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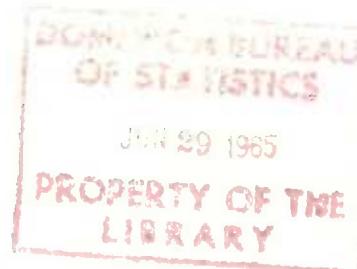
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CANADA

## CHEQUES CASHED IN CLEARING CENTRES

1963



DOMINION BUREAU OF STATISTICS

Business Finance Division



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## FOREWORD

This report continues a series published since 1924 when the information as to the amount of cheques cashed or otherwise paid by the chartered banks in principal Canadian centres first became available. The basic data are collected and supplied to the Bureau of Statistics by the Canadian Bankers' Association. The cheques paid by the branches of the chartered banks are presented by years from 1924 to 1963. In 1953 the number of clearing centres covered was increased to 52 from 35. This had the effect of raising the coverage back to the pre-war level. Beginning in January, 1961 cheques cashed in the Vancouver clearing houses include those previously reported from New Westminster as a separate clearing centre. The total number of clearing centres is now 51 rather than the 52 carried in previous issues of this series.

The annual fluctuations in cheques cashed from 1924 to the present followed rather consistently the cyclical movements as determined by a study of outstanding economic factors. The steady upsurge year by year since the beginning of the last war traces the extraordinary development of the past two decades.

This report was prepared by the Business Finance Division.

WALTER E. DUFFETT,  
*Dominion Statistician.*



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# CHEQUES CASHED IN CLEARING CENTRES

1963

The total value of cheques cashed in Canadian clearing centres reached new record levels during 1963. The value of cheques cleared in the fifty-one centres rose to \$371,825 million, a 10.7 per cent increase above the value for 1962. The value of

cheques cashed in the Prairie Provinces increased by 17.5 per cent, in the Atlantic Provinces by 13.5 per cent, in Quebec by 11.2 per cent, in British Columbia by 8.6 per cent and in Ontario by 8.5 per cent.

## Historical Trend

Changes in the value of cheques cashed in the original centres are shown in Table 2. Historical data are available since 1924 when there were 31 centres. In 1926 Sarnia was included followed by clearings from Sudbury in 1929. In May 1931, branches in Weyburn were absorbed by the Imperial bank. In May 1941 clearings from St. Catharines were included and in April of 1949 cheques cleared in St. John's, Newfoundland were added bringing the number to 34. In May 1950, clearings in Cornwall were included making a total of 35 centres. In January 1953, there were 17 new centres added, making a total of 52

centres. New Westminster bank clearings were included with Vancouver in January 1961 reducing the total number of centres to 51.

The value of payments rose steadily throughout the country from 1924 until 1929. From 1929 to 1932 the value declined sharply and thereafter fluctuated within rather narrow limits until the outbreak of the Second World War. Since 1939, however the total value of cheques cleared in these centres has increased steadily and rapidly.

## The Centres

Cheques cashed in the fifty-one clearing centres showed an increase in 1963 as compared with the previous year. Bank clearings in Halifax, the leading centre in the Atlantic Provinces, were 14 per cent above the figure for 1962. Cheques cleared in Montreal increased by 12 per cent and in Toronto by over 7 per cent. In the Western regions cheques cashed in Winnipeg rose by 25 per cent and in Vancouver by over 10 per cent.

Almost half of the cheques cleared in Canada are cleared in Ontario clearing centres. Cheques

cashed in Toronto accounted for over 80 per cent of the provincial total for 1963. Cheques cleared in the Prairie Provinces stood at nearly 15 per cent of the Canadian total for 1963. Value of cheques cashed in Winnipeg was over 46 per cent of the total for the Prairie Provinces although the relative importance of bank clearings in Winnipeg has declined since the war. Value of cheques cashed in British Columbia stood at nearly 7 per cent of the national total for 1963. Vancouver remains the predominant centre in this region.

## Deposit Turnover

Data covering the ratio of turnover of current deposits have been revised, beginning in 1957, to exclude government deposits. As of June 1957 cheques cashed include personal chequing accounts. Cheques cashed for the years 1943 to 1949 are for 34 centres and during the years 1950 to 1957 for 35 centres. The ratio of turnover of current deposits were revised to include 52 centres for the years 1958 to 1960. Beginning in January 1961, cheques cleared in the Vancouver clearing houses include

those previously reported from New Westminster as a separate clearing centre reducing the number of clearing centres to 51.

The ratio of annual turnover of current deposits averaged 77.89 for 1963 as compared with 74.17 for 1962 and 68.29 for 1961. The annual turnover ratio of savings accounts was 1.59 in comparison with 1.60 for 1962 and 1.52 for 1961.

## DEFINITION AND COVERAGE

### Definition

Generally speaking, the figures shown in this publication and in the monthly reports on "Cheques Cashed in Clearing Centres" are restricted to those amounts debited by the banks to accounts of customers, either current or savings. The basic data are collected from the banks and supplied to the Bureau of Statistics by the Canadian Bankers'

Association. Cheques which the banks draw on themselves or on the Bank of Canada are not included, nor are settlements for clearings. The settlement of the clearing balances at the principal centres takes place by direct debit or credit to the banks' accounts with the Bank of Canada.

Securities purchased from the Government for the banks' accounts are paid for by drawings on the Bank of Canada, while securities purchased from others are paid for by official cheques or settlement drafts. Foreign exchange transactions between the banks are settled by clearing house slips. These

types of payments are not included in the published "cheques cashed" series; it is felt that their inclusion would be misleading in any evaluation of the impact of money payments on the Canadian economy.

### Relation to Bank Clearings

"Bank clearings" record only dealings between two separate banks, ignoring cheque payments completed within one bank. "Cheques cashed against individual accounts", however, include all debits to customers' accounts, irrespective of where the cheques are cashed. Publication by the Bureau of

the "bank clearings" series was discontinued some time ago. The inter-bank payments have become a lesser proportion of total cheque transactions during the last quarter century, with the number of separate chartered banks declining from 18 in 1923 to 10 in 1931, to 9 in 1956 and to 8 in 1961.

### Coverage

As no current value figures are available for cheques charged to accounts in bank branches outside of clearing house centres, the coverage of the "cheques cashed" series is incomplete. The Canadian Bankers' Association collected, for January 1935, the grand total of all cheques cashed at branch banks throughout Canada, thus obtaining the first comprehensive measure of the full value of Canadian cheque transactions. The results showed that the cheques cashed in the 32 clearing centres included at that time represented 89 per cent of the Canadian total. Three new centres were added between the years 1941 to 1950.

In January, 1953, the Canadian Bankers' Association again collected the grand total of all cheques cashed in Canada during that month. Debits in the 35 centres for which payments were recorded, accounted for 85 per cent of the all-Canada total. Thus, the proportion represented by reporting centres had declined since 1935 from 89 per cent to 85 per cent. Relative shifts in population were no doubt a factor in this change. Data from the 1951 census

indicate that the population living in cities, towns and villages of between 1,000 and 30,000 population had risen to 41.2 per cent of the total population of all urban communities over 1,000, as compared with 38.9 per cent in 1941.

To improve the current series, the Canadian Bankers' Association expanded its coverage by 17 additional centres, as from January 1953. In the Atlantic Provinces the new centres are Charlottetown, Glace Bay, Fredericton and Sydney. In Quebec, Chicoutimi, Granby, St. Hyacinthe, Shawinigan Falls, Three Rivers, Valleyfield and Drummondville were added to the list. The new Ontario centres are Guelph, Niagara Falls, Oshawa, Sault Ste. Marie, Timmins and Port Arthur.

The following table illustrates, by economic areas, the proportion of total cheques cashed represented by reporting centres in January 1953 (showing the totals for both the old series of 35 centres and the new series of 52 centres) compared with January, 1935.

	January 1953				
	Total Canada	35 centres	Coverage	52 centres	Coverage
				\$'000	p.c.
Atlantic Provinces .....	529, 207	286, 801	54	352, 326	67
Quebec .....	3, 669, 142	3, 218, 901	88	3, 324, 414	91
Ontario .....	6, 263, 916	5, 334, 720	85	5, 563, 127	89
Prairie Provinces .....	2, 200, 893	1, 920, 500	87	1, 920, 500	87
British Columbia .....	1, 165, 383	962, 418	83	962, 418	83
Yukon and N.W.T. .....	5, 288	-	-	-	-
<b>Totals .....</b>	<b>13, 833, 828</b>	<b>11, 723, 340</b>	<b>85</b>	<b>12, 122, 785</b>	<b>88</b>

	January 1935		
	Total Canada	32 centres	Coverage
	\$'000		p.c.
Atlantic Provinces .....	88,866	43,509	49
Quebec .....	835,326	781,272	94
Ontario .....	1,463,621	1,289,471	88
Prairie Provinces .....	472,034	435,391	92
British Columbia .....	154,517	132,408	86
Yukon and N.W.T. .....	-	-	-
<b>Totals .....</b>	<b>3,014,363</b>	<b>2,682,050</b>	<b>89</b>

The above table shows that, in all areas except the Atlantic Provinces, the coverage declined between 1935 and 1953. The addition of St. John's, Newfoundland, in 1949, accounts for the increased coverage in the Atlantic region. It may be noted that the addition of 17 new centres brings the national coverage up to almost the 1935 level. In four of the five main areas, bank debits as published prior to 1953 were a fair indicator of the trend of business transactions. Inclusion of the new centres has markedly improved the coverage in the Atlantic

Provinces. Monthly data for 1962 and 1963 for all 51 centres now included are shown in Table 5.

The following is a statement of debits to current and savings accounts, by provinces, as reported by all banks for the month of January, 1953. The figures include the debit totals of clearing house branches which are separately reported each month together with all cheques cashed against individual accounts outside the reporting clearing centres.

#### Total Cheques Cashed by Provinces — January, 1953

Province	Current	Savings dollars	Total
Newfoundland .....	78,625,103	3,326,241	81,951,344
Prince Edward Island .....	23,346,704	1,789,200	25,135,904
Nova Scotia .....	229,393,287	11,869,240	241,262,527
New Brunswick .....	170,480,215	10,376,656	180,856,871
Quebec .....	3,462,804,369	206,337,301	3,669,141,670
Ontario .....	5,916,584,859	347,330,675	6,263,915,534
Manitoba .....	992,880,642	29,320,712	1,022,201,354
Saskatchewan .....	366,316,906	22,983,344	389,300,250
Alberta .....	751,361,812	38,029,770	789,391,582
British Columbia .....	1,081,413,199	83,969,762	1,165,382,961
Yukon and N.W.T. .....	5,224,659	63,429	5,288,088
<b>Totals, all Canada .....</b>	<b>13,078,431,755</b>	<b>755,396,330</b>	<b>13,833,828,085</b>

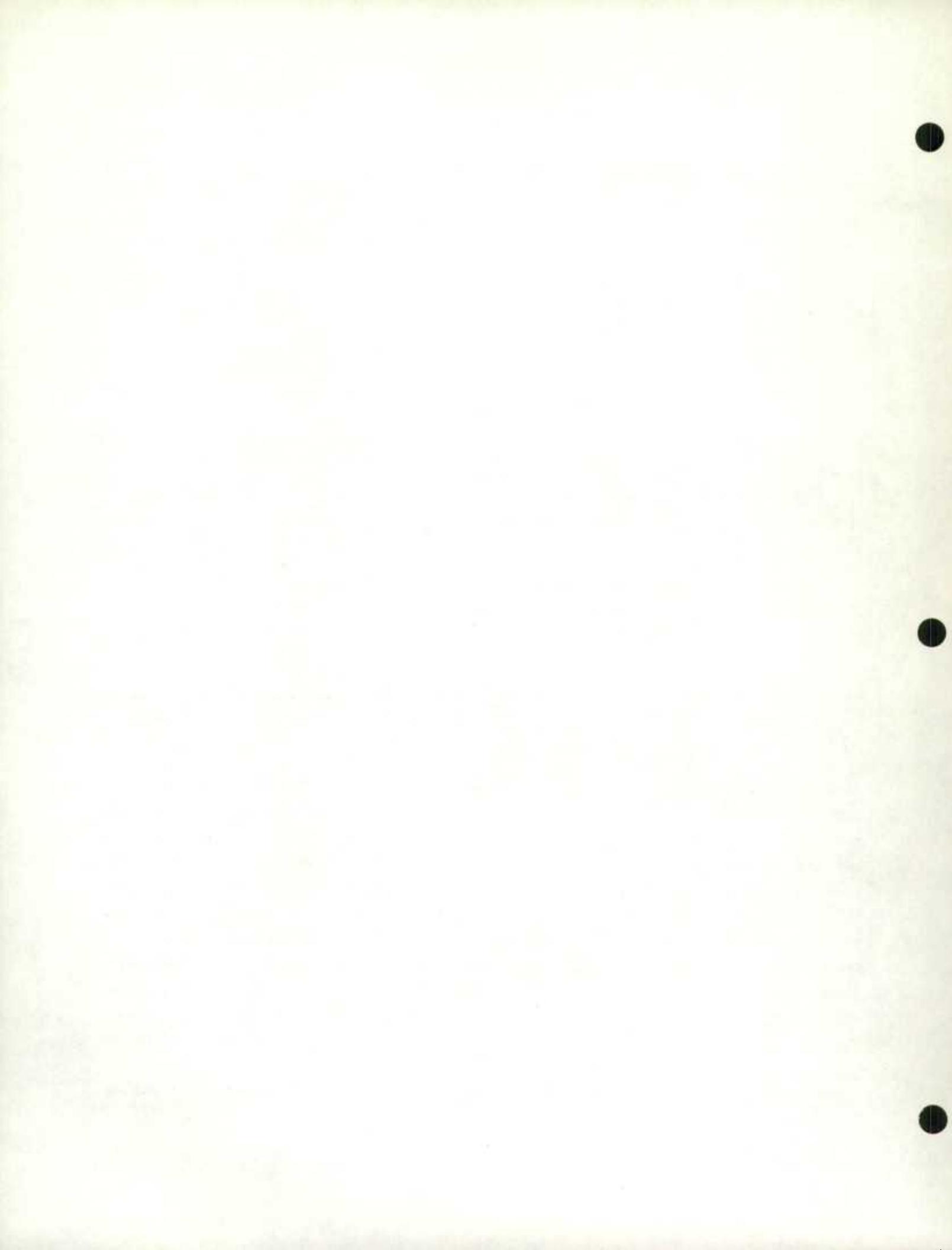
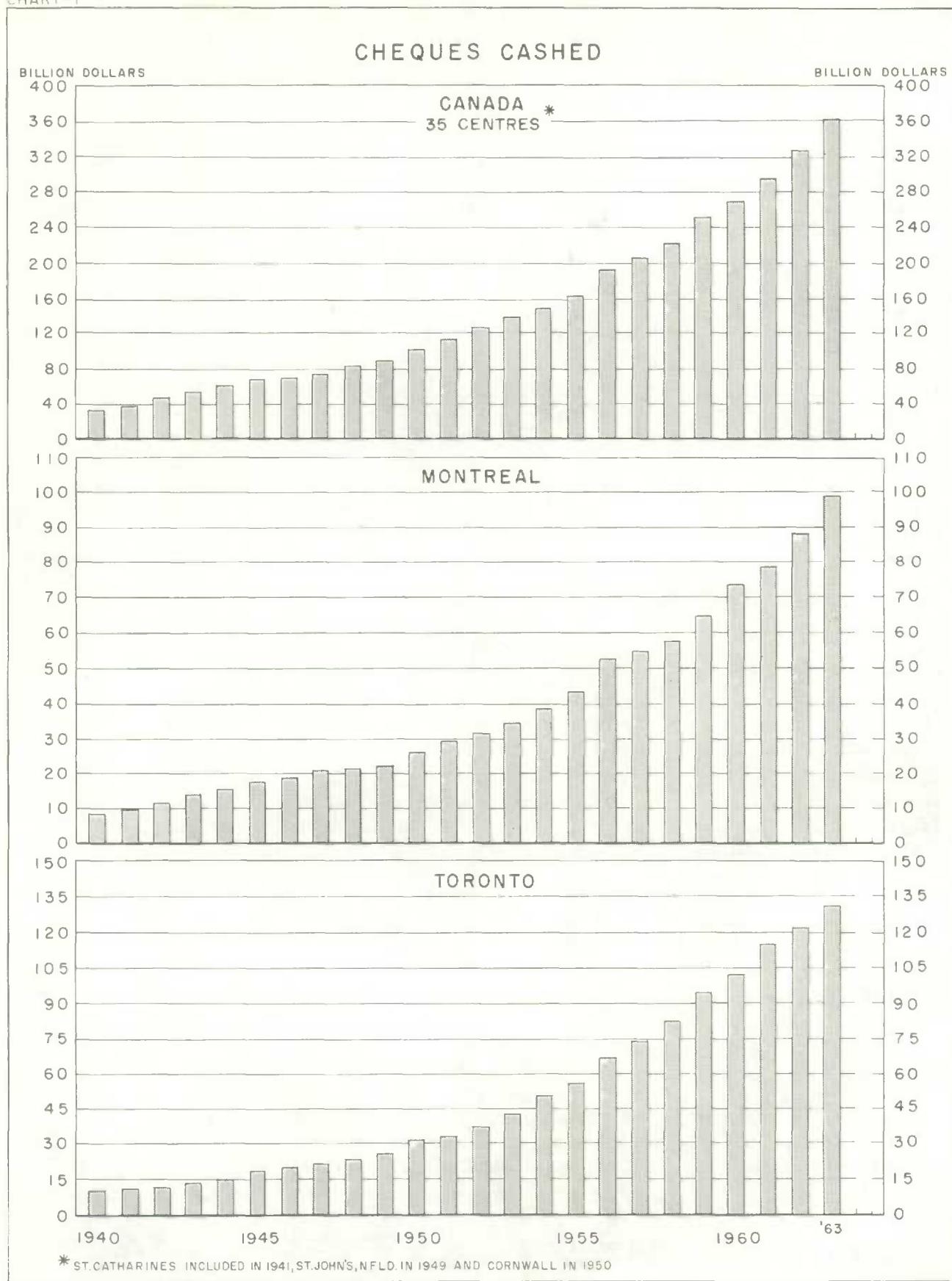


CHART-I



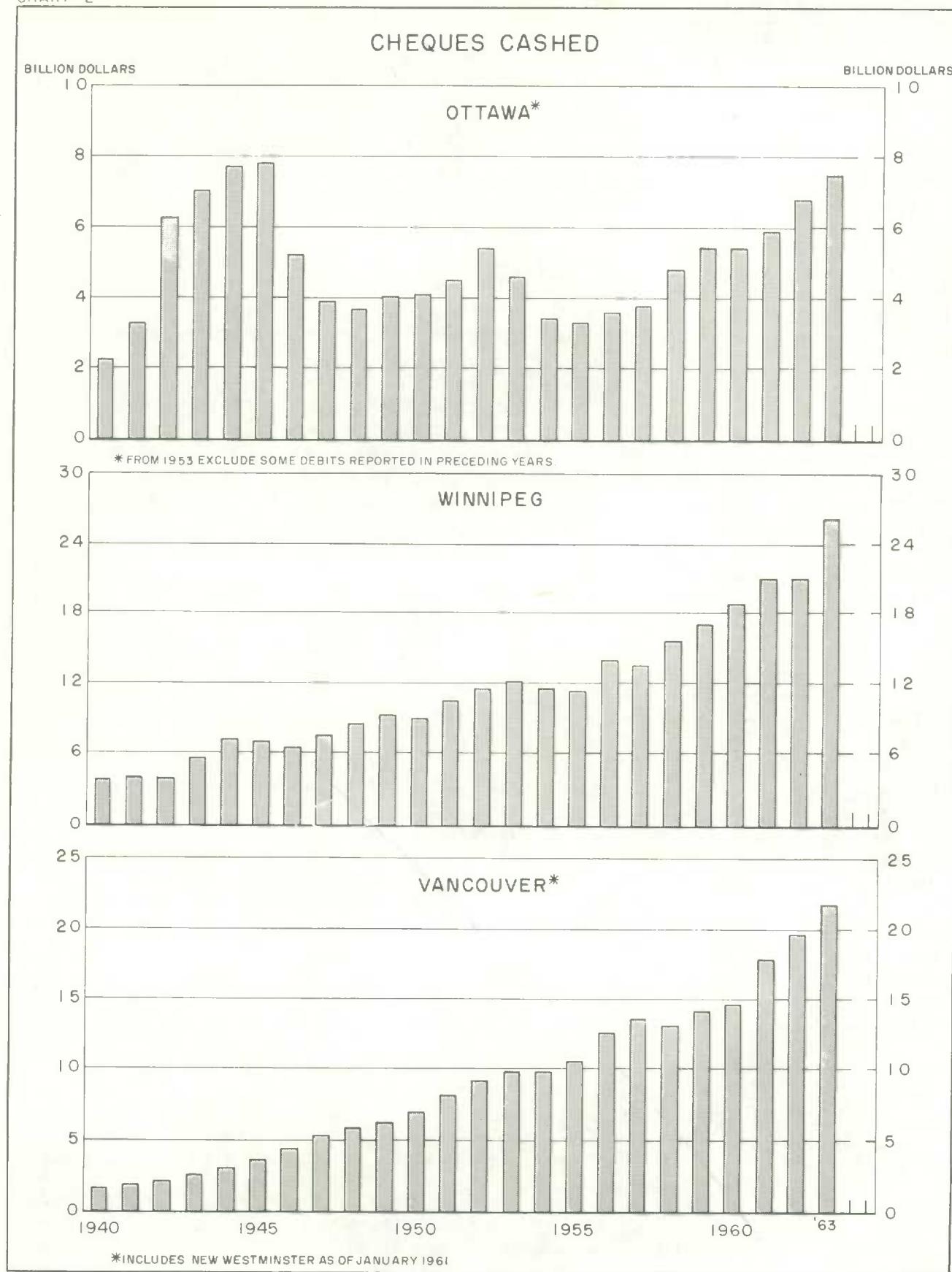
**TABLE 1. Cheques Cashed against Individual Accounts at 35 Clearing House Centres  
in Canada for the Years 1939, 1946, 1961, 1962 and 1963**

Clearing house centres	1939	1946	1961	1962	1963
thousand dollars					
Atlantic Provinces:					
Halifax .....	381,824	870,736	2,765,782	3,101,706	3,557,104
Moncton .....	108,892	276,711	725,886	771,911	819,463
Saint John .....	189,232	456,571	1,282,369	1,352,215	1,508,102
St. John's .....	—	—	1,102,650	1,283,264	1,521,085
<b>Totals</b> .....	<b>679,948</b>	<b>1,604,018</b>	<b>5,876,687</b>	<b>6,509,096</b>	<b>7,405,754</b>
Quebec:					
Montreal .....	8,759,472	18,828,185	78,593,811	88,211,663	98,803,788
Quebec .....	977,211	1,722,533	7,912,527	8,818,728	9,092,942
Sherbrooke .....	83,716	198,642	707,501	821,273	917,138
<b>Totals</b> .....	<b>9,820,399</b>	<b>20,749,360</b>	<b>87,213,839</b>	<b>97,851,664</b>	<b>108,813,868</b>
Ontario:					
Brantford .....	107,113	269,742	693,833	791,851	855,872
Chatham .....	102,260	185,640	654,195	665,473	756,246
Cornwall .....	—	—	455,088	476,467	519,027
Fort William .....	67,033	185,151	483,450	500,329	544,409
Hamilton .....	644,434	1,460,388	5,988,206	6,709,167	7,429,937
Kingston .....	72,713	205,647	561,700	627,367	709,932
Kitchener .....	145,302	363,578	1,321,571	1,580,719	1,796,074
London .....	385,768	871,611	3,728,758	4,184,759	4,759,177
Ottawa .....	1,266,268	5,170,462	5,923,469 <sup>1</sup>	6,765,125	7,472,755
Peterborough .....	70,496	197,282	566,260	615,616	696,514
St. Catharines .....	—	253,814	959,735	1,089,736	1,162,836
Sarnia .....	76,490	244,696	701,576	761,867	745,363
Sudbury .....	85,813	153,373	711,292	792,746	812,918
Toronto .....	10,173,867	19,907,027	109,570,868	121,733,430	130,999,231
Windsor .....	420,933	933,545	2,399,362	2,517,840	2,939,769
<b>Totals</b> .....	<b>13,618,490</b>	<b>30,401,956</b>	<b>134,719,363</b>	<b>149,812,492</b>	<b>162,200,060</b>
Prairie Provinces:					
Brandon .....	33,810	104,140	269,028	271,465	289,517
Calgary .....	661,676	1,602,018	10,326,214	11,415,990	12,291,349
Edmonton .....	470,280	1,213,184	6,672,384	7,550,912	9,311,561
Lethbridge .....	56,702	146,971	501,226	580,068	616,173
Medicine Hat .....	27,707	74,791	243,630	295,133	292,610
Moose Jaw .....	83,327	185,849	379,010	422,339	424,312
Prince Albert .....	27,796	104,870	247,306	253,269	257,849
Regina .....	555,513	977,251	4,869,831	5,326,695	5,727,082
Saskatoon .....	121,854	349,201	1,170,588	1,265,700	1,361,303
Winnipeg .....	3,439,565	6,366,405	20,861,681	20,919,929	26,206,089
<b>Totals</b> .....	<b>5,478,230</b>	<b>11,124,680</b>	<b>45,540,898</b>	<b>48,301,500</b>	<b>56,777,845</b>
British Columbia:					
New Westminster .....	78,647	226,076	2	2	2
Vancouver .....	1,587,411	4,354,230	17,766,910	19,602,381	21,679,909
Victoria .....	354,226	787,288	2,666,645	3,487,365	3,389,680
<b>Totals</b> .....	<b>2,020,284</b>	<b>5,367,594</b>	<b>20,433,555</b>	<b>23,089,746</b>	<b>25,069,589</b>
<b>CANADA</b> .....	<b>31,617,351</b>	<b>69,247,608</b>	<b>293,784,342</b>	<b>325,564,498</b>	<b>360,267,116</b>

<sup>1</sup> Excludes some items reported in preceding years.

<sup>2</sup> New Westminster data included in Vancouver since January 1961.

CHART-2



**TABLE 2. Percentage Analysis of Cheques Cashed against Individual Accounts in 32 Clearing House Centres: Cheques Cashed Expressed in Terms of 1938 = 100**

Clearing house centres	1924	1929	1933	1939	1944	1946	1958	1961	1962	1963
Atlantic Provinces:										
Halifax .....	73.3	125.3	74.9	112.4	208.3	256.4	575.0	814.3	913.2	1,047.3
Moncton .....	67.8	92.1	67.1	100.7	214.1	255.9	596.3	671.2	713.8	747.7
Saint John .....	136.7	142.2	80.4	98.6	202.6	237.9	507.6	668.3	704.7	785.9
Totals .....	91.4	124.7	75.2	106.3	207.5	250.8	558.4	746.3	816.9	919.9
Quebec:										
Montreal .....	83.3	172.8	88.2	97.3	171.5	209.1	641.6	872.7	979.5	1,097.1
Quebec .....	61.0	90.0	63.7	111.6	186.5	196.7	570.4	903.6	1,007.1	1,038.4
Sherbrooke .....	116.1	164.1	77.9	100.0	176.9	237.2	649.7	844.9	980.8	1,095.2
Totals .....	81.6	165.4	86.0	98.5	172.8	208.2	635.4	875.2	981.9	1,091.9
Ontario:										
Brantford .....	78.1	152.2	73.4	97.8	218.6	246.4	558.2	633.8	723.4	781.8
Chatham .....	81.2	108.7	62.1	99.0	140.0	179.8	619.6	633.5	644.4	732.3
Fort William .....	138.8	149.9	70.1	98.4	248.0	271.8	673.3	709.6	734.4	799.1
Hamilton .....	88.3	145.6	73.7	103.1	220.1	233.6	749.0	958.1	1,073.4	1,188.7
Kingston .....	89.3	117.8	72.3	102.1	233.9	288.8	702.0	788.7	881.0	996.9
Kitchener .....	67.9	112.9	66.0	103.0	204.3	257.8	744.6	937.1	1,120.8	1,273.5
London .....	68.3	109.1	76.9	99.1	171.6	223.9	708.2	958.0	1,075.2	1,222.7
Ottawa .....	162.6	166.3	111.2	105.2	639.8	429.5	400.7 <sup>1</sup>	492.0 <sup>1</sup>	561.9 <sup>1</sup>	620.7 <sup>1</sup>
Peterborough .....	98.2	132.7	69.9	100.3	212.3	280.8	760.7	805.8	876.1	991.2
Sarnia .....	—	194.5	114.4	101.3	246.1	324.1	781.5	929.4	1,009.2	987.4
Sudbury .....	—	40.3	49.4	101.3	133.0	181.0	723.6	839.6	935.8	959.6
Toronto .....	73.4	131.5	98.0	97.6	138.5	190.9	788.4	1,050.7	1,167.4	1,256.2
Windsor .....	64.3	135.0	43.7	95.6	229.2	212.0	481.7	545.0	571.9	667.7
Totals .....	81.2	134.3	94.3	98.6	194.8	220.1	735.7	965.3	1,073.5	1,162.3
Prairie Provinces:										
Brandon .....	147.7	189.7	83.1	102.9	274.4	317.1	697.3	819.1	826.5	881.4
Calgary .....	98.1	192.7	85.7	101.7	230.3	246.2	1,175.1	1,587.0	1,754.5	1,889.0
Edmonton .....	79.8	140.3	85.2	109.3	246.4	282.0	1,196.8	1,550.7	1,754.9	2,164.1
Lethbridge .....	102.8	169.9	64.5	99.1	204.1	256.8	771.8	875.9	1,013.6	1,076.7
Medicine Hat .....	183.1	192.7	76.4	98.4	234.5	265.6	715.6	865.3	1,048.2	1,039.2
Moose Jaw .....	141.4	187.2	71.0	121.5	247.0	270.9	571.7	552.4	615.6	618.5
Prince Albert .....	95.1	151.8	69.2	107.8	317.1	406.0	792.4	958.9	982.0	999.8
Regina .....	59.1	124.2	86.6	109.5	227.6	192.5	713.7	959.5	1,049.5	1,128.4
Saskatoon .....	102.0	195.1	87.1	106.1	230.0	304.0	846.2	1,019.1	1,101.9	1,185.1
Winnipeg .....	142.8	180.3	180.6	129.5	263.0	239.7	588.5	785.3	787.5	986.5
Totals .....	120.4	173.3	140.3	119.8	251.3	243.3	754.3	996.0	1,056.4	1,241.8
British Columbia:										
New Westminster .....	80.3	142.4	63.8	106.3	237.3	305.6	1,113.9	— <sup>2</sup>	— <sup>2</sup>	— <sup>2</sup>
Vancouver .....	91.2	153.0	78.1	102.7	197.9	281.6	850.1	1,096.7	1,210.0	1,402.2
Victoria .....	80.7	142.5	74.8	111.8	158.0	248.4	718.3	841.3	1,100.2	1,069.4
Totals .....	89.1	150.9	77.0	104.8	192.9	277.1	838.6	1,054.9	1,192.0	1,294.2
CANADA .....	87.8	150.9	97.0	102.2	196.2	223.9	709.9	941.9	1,043.6	1,154.6

<sup>1</sup> Excludes some items reported in preceding years.

<sup>2</sup> New Westminster data are included in Vancouver since January, 1961.

CHART-3

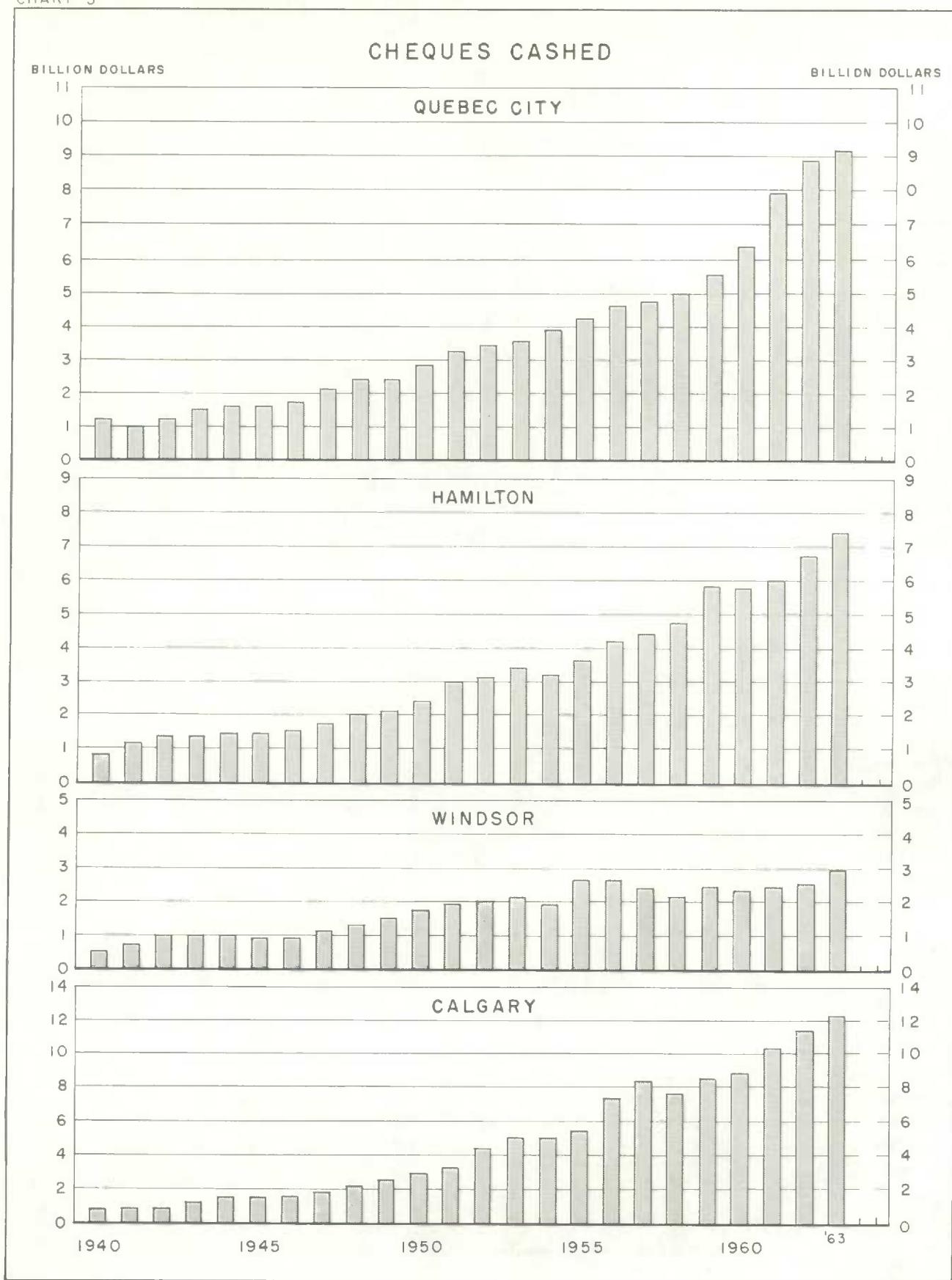


TABLE 3. Relative Importance of Individual Clearing House Centres

Clearing house centres	1924	1929	1933	1939	1944	1946	1958	1961	1962	1963
percentage of Canada total										
<b>Atlantic Provinces:</b>										
Halifax .....	0.92	0.91	0.85	1.21	1.17	1.26	0.89	0.94	0.95	0.98
Moncton .....	0.27	0.21	0.24	0.34	0.38	0.40	0.29	0.25	0.24	0.23
Saint John .....	0.96	0.59	0.51	0.60	0.64	0.66	0.44	0.44	0.42	0.42
St. John's .....	-	-	-	-	-	<sup>1</sup>	0.39	0.37	0.39	0.42
<b>Totals .....</b>	<b>2.15</b>	<b>1.71</b>	<b>1.60</b>	<b>2.15</b>	<b>2.19</b>	<b>2.32</b>	<b>2.01</b>	<b>2.00</b>	<b>2.00</b>	<b>2.05</b>
<b>Quebec:</b>										
Montreal .....	27.62	33.34	26.50	27.71	25.45	27.18	26.11	26.75	27.09	27.43
Quebec .....	1.97	1.69	1.86	3.09	2.69	2.49	2.26	2.69	2.71	2.52
Sherbrooke .....	0.36	0.29	0.22	0.26	0.24	0.29	0.24	0.24	0.25	0.25
<b>Totals .....</b>	<b>29.95</b>	<b>35.32</b>	<b>28.58</b>	<b>31.06</b>	<b>28.38</b>	<b>29.96</b>	<b>28.61</b>	<b>29.68</b>	<b>30.05</b>	<b>30.20</b>
<b>Ontario:</b>										
Brantford .....	0.32	0.36	0.27	0.34	0.39	0.39	0.28	0.24	0.24	0.24
Chatham .....	0.31	0.24	0.21	0.32	0.24	0.27	0.29	0.22	0.21	0.21
Cornwall .....	-	-	-	-	-	<sup>2</sup>	0.18	0.15	0.15	0.14
Fort William .....	0.35	0.22	0.16	0.21	0.28	0.27	0.21	0.16	0.15	0.15
Hamilton .....	2.03	1.95	1.54	2.04	2.27	2.11	2.12	2.04	2.06	2.06
Kingston .....	0.23	0.18	0.17	0.23	0.27	0.30	0.22	0.19	0.19	0.20
Kitchener .....	0.35	0.34	0.31	0.46	0.47	0.52	0.47	0.45	0.49	0.50
London .....	0.99	0.91	1.00	1.22	1.10	1.26	1.25	1.27	1.29	1.32
Ottawa .....	7.21	4.29	4.47	4.01	12.69	7.47	2.18 <sup>3</sup>	2.02 <sup>3</sup>	2.08 <sup>3</sup>	2.07 <sup>3</sup>
Peterborough .....	0.25	0.20	0.16	0.22	0.25	0.28	0.24	0.19	0.19	0.19
St. Catharines .....	-	-	-	<sup>4</sup>	0.41	0.37	0.36	0.33	0.34	0.33
Sarnia .....	-	0.31	0.29	0.24	0.31	0.35	0.26	0.24	0.23	0.21
Sudbury .....	-	0.07	0.14	0.27	0.19	0.22	0.28	0.24	0.24	0.23
Toronto .....	28.20	29.39	34.09	32.18	23.81	28.75	37.15	37.30	37.39	36.36
Windsor .....	1.04	1.27	0.64	1.33	1.66	1.35	0.96	0.82	0.77	0.82
<b>Totals .....</b>	<b>41.28</b>	<b>39.73</b>	<b>43.45</b>	<b>43.07</b>	<b>44.34</b>	<b>43.91</b>	<b>46.45</b>	<b>45.86</b>	<b>46.02</b>	<b>45.03</b>
<b>Prairie Provinces:</b>										
Brandon .....	0.18	0.13	0.09	0.11	0.15	0.15	0.10	0.09	0.08	0.08
Calgary .....	2.35	2.69	1.86	2.09	2.47	2.31	3.46	3.52	3.51	3.41
Edmonton .....	1.26	1.29	1.22	1.49	1.75	1.75	2.33	2.27	2.32	2.58
Lethbridge .....	0.22	0.21	0.12	0.18	0.19	0.21	0.20	0.17	0.18	0.17
Medicine Hat .....	0.19	0.12	0.07	0.09	0.11	0.11	0.09	0.08	0.09	0.08
Moose Jaw .....	0.36	0.28	0.16	0.26	0.28	0.27	0.18	0.13	0.13	0.12
Prince Albert .....	0.09	0.08	0.06	0.09	0.13	0.15	0.09	0.08	0.08	0.07
Regina .....	1.10	1.35	1.47	1.76	1.90	1.41	1.64	1.66	1.64	1.59
Saskatoon .....	0.43	0.48	0.33	0.39	0.44	0.50	0.44	0.40	0.39	0.38
Winnipeg .....	13.97	10.26	16.01	10.87	11.51	9.19	7.06	7.10	6.42	7.28
<b>Totals .....</b>	<b>20.27<sup>5</sup></b>	<b>16.98<sup>3</sup></b>	<b>21.39</b>	<b>17.33</b>	<b>18.93</b>	<b>18.05</b>	<b>15.59</b>	<b>15.50</b>	<b>14.84</b>	<b>15.76</b>
<b>British Columbia:</b>										
New Westminster .....	0.22	0.22	0.16	0.25	0.29	0.33	0.37	<sup>6</sup>	<sup>6</sup>	<sup>6</sup>
Vancouver .....	5.19	5.07	4.03	5.02	5.04	6.29	5.94	6.05	6.02	6.02
Victoria .....	0.94	0.97	0.79	1.12	0.83	1.14	1.03	0.91	1.07	0.94
<b>Totals .....</b>	<b>6.35</b>	<b>6.26</b>	<b>4.98</b>	<b>6.39</b>	<b>6.16</b>	<b>7.76</b>	<b>7.34</b>	<b>6.96</b>	<b>7.09</b>	<b>6.96</b>
<b>CANADA .....</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>

<sup>1</sup> St. John's data added as of April, 1949.<sup>2</sup> Cornwall data added as of May, 1950.<sup>3</sup> Excludes some items reported in preceding years.<sup>4</sup> St. Catharines data added as of 1941.<sup>5</sup> Includes Weyburn branches.<sup>6</sup> New Westminster data are included in Vancouver since January, 1961.

CHART - 4

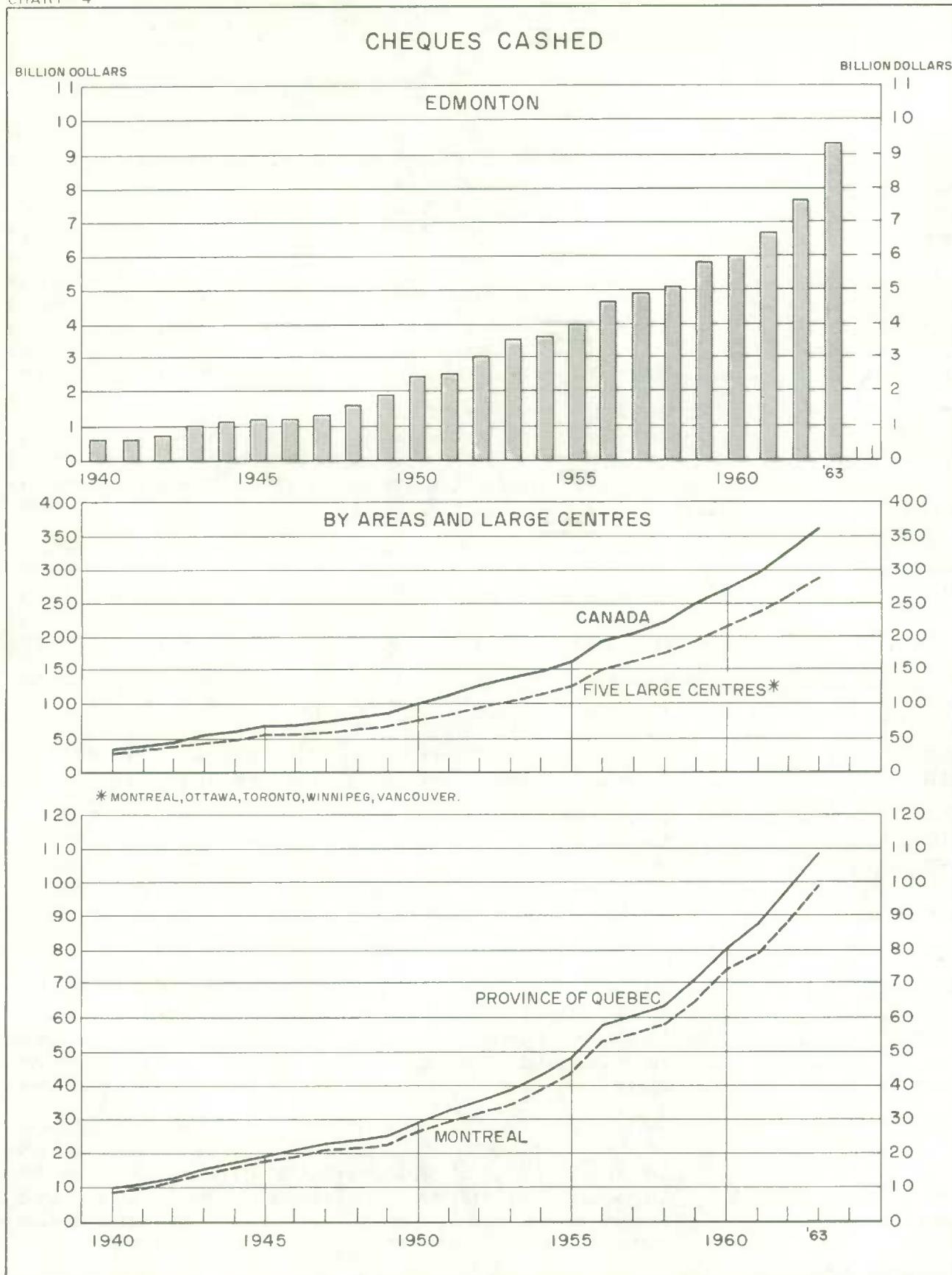


TABLE 4. Cheques Cashed against Individual Accounts, by Regions and Centres

Year	Canada	Atlantic Provinces	Quebec	Ontario	Prairie Provinces	British Columbia
thousand dollars						
1924.....	27,157,475 <sup>1</sup>	584,862	8,132,991	11,209,395	5,505,063	1,725,164
1926.....	30,358,035 <sup>2</sup>	604,740	9,909,472	11,998,344 <sup>2</sup>	5,885,646	1,959,833
1929.....	46,670,481 <sup>3</sup>	797,958	16,483,667	18,543,268 <sup>3</sup>	7,922,806	2,922,782
1936.....	35,928,607 <sup>4</sup>	630,402	10,938,648	15,778,680	6,505,519 <sup>4</sup>	2,075,358
1938.....	30,924,363	639,683	9,965,182	13,810,063	4,572,384	1,937,051
1939.....	31,617,351	679,948	9,820,399	13,618,490	5,478,230	2,020,284
1940.....	34,437,474	824,490	9,973,060	15,384,403	6,118,407	2,137,114
1941.....	39,242,956 <sup>5</sup>	940,712	11,068,666	18,214,788 <sup>5</sup>	6,591,645	2,427,145
1942.....	45,526,253	1,075,737	12,751,094	22,136,164	6,722,376	2,840,882
1943.....	53,796,713	1,243,762	15,373,881	24,681,702	9,199,963	3,297,405
1944.....	60,676,955	1,327,661	17,222,287	26,902,945	11,488,440	3,735,622
1945.....	68,384,814	1,553,591	19,309,333	31,543,362	11,562,164	4,416,364
1946.....	69,247,608	1,604,018	20,749,360	30,401,956	11,124,680	5,367,594
1947.....	74,498,092	1,750,655	22,919,909	30,433,876	12,853,736	6,539,916
1948.....	80,687,447	1,970,079	23,689,833	33,381,605	14,602,310	7,043,620
1949.....	87,554,363 <sup>6</sup>	2,317,674 <sup>6</sup>	24,732,490	36,469,081	16,494,526	7,540,592
1950.....	100,635,459 <sup>7</sup>	2,648,161	29,106,858	43,146,167 <sup>7</sup>	17,287,706	8,446,567
1951.....	112,184,632	2,888,445	32,728,719	47,046,956	19,574,933	9,945,579
1952.....	125,196,894	3,066,365	35,494,559	52,717,444	22,807,515	11,111,011
1953.....	137,416,847	3,397,537	38,139,426	59,073,780	25,019,281	11,786,823
1954.....	148,062,796	3,483,573	42,853,001	65,614,572	24,155,325	11,956,325
1955.....	161,350,878	3,623,886	47,931,767	71,973,447	25,008,924	12,812,854
1956.....	192,289,897	4,136,064	57,635,781	84,580,096	30,706,483	15,231,473
1957.....	205,558,447	4,253,883	60,153,466	92,469,365	32,060,427	16,621,306
1958.....	221,289,954	4,438,573	63,318,152	102,798,608	34,490,157	16,244,464
1959.....	248,869,351	5,119,612	70,466,038	117,852,356	37,804,428	17,626,917
1960.....	269,619,054	5,499,101	80,114,230	125,319,946	40,667,168	18,018,609
1961.....	293,784,342	5,876,687	87,213,839	134,719,363	45,540,898	20,433,555
1962.....	325,564,498	6,509,096	97,851,664	149,812,492	48,301,500	23,089,746
1963.....	360,267,116	7,405,754	108,813,868	162,200,060	56,777,845	25,069,589
1954 <sup>8</sup> .....	153,192,526	4,591,668	44,193,052	68,296,156	24,155,325	11,956,325
1955 <sup>8</sup> .....	166,537,862	4,520,961	49,377,931	74,817,192	25,008,924	12,812,854
1956 <sup>8</sup> .....	198,376,666	5,184,199	59,290,641	87,963,870	30,706,483	15,231,473
1957 <sup>8</sup> .....	212,235,195	5,311,260	61,877,111	96,365,091	32,060,427	16,621,306
1958 <sup>8</sup> .....	228,173,161	5,587,367	65,162,964	106,688,209	34,490,157	16,244,464
1959 <sup>8</sup> .....	256,243,216	6,342,508	72,341,670	122,127,693	37,804,428	17,626,917
1960 <sup>8</sup> .....	277,810,037	6,885,648	82,129,559	130,109,053	40,667,168	18,018,609
1961 <sup>8</sup> .....	302,741,442	7,263,202	89,510,663	139,993,124	45,540,898	20,433,555
1962 <sup>8</sup> .....	335,798,492	7,932,811	100,435,754	156,038,681	48,301,500	23,089,746
1963 <sup>8</sup> .....	371,824,999	9,003,338	111,635,747	169,338,480	56,777,845	25,069,589

See footnotes at end of table.

CHART-5

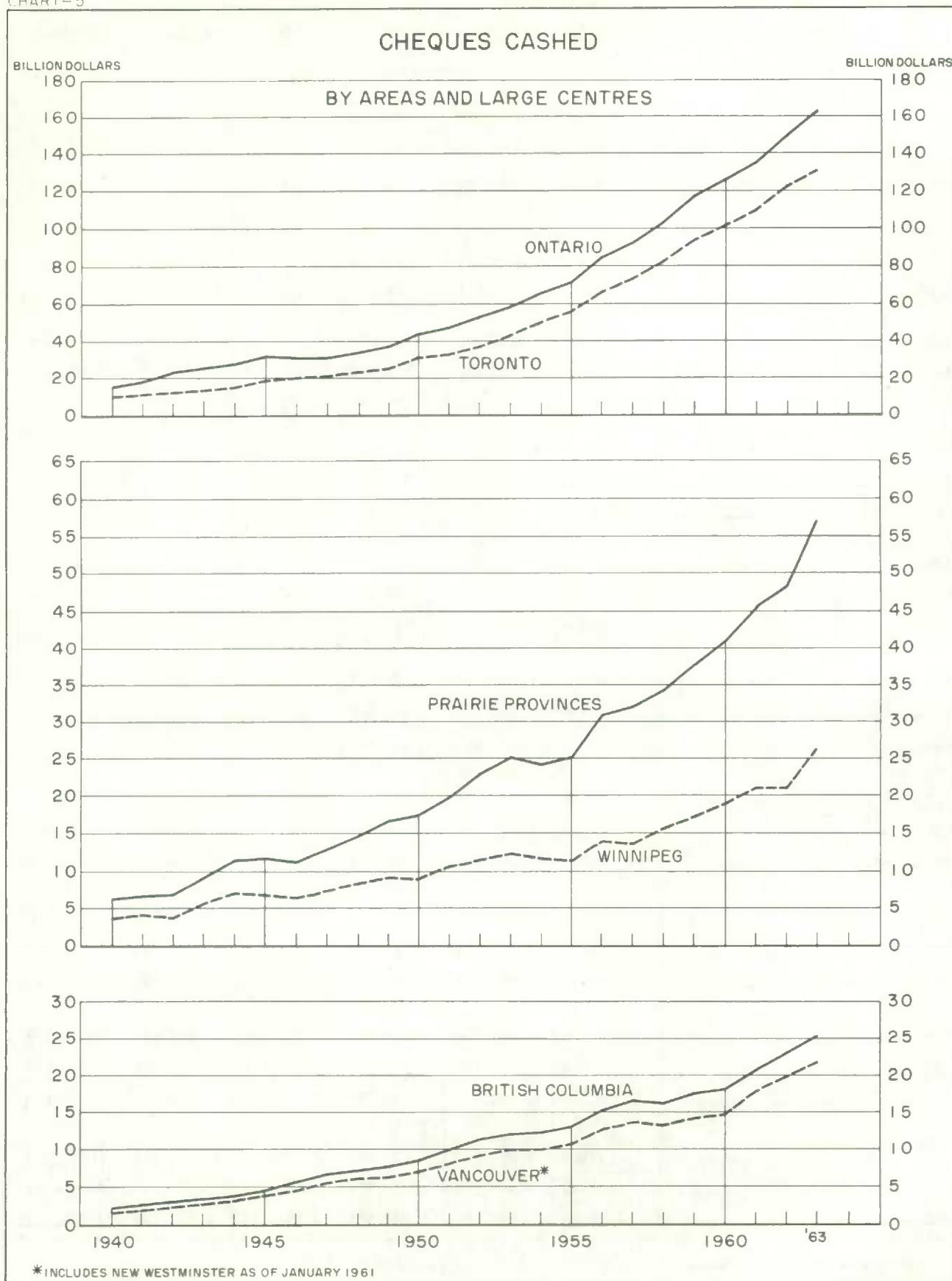


TABLE 4. Cheques Cashed against Individual Accounts, by Regions and Centres — Continued

Year	Canada 1938 = 100	Halifax	Moncton	Saint John	St. John's	Montreal
thousand dollars						
1924 .....	87.8	249,104	73,360	262,398	—	7,502,004
1926 .....	98.2	310,156	80,080	214,504	—	9,133,358
1929 .....	150.9	425,488	99,598	272,872	—	15,558,094
1937 .....	113.7	406,592	112,551	214,217	—	10,596,262
1938 .....	100.0	339,641	108,145	191,897	—	9,005,747
1939 .....	102.2	381,824	108,892	189,232	—	8,759,472
1940 .....	111.4	466,408	131,876	226,206	—	8,714,457
1941 .....	126.9	532,366	154,748	253,598	—	9,904,908
1942 .....	147.2	601,963	184,166	289,608	—	11,392,050
1943 .....	174.0	672,762	207,076	363,924	—	13,761,657
1944 .....	196.2	707,345	231,548	388,768	—	15,441,044
1945 .....	221.1	850,393	257,723	445,475	—	17,486,993
1946 .....	223.9	870,736	276,711	456,571	—	18,828,185
1947 .....	240.9	932,831	310,451	507,373	—	20,611,366
1948 .....	260.9	1,049,266	353,563	567,250	—	20,978,798
1949 .....	283.1	1,065,169	383,935	511,975	356,595 <sup>a</sup>	22,037,125
1950 .....	325.4	1,186,546	408,605	521,696	531,314	26,099,176
1951 .....	362.8	1,334,026	431,781	568,606	554,032	29,184,504
1952 .....	404.8	1,374,610	437,892	632,357	621,506	31,720,259
1953 .....	444.4	1,473,199	508,737	680,167	735,434	34,178,608
1954 .....	478.8	1,578,538	516,388	686,420	702,227	38,498,288
1955 .....	521.8	1,627,403	558,648	720,697	717,138	43,262,349
1956 .....	621.8	1,900,369	616,098	824,915	794,682	52,524,282
1957 .....	664.7	1,862,262	610,987	974,095	806,539	54,937,930
1958 .....	715.6	1,952,996	644,873	974,038	866,666	57,779,114
1959 .....	804.8	2,240,973	687,497	1,240,454	950,688	64,370,687
1960 .....	871.9	2,470,454	703,300	1,292,907	1,032,440	73,203,832
1961 .....	950.0	2,765,782	725,886	1,282,369	1,102,650	78,593,811
1962 .....	1,052.8	3,101,706	771,911	1,352,215	1,283,264	88,211,663
1963 .....	1,165.0	3,557,104	819,463	1,508,102	1,521,085	98,803,788

<sup>a</sup>See footnotes at end of table.

TABLE 4. Cheques Cashed against Individual Accounts, by Regions and Centres — Continued

Year	Quebec	Sherbrooke	Brantford	Chatham	Cornwall	Fort William	Hamilton
thousand dollars							
1924 .....	533,784	97,203	85,522	83,843	—	94,543	551,818
1926 .....	653,975	122,139	104,344	78,113	—	93,313	625,860
1929 .....	788,145	137,428	166,591	112,271	—	102,155	909,897
1937 .....	888,525	83,635	120,089	111,554	—	68,085	691,483
1938 .....	875,696	83,739	109,469	103,273	—	68,129	625,033
1939 .....	977,211	83,716	107,113	102,260	—	67,033	644,434
1940 .....	1,160,797	97,806	133,916	114,929	—	81,268	837,850
1941 .....	1,050,000	113,758	163,477	124,726	—	110,017	1,105,198
1942 .....	1,231,242	127,802	208,615	119,967	—	122,471	1,311,159
1943 .....	1,476,504	135,720	232,033	132,108	—	131,641	1,331,493
1944 .....	1,633,078	148,165	239,304	144,553	—	168,928	1,375,804
1945 .....	1,648,626	173,714	253,506	171,784	—	171,656	1,360,760
1946 .....	1,722,533	198,642	269,742	185,640	—	185,151	1,460,388
1947 .....	2,077,761	230,782	321,207	244,616	—	209,577	1,735,130
1948 .....	2,433,328	277,707	381,129	276,949	—	225,286	1,952,145
1949 .....	2,410,872	284,493	435,843	315,369	—	225,287	2,124,308
1950 .....	2,695,920	311,762	422,413	346,209	104,524 <sup>1c</sup>	248,218	2,369,330
1951 .....	3,163,125	381,090	486,995	407,322	187,013	266,632	2,996,003
1952 .....	3,358,306	415,994	495,284	404,890	196,278	282,770	3,085,730
1953 .....	3,535,148	425,670	522,688	433,439	200,421	311,696	3,409,586
1954 .....	3,946,839	407,874	494,781	403,894	214,916	310,230	3,175,437
1955 .....	4,220,647	448,771	529,527	425,388	292,899	354,324	3,556,485
1956 .....	4,575,849	535,650	596,456	448,947	387,279	410,550	4,179,293
1957 .....	4,675,309	540,227	587,965	552,229	405,239	455,892	4,355,968
1958 .....	4,994,969	544,069	611,026	639,883	400,905	458,694	4,681,253
1959 .....	5,515,388	579,963	692,885	618,778	430,320	483,014	5,784,746
1960 .....	6,285,281	625,117	688,254	655,467	406,526	454,425	5,730,223
1961 .....	7,912,527	707,501	693,833	654,195	455,088	483,450	5,988,206
1962 .....	8,818,728	821,273	791,851	665,473	476,467	500,329	6,709,167
1963 .....	9,092,942	917,138	855,872	756,246	519,027	544,409	7,429,937

See footnote at end of table.

TABLE 4. Cheques Cashed against Individual Accounts, by Regions and Centres — Continued

Year	Kingston	Kitchener	London	Ottawa	Peterborough	St. Catharines
thousand dollars						
1924 .....	63,623	95,723	265,782	1,957,362	69,005	—
1926 .....	64,840	107,791	294,440	1,868,014	76,226	—
1929 .....	83,879	159,266	424,805	2,001,694	93,245	—
1937 .....	76,687	143,265	413,075	1,348,845	75,770	—
1938 .....	71,214	141,031	389,224	1,203,891	70,269	—
1939 .....	72,713	145,302	385,768	1,266,268	70,496	—
1940 .....	92,307	174,497	441,622	2,191,383	90,583	—
1941 .....	105,513	218,415	497,465	3,334,459	114,549	140,739
1942 .....	136,325	261,215	543,182	6,306,952	141,612	243,221
1943 .....	155,048	277,984	594,565	7,041,857	148,558	263,820
1944 .....	166,554	288,162	667,833	7,702,609	149,189	246,494
1945 .....	179,185	324,491	819,219	7,810,891	166,316	241,951
1946 .....	205,647	363,578	871,611	5,170,462	197,282	253,814
1947 .....	213,912	435,652	1,013,242	3,919,696	231,701	307,934
1948 .....	232,559	463,306	1,069,978	3,676,302	260,090	348,357
1949 .....	241,453	494,710	1,181,503	4,040,900	279,739	379,037
1950 .....	273,225	536,279	1,391,712	4,140,137	308,157	444,389
1951 .....	279,208	623,024	1,528,833	4,459,565	339,003	551,346
1952 .....	316,910	617,648	1,567,887	5,454,557	334,154	589,866
1953 .....	341,335	765,741	1,973,402	4,588,480 <sup>11</sup>	365,075	632,551
1954 .....	366,275	766,280	2,047,498	3,415,300 <sup>11</sup>	368,850	616,343
1955 .....	419,088	817,143	2,055,088	3,267,768 <sup>11</sup>	380,474	683,521
1956 .....	464,435	940,310	2,279,949	3,567,496 <sup>11</sup>	515,641	780,623
1957 .....	449,613	978,856	2,489,582	3,823,158 <sup>11</sup>	533,262	795,132
1958 .....	499,922	1,050,153	2,756,333	4,823,537 <sup>11</sup>	534,561	800,629
1959 .....	530,388	1,212,701	3,248,221	5,441,744 <sup>11</sup>	597,133	847,322
1960 .....	520,401	1,268,458	3,438,475	5,428,618 <sup>11</sup>	588,320	861,905
1961 .....	561,700	1,321,571	3,728,758	5,923,469 <sup>11</sup>	566,260	959,735
1962 .....	627,367	1,580,719	4,184,759	6,765,125 <sup>11</sup>	615,616	1,089,736
1963 .....	709,932	1,796,074	4,759,177	7,472,755 <sup>11</sup>	696,514	1,162,836

See footnote at end of table.

TABLE 4. Cheques Cashed against Individual Accounts, by Regions and Centres — Continued

Year	Sarnia	Sudbury	Toronto	Windsor	Brandon	Calgary
thousand dollars						
1924 .....	—	—	7,659,056	283,118	48,518	638,162
1926 .....	96,816	—	8,209,526	379,061	50,324	717,870
1929 .....	146,820	34,117	13,714,209	594,319	62,315	1,253,619
1937 .....	81,347	88,781	12,226,886	493,283	31,359	658,767
1938 .....	75,490	84,715	10,428,035	440,290	32,846	650,666
1939 .....	76,490	85,813	10,173,867	420,933	33,810	661,676
1940 .....	79,516	90,337	10,510,504	545,691	41,906	764,329
1941 .....	105,821	96,813	11,354,826	742,770	54,554	923,983
1942 .....	132,312	104,074	11,540,622	964,437	68,833	948,013
1943 .....	164,342	103,585	13,091,308	1,013,360	78,329	1,201,422
1944 .....	185,770	112,652	14,445,952	1,009,141	90,137	1,498,388
1945 .....	231,195	127,466	18,760,600	924,342	90,944	1,523,536
1946 .....	244,696	153,373	19,907,027	933,545	104,140	1,602,018
1947 .....	267,231	191,809	20,210,585	1,131,584	114,364	1,779,370
1948 .....	299,390	231,991	22,655,184	1,308,939	133,695	2,072,826
1949 .....	310,462	267,191	24,712,386	1,460,893	145,757	2,507,517
1950 .....	339,484	290,184	30,276,045	1,655,861	154,492	2,870,683
1951 .....	425,660	352,305	32,271,836	1,872,211	176,870	3,349,247
1952 .....	398,219	384,039	36,606,773	1,982,439	181,576	4,452,583
1953 .....	433,419	434,357	42,579,170	2,082,420	186,065	5,020,506
1954 .....	434,254	444,397	50,646,605	1,909,512	184,748	4,985,475
1955 .....	476,917	497,174	55,628,553	2,589,098	191,778	5,415,909
1956 .....	552,813	580,450	66,301,164	2,574,690	217,917	7,280,077
1957 .....	571,840	641,458	73,497,633	2,331,538	222,033	8,319,489
1958 .....	589,935	613,037	82,217,905	2,120,835	229,039	7,646,109
1959 .....	610,219	646,385	94,286,069	2,422,431	247,763	8,528,838
1960 .....	631,965	650,352	101,652,499	2,344,058	255,007	8,773,941
1961 .....	701,576	711,292	109,570,868	2,399,362	269,028	10,326,214
1962 .....	761,867	792,746	121,733,430	2,517,840	271,465	11,415,990
1963 .....	745,363	812,918	130,999,231	2,939,769	289,517	12,291,349

TABLE 4. Cheques Cashed against Individual Accounts by Regions and Centres — Continued

Year	Edmonton	Lethbridge	Medicine Hat	Moose Jaw	Prince Albert	Regina
thousand dollars						
1924 .....	343,501	58,855	51,545	97,033	24,529	299,873
1926 .....	398,020	67,395	35,077	110,068	28,605	404,127
1929 .....	603,871	97,220	54,259	128,436	39,151	630,264
1937 .....	417,969	51,788	26,611	73,308	28,791	428,358
1938 .....	430,272	57,226	28,156	68,605	25,790	507,535
1939 .....	470,280	56,702	27,707	83,327	27,796	555,513
1940 .....	553,325	56,708	32,706	89,420	33,392	558,939
1941 .....	620,646	67,724	42,537	103,732	45,346	561,116
1942 .....	725,038	79,006	47,557	110,843	54,804	635,558
1943 .....	988,229	95,167	59,430	140,276	59,218	776,840
1944 .....	1,060,249	116,810	66,030	169,470	81,775	1,155,130
1945 .....	1,165,857	118,733	65,280	173,806	84,700	1,111,543
1946 .....	1,213,184	146,971	74,791	185,849	104,870	977,251
1947 .....	1,313,138	168,987	98,232	207,672	108,770	1,286,896
1948 .....	1,568,265	219,442	100,545	231,956	123,869	1,333,318
1949 .....	1,893,296	246,492	102,839	248,492	133,322	1,565,140
1950 .....	2,371,405	284,388	105,444	248,525	140,421	1,640,420
1951 .....	2,459,203	309,577	123,547	277,986	154,871	1,759,587
1952 .....	2,966,420	311,448	127,437	310,946	163,054	2,147,982
1953 .....	3,514,626	349,471	157,084	319,040	175,349	2,482,736
1954 .....	3,609,993	344,029	142,905	311,253	160,154	2,297,906
1955 .....	4,051,760	354,899	146,543	295,191	155,490	2,395,122
1956 .....	4,728,776	401,411	176,626	324,438	165,300	2,885,107
1957 .....	4,876,157	421,533	193,144	340,910	185,407	3,233,572
1958 .....	5,149,339	441,664	201,480	392,210	204,351	3,622,192
1959 .....	5,823,946	498,787	226,498	394,040	229,736	3,859,211
1960 .....	5,975,975	488,953	225,390	407,835	235,304	4,377,349
1961 .....	6,672,384	501,226	243,630	379,010	247,306	4,869,831
1962 .....	7,550,912	580,068	295,132	422,339	253,269	5,326,695
1963 .....	9,311,561	616,173	292,610	424,312	257,849	5,727,082

TABLE 4. Cheques Cashed against Individual Accounts, by Regions and Centres — Concluded

Year	Saskatoon	Winnipeg	Weyburn Branches	New West- minster	Vancouver	Victoria
thousand dollars						
1924 .....	117, 115	3, 792, 889	33, 043	59, 364	1, 409, 852	255, 948
1926 .....	146, 930	3, 877, 248	49, 982	77, 072	1, 553, 256	329, 505
1929 .....	224, 156	4, 788, 953	40, 562	105, 357	2, 365, 678	451, 747
1937 .....	121, 375	2, 988, 695	—	74, 751	1, 692, 514	330, 844
1938 .....	114, 864	2, 656, 424	—	73, 973	1, 546, 113	316, 965
1939 .....	121, 854	3, 439, 565	—	78, 647	1, 587, 411	354, 226
1940 .....	140, 267	3, 847, 415	—	92, 381	1, 673, 282	371, 451
1941 .....	160, 690	4, 011, 317	—	110, 026	1, 905, 072	412, 047
1942 .....	179, 836	3, 872, 888	—	138, 131	2, 222, 168	480, 583
1943 .....	208, 745	5, 592, 307	—	153, 522	2, 636, 095	507, 788
1944 .....	264, 084	6, 986, 367	—	175, 523	3, 059, 155	500, 944
1945 .....	291, 705	6, 936, 060	—	199, 962	3, 615, 096	601, 306
1946 .....	349, 201	6, 366, 405	—	226, 076	4, 354, 230	787, 288
1947 .....	394, 915	7, 381, 392	—	289, 113	5, 321, 162	929, 641
1948 .....	442, 603	8, 375, 791	—	326, 958	5, 765, 371	951, 291
1949 .....	465, 493	9, 186, 178	—	319, 811	6, 157, 071	1, 063, 710
1950 .....	511, 782	8, 960, 146	—	401, 103	6, 901, 611	1, 143, 853
1951 .....	590, 105	10, 373, 940	—	479, 943	8, 212, 946	1, 252, 690
1952 .....	637, 830	11, 508, 239	—	491, 737	9, 193, 882	1, 425, 392
1953 .....	741, 432	12, 072, 972	—	554, 709	9, 790, 943	1, 441, 171
1954 .....	701, 960	11, 416, 902	—	608, 577	9, 752, 576	1, 595, 172
1955 .....	708, 209	11, 294, 023	—	673, 631	10, 398, 019	1, 741, 204
1956 .....	773, 856	13, 752, 975	—	716, 804	12, 579, 751	1, 934, 918
1957 .....	849, 665	13, 418, 517	—	742, 205	13, 523, 017	2, 356, 084
1958 .....	971, 924	15, 631, 849	—	824, 007	13, 143, 566	2, 276, 891
1959 .....	1, 085, 023	16, 910, 586	—	925, 926	14, 230, 065	2, 470, 926
1960 .....	1, 101, 592	18, 825, 822	—	863, 876	14, 653, 833	2, 500, 900
1961 .....	1, 170, 588	20, 861, 681	—	<sup>12</sup>	17, 766, 910	2, 666, 645
1962 .....	1, 265, 700	20, 919, 929	—	—	19, 602, 381	3, 487, 365
1963 .....	1, 361, 303	26, 206, 089	—	—	21, 679, 909	3, 389, 680

<sup>1</sup> For the 31 original centres.<sup>2</sup> Includes Sarnia as of January 1926.<sup>3</sup> Includes Sudbury as of September 1929.<sup>4</sup> Weyburn branches absorbed by Imperial Bank May 1931.<sup>5</sup> Includes St. Catharines as of May 1941.<sup>6</sup> Includes St. John's, New Newfoundland as of April, 1949.<sup>7</sup> Includes Cornwall as of May, 1950.<sup>8</sup> Includes the seventeen new centres added in January, 1953.<sup>9</sup> Nine months.<sup>10</sup> Eight months.<sup>11</sup> Excludes some items reported in preceding years.<sup>12</sup> New Westminster included in Vancouver.

TABLE 5. Cheques cleared by Month, during 1962 and 1963

Month	1. Atlantic Provinces					
	Charlottetown		Fredericton		Glace Bay	
	1962	1963	1962	1963	1962	1963
thousand dollars						
January .....	28,184	28,382	52,763	51,817	5,710	5,871
February .....	19,660	19,068	41,291	41,838	4,934	5,163
March .....	22,754	20,160	45,892	49,397	5,310	5,644
April .....	26,105	29,140	46,623	53,977	5,093	6,030
May .....	32,407	31,152	51,046	50,879	5,986	6,499
June .....	31,568	33,541	55,380	58,768	5,928	6,166
July .....	32,637	41,816	57,535	63,444	5,983	6,386
August .....	30,389	28,264	56,102	63,659	5,897	5,790
September .....	22,678	30,211	51,416	61,412	5,347	5,956
October .....	30,744	40,187	59,336	60,265	5,675	6,576
November .....	25,901	39,183	50,055	68,374	6,181	6,533
December .....	24,509	38,002	50,857	54,666	6,527	6,428
<b>Totals .....</b>	<b>327,536</b>	<b>379,106</b>	<b>618,296</b>	<b>678,496</b>	<b>68,571</b>	<b>73,042</b>
Halifax						
		Moncton		Saint John		
1962	1963	1962	1963	1962	1963	
thousand dollars						
January .....	285,211	283,269	73,698	69,513	106,547	122,327
February .....	206,796	299,987	59,885	62,994	95,936	110,837
March .....	237,375	262,693	64,292	62,292	104,750	126,137
April .....	235,484	326,921	61,549	65,360	99,285	117,880
May .....	279,894	345,691	68,356	72,164	108,185	117,228
June .....	284,082	284,002	64,219	68,112	110,668	126,762
July .....	259,268	287,729	65,470	71,800	114,834	147,550
August .....	242,716	272,448	61,765	64,570	109,163	120,375
September .....	241,334	271,336	56,921	69,560	100,963	109,889
October .....	271,681	289,574	66,206	70,024	130,411	136,196
November .....	292,957	347,384	66,696	71,092	139,171	132,453
December .....	264,908	286,070	62,854	71,982	132,302	140,468
<b>Totals .....</b>	<b>3,101,706</b>	<b>3,557,104</b>	<b>771,911</b>	<b>819,463</b>	<b>1,352,215</b>	<b>1,508,102</b>
St. John's		Sydney		Total for 8 centres		
1962	1963	1962	1963	1962	1963	
thousand dollars						
January .....	90,631	97,400	32,362	36,457	675,106	695,036
February .....	79,630	106,600	25,532	31,737	533,664	678,224
March .....	90,777	114,635	30,538	33,742	601,688	674,700
April .....	89,041	112,885	28,811	37,164	591,991	749,357
May .....	103,348	120,875	35,112	49,872	684,334	794,360
June .....	116,002	107,730	34,247	38,686	702,094	723,767
July .....	110,563	124,458	31,154	37,970	677,444	781,153
August .....	109,305	148,137	35,964	38,462	651,301	741,705
September .....	113,021	135,033	34,378	38,814	626,058	722,211
October .....	125,295	151,095	40,223	39,550	729,571	793,467
November .....	133,839	140,691	42,595	39,351	757,395	845,061
December .....	121,812	161,546	38,396	45,135	702,165	804,297
<b>Totals .....</b>	<b>1,283,264</b>	<b>1,521,085</b>	<b>409,312</b>	<b>466,940</b>	<b>7,932,811</b>	<b>9,003,338</b>

TABLE 5. Cheques cleared by Month, during 1962 and 1963 - Continued

Month	2. Province of Quebec					
	Chicoutimi		Drummondville		Granby	
	1962	1963	1962	1963	1962	1963
thousand dollars						
January .....	31,892	34,427	25,074	27,379	25,269	27,253
February .....	28,389	32,346	20,214	21,451	23,564	22,830
March .....	29,758	34,001	20,872	17,109	23,134	23,709
April .....	29,707	38,108	21,211	28,123	22,738	26,529
May .....	35,207	36,724	25,867	29,935	29,582	29,270
June .....	31,289	35,905	24,676	26,788	27,440	28,010
July .....	35,228	37,063	29,066	32,901	30,202	32,185
August .....	33,905	36,145	25,286	28,612	28,381	30,440
September .....	35,647	32,994	24,893	30,273	27,751	29,287
October .....	42,487	36,539	29,235	32,983	32,369	34,613
November .....	40,641	39,217	28,365	30,819	29,642	30,660
December .....	36,572	41,865	27,295	31,747	26,556	29,147
<b>Totals .....</b>	<b>410,722</b>	<b>435,334</b>	<b>302,054</b>	<b>338,120</b>	<b>326,628</b>	<b>343,933</b>
Montreal						
	1962	1963	1962	1963	1962	1963
thousand dollars						
January .....	6,973,312	7,700,953	727,586	808,762	33,356	39,920
February .....	5,881,720	6,979,538	686,164	662,480	30,965	34,881
March .....	7,030,817	7,077,987	613,564	710,073	34,558	39,030
April .....	6,558,808	8,322,786	862,212	822,516	32,438	41,097
May .....	7,273,435	9,438,627	800,776	926,672	40,353	46,119
June .....	7,134,789	8,287,785	545,949	675,900	37,277	41,230
July .....	7,602,195	8,124,189	720,225	760,469	39,549	46,465
August .....	7,174,148	7,820,638	767,742	733,598	44,383	45,562
September .....	6,451,004	7,527,822	609,089	661,984	37,391	41,862
October .....	8,933,317	9,209,906	847,645	809,194	44,298	52,030
November .....	8,849,979	8,737,100	812,881	771,157	45,469	48,130
December .....	8,348,139	9,576,457	824,895	750,137	41,001	46,499
<b>Totals .....</b>	<b>88,211,663</b>	<b>98,803,788</b>	<b>8,818,728</b>	<b>9,092,942</b>	<b>461,038</b>	<b>522,825</b>
Shawinigan Falls						
	1962	1963	1962	1963	1962	1963
thousand dollars						
January .....	16,207	19,249	68,965	71,552	52,000	63,598
February .....	14,864	15,262	55,370	62,372	44,048	52,186
March .....	18,080	16,400	65,759	68,390	50,553	54,936
April .....	17,481	17,783	66,075	79,322	49,951	64,222
May .....	20,780	21,109	73,180	79,940	61,928	68,674
June .....	17,871	17,839	65,362	72,878	62,713	63,035
July .....	19,287	21,582	68,353	80,453	59,022	72,008
August .....	17,938	17,575	66,244	75,426	58,250	60,088
September .....	15,860	18,376	65,791	75,207	61,689	61,314
October .....	18,491	20,106	76,026	90,529	62,920	68,015
November .....	20,289	20,259	82,543	78,616	67,408	69,823
December .....	18,468	22,014	67,605	82,453	60,418	72,228
<b>Totals .....</b>	<b>215,616</b>	<b>227,554</b>	<b>821,273</b>	<b>917,138</b>	<b>690,900</b>	<b>770,127</b>

TABLE 5. Cheques Cleared by Month, during 1962 and 1963 - Continued

Month	2. Province of Quebec - Concluded			
	Valleyfield		Total for 10 centres	
	1962	1963	1962	1963
thousand dollars				
January .....	13,784	14,288	7,967,445	8,807,381
February .....	13,146	13,534	6,798,444	7,896,880
March .....	14,609	13,682	7,901,704	8,055,317
April .....	12,418	14,606	7,673,039	9,455,092
May .....	15,888	16,979	8,376,996	10,694,049
June .....	14,434	14,142	7,961,800	9,263,512
July .....	14,020	14,775	8,617,147	9,222,090
August .....	13,756	14,744	8,230,033	8,862,828
September .....	13,514	13,885	7,342,629	8,493,004
October .....	18,318	17,306	10,105,106	10,371,221
November .....	18,622	18,129	9,995,839	9,843,910
December .....	14,623	17,916	9,465,572	10,670,463
Totals .....	177,132	183,986	100,435,754	111,635,747
3. Province of Ontario				
	Brantford		Chatham	
	1962	1963	1962	1963
	thousand dollars			
January .....	61,575	79,267	59,756	51,708
February .....	66,020	56,664	49,139	56,339
March .....	58,333	61,586	67,783	62,909
April .....	56,526	64,459	52,880	65,081
May .....	71,857	77,989	53,232	60,674
June .....	65,704	73,091	50,619	50,851
July .....	70,361	75,679	51,911	64,269
August .....	72,400	67,870	47,612	68,858
September .....	62,478	68,372	44,417	52,099
October .....	69,215	77,353	61,179	66,644
November .....	70,255	77,254	68,879	80,228
December .....	67,127	76,288	58,066	76,586
Totals .....	791,851	855,872	665,473	756,246
	Fort William		Guelph	
	1962	1963	1962	1963
	thousand dollars			
January .....	40,200	41,503	42,879	48,527
February .....	32,836	34,217	34,831	38,829
March .....	35,040	37,959	37,385	42,805
April .....	36,030	39,155	38,719	47,523
May .....	42,808	45,577	45,980	54,366
June .....	43,238	49,678	40,905	45,508
July .....	48,864	51,112	43,376	47,905
August .....	40,339	45,430	40,159	46,863
September .....	39,850	50,443	43,462	47,225
October .....	48,722	49,260	47,349	50,081
November .....	47,604	47,044	53,816	55,249
December .....	44,798	53,031	45,229	55,479
Totals .....	500,329	544,409	514,090	580,360
				6,709,167
				7,429,937

TABLE 5. Cheques Cleared by Month, during 1962 and 1963 - Continued

Month	3. Province of Ontario—Continued					
	Kingston		Kitchener		London	
	1962	1963	1962	1963	1962	1963
thousand dollars						
January .....	47,969	58,637	127,139	152,417	335,435	375,950
February .....	41,629	48,683	105,376	124,951	300,650	321,251
March .....	46,143	51,268	120,067	129,131	347,081	332,293
April .....	44,191	55,337	117,727	137,845	330,241	384,284
May .....	57,389	66,655	138,265	170,746	367,768	443,130
June .....	54,267	58,322	127,961	149,833	373,238	409,674
July .....	55,562	61,159	129,638	149,353	369,889	427,927
August .....	54,081	58,980	122,133	135,308	363,525	368,097
September .....	50,442	57,675	126,426	145,961	300,110	394,599
October .....	57,906	62,320	148,751	165,943	368,543	427,676
November .....	61,527	67,225	162,223	167,134	392,912	426,704
December .....	56,261	63,671	155,013	167,452	335,367	447,592
<b>Totals</b> .....	<b>627,367</b>	<b>709,932</b>	<b>1,580,719</b>	<b>1,796,074</b>	<b>4,184,759</b>	<b>4,759,177</b>
Niagara Falls						
	1962	1963	1962	1963	1962	1963
	thousand dollars					
January .....	47,290	53,479	278,263	357,851	572,697	630,657
February .....	37,985	44,452	264,714	332,835	474,089	584,832
March .....	41,850	50,757	298,689	320,704	525,948	572,031
April .....	43,684	51,968	319,273	376,632	497,272	601,324
May .....	49,658	51,576	386,549	413,885	551,438	723,987
June .....	46,156	49,622	356,483	411,220	527,908	632,192
July .....	53,166	60,165	349,070	409,773	648,426	662,546
August .....	48,093	47,632	221,211	294,919	568,131	563,320
September .....	48,054	46,505	144,566	190,436	508,451	587,171
October .....	54,620	53,135	244,793	324,450	579,179	650,750
November .....	57,007	53,570	352,781	391,078	675,659	597,431
December .....	56,185	51,707	378,274	450,029	635,927	666,514
<b>Totals</b> .....	<b>583,748</b>	<b>614,568</b>	<b>3,594,666</b>	<b>4,273,812</b>	<b>6,765,125</b>	<b>7,472,755</b>
Peterborough						
	1962	1963	1962	1963	1962	1963
	thousand dollars					
January .....	49,598	52,827	31,135	31,135	32,741	32,741
February .....	41,115	45,273	27,060	27,060	28,804	28,804
March .....	48,290	46,825	29,130	29,130	29,155	29,155
April .....	45,861	52,157	33,541	33,541	34,535	34,535
May .....	53,080	61,303	35,243	35,243	41,041	41,041
June .....	54,341	57,556	31,138	31,138	34,306	34,306
July .....	53,809	66,763	36,510	36,510	41,529	41,529
August .....	52,575	60,882	35,852	35,852	38,725	38,725
September .....	49,752	59,104	32,382	32,382	35,523	35,523
October .....	53,595	62,953	33,744	33,744	39,698	39,698
November .....	57,136	65,544	38,032	38,032	40,784	40,784
December .....	56,464	65,327	37,374	37,374	42,702	42,702
<b>Totals</b> .....	<b>615,616</b>	<b>696,514</b>	<b>401,141</b>	<b>401,141</b>	<b>439,543</b>	<b>439,543</b>

TABLE 5. Cheques Cleared by Months, during 1962 and 1963 - Continued

Month	3. Province of Ontario - Concluded						
	St. Catharines		Sarnia		Sault Ste. Marie		
	1962	1963	1962	1963	1962	1963	
thousand dollars							
January .....	83,614	94,942	64,606	58,891	76,087	74,272	
February .....	83,972	83,406	53,050	51,512	54,798	64,244	
March .....	90,593	88,397	57,925	54,753	70,351	77,313	
April .....	80,608	91,239	61,495	72,007	73,690	84,896	
May .....	94,234	102,445	67,708	68,649	82,084	102,028	
June .....	105,944	100,993	64,908	64,453	80,579	82,497	
July .....	101,099	100,943	69,587	65,398	91,165	91,448	
August .....	81,957	84,848	62,976	57,712	70,184	82,972	
September .....	76,869	91,073	56,758	47,305	69,397	76,688	
October .....	92,089	102,745	74,556	77,276	86,979	79,733	
November .....	101,671	104,841	65,743	60,942	79,886	83,088	
December .....	97,086	116,964	62,555	66,465	69,698	94,604	
<b>Totals</b> .....	<b>1,089,736</b>	<b>1,162,836</b>	<b>761,867</b>	<b>745,363</b>	<b>904,898</b>	<b>993,783</b>	
thousand dollars							
Sudbury		Timmins		Toronto			
1962	1963	1962	1963	1962	1963		
January .....	65,567	69,969	16,954	19,149	10,422,666	10,550,917	
February .....	53,527	59,426	16,235	16,550	8,322,703	9,599,688	
March .....	61,820	61,879	16,620	17,802	10,154,737	10,332,952	
April .....	60,673	63,909	17,410	18,651	8,835,122	11,384,947	
May .....	74,757	76,141	20,933	21,712	9,896,732	11,420,911	
June .....	69,157	64,846	19,901	20,384	11,135,497	11,343,224	
July .....	67,892	71,561	20,210	21,731	10,289,696	10,560,469	
August .....	70,025	66,735	19,597	19,101	10,127,469	9,740,472	
September .....	61,686	65,832	17,809	19,702	8,446,301	9,912,681	
October .....	66,658	72,839	19,811	20,657	12,062,032	11,700,179	
November .....	72,124	69,977	21,392	20,619	11,272,366	11,407,620	
December .....	68,860	69,804	20,774	20,296	10,768,109	13,045,171	
<b>Totals</b> .....	<b>792,746</b>	<b>812,918</b>	<b>227,646</b>	<b>236,354</b>	<b>121,733,430</b>	<b>130,999,231</b>	
Windsor				Total for 21 centres			
1962	1963	1962	1963	1962	1963		
thousand dollars							
January .....	207,626	226,357	13,200,336		13,646,059		
February .....	169,913	214,142	10,727,435		12,369,733		
March .....	181,047	197,762	12,833,722		13,176,010		
April .....	187,702	254,719	11,477,746		14,531,286		
May .....	241,040	256,248	12,996,843		14,964,487		
June .....	215,179	222,300	14,088,921		14,585,271		
July .....	229,196	255,700	13,405,018		13,991,248		
August .....	189,097	201,781	12,886,677		12,714,722		
September .....	185,213	238,951	10,895,903		12,814,599		
October .....	244,101	316,904	15,078,524		15,122,029		
November .....	244,204	274,906	14,573,242		14,830,786		
December .....	223,522	279,999	13,874,314		16,592,250		
<b>Totals</b> .....	<b>2,517,840</b>	<b>2,939,769</b>	<b>156,038,681</b>		<b>169,338,480</b>		

TABLE 5. Cheques Cleared by Month, during 1962 and 1963 - Continued

Month	4. Prairie Provinces					
	Brandon		Calgary		Edmonton	
	1962	1963	1962	1963	1962	1963
thousand dollars						
January .....	21,159	21,881	1,034,212	1,002,576	592,406	672,551
February .....	16,973	17,877	772,941	825,220	478,424	622,723
March .....	19,604	20,250	929,521	1,018,500	565,566	629,548
April .....	21,573	25,507	884,316	1,023,876	688,637	905,304
May .....	23,048	25,148	939,928	1,033,653	640,494	693,102
June .....	22,724	24,025	920,046	1,019,245	624,197	793,548
July .....	22,438	25,043	1,016,748	1,137,570	613,890	935,432
August .....	22,030	22,151	951,650	964,925	623,823	718,867
September .....	19,833	23,752	905,616	926,549	593,364	768,373
October .....	27,685	27,758	1,044,652	1,094,220	710,154	832,251
November .....	28,829	27,768	1,035,252	1,089,179	670,795	860,557
December .....	25,569	28,357	981,108	1,155,836	749,162	879,305
<b>Totals .....</b>	<b>271,465</b>	<b>289,517</b>	<b>11,415,990</b>	<b>12,291,349</b>	<b>7,550,912</b>	<b>9,311,561</b>
Lethbridge						
	1962	1963	1962	1963	1962	1963
	thousand dollars					
January .....	43,842	47,337	22,122	23,290	38,033	40,815
February .....	35,053	40,788	16,177	19,217	25,078	25,809
March .....	39,935	42,891	20,925	22,131	26,288	26,873
April .....	41,620	47,990	22,603	27,731	30,358	36,772
May .....	45,855	51,550	30,240	26,436	33,269	33,706
June .....	47,226	50,513	26,690	22,670	31,881	34,369
July .....	47,220	49,582	24,598	22,112	38,589	36,018
August .....	55,269	50,971	23,354	22,323	35,377	37,718
September .....	42,760	49,460	22,618	23,465	28,217	32,551
October .....	56,452	57,795	28,018	25,075	44,266	37,362
November .....	72,457	70,496	32,211	30,307	43,567	39,382
December .....	52,379	56,800	25,577	27,853	47,416	42,937
<b>Totals .....</b>	<b>580,068</b>	<b>616,173</b>	<b>295,133</b>	<b>292,610</b>	<b>422,339</b>	<b>424,312</b>
Prince Albert						
	1962	1963	1962	1963	1962	1963
	thousand dollars					
January .....	20,520	20,581	425,703	536,942	96,157	98,273
February .....	17,257	17,630	373,788	419,061	78,303	89,031
March .....	19,323	18,942	419,875	423,846	91,509	91,303
April .....	20,447	21,603	408,524	510,220	100,199	122,170
May .....	21,869	22,061	430,030	447,314	109,844	117,463
June .....	19,316	20,916	462,380	466,999	112,268	107,069
July .....	21,814	21,723	479,159	499,617	113,960	120,652
August .....	22,666	22,345	445,718	478,338	115,521	122,137
September .....	17,368	21,140	392,717	457,299	100,003	120,252
October .....	25,658	25,668	514,115	530,487	118,536	121,998
November .....	23,172	23,320	527,272	460,859	128,300	127,844
December .....	23,859	21,920	447,414	496,100	101,100	123,111
<b>Totals .....</b>	<b>253,269</b>	<b>257,849</b>	<b>5,326,695</b>	<b>5,727,082</b>	<b>1,265,700</b>	<b>1,361,303</b>

TABLE 5. Cheques Cleared by Month, during 1962 and 1963 — Concluded

Month	4. Prairie Provinces — Concluded			
	Winnipeg		Total for 10 centres	
	1962	1963	1962	1963
thousand dollars				
January .....	1,577,493	2,348,264	3,871,647	4,812,510
February .....	1,549,463	1,434,449	3,363,457	3,511,805
March .....	1,437,151	1,946,840	3,569,697	4,241,124
April .....	1,454,028	2,045,970	3,672,305	4,767,143
May .....	1,961,867	2,151,236	4,236,444	4,601,669
June .....	1,724,156	1,993,566	3,990,884	4,532,920
July .....	1,759,829	2,194,864	4,138,245	5,042,613
August .....	1,701,733	2,023,867	3,997,141	4,463,642
September .....	1,491,342	2,133,074	3,613,838	4,555,915
October .....	2,126,037	2,884,674	4,695,573	5,637,288
November .....	2,120,135	2,489,289	4,681,990	5,219,001
December .....	2,016,695	2,559,996	4,470,279	5,392,215
<b>Totals .....</b>	<b>20,919,929</b>	<b>26,206,089</b>	<b>48,301,500</b>	<b>56,777,845</b>
5. British Columbia				
	Vancouver <sup>1</sup>		Victoria	
	1962	1963	1962	1963
	thousand dollars			
January .....	1,761,887	1,645,669	206,702	225,340
February .....	1,297,545	1,451,228	180,727	206,124
March .....	1,520,165	1,607,218	270,657	265,367
April .....	1,489,514	1,866,999	368,352	274,307
May .....	1,636,098	1,925,583	274,687	269,845
June .....	1,651,273	1,805,914	317,311	276,481
July .....	1,840,779	1,884,603	359,124	291,069
August .....	1,682,043	1,810,303	300,267	473,597
September .....	1,578,068	1,728,295	310,177	287,267
October .....	1,626,291	1,916,393	317,020	262,339
November .....	1,812,212	1,934,956	291,464	284,141
December .....	1,706,506	2,102,748	290,877	273,803
<b>Totals .....</b>	<b>19,602,381</b>	<b>21,679,909</b>	<b>3,487,365</b>	<b>3,389,680</b>
Total for 2 centres		Canada — 51 centres		
	1962	1963	1962	1963
	thousand dollars			
	1,968,589	1,871,009	27,683,123	29,831,995
January .....	1,478,272	1,657,352	22,901,272	26,113,994
February .....	1,790,822	1,872,585	26,697,633	28,019,736
March .....	1,857,866	2,141,306	25,272,947	31,644,184
April .....	1,910,785	2,195,428	28,205,402	33,249,993
May .....	1,968,584	2,082,395	28,712,283	31,187,865
June .....	2,199,903	2,175,672	29,037,757	31,212,776
July .....	1,982,310	2,283,900	27,747,462	29,066,797
August .....	1,888,245	2,015,562	24,366,673	28,601,291
September .....	1,943,311	2,178,732	32,552,085	34,102,737
October .....	2,103,676	2,219,097	32,112,142	32,957,855
November .....	1,997,383	2,376,551	30,509,713	35,835,776
<b>Totals .....</b>	<b>23,089,746</b>	<b>25,069,589</b>	<b>335,798,492</b>	<b>371,824,999</b>

<sup>1</sup> New Westminster data included in Vancouver.

TABLE 6. Cheques Cashed<sup>1</sup> against Current and Savings Account

	Current accounts			Savings accounts		
	Cheques cashed <sup>1</sup>	Deposits	Turnover ratio	Cheques cashed	Savings deposits	Turnover ratio
thousand dollars						
1943 .....	51,575,324	..	..	2,221,391	1,852,737	1.20
1944 .....	58,023,253	..	..	2,653,701	2,252,774	1.18
1945 .....	64,971,186	..	..	3,413,627	2,731,926	1.25
1946 .....	65,174,276	..	..	4,073,331	3,301,891	1.23
1947 .....	70,160,625	..	..	4,337,468	3,669,934	1.18
1948 .....	75,970,063	..	..	4,717,385	3,958,972	1.19
1949 .....	82,535,118	..	..	5,019,247	4,318,206	1.16
1950 .....	94,845,881	..	..	5,789,578	4,542,669	1.27
1951 .....	105,884,749	..	..	6,299,885	4,590,716	1.37
1952 .....	118,696,247			6,500,647	4,798,432	1.35
1953 .....	129,827,400	3,560,958	36.46	7,589,447	5,094,268	1.49
1954 .....	140,251,337	3,680,000	38.11	7,811,459	5,395,564	1.45
1955 .....	152,565,052	3,959,938	38.53	8,785,826	6,100,120	1.44
1956 .....	182,556,821	4,244,177	43.01	9,733,075	6,351,166	1.53
1957 .....	195,351,567	3,836,702	50.92	10,206,881	6,630,877	1.54
1958 .....	217,592,465	4,175,368	52.11	10,580,696	7,172,999	1.48
1959 .....	244,284,873	4,212,349	57.99	11,958,344	7,696,616	1.55
1960 .....	265,969,659	4,067,321	65.39	11,840,378	7,701,144	1.54
1961 .....	289,954,341	4,244,894	68.29	12,787,101	8,397,723	1.52
1962 .....	321,514,972	4,334,824	74.17	14,283,520	8,942,591	1.60
1963 .....	356,697,648	4,579,785	77.89	15,127,351	9,531,626	1.59
1962						
January .....	26,571,045	4,518,120	70.57	1,112,078	8,593,683	1.55
February .....	21,901,150	4,168,182	63.05	1,000,122	8,674,126	1.38
March .....	25,619,349	4,139,278	74.27	1,078,284	8,778,404	1.47
April .....	24,171,017	4,263,118	68.04	1,101,930	8,971,784	1.47
May .....	26,899,428	4,294,729	75.16	1,305,974	9,069,101	1.73
June .....	27,499,112	4,255,572	77.54	1,213,171	9,045,266	1.61
July .....	27,816,469	4,219,246	79.11	1,221,288	9,039,697	1.62
August .....	26,565,754	4,142,054	76.96	1,181,708	9,022,308	1.57
September .....	23,377,386	4,271,893	65.67	989,287	9,053,513	1.31
October .....	31,388,834	4,466,457	84.33	1,163,251	9,134,320	1.53
November .....	30,382,933	4,515,853	80.74	1,729,209	9,025,453	2.30
December .....	29,322,495	4,763,387	73.87	1,187,218	8,903,433	1.60
1963						
January .....	28,696,000	4,662,665	73.85	1,135,995	9,028,907	1.51
February .....	25,073,548	4,256,035	70.70	1,040,446	9,196,374	1.36
March .....	26,941,183	4,233,059	76.37	1,078,553	9,334,796	1.39
April .....	30,417,919	4,406,248	82.84	1,226,265	9,485,640	1.55
May .....	31,829,759	4,515,465	84.59	1,420,234	9,552,143	1.78
June .....	29,960,044	4,540,667	79.18	1,227,821	9,532,032	1.55
July .....	29,954,306	4,593,486	78.25	1,258,470	9,591,292	1.57
August .....	27,872,081	4,514,346	74.09	1,194,716	9,657,557	1.48
September .....	27,442,396	4,709,836	69.92	1,158,895	9,722,274	1.43
October .....	32,789,346	4,843,989	81.23	1,313,391	9,852,630	1.60
November .....	31,247,040	4,681,512	81.09	1,710,815	9,784,324	2.10
December .....	34,474,026	5,000,111	82.74	1,361,750	9,641,537	1.69

<sup>1</sup> (A) For 33 centres from 1943 to 1948.

(B) For 34 centres in 1949.

(C) For 35 centres from 1949 to 1957.

(D) For 52 centres from 1957 to 1960.

(E) For 51 centres from 1961.

<sup>2</sup> As of June 1957 includes personal chequing accounts.

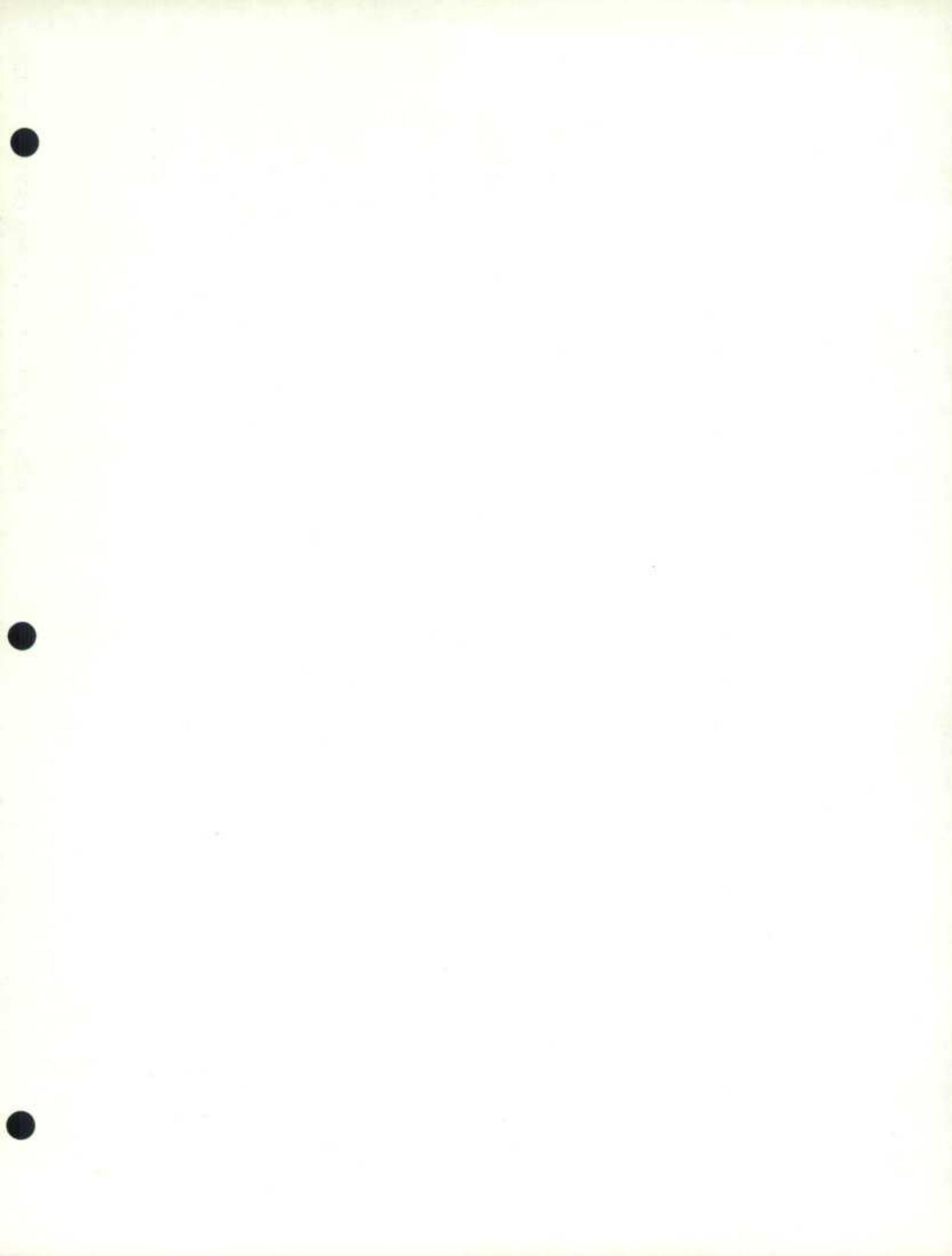
Note: Turnover is the ratio of Cheques Cashed to an average of Deposits. Turnover in the monthly section is placed on an annual footing by multiplying this ratio by 12. Statistics on current deposits were revised according to the Bank Act of 1954 and are not available by months prior to 1953.

.. Figures not available.









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