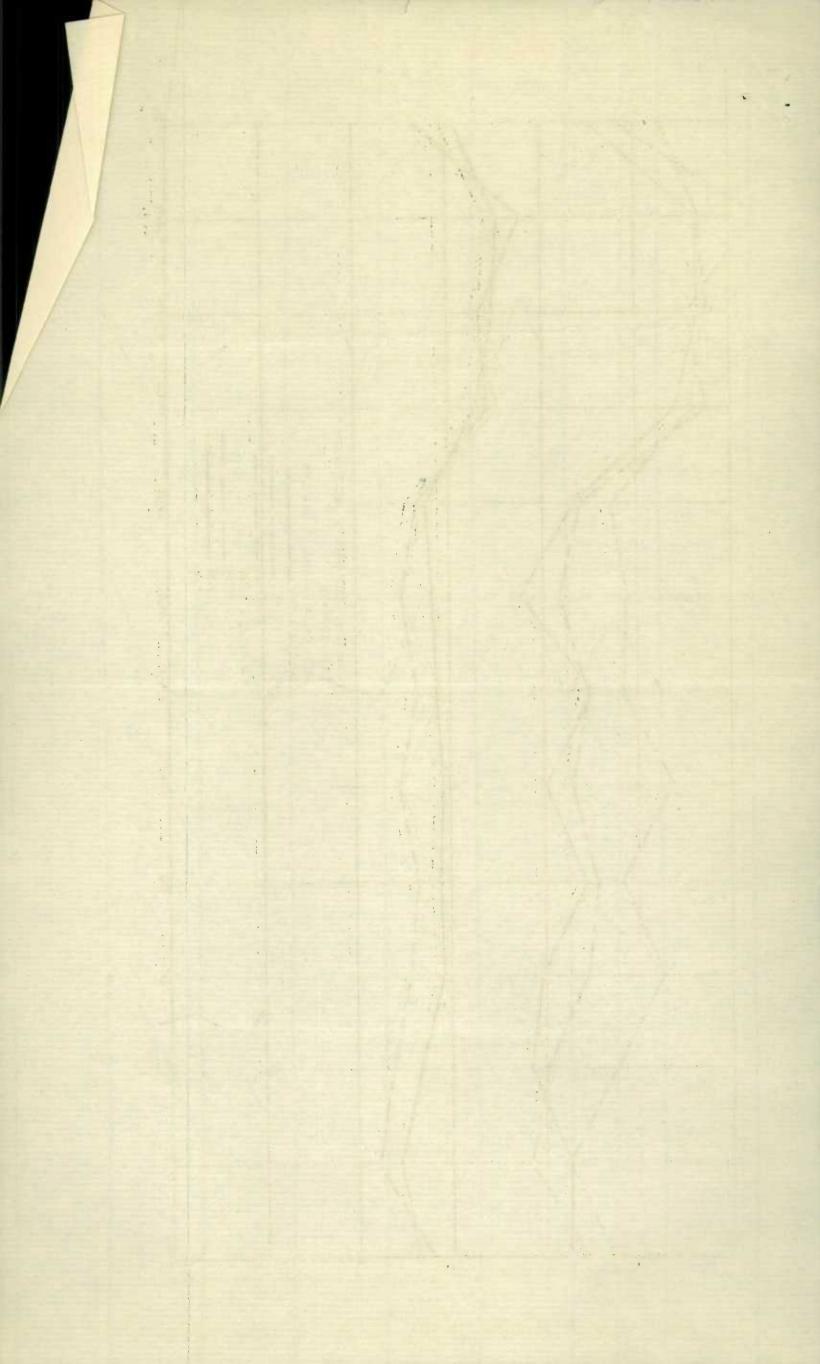
Territorios appropried de la company de la c	Month of January		and the same of th	Percentage	
	1925	1926	1927	of 1927 to 1925	of 1927 to 1926
Maritime Prov.	43.4	51.6	47.3	109.0	91.8
Quebec	714.4	752.4	854.2	119.6	113.5
Montreal	648.5	691.2	798.7	106.6	115.5
Ontario	879.5	925.0	1,120.6	128.1	181.1
Toronto	600.3	654.6	839.2	139.8	128.1
Prairie Prov.	443.0	475.5	432.8	97.6	91.0
Winnipeg	293.0	295.4	272.8	89.6	92.2
British Columbia	149.7	163.7	164.0	109.5	100.1
Vancouver	120.6	125.9	125.7	104.2	99.8
Canada	2,230.0	2,368.2	2.618.8	117.4	110.5

4. BANK DEPOSITS AND BANK DEBITS. AND RATIO OF DEBITS TO DEPOSITS JANUARY 1925 TO JANUARY 1927.

	Demand and		Percentage
	Notice Deposits		of Bank
	in Canada as at	Bank Debits	Debits to
	last day of pre-	2002	Deposits in
	ceding month		Canada
	(COO's omitted)	(000's omitted)	6
1925			7-
January	1.832.936	2,230,036	121.6
Fobruary	1,752,412	1,915,042	109.2
March	1.743.706	2.005.027	115.0
April	1,757,678	2,229,175	126.9
May	1,777,186	2,281,818	128.3
June	1.732,604	2,151,207	124.2
July	1,749,192	2,248,362	128.5
August	1,735,823	2,690,152	120.5
September	1,755,936	2,195,917	125.0
October	1,838,500	2,872,086	154.6
November	1,876,250	2,786,635	148.4
December	1,953,066	3,120,645	159.6
Average	The state of the s	2,343,836	130.6
1926			
January	1,916,325	2,368,210	123.5
February	1,840,297	3,132,220	116.0
March	1,842,302	2,309,312	125.2
April	1,897,262	2,631,481	138.9
May	1,877,713	2,415,276	128.6
June	1,840,297	2,684,157	145.7
July	1,880,723	2,424,356	128.9
August	1,868,987	2,446,245	131.0
September	1,875,592	2,357,181	127.0
October	1,894,311	2,830,783	149.5
November	1,923,494	2,915,659	151.5
December	1,970,178	2,843,154	144.4
Average	1,885,623	2,529,836	134.0
1927			
January	1,981,653	2,618,831	152.0
O 2341 A C4 1 A	1,001,000	2,010,001	J. O. C. & O.







Jan. Feb. Mar. Apr. May June July Aug. Sept.Oct. Nov. Dec.

