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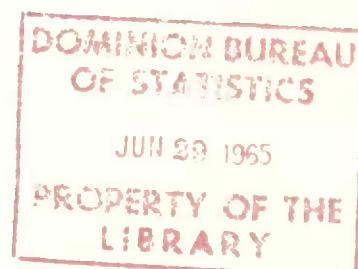
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ANNUAL



CHEQUES CASHED IN CLEARING CENTRES  
1964



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 1964. 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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## INTRODUCTION

The total value of cheques cashed in Canadian clearing centres reached new record levels during 1964. The value of cheques cleared in the fifty-one centres rose to \$430,264 million, a 15.7 per cent increase above the value for 1963. The value of

cheques cleared in Ontario increased by 17.8 per cent, in British Columbia by 17.2 per cent, in Quebec by 16.6 per cent, in the Atlantic Provinces by 12.3 per cent and in the Prairie Provinces by 7.5 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 1964 as compared with the previous year. Bank clearings in Halifax, the leading centre in the Atlantic Provinces were 8.3 per cent above the figure for 1963. Cheques cleared in Montreal increased by 17.8 per cent and in Toronto by 18.6 per cent. In the Western regions cheques cashed in Winnipeg rose slightly and Vancouver showed an increase of 16.4 per cent.

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

cashed in Toronto accounted for nearly 78 per cent of the provincial total for 1964. Cheques cleared in the Prairie Provinces stood at 14 per cent of the Canadian total for 1964. Value of cheques cashed in Winnipeg was 44 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 1964. 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 84.51 for 1964 as compared with 77.89 for 1963 and 74.17 for 1962. The annual turnover ratio of savings accounts was 1.68 in comparison with 1.59 for 1963 and 1.60 for 1962.

### DEFINITION AND COVERAGE

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 1963 and 1964 for all 51 centres now included are shown in Table 5.

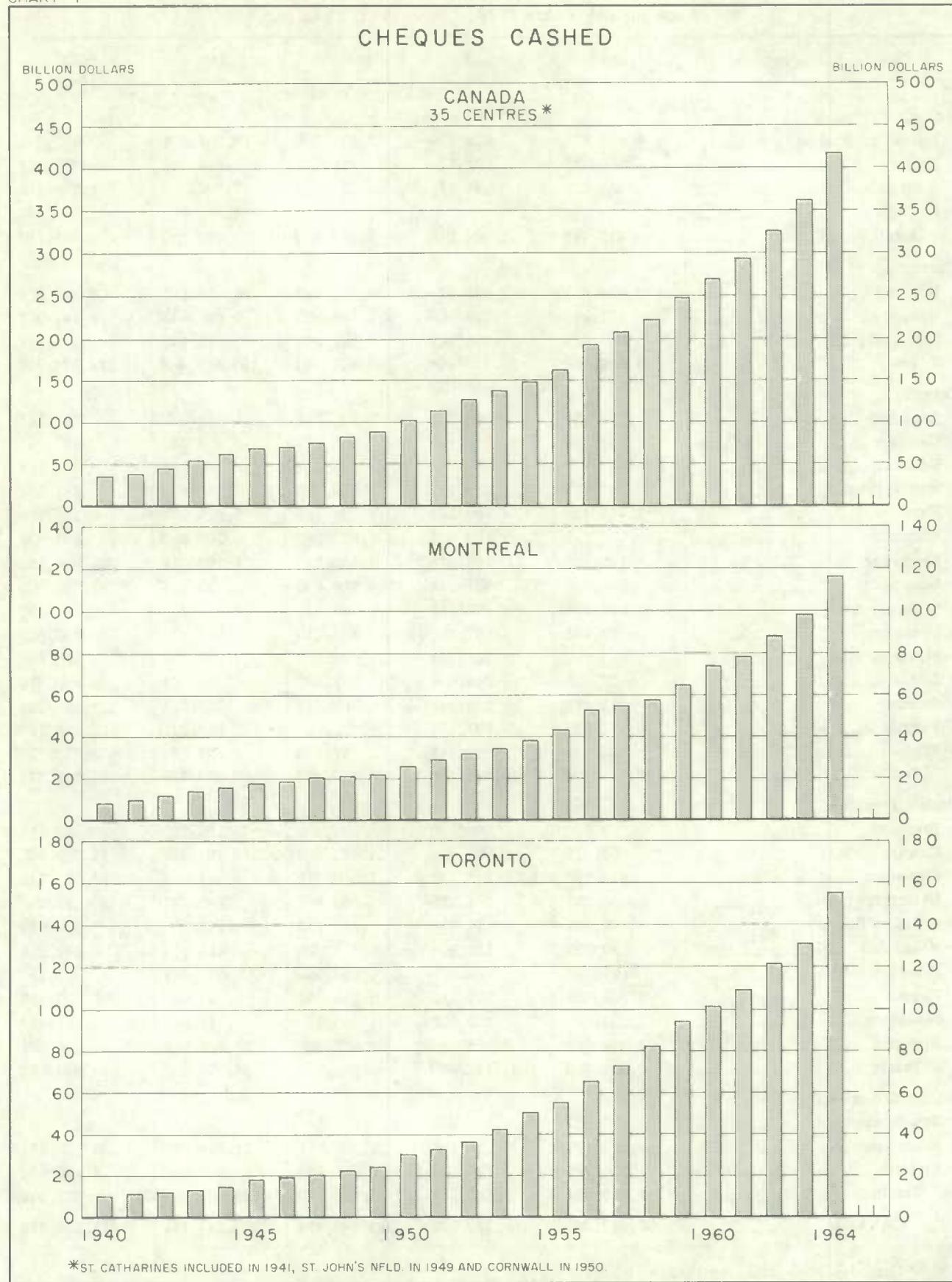
The following is a statement of debits to current and savings accounts, by provinces, as reported by all banks for the month of January, 1953. The figures include the debit totals of clearing house branches which are separately reported each month together with all cheques cashed against individual accounts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

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

Province	Current	Savings	Total
	dollars		
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



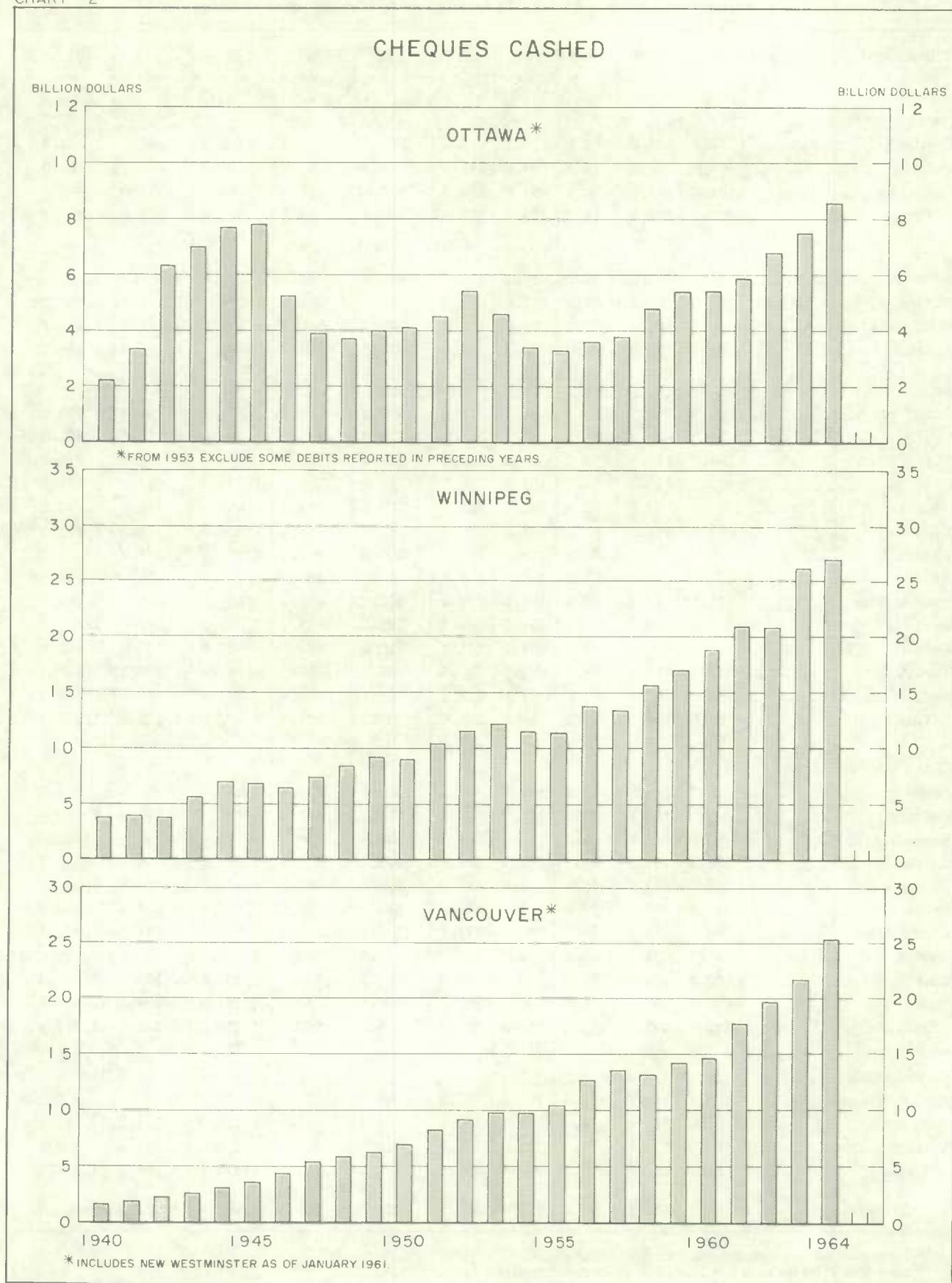
**TABLE 1. Cheques Cashed against Individual Accounts at 35 Clearing House Centres  
in Canada for the Years 1939, 1946, 1962, 1963 and 1964**

Clearing house centres	1939	1946	1962	1963	1964
thousands of dollars					
Atlantic Provinces:					
Halifax .....	381,824	870,736	3,101,706	3,557,104	3,852,641
Moncton .....	108,892	276,711	771,911	819,463	887,873
Saint John .....	189,232	456,571	1,352,215	1,508,102	1,706,178
St. John's .....	—	—	1,283,264	1,521,085	1,854,507
<b>Totals</b> .....	<b>679,948</b>	<b>1,604,018</b>	<b>6,509,096</b>	<b>7,405,754</b>	<b>8,301,199</b>
Quebec:					
Montreal .....	8,759,472	18,828,185	88,211,663	98,803,788	116,379,368
Quebec .....	977,211	1,722,533	8,818,728	9,092,942	9,564,067
Sherbrooke .....	83,716	198,642	821,273	917,138	1,034,922
<b>Totals</b> .....	<b>9,820,399</b>	<b>20,749,360</b>	<b>97,851,664</b>	<b>108,813,868</b>	<b>126,978,357</b>
Ontario:					
Brantford .....	107,113	269,742	791,851	855,872	921,946
Chatham .....	102,260	185,640	665,473	756,246	868,547
Cornwall .....	—	—	476,467	519,027	609,142
Fort William .....	67,033	185,151	500,329	544,409	583,174
Hamilton .....	644,434	1,460,388	6,709,167	7,429,937	8,570,766
Kingston .....	72,713	205,647	627,367	709,932	809,636
Kitchener .....	145,302	363,578	1,580,719	1,796,074	2,006,150
London .....	385,768	871,611	4,184,759	4,759,177	5,763,605
Ottawa .....	1,266,268	5,170,462	6,765,125	7,472,755	8,601,107
Peterborough .....	70,496	197,282	615,616	696,514	850,500
St. Catharines .....	—	253,814	1,089,736	1,162,836	1,504,844
Sarnia .....	76,490	244,696	761,867	745,363	760,770
Sudbury .....	85,813	153,373	792,746	812,918	838,983
Toronto .....	10,173,867	19,907,027	121,733,430	130,999,231	155,418,798
Windsor .....	420,933	933,545	2,517,840	2,939,769	3,531,255
<b>Totals</b> .....	<b>13,618,490</b>	<b>30,401,956</b>	<b>149,812,492</b>	<b>162,200,060</b>	<b>191,639,223</b>
Prairie Provinces:					
Brandon .....	33,810	104,140	271,465	289,517	328,967
Calgary .....	661,676	1,602,018	11,415,990	12,291,349	14,070,305
Edmonton .....	470,280	1,213,184	7,550,912	9,311,561	10,541,712
Lethbridge .....	56,702	146,971	580,068	616,173	643,859
Medicine Hat .....	27,707	74,791	295,133	292,610	309,689
Moose Jaw .....	83,327	185,849	422,339	424,312	441,559
Prince Albert .....	27,796	104,870	253,269	257,849	275,287
Regina .....	555,513	977,251	5,326,695	5,727,082	5,926,437
Saskatoon .....	121,854	349,201	1,265,700	1,361,303	1,551,490
Winnipeg .....	3,439,565	6,366,405	20,919,929	26,206,089	26,954,757
<b>Totals</b> .....	<b>5,478,230</b>	<b>11,124,680</b>	<b>48,301,500</b>	<b>56,777,845</b>	<b>61,044,062</b>
British Columbia:					
New Westminster .....	78,647	226,076	2	2	2
Vancouver .....	1,587,411	4,354,230	19,602,381	21,679,909	25,239,274
Victoria .....	354,226	787,288	3,487,365	3,389,680	4,132,804
<b>Totals</b> .....	<b>2,020,284</b>	<b>5,367,594</b>	<b>23,089,746</b>	<b>25,069,589</b>	<b>29,372,078</b>
<b>CANADA</b> .....	<b>31,617,351</b>	<b>69,247,608</b>	<b>325,564,498</b>	<b>360,267,116</b>	<b>417,334,919</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	1958	1961	1962	1963	1964
<b>Atlantic Provinces:</b>										
Halifax .....	73.3	125.3	74.9	112.4	208.3	575.0	814.3	913.2	1,047.3	1,134.3
Moncton .....	67.8	92.1	67.1	100.7	214.1	596.3	671.2	713.8	757.7	821.0
Saint John .....	136.7	142.2	80.4	98.6	202.6	507.6	668.3	704.7	785.9	889.1
<b>Totals</b> .....	<b>91.4</b>	<b>124.7</b>	<b>75.2</b>	<b>106.3</b>	<b>207.5</b>	<b>558.4</b>	<b>746.3</b>	<b>816.9</b>	<b>919.9</b>	<b>1,007.8</b>
<b>Quebec:</b>										
Montreal .....	83.3	172.8	88.2	97.3	171.5	641.6	872.7	979.5	1,097.1	1,292.3
Quebec .....	61.0	90.0	63.7	111.6	186.5	570.4	903.6	1,007.1	1,038.4	1,092.2
Sherbrooke .....	116.1	164.1	77.9	100.0	176.9	649.7	844.9	980.8	1,095.2	1,235.9
<b>Totals</b> .....	<b>81.6</b>	<b>165.4</b>	<b>86.0</b>	<b>98.5</b>	<b>172.8</b>	<b>635.4</b>	<b>875.2</b>	<b>981.9</b>	<b>1,091.9</b>	<b>1,274.2</b>
<b>Ontario:</b>										
Brantford .....	78.1	152.2	73.4	97.8	218.6	558.2	633.8	723.4	781.8	842.2
Chatham .....	81.2	108.7	62.1	99.0	140.0	619.6	633.5	644.4	732.3	841.0
Fort William .....	138.8	149.9	70.1	98.4	248.0	673.3	709.6	734.4	799.1	856.0
Hamilton .....	88.3	145.6	73.7	103.1	220.1	749.0	958.1	1,073.4	1,188.7	1,371.3
Kingston .....	89.3	117.8	72.3	102.1	233.9	702.0	788.7	881.0	996.9	1,136.9
Kitchener .....	67.9	112.9	66.0	103.0	204.3	744.6	937.1	1,120.8	1,273.5	1,422.5
London .....	68.3	109.1	76.9	99.1	171.6	708.2	958.0	1,075.2	1,222.7	1,480.8
Ottawa .....	162.6	166.3	111.2	105.2	639.8	400.7 <sup>1</sup>	492.0 <sup>1</sup>	561.9 <sup>1</sup>	620.7 <sup>1</sup>	714.4 <sup>1</sup>
Peterborough .....	98.2	132.7	69.9	100.3	212.3	760.7	805.8	876.1	991.2	1,210.3
Sarnia .....	—	194.5	114.4	101.3	246.1	781.5	929.4	1,009.2	987.4	1,007.8
Sudbury .....	—	40.3	49.4	101.3	133.0	723.6	839.6	935.8	959.6	990.4
Toronto .....	73.4	131.5	98.0	97.6	138.5	788.4	1,050.7	1,167.4	1,256.2	1,490.4
Windsor .....	64.3	135.0	43.7	95.6	229.2	481.7	545.0	571.9	667.7	802.0
<b>Totals</b> .....	<b>81.2</b>	<b>134.3</b>	<b>94.3</b>	<b>98.6</b>	<b>194.8</b>	<b>735.7</b>	<b>965.3</b>	<b>1,073.5</b>	<b>1,162.3</b>	<b>1,372.4</b>
<b>Prairie Provinces:</b>										
Brandon .....	147.7	189.7	83.1	102.9	274.4	697.3	819.1	826.5	881.4	1,001.5
Calgary .....	98.1	192.7	85.7	101.7	230.3	1,175.1	1,587.0	1,754.5	1,889.0	2,162.4
Edmonton .....	79.8	140.3	85.2	109.3	246.4	1,196.8	1,550.7	1,754.9	2,164.1	2,450.0
Lethbridge .....	102.8	169.9	64.5	99.1	204.1	771.8	875.9	1,013.6	1,076.7	1,125.1
Medicine Hat .....	183.1	192.7	76.4	98.4	234.5	715.6	865.3	1,048.2	1,039.2	1,099.9
Moose Jaw .....	141.4	187.2	71.0	121.5	247.0	571.7	552.4	615.6	618.5	643.6
Prince Albert .....	95.1	151.8	69.2	107.8	317.1	792.4	958.9	982.0	999.8	1,067.4
Regina .....	59.1	124.2	86.6	109.5	227.6	713.7	959.5	1,049.5	1,128.4	1,167.7
Saskatoon .....	102.0	195.1	87.1	106.1	230.0	846.2	1,019.1	1,101.9	1,185.1	1,350.7
Winnipeg .....	142.8	180.3	180.6	129.5	263.0	588.5	785.3	787.5	986.5	1,014.7
<b>Totals</b> .....	<b>120.4</b>	<b>173.3</b>	<b>140.3</b>	<b>119.8</b>	<b>251.3</b>	<b>754.3</b>	<b>996.0</b>	<b>1,056.4</b>	<b>1,241.8</b>	<b>1,335.1</b>
<b>British Columbia:</b>										
New Westminster .....	80.3	142.4	63.8	106.3	237.3	1,113.9	— <sup>2</sup>	— <sup>2</sup>	— <sup>2</sup>	— <sup>2</sup>
Vancouver .....	91.2	153.0	78.1	102.7	197.9	850.1	1,096.7	1,210.0	1,338.2	1,557.9
Victoria .....	80.7	142.5	74.8	111.8	158.0	718.3	841.3	1,100.2	1,069.4	1,303.9
<b>Totals</b> .....	<b>89.1</b>	<b>150.9</b>	<b>77.0</b>	<b>104.8</b>	<b>192.9</b>	<b>838.6</b>	<b>1,054.9</b>	<b>1,192.0</b>	<b>1,294.2</b>	<b>1,516.3</b>
<b>CANADA</b> .....	<b>87.8</b>	<b>150.9</b>	<b>97.0</b>	<b>102.2</b>	<b>196.2</b>	<b>709.9</b>	<b>941.9</b>	<b>1,043.6</b>	<b>1,154.6</b>	<b>1,336.7</b>

<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

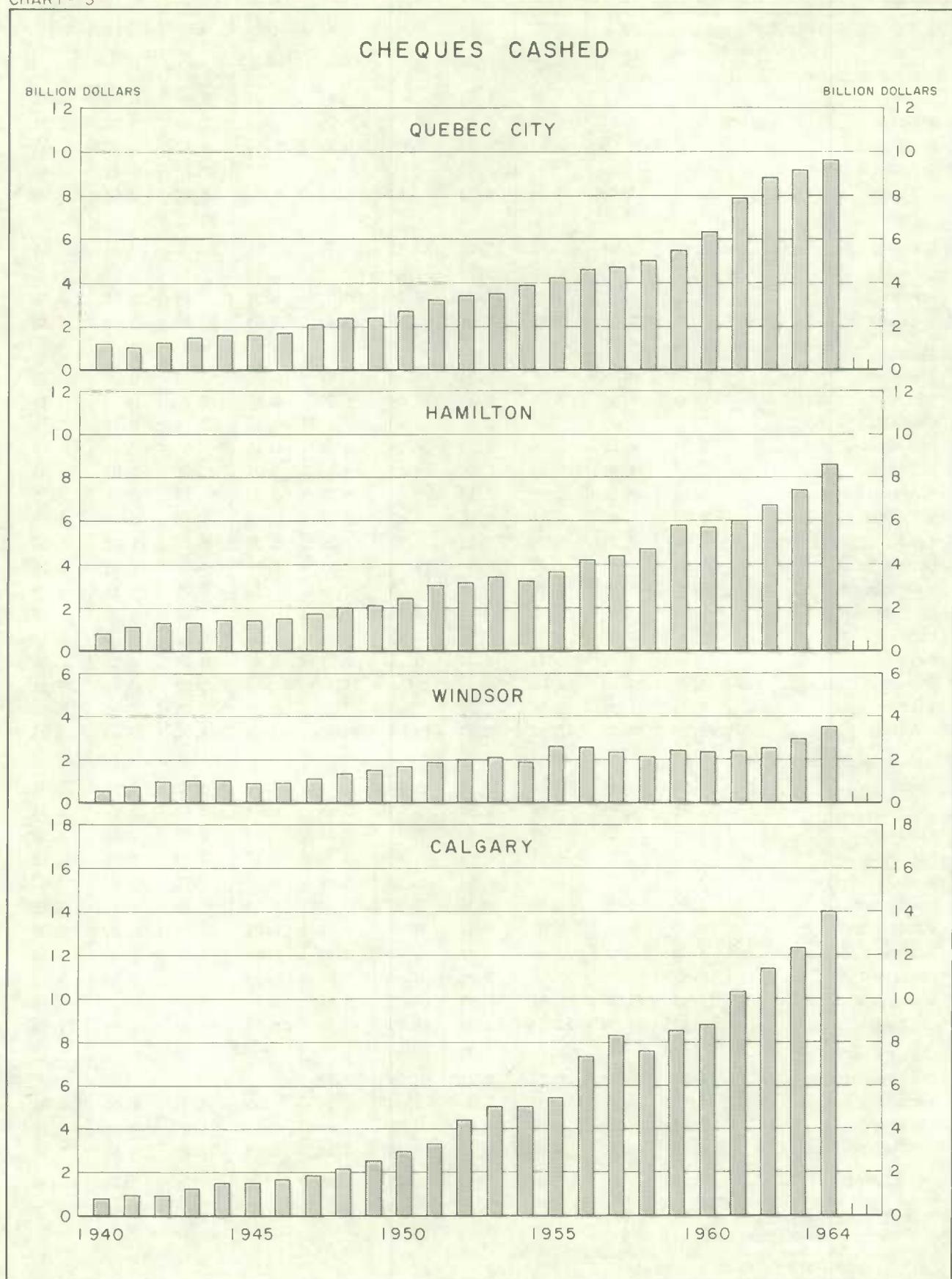


TABLE 3. Relative Importance of Individual Clearing House Centres

Clearing house centres	1924	1929	1933	1939	1944	1958	1961	1962	1963	1964
percentage of Canada total										
<b>Atlantic Provinces:</b>										
Halifax .....	0.92	0.91	0.85	1.21	1.17	0.89	0.94	0.95	0.98	0.92
Moncton .....	0.27	0.21	0.24	0.34	0.38	0.29	0.25	0.24	0.23	0.21
Saint John .....	0.96	0.59	0.51	0.60	0.64	0.44	0.44	0.42	0.42	0.41
St. John's .....	-	-	-	-	-	0.39 <sup>1</sup>	0.37	0.39	0.42	0.45
<b>Totals</b> .....	<b>2.15</b>	<b>1.71</b>	<b>1.60</b>	<b>2.15</b>	<b>2.19</b>	<b>2.01</b>	<b>2.00</b>	<b>2.00</b>	<b>2.05</b>	<b>1.99</b>
<b>Quebec:</b>										
Montreal .....	27.62	33.34	26.50	27.71	25.45	26.11	26.75	27.09	27.43	27.89
Quebec .....	1.97	1.69	1.86	3.09	2.69	2.26	2.69	2.71	2.52	2.29
Sherbrooke .....	0.36	0.29	0.22	0.26	0.24	0.24	0.24	0.25	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>28.61</b>	<b>29.68</b>	<b>30.05</b>	<b>30.20</b>	<b>30.43</b>
<b>Ontario:</b>										
Brantford .....	0.32	0.36	0.27	0.34	0.39	0.28	0.24	0.24	0.24	0.22
Chatham .....	0.31	0.24	0.21	0.32	0.24	0.29	0.22	0.21	0.21	0.21
Cornwall .....	-	-	-	-	-	0.18 <sup>2</sup>	0.15	0.15	0.14	0.15
Fort William .....	0.35	0.22	0.16	0.21	0.28	0.21	0.16	0.15	0.15	0.14
Hamilton .....	2.03	1.95	1.54	2.04	2.27	2.12	2.04	2.06	2.06	2.05
Kingston .....	0.23	0.18	0.17	0.23	0.27	0.22	0.19	0.19	0.20	0.19
Kitchener .....	0.35	0.34	0.31	0.46	0.47	0.47	0.45	0.49	0.50	0.48
London .....	0.99	0.91	1.00	1.22	1.10	1.25	1.27	1.29	1.32	1.38
Ottawa .....	7.21	4.29	4.47	4.01	12.69	2.18 <sup>3</sup>	2.02 <sup>3</sup>	2.08 <sup>3</sup>	2.07 <sup>3</sup>	2.06 <sup>3</sup>
Peterborough .....	0.25	0.20	0.16	0.22	0.25	0.24	0.19	0.19	0.19	0.21
St. Catharines .....	-	-	-	4	0.41	0.36	0.33	0.34	0.33	0.36
Sarnia .....	-	0.31	0.29	0.24	0.31	0.26	0.24	0.23	0.21	0.18
Sudbury .....	-	0.07	0.14	0.27	0.19	0.28	0.24	0.24	0.23	0.20
Toronto .....	28.20	29.39	34.09	32.18	23.81	37.15	37.30	37.39	36.36	37.24
Windsor .....	1.04	1.27	0.64	1.33	1.66	0.96	0.82	0.77	0.82	0.85
<b>Totals</b> .....	<b>41.28</b>	<b>39.73</b>	<b>43.45</b>	<b>43.07</b>	<b>44.34</b>	<b>46.45</b>	<b>45.86</b>	<b>46.02</b>	<b>45.03</b>	<b>45.92</b>
<b>Prairie Provinces:</b>										
Brandon .....	0.18	0.13	0.09	0.11	0.15	0.10	0.09	0.08	0.08	0.08
Calgary .....	2.35	2.69	1.86	2.09	2.47	3.46	3.52	3.51	3.41	3.37
Edmonton .....	1.26	1.29	1.22	1.49	1.75	2.33	2.27	2.32	2.58	2.53
Lethbridge .....	0.22	0.21	0.12	0.18	0.19	0.20	0.17	0.18	0.17	0.15
Medicine Hat .....	0.19	0.12	0.07	0.09	0.11	0.09	0.08	0.09	0.08	0.07
Moose Jaw .....	0.36	0.28	0.16	0.26	0.28	0.18	0.13	0.13	0.12	0.11
Prince Albert .....	0.09	0.08	0.06	0.09	0.13	0.09	0.08	0.08	0.07	0.07
Regina .....	1.10	1.35	1.47	1.76	1.90	1.64	1.66	1.64	1.59	1.42
Saskatoon .....	0.43	0.48	0.33	0.39	0.44	0.44	0.40	0.39	0.38	0.37
Winnipeg .....	13.97	10.26	16.01	10.87	11.51	7.06	7.10	6.42	7.28	6.46
<b>Totals</b> .....	<b>20.27<sup>3</sup></b>	<b>16.98<sup>3</sup></b>	<b>21.39</b>	<b>17.33</b>	<b>18.93</b>	<b>15.59</b>	<b>15.50</b>	<b>14.84</b>	<b>15.76</b>	<b>14.63</b>
<b>British Columbia:</b>										
New Westminster .....	0.22	0.22	0.16	0.25	0.29	0.37	6	6	6	6
Vancouver .....	5.19	5.07	4.03	5.02	5.04	5.94	6.05	6.02	6.02	6.04
Victoria .....	0.94	0.97	0.79	1.12	0.83	1.03	0.91	1.07	0.94	0.99
<b>Totals</b> .....	<b>6.35</b>	<b>6.26</b>	<b>4.98</b>	<b>6.39</b>	<b>6.16</b>	<b>7.34</b>	<b>6.96</b>	<b>7.09</b>	<b>6.96</b>	<b>7.03</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.

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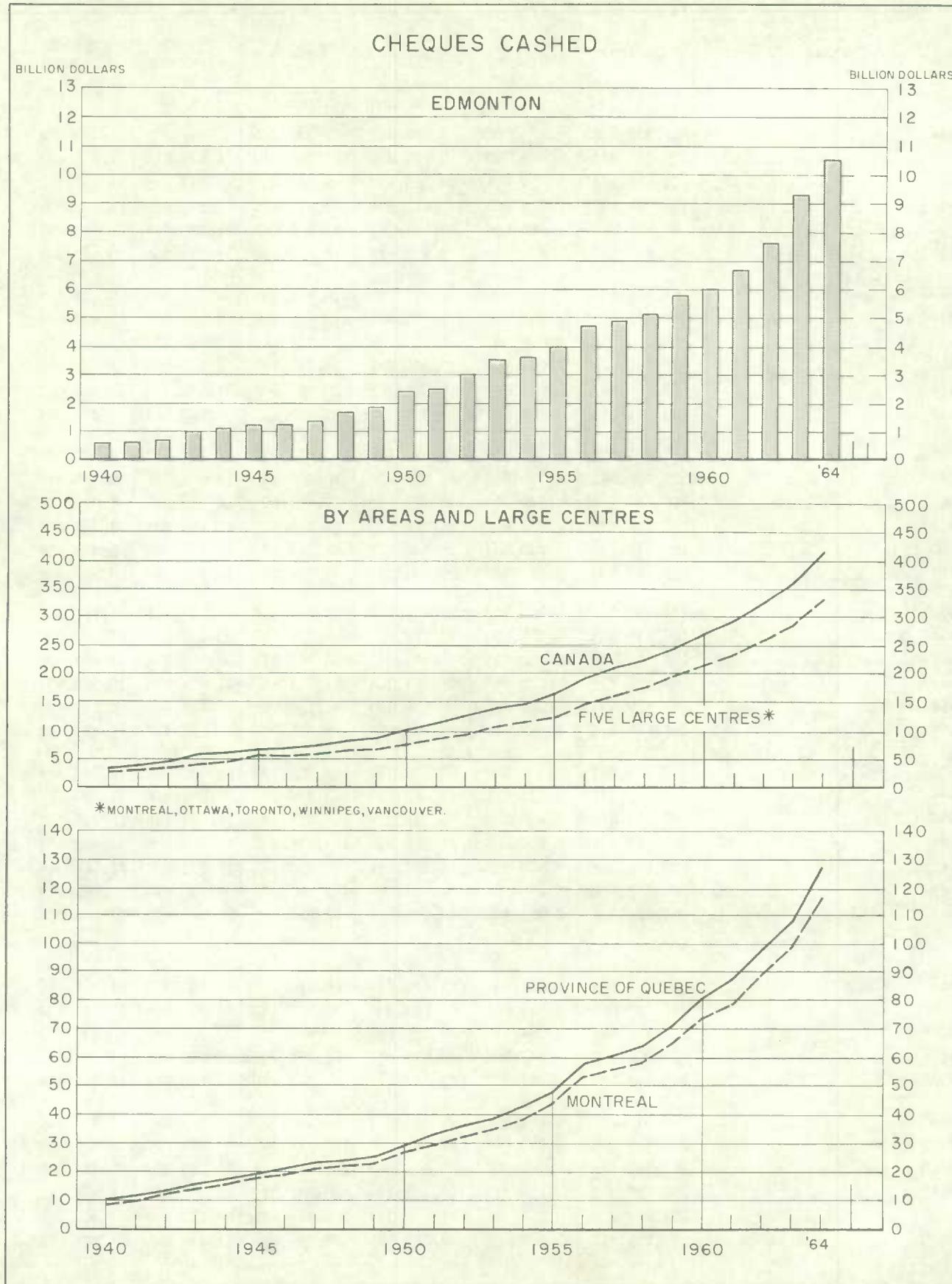
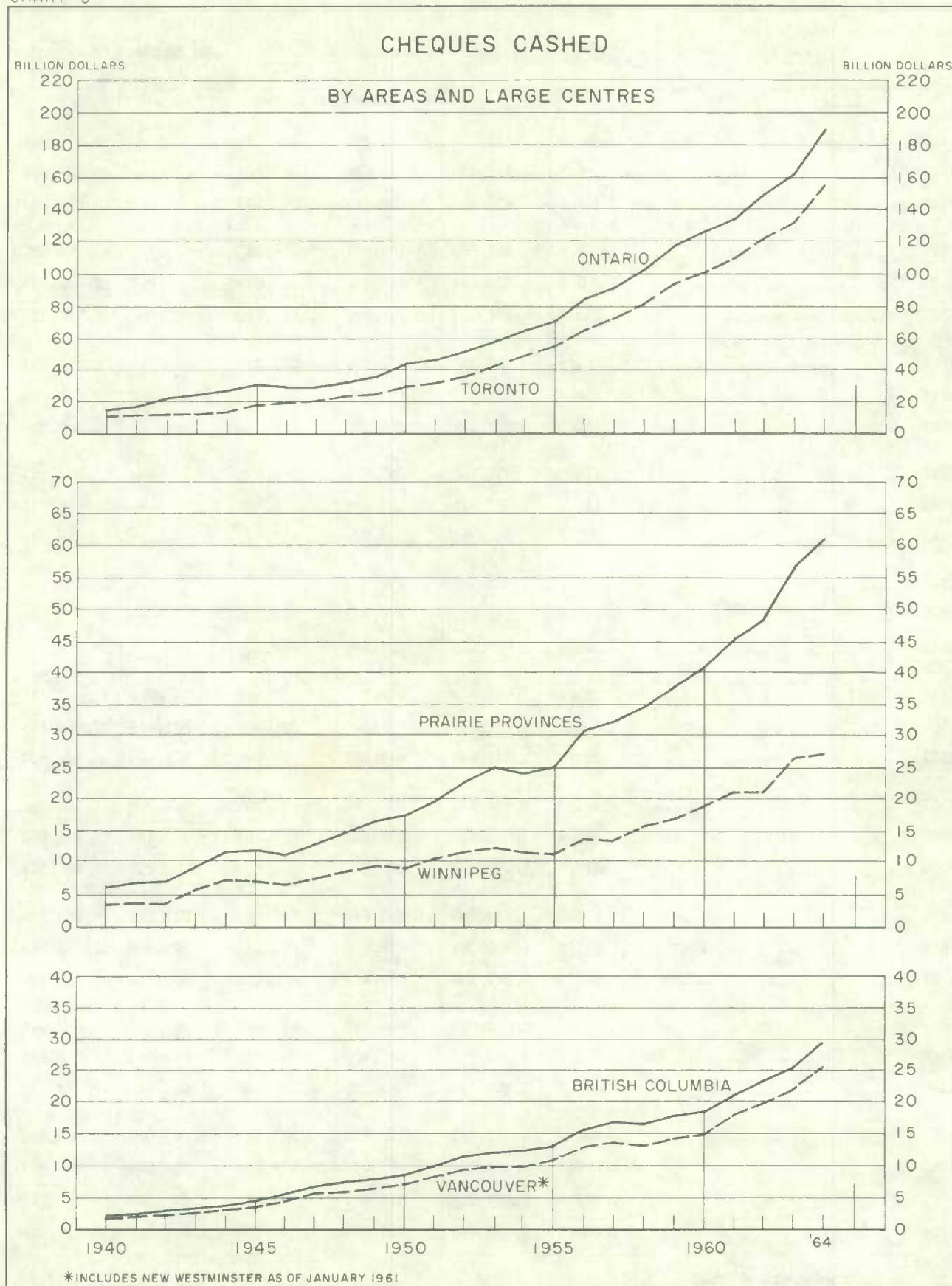


TABLE 4. Cheques Cashed against Individual Accounts, by Regions and Centres

Year	Canada	Atlantic Provinces	Quebec	Ontario	Prairie Provinces	British Columbia
thousands of 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
1964	417,334,919	8,301,199	126,978,357	191,639,223	61,044,062	29,372,078
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
1964 <sup>8</sup>	430,263,557	10,106,500	130,186,675	199,554,242	61,044,062	29,372,078

See footnotes at end of table.

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\*INCLUDES NEW WESTMINSTER AS OF JANUARY 1961

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

Year	Canada 1938=100	Halifax	Moncton	Saint John	St. John's	Montreal
thousands of 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
1964 .....	1,349.5	3,852,641	887,873	1,706,178	1,854,507	116,379,368

See footnote 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
thousands of 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>10</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
1964 .....	9,564,067	1,034,922	921,946	868,547	609,142	583,174	8,570,766

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
thousands of 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
1964 .....	809,636	2,006,150	5,763,605	8,601,107 <sup>11</sup>	850,500	1,504,844

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
thousands of 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
1964 .....	760,770	838,983	155,418,798	3,531,255	328,967	14,070,305

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

Year	Edmonton	Lethbridge	Medicine Hat	Moose Jaw	Prince Albert	Regina
thousands of 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	295,133	422,339	253,269	5,326,695
1963 .....	9,311,561	616,173	292,610	424,312	257,849	5,727,082
1964 .....	10,541,712	643,859	309,689	441,559	275,287	5,926,437

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

Year	Saskatoon	Winnipeg	Weyburn Branches	New West- minster	Vancouver	Victoria
thousands of 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
1964 .....	1,551,490	26,954,757	—	—	25,239,274	4,132,804

<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, 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 Cashed by Clearing Centres and Months, during 1963 and 1964

Month	1. Atlantic Provinces					
	Charlottetown		Fredericton		Glace Bay	
	1963	1964	1963	1964	1963	1964
thousands of dollars						
January .....	28,382	41,073	51,817	56,999	5,871	6,321
February .....	19,068	32,980	41,838	55,696	5,163	5,700
March .....	20,160	29,451	49,397	54,697	5,644	5,834
April .....	29,140	39,824	53,977	58,912	6,030	6,452
May .....	31,152	35,965	50,879	59,385	6,499	7,323
June .....	33,541	44,855	58,768	71,553	6,166	7,145
July .....	41,816	38,596	63,444	74,402	6,386	6,700
August .....	28,264	35,497	63,659	69,873	5,790	6,099
September .....	30,211	35,087	61,412	68,739	5,956	6,570
October .....	40,187	27,299	60,265	65,873	6,576	7,060
November .....	39,183	37,925	68,374	70,746	6,533	6,920
December .....	38,002	41,741	54,666	77,464	6,428	7,210
<b>Totals .....</b>	<b>379,106</b>	<b>440,293</b>	<b>678,496</b>	<b>784,339</b>	<b>73,042</b>	<b>79,334</b>
thousands of dollars						
Halifax						
1963	1964	1963	1964	Moncton		Saint John
thousands of dollars						
January .....	283,269	320,807	69,513	66,097	122,327	135,769
February .....	299,987	260,592	62,994	62,345	110,837	113,004
March .....	262,693	361,715	62,292	69,394	126,137	133,450
April .....	326,921	343,840	65,360	77,263	117,880	153,891
May .....	345,691	349,065	72,164	76,427	117,228	151,667
June .....	284,002	308,829	68,112	79,216	126,762	147,062
July .....	287,729	303,847	71,800	64,602	147,550	144,443
August .....	272,448	267,783	64,570	72,078	120,375	142,905
September .....	271,336	306,871	69,560	87,343	109,889	139,858
October .....	289,574	323,783	70,024	80,552	136,196	152,404
November .....	347,384	335,889	71,092	77,171	132,453	138,966
December .....	286,070	369,620	71,982	75,385	140,468	152,759
<b>Totals .....</b>	<b>3,557,104</b>	<b>3,852,641</b>	<b>819,463</b>	<b>887,873</b>	<b>1,508,102</b>	<b>1,706,178</b>
thousands of dollars						
St. John's		Sydney		Total for 8 centres		
1963	1964	1963	1964	1963	1964	
thousands of dollars						
January .....	97,400	154,419	36,457	40,614	695,036	822,099
February .....	106,600	133,393	31,737	34,136	678,224	697,846
March .....	114,635	130,687	33,742	40,873	674,700	826,101
April .....	112,885	150,024	37,164	39,856	749,357	870,062
May .....	120,875	134,912	49,872	46,041	794,360	860,785
June .....	107,730	157,441	38,686	43,573	723,767	859,674
July .....	124,458	197,817	37,970	44,894	781,153	875,301
August .....	148,137	137,392	38,462	38,367	741,705	769,994
September .....	135,033	145,174	38,814	42,361	722,211	832,003
October .....	151,095	166,273	39,550	42,592	793,467	865,836
November .....	140,691	169,357	39,351	43,433	845,061	880,407
December .....	161,546	177,618	45,135	44,595	804,297	946,392
<b>Totals .....</b>	<b>1,521,085</b>	<b>1,854,507</b>	<b>466,940</b>	<b>501,335</b>	<b>9,003,338</b>	<b>10,106,500</b>

TABLE 5. Cheques Cashed by Clearing Centres and Months, during 1963 and 1964 — Continued

Month	2. Province of Quebec					
	Chicoutimi		Drummondville		Granby	
	1963	1964	1963	1964	1963	1964
thousands of dollars						
January .....	34,427	37,850	27,379	27,392	27,253	28,902
February .....	32,346	36,965	21,451	32,129	22,830	26,989
March .....	34,001	38,329	17,109	28,532	23,709	27,202
April .....	38,108	45,488	28,123	31,716	26,529	32,072
May .....	36,724	42,077	29,935	33,497	29,270	34,445
June .....	35,905	48,907	26,788	33,098	28,010	37,046
July .....	37,063	44,836	32,901	35,208	32,185	37,082
August .....	36,145	43,433	28,612	32,155	30,440	33,079
September .....	32,994	46,723	30,273	35,767	29,287	34,355
October .....	36,539	51,018	32,983	36,600	34,613	35,942
November .....	39,217	49,767	30,819	30,950	30,660	35,204
December .....	41,865	54,607	31,747	40,634	29,147	40,289
<b>Totals .....</b>	<b>435,334</b>	<b>540,000</b>	<b>338,120</b>	<b>397,678</b>	<b>343,933</b>	<b>402,607</b>
Montreal						
	1963	1964	1963	1964	1963	1964
thousands of dollars						
January .....	7,700,953	8,994,908	808,762	695,355	39,920	43,908
February .....	6,979,538	8,304,516	662,480	728,340	34,881	42,245
March .....	7,077,987	8,396,909	710,073	676,153	39,030	42,974
April .....	8,322,786	9,600,631	822,516	754,464	41,097	48,668
May .....	9,438,627	9,950,827	926,672	809,855	46,119	47,998
June .....	8,287,785	10,233,708	675,900	881,130	41,230	51,774
July .....	8,124,189	10,331,353	760,469	840,495	46,465	52,717
August .....	7,820,638	8,255,684	733,598	798,365	45,562	44,612
September .....	7,527,822	9,022,701	661,984	869,203	41,862	48,420
October .....	9,209,906	10,970,936	809,194	776,145	52,030	54,067
November .....	8,737,100	9,981,164	771,157	777,819	48,130	54,173
December .....	9,576,457	12,336,031	750,137	956,743	46,499	60,158
<b>Totals .....</b>	<b>98,803,788</b>	<b>116,379,368</b>	<b>9,092,942</b>	<b>9,564,067</b>	<b>522,823</b>	<b>591,714</b>
Shawinigan Falls						
	1963	1964	1963	1964	1963	1964
thousands of dollars						
January .....	19,249	17,986	71,552	79,561	63,598	62,850
February .....	15,262	16,814	62,372	68,380	52,186	57,969
March .....	16,400	18,159	68,390	75,552	54,936	54,724
April .....	17,783	19,856	79,322	80,446	64,222	63,867
May .....	21,109	20,015	79,940	88,053	68,674	71,725
June .....	17,839	22,793	72,878	88,214	63,035	80,001
July .....	21,582	21,043	80,453	90,811	72,008	70,159
August .....	17,575	22,180	75,426	83,530	60,088	64,214
September .....	18,376	22,371	75,207	89,373	61,314	68,799
October .....	20,106	24,110	90,529	95,005	68,015	73,764
November .....	20,259	25,357	78,616	90,472	69,823	76,147
December .....	22,014	24,812	82,453	105,525	72,228	74,270
<b>Totals .....</b>	<b>227,554</b>	<b>255,496</b>	<b>917,138</b>	<b>1,034,922</b>	<b>770,127</b>	<b>818,489</b>

TABLE 5. Cheques Cashed by Clearing Centres and Months, during 1963 and 1964 — Continued

Month	2. Province of Quebec — Concluded				
	Valleyfield		Total for 10 centres		
	1963	1964	1963	1964	
thousands of dollars					
January .....	14,288	15,783	8,807,381	10,004,495	
February .....	13,534	13,659	7,896,880	9,328,006	
March .....	13,682	15,371	8,055,317	9,373,905	
April .....	14,606	15,797	9,455,092	10,693,005	
May .....	16,979	18,030	10,694,049	11,116,522	
June .....	14,142	18,469	9,263,512	11,495,140	
July .....	14,775	18,416	9,222,090	11,542,120	
August .....	14,744	16,314	8,862,828	9,393,566	
September .....	13,885	15,264	8,493,004	10,252,976	
October .....	17,306	17,393	10,371,221	12,134,980	
November .....	18,129	18,996	9,843,910	11,140,049	
December .....	17,916	18,842	10,670,463	13,711,911	
<b>Totals .....</b>	<b>183,986</b>	<b>202,334</b>	<b>111,635,747</b>	<b>130,186,675</b>	
3. Province of Ontario					
	Brantford		Chatham		Cornwall
	1963	1964	1963	1964	1963
	1963	1964	1963	1964	1964
thousands of dollars					
January .....	79,267	70,869	51,708	69,059	39,388
February .....	56,664	70,702	56,339	62,878	34,912
March .....	61,586	66,423	62,909	63,672	35,894
April .....	64,459	72,232	65,081	76,284	47,005
May .....	77,989	80,464	60,674	60,023	43,142
June .....	73,091	79,050	50,851	69,024	43,474
July .....	75,679	84,133	64,269	70,910	49,186
August .....	67,870	75,516	68,858	67,348	42,959
September .....	68,372	75,492	52,099	63,106	42,142
October .....	77,353	83,078	66,644	68,500	45,731
November .....	77,254	79,462	80,228	97,216	46,968
December .....	76,288	84,525	76,586	100,527	48,226
<b>Totals .....</b>	<b>855,872</b>	<b>921,946</b>	<b>756,246</b>	<b>868,547</b>	<b>519,027</b>
Fort William					
	Guelph		Hamilton		
	1963	1964	1963	1964	1963
	1963	1964	1963	1964	1964
thousands of dollars					
January .....	41,503	47,278	48,527	49,901	576,610
February .....	34,217	36,963	38,829	41,975	528,723
March .....	37,959	41,254	42,805	46,220	571,835
April .....	39,155	46,491	47,523	52,980	603,613
May .....	45,577	51,334	54,366	51,473	662,282
June .....	49,678	51,075	45,508	54,300	621,247
July .....	51,112	51,967	47,905	53,865	656,632
August .....	45,430	48,655	46,863	47,213	621,258
September .....	50,443	47,503	47,225	55,051	585,112
October .....	49,260	51,842	50,081	62,543	675,702
November .....	47,044	50,713	55,249	58,808	692,580
December .....	53,031	58,099	55,479	63,235	634,343
<b>Totals .....</b>	<b>544,409</b>	<b>583,174</b>	<b>580,360</b>	<b>637,564</b>	<b>7,429,937</b>
					<b>8,570,766</b>

TABLE 5. Cheques Cashed by Clearing Centres and Months, during 1963 and 1964 — Continued

	3. Province of Ontario — Continued					
	Kingston		Kitchener		London	
	1963	1964	1963	1964	1963	1964
thousands of dollars						
January .....	58,637	63,758	152,417	162,830	375,950	450,811
February .....	48,683	55,964	124,951	146,596	321,251	392,133
March .....	51,268	57,496	129,131	159,826	332,293	423,310
April .....	55,337	66,117	137,845	152,119	384,284	473,997
May .....	66,655	73,671	170,746	157,544	443,130	462,698
June .....	58,322	72,776	149,833	169,293	409,674	551,260
July .....	61,159	73,951	149,353	171,216	427,927	533,172
August .....	58,980	58,664	135,308	159,011	368,097	439,909
September .....	57,675	71,878	145,961	172,194	394,599	474,016
October .....	62,320	70,118	165,943	181,780	427,676	502,763
November .....	67,225	69,706	167,134	168,859	426,704	510,213
December .....	63,671	75,537	167,452	204,882	447,592	549,323
<b>Totals .....</b>	<b>709,932</b>	<b>809,636</b>	<b>1,796,074</b>	<b>2,006,150</b>	<b>4,759,177</b>	<b>5,763,605</b>
Niagara Falls						
	1963	1964	1963	1964	1963	1964
thousands of dollars						
January .....	53,479	58,289	357,851	505,933	630,657	690,063
February .....	44,452	43,114	332,835	388,774	584,832	656,800
March .....	50,757	49,960	320,704	457,774	572,031	660,542
April .....	51,968	54,631	376,632	477,532	601,324	736,107
May .....	51,576	57,474	413,885	413,340	723,987	700,756
June .....	49,622	60,088	411,220	473,026	632,192	727,345
July .....	60,165	71,427	409,773	485,643	662,546	738,873
August .....	47,632	55,937	294,919	279,008	563,320	643,214
September .....	46,505	53,333	190,436	316,548	587,171	800,055
October .....	53,135	57,897	324,450	340,164	650,750	755,460
November .....	53,570	65,518	391,078	293,642	597,431	699,580
December .....	51,707	58,993	450,029	387,608	666,514	792,312
<b>Totals .....</b>	<b>614,568</b>	<b>686,661</b>	<b>4,273,812</b>	<b>4,818,992</b>	<b>7,472,755</b>	<b>8,601,107</b>
Peterborough						
	1963	1964	1963	1964	1963	1964
thousands of dollars						
January .....	52,827	68,037	32,741	36,250		
February .....	45,273	56,203	28,804	33,160		
March .....	46,825	62,353	29,155	34,153		
April .....	52,157	74,599	34,535	37,955		
May .....	61,303	65,477	41,041	38,536		
June .....	57,556	76,677	34,306	42,822		
July .....	66,763	72,282	41,529	43,242		
August .....	60,882	66,040	38,725	34,574		
September .....	59,104	71,980	35,523	45,626		
October .....	62,953	75,445	39,698	42,107		
November .....	65,544	78,591	40,784	44,036		
December .....	65,327	82,816	42,702	47,581		
<b>Totals .....</b>	<b>696,514</b>	<b>850,500</b>	<b>439,543</b>	<b>480,042</b>		

TABLE 5. Cheques Cashed by Clearing Centres and Months, during 1963 and 1964—Continued

Month	3. Province of Ontario—Concluded					
	St. Catharines		Sarnia		Sault Ste. Marie	
	1963	1964	1963	1964	1963	1964
thousands of dollars						
January .....	94,942	116,251	58,891	62,536	74,272	84,127
February .....	83,406	117,257	51,512	53,266	64,244	73,993
March .....	88,397	126,646	54,753	54,630	77,313	81,873
April .....	91,239	122,465	72,007	62,071	84,896	78,660
May .....	102,445	125,537	68,649	62,055	102,028	82,413
June .....	100,993	130,867	64,453	67,349	82,497	93,743
July .....	100,943	141,604	65,398	71,081	91,448	117,986
August .....	84,848	101,640	57,712	60,226	82,972	73,891
September .....	91,073	123,933	47,305	61,031	76,688	77,975
October .....	102,745	128,686	77,276	67,065	79,733	80,356
November .....	104,841	124,014	60,942	64,997	83,088	83,469
December .....	116,964	145,944	66,465	74,463	94,604	90,574
<b>Totals .....</b>	<b>1,162,836</b>	<b>1,504,844</b>	<b>745,363</b>	<b>760,770</b>	<b>993,783</b>	<b>1,019,060</b>
Sudbury						
		Timmins		Toronto		
1963	1964	1963	1964	1963	1964	
thousands of dollars						
January .....	69,969	69,477	19,149	19,065	10,550,917	12,953,470
February .....	59,426	60,710	16,550	17,170	9,599,688	11,036,132
March .....	61,879	63,084	17,802	19,127	10,332,952	11,452,972
April .....	63,909	68,828	18,651	23,451	11,384,947	12,401,569
May .....	76,141	71,622	21,712	25,101	11,420,911	12,748,934
June .....	64,846	74,261	20,384	26,102	11,343,224	12,868,633
July .....	71,561	75,824	21,731	23,927	10,560,469	13,336,164
August .....	66,735	65,333	19,101	21,973	9,740,472	10,996,778
September .....	65,832	70,675	19,702	23,884	9,912,681	11,575,845
October .....	72,839	70,729	20,657	22,561	11,700,179	14,535,890
November .....	69,977	71,026	20,619	23,534	11,407,620	13,735,567
December .....	69,804	77,414	20,296	26,805	13,045,171	17,776,844
<b>Totals .....</b>	<b>812,918</b>	<b>838,983</b>	<b>236,354</b>	<b>272,700</b>	<b>130,999,231</b>	<b>155,418,798</b>
Windsor				Total for 21 centres		
1963	1964	1963	1964	1963	1964	
thousands of dollars						
January .....	226,357	277,462	13,646,059		16,575,500	
February .....	214,142	259,679	12,369,733		14,292,131	
March .....	197,762	243,764	13,176,010		14,846,376	
April .....	254,719	299,545	14,531,286		16,108,886	
May .....	256,248	307,773	14,964,487		16,454,925	
June .....	222,300	299,913	14,585,271		16,760,126	
July .....	255,700	304,240	13,991,248		17,347,348	
August .....	201,781	245,697	12,714,722		14,183,317	
September .....	238,951	264,591	12,814,599		15,232,829	
October .....	316,904	320,546	15,122,029		18,330,105	
November .....	274,906	331,356	14,830,786		17,468,661	
December .....	279,999	376,689	16,592,250		21,954,038	
<b>Totals .....</b>	<b>2,939,769</b>	<b>3,531,255</b>	<b>169,338,480</b>		<b>199,554,242</b>	

TABLE 5. Cheques Cashed by Clearing Centres and Months, during 1963 and 1964 — Continued

Month	4. Prairie Provinces					
	Brandon		Calgary		Edmonton	
	1963	1964	1963	1964	1963	1964
thousands of dollars						
January .....	21,881	24,773	1,002,576	1,143,193	672,551	781,739
February .....	17,877	21,306	825,220	975,099	622,723	671,950
March .....	20,250	25,083	1,018,500	1,042,360	629,548	731,196
April .....	25,507	26,671	1,023,876	1,247,869	905,304	1,009,157
May .....	25,148	26,395	1,033,653	1,050,695	693,102	777,808
June .....	24,025	30,296	1,019,245	1,336,349	793,548	1,057,014
July .....	25,043	27,410	1,137,570	1,243,031	935,432	1,021,779
August .....	22,151	25,347	964,925	1,081,850	718,867	667,708
September .....	23,752	27,915	926,549	1,110,658	768,373	799,530
October .....	27,758	30,228	1,094,220	1,316,736	832,251	986,597
November .....	27,768	30,606	1,089,179	1,168,684	860,557	914,973
December .....	28,357	32,937	1,155,836	1,353,781	879,305	1,122,261
<b>Totals .....</b>	<b>289,517</b>	<b>328,967</b>	<b>12,291,349</b>	<b>14,070,305</b>	<b>9,311,561</b>	<b>10,541,712</b>
Lethbridge						
	1963	1964	1963	1964	1963	1964
thousands of dollars						
January .....	47,337	50,091	23,290	29,542	40,815	34,635
February .....	40,788	44,968	19,217	20,264	25,809	32,350
March .....	42,891	49,444	22,131	25,504	26,873	37,719
April .....	47,990	55,948	27,731	27,648	36,772	38,652
May .....	51,550	50,106	26,436	26,320	33,706	32,931
June .....	50,513	56,346	22,670	28,071	34,369	35,745
July .....	49,582	51,869	22,112	23,787	36,018	34,392
August .....	50,971	52,365	22,323	21,236	37,718	34,663
September .....	49,460	52,380	23,465	23,078	32,551	35,232
October .....	57,795	54,854	25,075	25,644	37,362	37,089
November .....	70,496	65,607	30,307	29,642	39,382	43,281
December .....	56,800	59,881	27,853	28,953	42,937	44,870
<b>Totals .....</b>	<b>616,173</b>	<b>643,859</b>	<b>292,610</b>	<b>309,689</b>	<b>424,312</b>	<b>441,559</b>
Prince Albert						
	1963	1964	1963	1964	1963	1964
thousands of dollars						
January .....	20,581	22,983	536,942	595,383	98,273	115,845
February .....	17,630	20,172	419,061	439,388	89,031	108,191
March .....	18,942	21,679	423,846	462,719	91,303	125,257
April .....	21,603	23,764	510,220	519,062	122,170	133,435
May .....	22,061	23,318	447,314	448,276	117,463	122,194
June .....	20,916	24,650	466,999	554,498	107,069	139,439
July .....	21,723	23,194	499,617	578,260	120,652	126,558
August .....	22,345	22,546	478,338	443,588	122,137	132,524
September .....	21,140	24,009	457,299	473,601	120,252	130,213
October .....	25,668	21,120	530,487	479,469	121,998	132,803
November .....	23,320	23,101	460,859	446,384	127,844	142,229
December .....	21,920	24,751	496,100	485,809	123,111	142,802
<b>Totals .....</b>	<b>257,849</b>	<b>275,287</b>	<b>5,727,082</b>	<b>5,926,437</b>	<b>1,361,303</b>	<b>1,551,490</b>

TABLE 5. Cheques Cashed by Clearing Centres and Months, during 1963 and 1964 — Concluded

Month	4. Prairie Provinces — Concluded			
	Winnipeg		Total for 10 centres	
	1963	1964	1963	1964
thousands of dollars				
January .....	2,348,264	1,997,773	4,812,510	4,795,957
February .....	1,434,449	1,879,704	3,511,805	4,213,392
March .....	1,946,840	2,094,631	4,241,124	4,615,592
April .....	2,045,970	2,105,858	4,767,143	5,188,064
May .....	2,151,236	2,137,465	4,601,669	4,695,508
June .....	1,993,566	2,450,463	4,532,920	5,712,871
July .....	2,194,864	2,489,318	5,042,613	5,619,598
August .....	2,023,867	2,116,579	4,463,642	4,598,406
September .....	2,133,074	2,281,911	4,555,915	4,958,527
October .....	2,884,674	2,603,273	5,637,288	5,687,813
November .....	2,489,289	2,192,077	5,219,001	5,056,584
December .....	2,559,996	2,605,705	5,392,215	5,901,750
Totals .....	26,206,089	26,954,757	56,777,845	61,044,062
British Columbia				
	Vancouver <sup>1</sup>		Victoria	
	1963	1964	1963	1964
	thousands of dollars			
January .....	1,645,669	1,933,905	225,340	248,656
February .....	1,451,228	1,733,575	206,124	219,331
March .....	1,607,218	1,867,958	265,367	266,371
April .....	1,866,999	2,125,289	274,307	291,750
May .....	1,925,583	2,049,092	269,845	275,425
June .....	1,805,914	2,194,454	276,481	264,605
July .....	1,884,603	2,173,905	291,069	301,502
August .....	1,810,303	2,020,803	473,597	416,660
September .....	1,728,295	2,098,781	287,267	939,642
October .....	1,916,393	2,214,593	262,339	274,954
November .....	1,934,956	2,223,242	284,141	319,229
December .....	2,102,748	2,603,677	273,803	314,679
Totals .....	21,679,909	25,239,274	3,389,680	4,132,804
Total for 2 centres		Canada — 51 centres		
	1963	1964	1963	1964
	thousands of dollars			
	1,871,009	2,182,561	29,831,995	34,380,612
January .....	1,657,352	1,952,906	26,113,994	30,484,281
February .....	1,872,585	2,134,329	28,019,736	31,796,303
March .....	2,141,306	2,417,039	31,644,184	35,277,056
May .....	2,195,428	2,324,517	33,249,993	35,452,257
June .....	2,082,395	2,459,059	31,187,865	37,286,870
July .....	2,175,672	2,475,407	31,212,776	37,859,774
August .....	2,283,900	2,437,463	29,066,797	31,382,746
September .....	2,015,562	3,038,423	28,601,291	34,314,758
October .....	2,178,732	2,489,547	34,102,737	39,508,281
November .....	2,219,097	2,542,471	32,957,855	37,088,172
December .....	2,376,551	2,918,356	35,835,776	45,432,447
Totals .....	25,069,589	29,372,078	371,824,999	430,263,557

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

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

	Current accounts			Savings accounts		
	Cheques cashed <sup>1</sup>	Deposits	Turnover ratio	Cheques cashed	Savings deposits	Turnover ratio
	thousands of dollars			thousands of 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 <sup>2</sup>	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
1964 .....	413,230,047	4,889,983	84.51	17,033,510	10,163,609	1.68
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
1964						
January .....	33,038,049	4,906,224	80.81	1,342,563	9,685,806	1.66
February .....	29,294,674	4,483,451	78.41	1,189,607	9,783,545	1.46
March .....	30,536,946	4,740,243	77.30	1,259,357	9,906,669	1.53
April .....	33,917,795	4,864,263	83.67	1,359,261	10,056,784	1.62
May .....	33,916,095	4,730,403	86.04	1,536,162	10,101,039	1.82
June .....	35,750,403	4,844,194	88.56	1,536,467	10,126,251	1.82
July .....	36,446,135	4,858,167	90.02	1,413,639	10,207,283	1.66
August .....	30,106,342	4,798,628	75.29	1,276,404	10,258,039	1.49
September .....	32,987,684	4,957,839	79.84	1,327,074	10,386,326	1.53
October .....	38,055,944	5,016,498	91.03	1,452,337	10,561,287	1.65
November .....	35,344,713	5,143,831	82.46	1,743,459	10,493,018	1.99
December .....	43,835,267	5,336,057	98.58	1,597,180	10,397,260	1.84

<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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