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# CHEQUES CASHED IN CLEARING CENTRES

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## FOREWORD

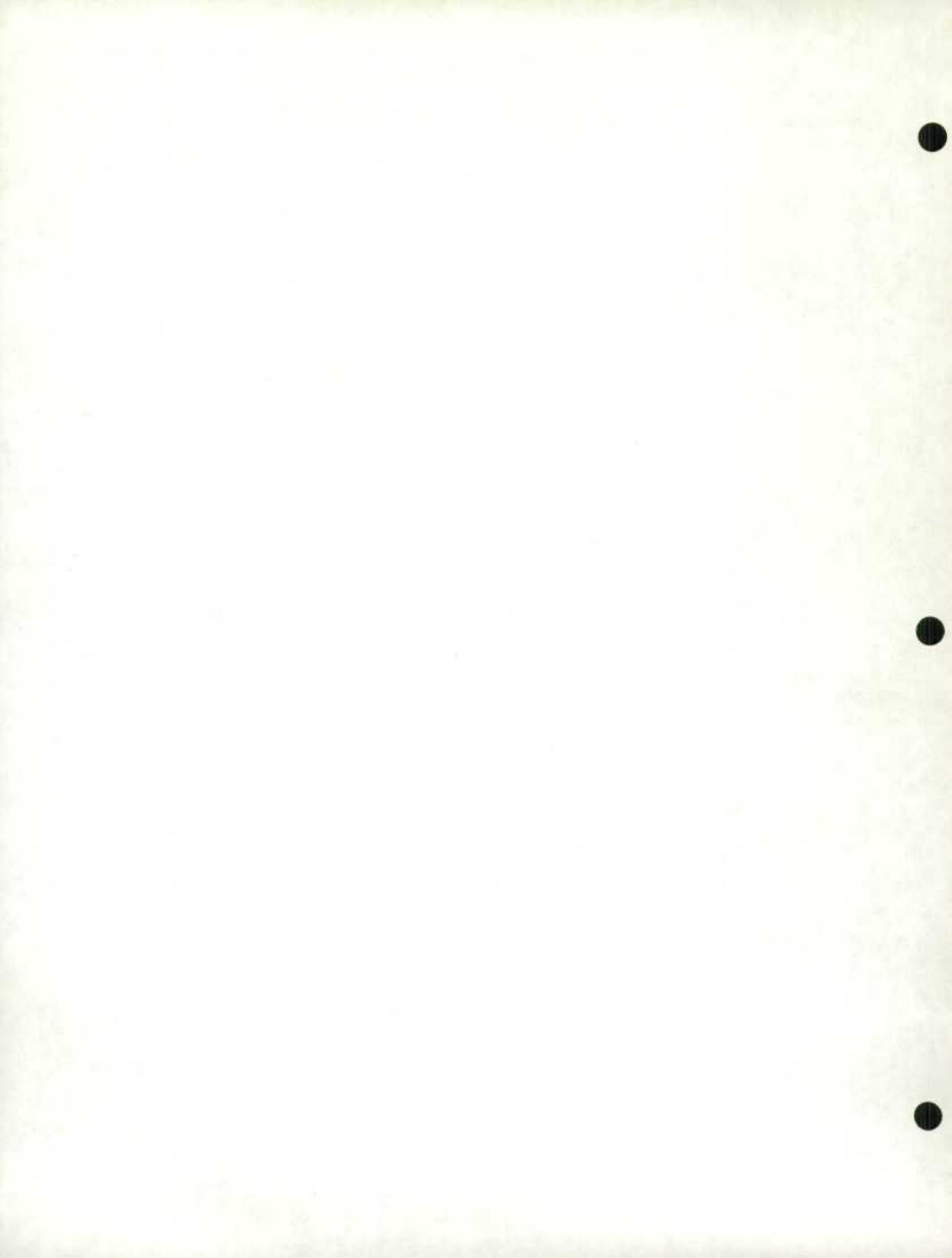
This report continues a series published since 1924 when the information as to the amount of cheques cashed or otherwise paid by the chartered banks in principal Canadian centres first became available. The basic data are collected and supplied to the Bureau of Statistics by the Canadian Bankers' Association. The cheques paid by the branches of the chartered banks are presented by years from 1924 to 1966. 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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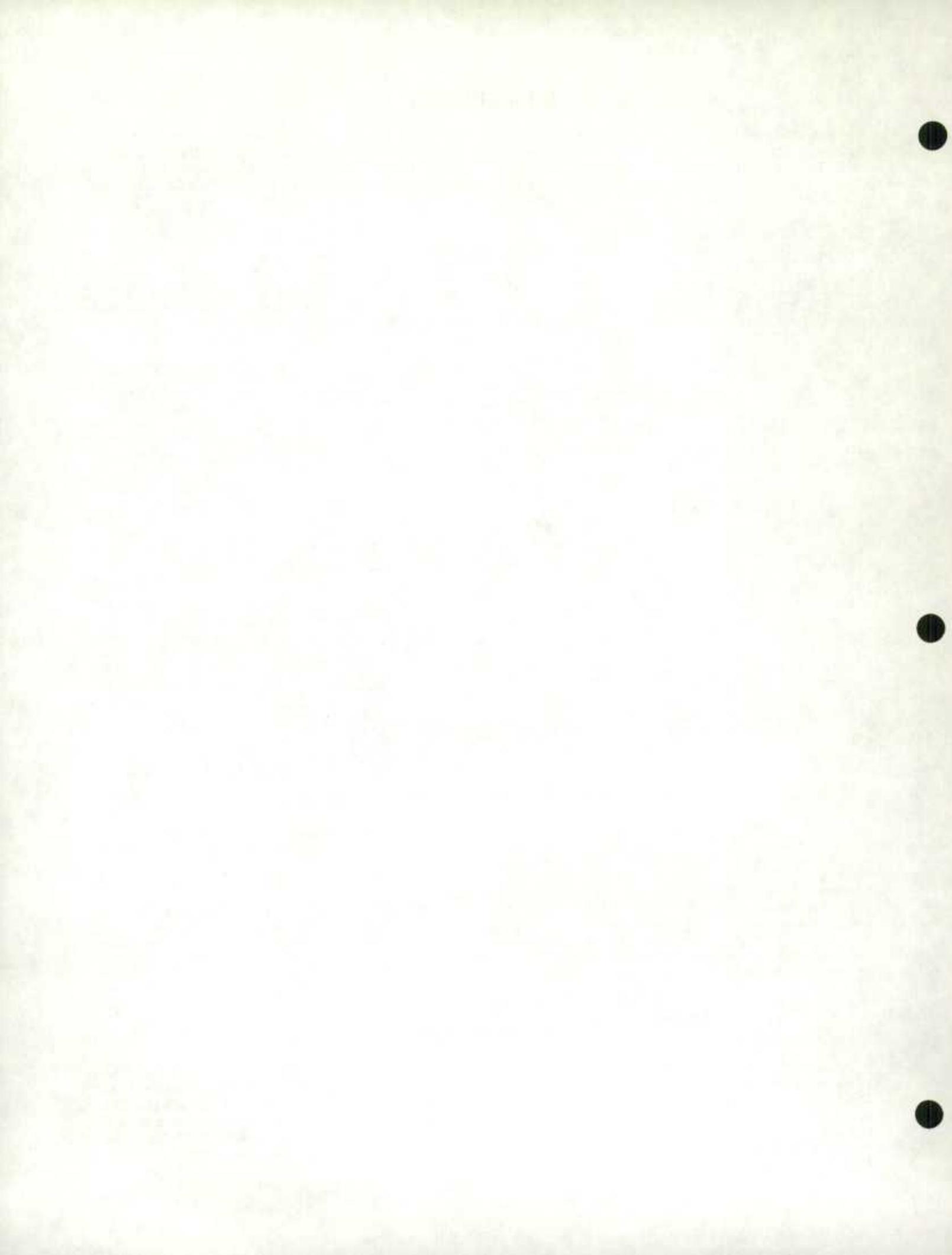
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## INTRODUCTION

The total value of cheques cashed in Canadian clearing centres reached new record levels during 1966. The value of cheques cleared in the fifty-one centres rose to \$527,826 million, a 9.5 per cent increase above the value for 1965. The value of

cheques cleared in the Atlantic Provinces increased by 19.3 per cent followed by British Columbia with 13.1 per cent, Quebec with 11.9 per cent, the Prairie Provinces with 10.7 per cent and Ontario with 6.6 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

Forty-nine of the fifty-one centres showed a higher value of cheques cleared in 1966 as compared with 1965. Cheques cleared in Halifax, the leading centre in the Atlantic Provinces were 24.1 per cent above the figure for 1965. Bank clearings in Montreal increased by 12.3 per cent and in Toronto by 5.7 per cent. In the Western regions, cheques cashed in Winnipeg rose by 8.9 per cent and in Vancouver by 13.1 per cent.

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

cleared in Quebec stood at 31 per cent of the Canadian total and the Prairie Provinces accounted for over 14 per cent. 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 over 7 per cent of the national total for 1966. 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 89.50 for 1966 as compared with 89.15 for 1965 and 84.51 for 1964. The annual turnover ratio of savings accounts was 1.80 in comparison with 1.65 for 1965 and 1.68 for 1964.

### 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
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

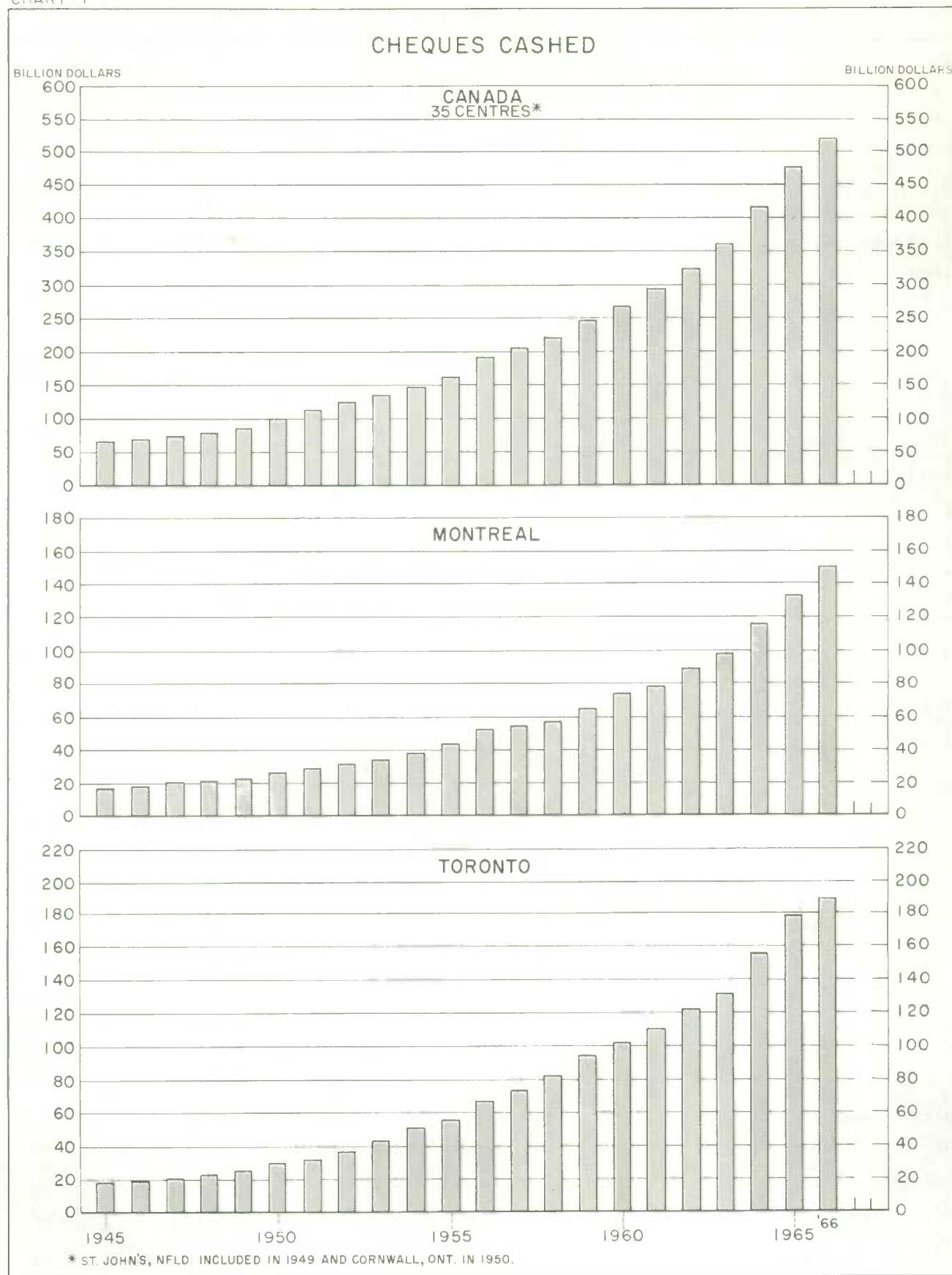
Provinces. Monthly data for 1965 and 1966 for all 51 centres now included are shown in Table 5.

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



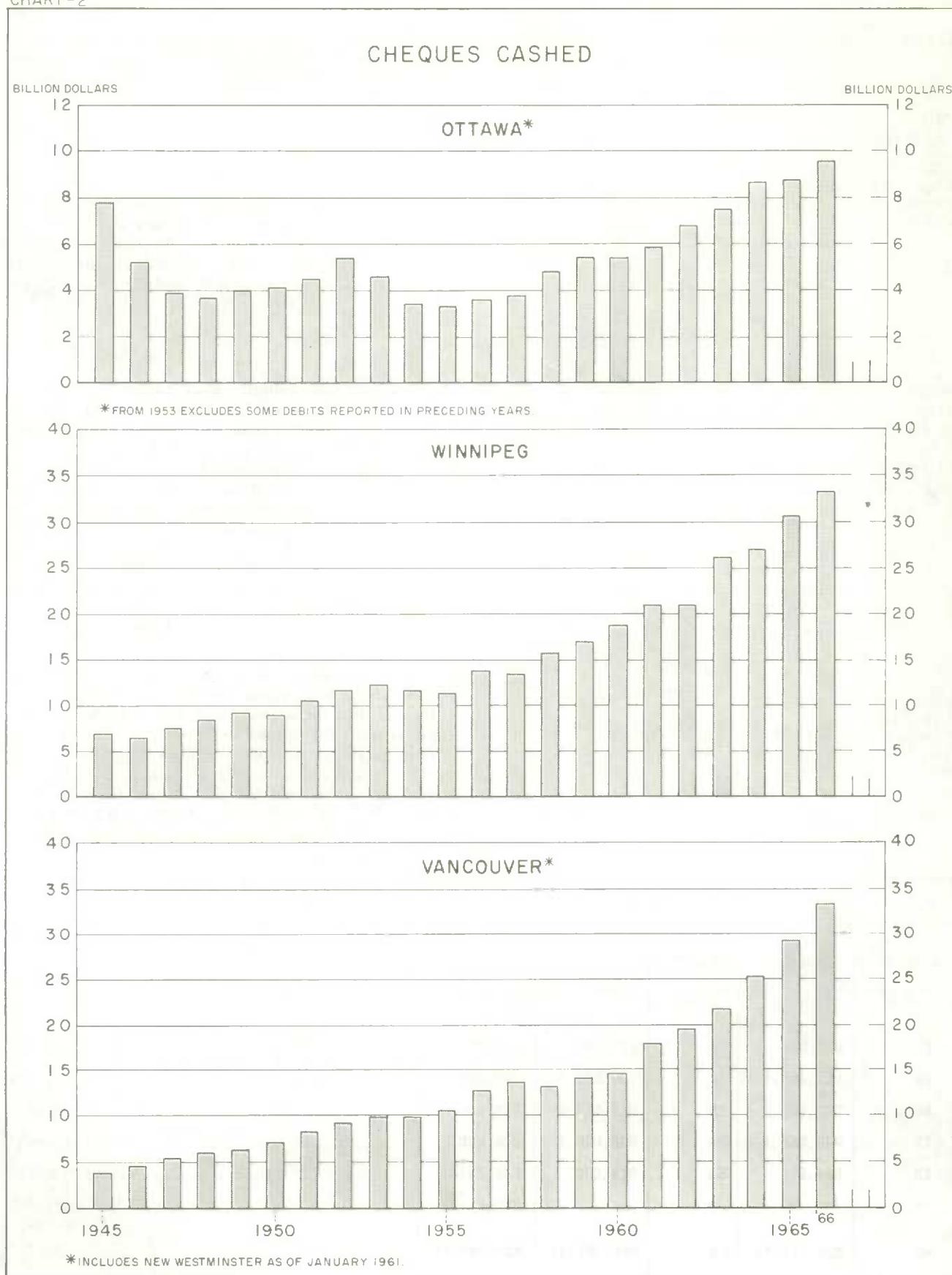
**TABLE 1. Cheques Cashed against Individual Accounts at 35 Clearing House Centres  
in Canada for the Years 1939, 1946, 1964, 1965 and 1966**

Clearing house centres	1939	1946	1964	1965	1966
thousands of dollars					
<b>Atlantic Provinces:</b>					
Halifax .....	381,824	870,736	3,852,641	4,649,283	5,768,603
Moncton .....	108,892	276,711	887,873	1,035,278	1,075,397
Saint John .....	189,232	456,571	1,706,178	1,835,482	2,077,876
St. John's .....	-	-	1,854,507	2,147,199	2,684,823
<b>Totals .....</b>	<b>679,948</b>	<b>1,604,018</b>	<b>8,301,199</b>	<b>9,667,242</b>	<b>11,606,699</b>
<b>Quebec:</b>					
Montreal .....	8,759,472	18,828,185	116,379,368	132,793,252	149,105,805
Quebec .....	977,211	1,722,533	9,564,067	10,599,128	11,549,732
Sherbrooke .....	83,716	198,642	1,034,922	1,193,746	1,235,405
<b>Totals .....</b>	<b>9,820,399</b>	<b>20,749,360</b>	<b>126,978,357</b>	<b>144,586,126</b>	<b>161,890,942</b>
<b>Ontario:</b>					
Brantford .....	107,113	269,742	921,946	1,037,147	1,229,858
Chatham .....	102,260	185,640	868,547	932,891	997,126
Cornwall .....	-	-	609,142	684,950	864,691
Fort William .....	67,033	185,151	583,174	678,252	767,934
Hamilton .....	644,434	1,460,388	8,570,766	9,968,268	10,734,804
Kingston .....	72,713	205,647	809,636	940,493	1,019,805
Kitchener .....	145,302	363,578	2,006,150	2,322,531	2,764,606
London .....	385,768	871,611	5,763,605	7,062,318	7,234,046
Ottawa .....	1,266,268	5,170,462	8,601,107 <sup>1</sup>	8,687,423 <sup>1</sup>	9,624,047 <sup>1</sup>
Peterborough .....	70,496	197,282	850,500	927,069	1,071,951
St. Catharines .....	-	253,814	1,504,844	1,796,657	2,020,306
Sarnia .....	76,490	244,696	760,770	888,766	1,094,866
Sudbury .....	85,813	153,373	838,983	973,684	1,095,945
Toronto .....	10,173,867	19,907,027	155,418,798	178,642,251	188,901,897
Windsor .....	420,933	933,545	3,531,255	4,234,667	5,038,315
<b>Totals .....</b>	<b>13,618,490</b>	<b>30,401,956</b>	<b>191,639,223</b>	<b>219,777,367</b>	<b>234,460,197</b>
<b>Prairie Provinces:</b>					
Brandon .....	33,810	104,140	328,967	322,078	401,616
Calgary .....	661,676	1,602,018	14,070,305	15,495,880	16,474,804
Edmonton .....	470,280	1,213,184	10,541,712	11,937,495	13,046,914
Lethbridge .....	56,702	146,971	643,859	695,785	808,376
Medicine Hat .....	27,707	74,791	309,689	323,256	371,788
Moose Jaw .....	83,327	185,849	441,559	475,891	567,925
Prince Albert .....	27,796	104,870	275,287	296,308	322,877
Regina .....	555,513	977,251	5,926,437	6,323,104	7,886,732
Saskatoon .....	121,854	349,201	1,551,490	1,834,178	2,389,089
Winnipeg .....	3,439,565	6,366,405	26,954,757	30,599,418	33,312,945
<b>Totals .....</b>	<b>5,478,230</b>	<b>11,124,680</b>	<b>61,044,062</b>	<b>68,303,393</b>	<b>75,583,066</b>
<b>British Columbia:</b>					
New Westminster .....	78,647	226,076	2	2	2
Vancouver .....	1,587,411	4,354,230	25,239,274	29,323,153	33,171,639
Victoria .....	354,226	787,288	4,132,804	4,323,590	4,885,371
<b>Totals .....</b>	<b>2,020,284</b>	<b>5,367,594</b>	<b>29,372,078</b>	<b>33,646,743</b>	<b>38,057,010</b>
<b>CANADA .....</b>	<b>31,617,351</b>	<b>69,247,608</b>	<b>417,334,919</b>	<b>475,980,871</b>	<b>521,597,914</b>

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

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

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**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	1964	1965	1966
Atlantic Provinces:										
Halifax.....	73.3	125.3	74.9	112.4	208.3	575.0	814.3	1,134.3	1,368.9	1,698.4
Moncton .....	67.8	92.1	67.1	100.7	214.1	596.3	671.2	821.0	957.3	994.4
Saint John .....	136.7	142.2	80.4	98.6	202.6	507.6	668.3	889.1	956.5	1,082.8
<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>1,007.8</b>	<b>1,175.6</b>	<b>1,394.7</b>
Quebec:										
Montreal .....	83.3	172.8	88.2	97.3	171.5	641.6	872.7	1,292.3	1,474.5	1,655.7
Quebec .....	61.0	90.0	63.7	111.6	186.5	570.4	903.6	1,092.2	1,210.4	1,318.9
Sherbrooke .....	116.1	164.1	77.9	100.0	176.9	649.7	844.9	1,235.9	1,425.6	1,475.3
<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>1,274.2</b>	<b>1,450.9</b>	<b>1,624.6</b>
Ontario:										
Brantford .....	78.1	152.2	73.4	97.8	218.6	558.2	633.8	842.2	947.4	1,123.5
Chatham .....	81.2	108.7	62.1	99.0	140.0	619.6	633.5	841.0	903.3	965.5
Fort William .....	138.8	149.9	70.1	98.4	248.0	673.3	709.6	856.0	995.5	1,127.2
Hamilton .....	88.3	145.6	73.7	103.1	220.1	749.0	958.1	1,371.3	1,594.8	1,717.5
Kingston .....	89.3	117.8	72.3	102.1	233.9	702.0	788.7	1,136.9	1,320.7	1,432.0
Kitchener.....	67.9	112.9	66.0	103.0	204.3	744.6	937.1	1,422.5	1,646.8	1,960.3
London .....	68.3	109.1	76.9	99.1	171.6	708.2	958.0	1,480.8	1,814.5	1,858.6
Ottawa .....	162.6	166.3	111.2	105.2	639.8	400.7 <sup>1</sup>	492.0 <sup>1</sup>	714.4 <sup>1</sup>	721.6 <sup>1</sup>	799.4 <sup>1</sup>
Peterborough .....	98.2	132.7	69.9	100.3	212.3	760.7	805.8	1,210.3	1,319.3	1,525.5
Sarnia .....	—	194.5	114.4	101.3	246.1	781.5	929.4	1,007.8	1,177.3	1,450.3
Sudbury .....	—	40.3	49.4	101.3	133.0	723.6	839.6	990.4	1,149.4	1,293.7
Toronto .....	73.4	131.5	98.0	97.6	138.5	788.4	1,050.7	1,490.4	1,713.1	1,811.5
Windsor .....	64.3	135.0	43.7	95.6	229.2	481.7	545.0	802.0	961.8	1,144.3
<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>1,372.4</b>	<b>1,573.5</b>	<b>1,676.9</b>
Prairie Provinces:										
Brandon .....	147.7	189.7	83.1	102.9	274.4	697.3	819.1	1,001.5	980.6	1,222.7
Calgary .....	98.1	192.7	85.7	101.7	230.3	1,175.1	1,587.0	2,162.4	2,381.5	2,532.0
Edmonton .....	79.8	140.3	85.2	109.3	246.4	1,196.8	1,550.7	2,450.0	2,774.4	3,032.2
Lethbridge .....	102.8	169.9	64.5	99.1	204.1	771.8	875.9	1,125.1	1,215.9	1,412.6
Medicine Hat .....	183.1	192.7	76.4	98.4	234.5	715.6	865.3	1,099.9	1,148.1	1,320.5
Moose Jaw .....	141.4	187.2	71.0	121.5	247.0	571.7	552.4	643.6	693.7	827.8
Prince Albert .....	95.1	151.8	69.2	107.8	317.1	792.4	958.9	1,067.4	1,148.9	1,251.9
Regina .....	59.1	124.2	86.6	109.5	227.6	713.7	959.5	1,167.7	1,245.8	1,553.9
Saskatoon .....	102.0	195.1	87.1	106.1	230.0	846.2	1,019.1	1,350.7	1,596.8	2,079.9
Winnipeg .....	142.8	180.3	180.6	129.5	263.0	588.5	785.3	1,014.7	1,151.9	1,254.1
<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>1,335.1</b>	<b>1,493.8</b>	<b>1,653.0</b>
British Columbia:										
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	1,557.9	1,810.0	2,047.5
Victoria .....	80.7	142.5	74.8	111.8	158.0	718.3	841.3	1,303.9	1,364.1	1,541.3
<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>1,516.3</b>	<b>1,737.0</b>	<b>1,964.7</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>1,336.7</b>	<b>1,524.2</b>	<b>1,668.7</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

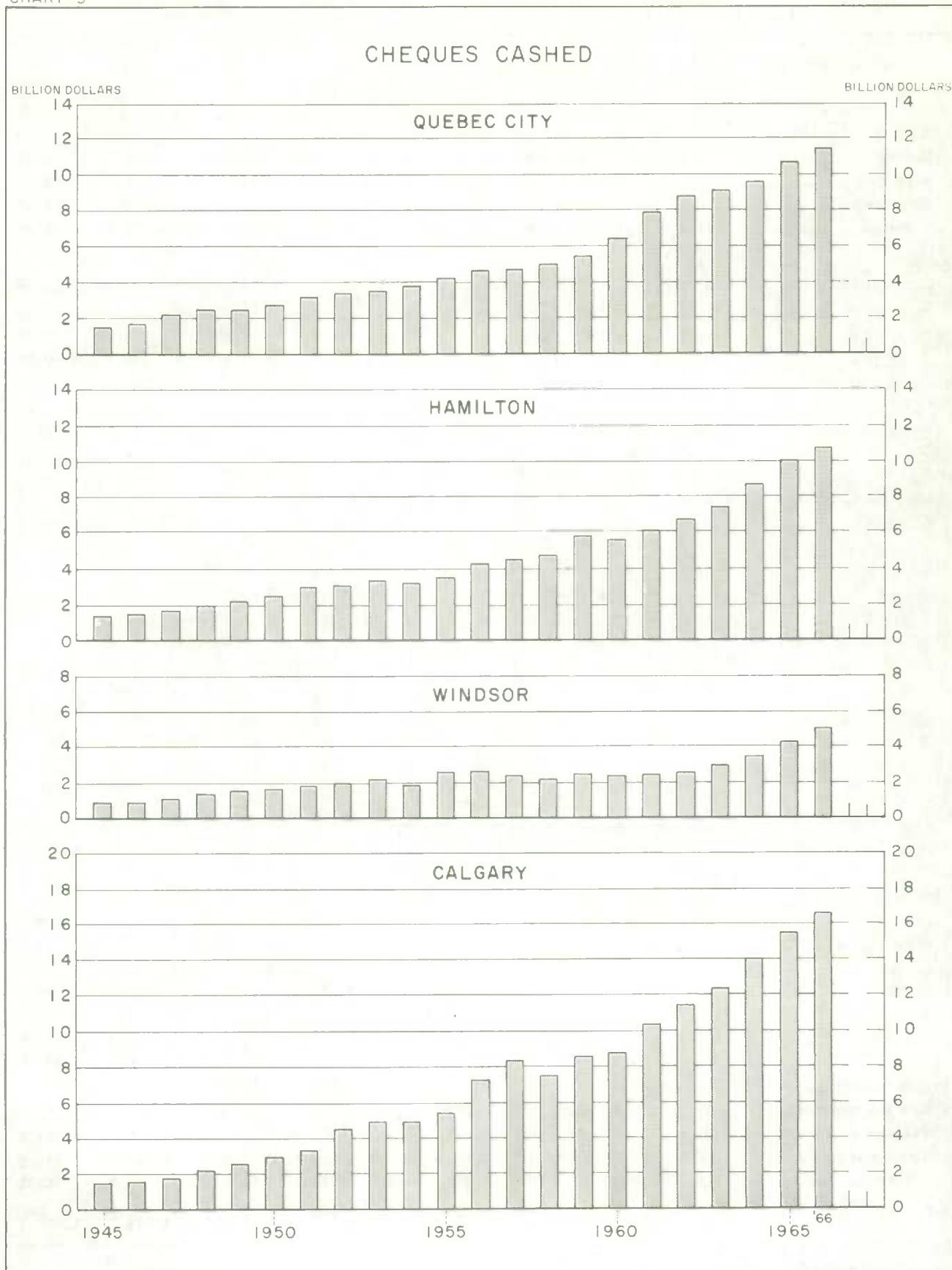


TABLE 3. Relative Importance of Individual Clearing House Centres

Clearing house centres	1924	1929	1933	1939	1944	1958	1961	1964	1965	1966
percentage of Canada total										
Atlantic Provinces:										
Halifax .....	0.92	0.91	0.85	1.21	1.17	0.89	0.94	0.92	0.98	1.10
Moncton .....	0.27	0.21	0.24	0.34	0.38	0.29	0.25	0.21	0.22	0.21
Saint John .....	0.96	0.59	0.51	0.60	0.64	0.44	0.44	0.41	0.38	0.40
St. John's .....	—	—	—	—	—	0.39 <sup>1</sup>	0.37	0.45	0.45	0.51
<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>1.99</b>	<b>2.03</b>	<b>2.22</b>
Quebec:										
Montreal .....	27.62	33.34	26.50	27.71	25.45	26.11	26.75	27.89	27.90	28.59
Quebec .....	1.97	1.69	1.86	3.09	2.69	2.26	2.69	2.29	2.23	2.21
Sherbrooke .....	0.36	0.29	0.22	0.26	0.24	0.24	0.24	0.25	0.25	0.24
<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>30.43</b>	<b>30.38</b>	<b>31.04</b>
Ontario:										
Brantford .....	0.32	0.36	0.27	0.34	0.39	0.28	0.24	0.22	0.22	0.24
Chatham .....	0.31	0.24	0.21	0.32	0.24	0.29	0.22	0.21	0.20	0.19
Cornwall .....	—	—	—	—	—	0.18 <sup>2</sup>	0.15	0.15	0.14	0.16
Fort William .....	0.35	0.22	0.16	0.21	0.28	0.21	0.16	0.14	0.14	0.15
Hamilton .....	2.03	1.95	1.54	2.04	2.27	2.12	2.04	2.05	2.09	2.06
Kingston .....	0.23	0.18	0.17	0.23	0.27	0.22	0.19	0.19	0.20	0.20
Kitchener .....	0.35	0.34	0.31	0.46	0.47	0.47	0.45	0.48	0.49	0.53
London .....	0.99	0.91	1.00	1.22	1.10	1.25	1.27	1.38	1.48	1.39
Ottawa .....	7.21	4.29	4.47	4.01	12.69	2.18 <sup>3</sup>	2.02 <sup>3</sup>	2.06 <sup>3</sup>	1.83 <sup>3</sup>	1.84 <sup>3</sup>
Peterborough .....	0.25	0.20	0.16	0.22	0.25	0.24	0.19	0.21	0.19	0.20
St. Catharines .....	—	—	—	4	0.41	0.36	0.33	0.36	0.38	0.39
Sarnia .....	—	0.31	0.29	0.24	0.31	0.26	0.24	0.18	0.19	0.21
Sudbury .....	—	0.07	0.14	0.27	0.19	0.28	0.24	0.20	0.20	0.21
Toronto .....	28.20	29.39	34.09	32.18	23.81	37.15	37.30	37.24	37.53	36.22
Windsor .....	1.04	1.27	0.64	1.33	1.66	0.96	0.82	0.85	0.89	0.96
<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>45.92</b>	<b>46.17</b>	<b>44.95</b>
Prairie Provinces:										
Brandon .....	0.18	0.13	0.09	0.11	0.15	0.10	0.09	0.08	0.07	0.08
Calgary .....	2.35	2.69	1.86	2.09	2.47	3.46	3.52	3.37	3.26	3.16
Edmonton .....	1.26	1.29	1.22	1.49	1.75	2.33	2.27	2.53	2.51	2.50
Lethbridge .....	0.22	0.21	0.12	0.18	0.19	0.20	0.17	0.15	0.15	0.15
Medicine Hat .....	0.19	0.12	0.07	0.09	0.11	0.09	0.08	0.07	0.07	0.07
Moose Jaw .....	0.36	0.28	0.16	0.26	0.28	0.18	0.13	0.11	0.10	0.11
Prince Albert .....	0.09	0.08	0.06	0.09	0.13	0.09	0.08	0.07	0.06	0.06
Regina .....	1.10	1.35	1.47	1.76	1.90	1.64	1.66	1.42	1.33	1.51
Saskatoon .....	0.43	0.48	0.33	0.39	0.44	0.44	0.40	0.37	0.38	0.46
Winnipeg .....	13.97	10.26	16.01	10.87	11.51	7.06	7.10	6.46	6.42	6.39
<b>Totals</b> .....	<b>20.27<sup>5</sup></b>	<b>16.98<sup>5</sup></b>	<b>21.39</b>	<b>17.33</b>	<b>18.93</b>	<b>15.59</b>	<b>15.50</b>	<b>14.63</b>	<b>14.35</b>	<b>14.49</b>
British Columbia:										
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	6.04	6.16	6.36
Victoria .....	0.94	0.97	0.79	1.12	0.83	1.03	0.91	0.99	0.91	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>7.34</b>	<b>6.96</b>	<b>7.03</b>	<b>7.07</b>	<b>7.30</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

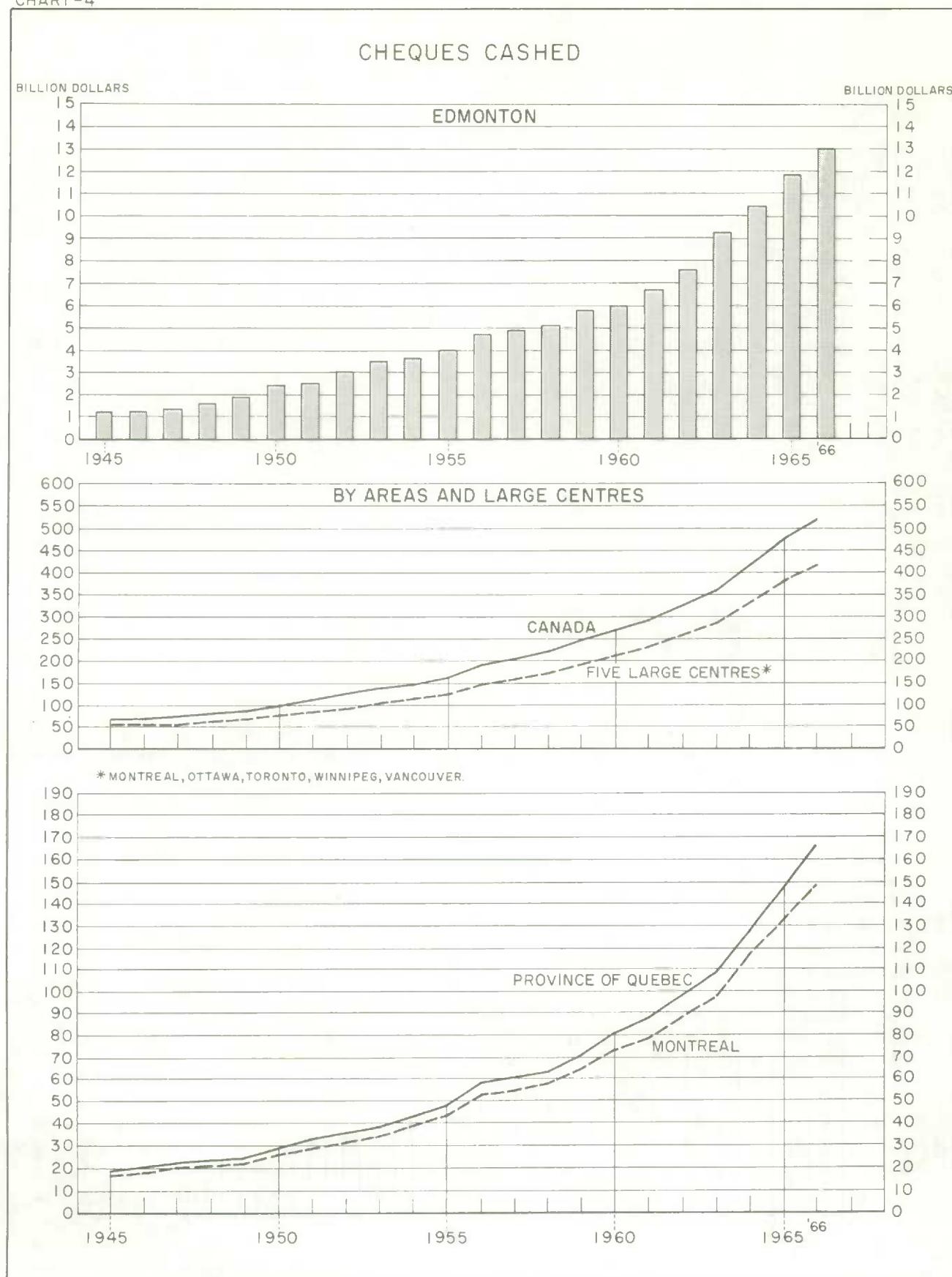


TABLE 4. Cheques Cashed against Individual Accounts, by Regions and Centres

Year	Canada	Atlantic Provinces	Quebec	Ontario	Prairie Provinces	British Columbia
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
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
1965 .....	475,980,871	9,667,242	144,586,126	219,777,367	68,303,393	33,646,743
1966 .....	521,597,914	11,606,699	161,890,942	234,460,197	75,583,066	38,057,010
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
1965 <sup>8</sup> .....	491,027,941	11,858,358	148,165,614	229,053,833	68,303,393	33,646,743
1966 <sup>8</sup> .....	537,826,117	14,142,694	165,757,599	244,285,748	75,583,066	38,057,010

See footnotes at end of table.

CHART-5

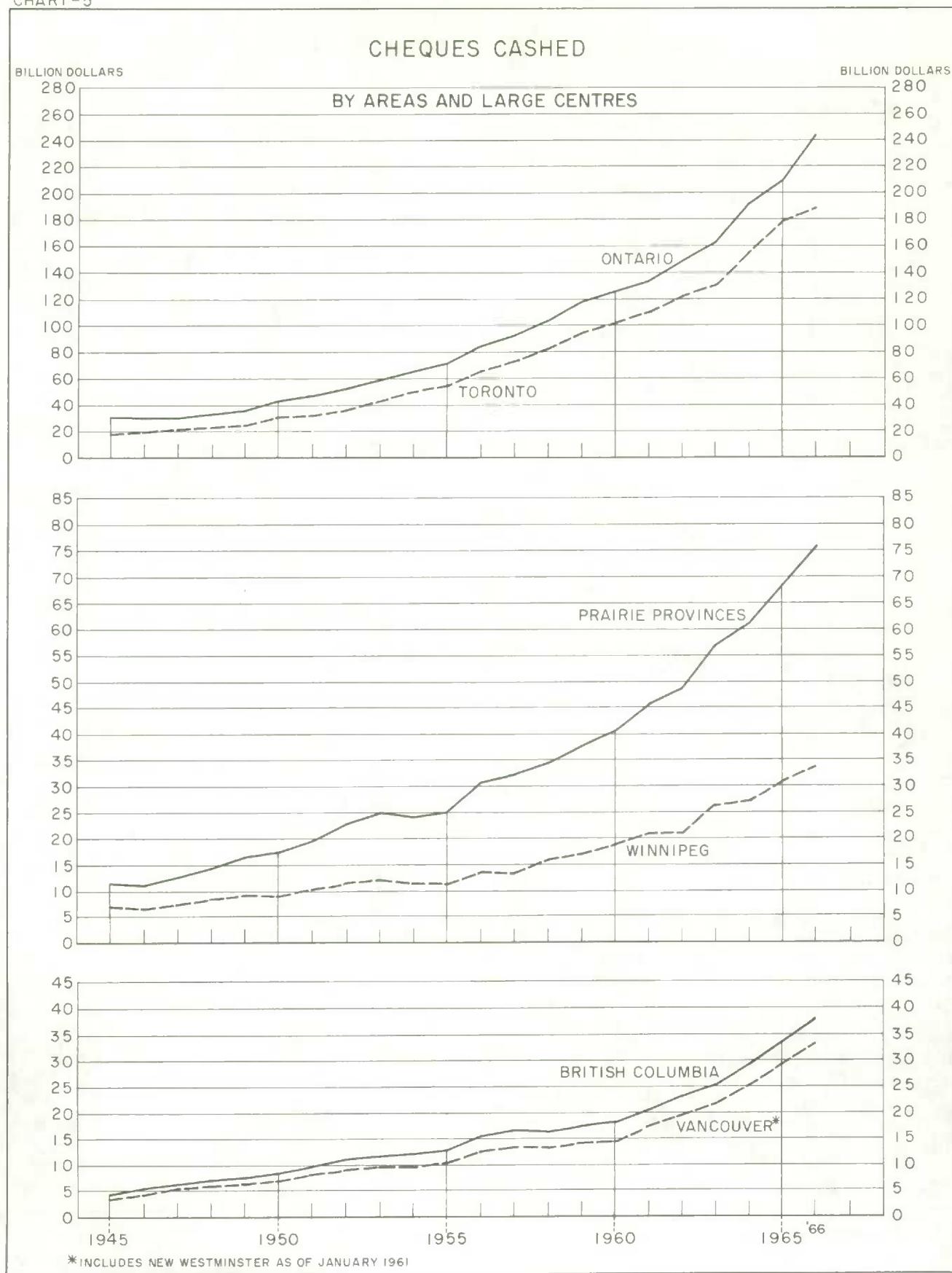


TABLE 4. Cheques Cashed against Individual Accounts, by Regions and Centres — Continued

Year	Canada 1938 = 100	Halifax	Moncton	Saint John	St. John's	Montreal
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
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
1965 .....	1,539.2	4,649,283	1,035,278	1,835,482	2,147,199	132,793,252
1966 .....	1,686.7	5,768,603	1,075,397	2,077,876	2,684,823	149,105,805

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
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
1965 .....	10,599,128	1,193,746	1,037,147	932,891	684,950	678,252	9,968,268
1966 .....	11,549,732	1,235,405	1,229,858	997,126	864,691	767,934	10,734,804

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	—
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
1965 .....	940,493	2,322,531	7,062,318	8,687,423 <sup>11</sup>	927,069	1,796,657
1966 .....	1,019,805	2,764,606	7,234,046	9,624,047 <sup>11</sup>	1,071,951	2,020,306

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
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
1965 .....	888,766	973,684	178,642,251	4,234,667	322,078	15,495,880
1966 .....	1,094,866	1,095,945	188,901,897	5,038,315	401,616	16,474,804

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
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
1965 .....	11,937,495	695,785	323,256	475,891	296,308	6,323,104
1966 .....	13,046,914	808,376	371,788	567,925	322,877	7,886,732

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
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	1,425,892
1953 .....	741,432	12,072,972	-	554,709	9,790,943	1,441,171
1954 .....	791,960	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
1965 .....	1,834,178	30,599,418	-	-	29,323,153	4,323,590
1966 .....	2,389,089	33,312,945	-	-	33,171,639	4,885,371

<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 1965 and 1966

Month	1. Atlantic Provinces					
	Charlottetown		Fredericton		Glace Bay	
	1965	1966	1965	1966	1965	1966
thousands of dollars						
January .....	37,018	47,190	72,033	96,870	5,902	8,811
February .....	30,902	41,457	74,013	80,153	5,069	7,545
March .....	40,289	46,039	80,454	86,909	6,678	8,554
April .....	44,156	49,463	80,421	99,499	6,532	9,681
May .....	45,604	46,792	72,244	102,333	7,043	9,188
June .....	41,666	51,354	79,466	106,232	7,902	10,644
July .....	45,391	44,956	89,564	99,537	7,257	10,196
August .....	41,354	54,098	89,913	108,744	8,353	10,199
September .....	40,358	49,371	97,164	98,261	7,501	10,136
October .....	44,458	48,508	88,098	111,056	7,836	9,869
November .....	51,648	55,572	88,171	123,898	8,644	10,303
December .....	51,273	53,646	94,201	115,630	9,007	11,524
<b>Totals.....</b>	<b>514,117</b>	<b>588,446</b>	<b>1,005,742</b>	<b>1,229,122</b>	<b>87,724</b>	<b>116,650</b>
Halifax						
		Moncton		Saint John		
1965	1966	1965	1966	1965	1966	
thousands of dollars						
January .....	336,904	459,388	75,918	81,802	141,431	161,655
February .....	342,015	467,240	74,448	79,642	142,271	156,762
March .....	350,682	574,028	86,780	94,710	149,994	161,260
April .....	339,927	504,245	91,994	88,791	152,218	184,572
May .....	458,871	501,226	87,891	93,341	160,070	187,588
June .....	420,582	436,880	83,953	95,372	152,118	193,949
July .....	323,039	409,413	84,608	85,908	151,690	172,963
August .....	363,219	407,604	97,286	90,769	165,064	176,856
September .....	360,059	464,638	86,524	86,426	165,256	174,681
October .....	406,470	432,152	82,330	90,859	137,616	153,461
November .....	458,967	562,545	89,324	89,376	160,414	169,804
December .....	488,548	549,244	94,222	98,401	157,340	184,325
<b>Totals.....</b>	<b>4,649,283</b>	<b>5,768,603</b>	<b>1,035,278</b>	<b>1,075,397</b>	<b>1,835,482</b>	<b>2,077,876</b>
St. John's		Sydney		Total for 8 centres		
1965	1966	1965	1966	1965	1966	
thousands of dollars						
January .....	141,707	205,980	42,325	43,782	853,238	1,105,478
February .....	121,980	171,126	41,924	43,008	832,622	1,046,933
March .....	138,856	169,463	50,594	46,353	904,327	1,187,316
April .....	160,973	180,930	44,036	49,537	920,257	1,166,718
May .....	159,802	352,061	51,888	55,939	1,043,413	1,348,468
June .....	193,672	219,644	50,151	56,134	1,029,510	1,170,209
July .....	169,263	198,215	47,736	51,343	918,548	1,072,531
August .....	162,929	260,662	45,060	51,712	973,178	1,160,644
September .....	161,979	207,200	50,202	51,004	970,043	1,141,717
October .....	190,266	215,989	50,775	45,708	1,007,849	1,107,602
November .....	343,368	240,620	51,232	53,098	1,251,768	1,305,216
December .....	201,404	262,933	57,610	54,159	1,153,605	1,329,862
<b>Totals.....</b>	<b>2,147,199</b>	<b>2,684,823</b>	<b>583,533</b>	<b>601,777</b>	<b>11,858,358</b>	<b>14,142,694</b>

TABLE 5. Cheques Cashed by Clearing Centres and Months, during 1965 and 1966 - Continued

Month	2. Province of Quebec					
	Chicoutimi		Drummondville		Granby	
	1965	1966	1965	1966	1965	1966
thousands of dollars						
January .....	41,950	43,573	30,200	31,554	32,450	34,323
February .....	42,873	46,748	30,153	30,020	27,941	32,904
March .....	54,933	53,880	34,629	33,433	33,776	38,520
April .....	54,813	53,330	37,211	33,113	35,789	35,031
May .....	55,440	55,458	36,549	36,666	36,387	42,969
June .....	47,743	54,249	39,582	37,952	39,929	41,220
July .....	43,350	47,811	35,953	36,520	36,415	39,553
August .....	46,863	49,475	35,541	36,209	40,282	39,540
September .....	46,794	48,927	35,208	37,323	38,060	42,480
October .....	49,250	53,977	35,398	39,211	37,163	43,293
November .....	48,953	56,697	40,174	40,466	41,365	43,277
December .....	55,849	54,721	43,179	40,267	42,107	41,950
<b>Totals .....</b>	<b>588,811</b>	<b>618,846</b>	<b>433,777</b>	<b>432,734</b>	<b>441,664</b>	<b>475,060</b>
Montreal						
		Quebec City		St. Hyacinthe		
1965	1966	1965	1966	1965	1966	
thousands of dollars						
January .....	9,774,664	11,228,550	901,368	888,099	43,978	50,306
February .....	10,152,374	11,455,903	803,260	945,697	45,722	51,384
March .....	11,255,089	11,617,681	917,233	1,049,484	50,923	58,964
April .....	11,236,619	11,992,199	927,623	921,235	52,995	54,483
May .....	10,980,345	12,580,206	929,321	1,014,693	52,100	63,700
June .....	11,108,403	11,893,158	845,188	939,268	56,169	64,685
July .....	10,392,185	11,727,989	945,421	888,177	54,035	57,898
August .....	10,804,377	12,506,628	703,708	1,053,589	55,882	62,373
September .....	11,205,130	12,784,497	808,614	932,400	60,200	61,760
October .....	11,392,337	13,019,769	868,344	990,078	55,462	63,305
November .....	11,823,973	14,339,864	915,484	923,473	61,837	71,419
December .....	12,667,756	13,959,361	1,033,564	1,003,539	63,632	70,875
<b>Totals .....</b>	<b>132,793,252</b>	<b>149,105,805</b>	<b>10,599,128</b>	<b>11,549,732</b>	<b>652,935</b>	<b>731,092</b>
Shawinigan Falls						
		Sherbrooke		Trois-Rivières		
1965	1966	1965	1966	1965	1966	
thousands of dollars						
January .....	19,249	24,830	83,858	92,916	58,767	76,268
February .....	19,535	22,810	82,375	86,888	59,660	76,212
March .....	26,085	25,913	93,394	107,186	57,415	96,726
April .....	22,893	22,818	99,705	106,252	70,405	76,935
May .....	25,649	26,851	102,256	113,522	85,833	84,446
June .....	26,151	27,178	105,628	98,153	80,598	110,194
July .....	22,122	23,760	106,461	104,496	73,259	76,769
August .....	23,495	20,848	99,603	107,829	88,604	85,829
September .....	24,399	22,585	105,059	100,790	83,304	89,154
October .....	23,140	21,496	96,727	98,208	89,529	87,604
November .....	27,055	23,650	103,833	113,642	83,186	99,096
December .....	28,903	23,390	114,847	105,523	115,359	93,340
<b>Totals .....</b>	<b>288,676</b>	<b>286,129</b>	<b>1,193,746</b>	<b>1,235,405</b>	<b>945,919</b>	<b>1,052,573</b>

TABLE 5. Cheques Cashed by Clearing Centres and Months, during 1965 and 1966 — Continued

Month	2. Province of Quebec — Concluded				
	Valleyfield		Total for 10 centres		
	1965	1966	1965	1966	
thousands of dollars					
January .....	15,578	19,909	11,002,062		12,490,328
February .....	14,906	17,392	11,278,799		12,765,928
March .....	17,569	21,063	12,541,046		13,102,870
April .....	17,939	21,661	12,555,992		13,317,007
May .....	19,069	22,709	12,322,949		14,041,220
June .....	18,837	23,451	12,368,228		13,289,508
July .....	17,977	22,556	11,727,178		13,025,529
August .....	19,336	23,810	11,917,691		13,986,130
September .....	18,891	23,370	12,425,659		14,143,286
October .....	20,661	22,949	12,668,011		14,439,890
November .....	22,895	26,131	13,168,755		15,737,715
December .....	24,048	25,222	14,189,244		15,418,188
<b>Totals .....</b>	<b>227,706</b>	<b>270,223</b>	<b>148,165,614</b>		<b>165,757,599</b>
3. Province of Ontario					
	Brantford		Chatham		Cornwall
	1965	1966	1965	1966	1965
thousands of dollars					
January .....	72,047	87,481	75,275	93,319	51,906
February .....	69,473	83,752	73,696	77,694	44,159
March .....	84,615	94,676	76,111	71,737	48,199
April .....	82,354	88,574	68,959	64,905	51,482
May .....	90,521	107,703	68,873	77,807	53,324
June .....	88,909	102,839	73,805	85,122	58,520
July .....	89,933	92,167	67,130	77,463	54,959
August .....	92,361	92,697	72,117	85,636	55,596
September .....	92,450	106,799	82,292	74,292	55,930
October .....	84,016	114,204	73,644	81,254	64,196
November .....	93,312	124,891	94,514	96,794	63,931
December .....	97,156	134,075	106,475	111,103	82,748
<b>Totals .....</b>	<b>1,037,147</b>	<b>1,229,858</b>	<b>932,891</b>	<b>997,126</b>	<b>684,950</b>
Fort William					
	Guelph		Hamilton		
	1965	1966	1965	1966	1965
thousands of dollars					
January .....	47,501	55,408	51,202	63,949	734,354
February .....	43,180	48,537	50,090	55,699	686,055
March .....	52,359	60,474	56,920	65,673	767,309
April .....	54,156	59,012	58,662	63,658	778,708
May .....	56,292	65,159	60,580	69,618	844,418
June .....	63,114	70,575	65,591	72,425	867,612
July .....	55,648	64,661	57,515	58,072	847,773
August .....	60,040	68,651	58,638	65,348	857,986
September .....	58,945	64,720	63,798	69,701	837,180
October .....	56,513	65,505	64,443	67,829	838,803
November .....	65,327	75,343	72,054	81,060	982,362
December .....	65,177	69,889	87,166	77,836	925,708
<b>Totals .....</b>	<b>678,252</b>	<b>767,934</b>	<b>746,659</b>	<b>810,868</b>	<b>9,968,268</b>
					<b>10,734,804</b>

**TABLE 5. Cheques Cashed by Clearing Centres and Months, during 1965 and 1966 – Continued**

TABLE 5. Cheques Cashed by Clearing Centres and Months, during 1965 and 1966 - Continued

Month	3. Province of Ontario — Concluded					
	St. Catharines		Sarnia		Sault Ste. Marie	
	1965	1966	1965	1966	1965	1966
thousands of dollars						
January .....	116,468	157,865	64,080	77,388	73,200	89,585
February .....	119,883	150,422	57,316	74,900	69,764	85,706
March .....	148,918	169,507	72,093	86,476	81,257	96,510
April .....	149,548	165,771	54,047	77,666	83,988	88,735
May .....	149,653	169,891	66,471	91,663	84,854	95,655
June .....	167,358	187,553	84,398	103,855	101,432	111,649
July .....	160,920	172,548	74,057	98,362	91,997	96,880
August .....	148,635	147,783	72,939	95,669	93,696	92,531
September .....	131,861	142,823	86,647	93,529	83,976	92,290
October .....	146,278	163,519	77,151	93,638	93,408	89,236
November .....	163,286	197,009	82,931	95,861	98,109	101,168
December .....	193,849	195,615	96,636	105,859	103,026	109,082
<b>Totals</b> .....	<b>1,796,657</b>	<b>2,020,306</b>	<b>888,766</b>	<b>1,094,866</b>	<b>1,058,707</b>	<b>1,149,027</b>
Sudbury						
	Timmins		Toronto			
	1965	1966	1965	1966	1965	1966
	thousands of dollars					
January .....	69,396	88,683	20,418	25,632	14,378,743	14,852,560
February .....	65,161	80,307	18,893	27,110	13,644,931	13,993,325
March .....	77,597	90,434	21,461	30,103	15,767,130	16,651,954
April .....	72,661	84,948	21,671	27,330	15,167,958	14,748,183
May .....	79,359	94,738	23,721	34,703	14,587,165	16,450,177
June .....	87,147	93,399	27,581	36,340	15,875,029	15,931,853
July .....	81,984	88,710	22,630	31,073	14,553,419	14,777,020
August .....	85,187	91,630	24,468	33,697	13,780,526	14,764,887
September .....	85,176	92,639	23,660	34,854	14,428,631	16,319,338
October .....	81,362	92,188	26,288	35,540	13,615,578	15,636,931
November .....	91,938	98,054	27,413	38,759	15,322,102	17,061,419
December .....	96,716	100,215	29,745	32,866	17,521,039	17,714,250
<b>Totals</b> .....	<b>973,684</b>	<b>1,095,945</b>	<b>287,949</b>	<b>388,007</b>	<b>178,642,251</b>	<b>188,901,897</b>
Windsor				Total for 21 centres		
	1965		1966	1965	1966	
	thousands of dollars					
	299,710		386,936	17,912,600		19,254,608
January .....	255,706		352,103	17,157,258		18,070,802
February .....	316,493		420,299	19,838,584		21,293,438
March .....	380,459		427,931	19,292,286		19,149,378
April .....	350,466		451,285	18,851,745		21,194,006
June .....	371,868		412,079	20,400,306		20,903,942
July .....	383,387		407,028	18,946,077		19,318,739
August .....	337,026		367,335	18,008,637		19,078,609
September .....	322,780		394,733	18,457,502		20,756,768
October .....	401,540		475,356	17,700,568		20,228,587
November .....	447,616		484,098	19,956,109		22,081,969
December .....	367,616		459,132	22,532,161		22,954,902
<b>Totals</b> .....	<b>4,234,667</b>		<b>5,038,315</b>	<b>229,053,833</b>		<b>244,285,748</b>

**TABLE 5. Cheques Cashed by Clearing Centres and Months, during 1965 and 1966 — Continued**

Month	4. Prairie Provinces					
	Brandon		Calgary		Edmonton	
	1965	1966	1965	1966	1965	1966
thousands of dollars						
January .....	22,839	27,514	1,488,198	1,452,331	818,499	958,176
February .....	19,419	25,022	1,167,709	1,207,792	805,566	868,947
March .....	23,004	30,168	1,386,129	1,387,661	892,358	1,009,402
April .....	25,359	29,825	1,406,623	1,437,309	1,233,284	1,259,393
May .....	25,611	31,006	1,116,844	1,322,884	841,334	1,102,192
June .....	28,363	35,576	1,282,066	1,281,404	1,093,570	1,041,312
July .....	27,181	31,181	1,373,213	1,289,413	992,854	1,077,055
August .....	24,255	34,234	1,145,778	1,338,245	857,802	1,090,074
September .....	25,115	33,131	1,164,099	1,274,481	1,069,356	1,163,177
October .....	29,486	39,518	1,315,347	1,410,965	962,808	1,073,457
November .....	36,062	46,210	1,292,520	1,583,216	1,060,624	1,374,887
December .....	35,384	38,231	1,357,354	1,489,103	1,309,440	1,028,842
<b>Totals .....</b>	<b>322,078</b>	<b>401,616</b>	<b>15,495,880</b>	<b>16,474,804</b>	<b>11,937,495</b>	<b>13,046,914</b>
Lethbridge						
	1965	1966	1965	1966	1965	1966
thousands of dollars						
January .....	48,453	59,895	25,136	31,122	35,579	53,193
February .....	44,938	51,876	22,585	23,823	30,744	49,261
March .....	57,324	66,316	27,516	29,121	33,114	43,733
April .....	56,482	65,743	27,267	26,993	33,944	51,018
May .....	56,446	70,116	27,949	28,787	38,946	54,232
June .....	62,546	69,295	28,768	35,511	39,393	57,142
July .....	55,253	63,728	24,174	32,007	37,634	38,378
August .....	57,829	70,144	24,298	31,519	41,057	38,207
September .....	56,290	68,615	25,502	31,535	41,222	38,364
October .....	52,747	66,275	25,006	31,228	41,961	39,953
November .....	75,511	81,760	32,615	37,666	49,109	51,320
December .....	71,966	74,613	32,440	32,476	53,188	53,124
<b>Totals .....</b>	<b>695,785</b>	<b>808,376</b>	<b>323,256</b>	<b>371,788</b>	<b>475,891</b>	<b>567,925</b>
Prince Albert						
	1965	1966	1965	1966	1965	1966
thousands of dollars						
January .....	19,906	22,649	512,349	571,391	124,913	151,757
February .....	19,006	21,921	417,601	483,080	117,038	161,619
March .....	22,929	24,600	554,142	694,496	144,121	207,766
April .....	24,171	24,839	613,856	695,015	148,293	185,663
May .....	25,363	28,573	483,693	588,036	145,735	181,916
June .....	26,551	26,966	569,039	658,225	144,347	180,164
July .....	23,289	25,666	558,656	690,635	144,246	210,976
August .....	25,871	29,485	598,917	639,518	169,886	222,009
September .....	26,472	26,982	490,824	748,795	175,889	216,342
October .....	25,902	31,285	509,576	705,898	158,981	213,285
November .....	28,120	30,797	529,640	737,213	175,029	235,348
December .....	28,728	29,114	484,811	674,430	185,700	222,244
<b>Totals .....</b>	<b>296,308</b>	<b>322,877</b>	<b>6,323,104</b>	<b>7,886,732</b>	<b>1,834,178</b>	<b>2,389,089</b>

TABLE 5. Cheques Cashed by Clearing Centres and Months, during 1965 and 1966—Concluded

Month	4. Prairie Provinces—Concluded			
	Winnipeg		Total for 10 centres	
	1965	1966	1965	1966
thousands of dollars				
January .....	1,985,425	2,409,150	5,081,297	5,737,178
February .....	1,951,544	2,232,621	4,596,150	5,125,962
March .....	2,589,559	2,860,686	5,730,196	6,353,949
April .....	2,390,529	2,642,535	5,959,808	6,418,333
May .....	2,388,733	2,820,766	5,150,654	6,228,508
June .....	2,564,936	2,840,154	5,839,579	6,225,749
July .....	2,665,278	2,876,126	5,901,778	6,335,165
August .....	2,634,290	2,897,357	5,579,983	6,390,792
September .....	2,827,112	2,681,089	5,901,881	6,282,511
October .....	2,835,240	2,911,945	5,957,054	6,523,809
November .....	2,891,881	2,949,081	6,171,111	7,127,498
December .....	2,874,891	3,191,435	6,433,902	6,833,612
<b>Totals .....</b>	<b>30,599,418</b>	<b>33,312,945</b>	<b>68,303,393</b>	<b>75,583,066</b>
5. British Columbia				
	Vancouver <sup>1</sup>		Victoria	
	1965	1966	1965	1966
	thousands of dollars			
January .....	1,935,991	2,445,247	262,910	317,913
February .....	2,092,008	2,411,725	270,457	319,992
March .....	2,364,356	2,900,161	326,072	403,923
April .....	2,453,141	2,838,987	320,560	512,676
May .....	2,325,118	2,789,049	321,726	408,337
June .....	2,558,584	2,909,152	313,486	401,613
July .....	2,396,220	2,809,062	312,629	425,991
August .....	2,476,621	2,846,660	324,899	411,144
September .....	2,661,579	2,715,248	666,436	419,935
October .....	2,401,062	2,702,385	330,846	382,755
November .....	2,673,693	2,930,825	401,174	386,043
December .....	2,984,780	2,873,138	472,395	495,049
<b>Totals .....</b>	<b>29,323,153</b>	<b>33,171,639</b>	<b>4,323,590</b>	<b>4,885,371</b>
Total for 2 centres			Canada—51 centres	
	1965	1966	1965	1966
	thousands of dollars			
	2,198,901	2,763,160	37,048,098	41,350,752
January .....	2,362,465	2,731,717	36,227,294	39,741,342
February .....	2,690,428	3,304,084	41,704,581	45,241,657
March .....	2,773,701	3,351,663	41,502,044	43,403,099
April .....	2,646,844	3,197,386	40,015,605	46,009,588
May .....	2,872,070	3,310,765	42,509,693	44,900,173
June .....	2,708,849	3,235,053	40,202,430	42,987,017
July .....	2,801,520	3,257,804	39,281,009	43,873,979
August .....	3,328,015	3,135,183	41,083,100	45,459,465
September .....	2,731,908	3,085,140	40,065,390	45,385,028
October .....	3,074,867	3,316,868	43,622,610	49,569,266
November .....	3,457,175	3,368,187	47,766,087	49,904,751
<b>Totals .....</b>	<b>33,646,743</b>	<b>38,057,010</b>	<b>491,027,941</b>	<b>537,826,117</b>

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



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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
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
1965 .....	472,195,336	5,296,422	89.15	18,832,605	11,432,154	1.65
1966 .....	515,543,767	5,760,324	89.50	22,282,350	12,404,781	1.80
1965						
January .....	35,691,891	5,113,355	83.76	1,356,207	10,560,968	1.54
February .....	34,968,271	4,766,688	88.03	1,259,023	10,755,592	1.40
March .....	40,201,096	4,861,926	99.22	1,503,485	10,982,599	1.64
April .....	40,019,371	5,122,676	93.75	1,482,673	11,245,205	1.58
May .....	38,272,902	5,335,002	86.09	1,742,703	11,311,801	1.85
June .....	40,812,005	5,454,599	89.79	1,697,688	11,355,095	1.79
July .....	38,650,022	5,372,478	86.33	1,552,408	11,542,111	1.61
August .....	37,789,813	5,357,448	84.64	1,491,196	11,732,276	1.53
September .....	39,529,958	5,457,899	86.91	1,553,142	11,873,083	1.57
October .....	38,576,894	5,489,140	84.33	1,488,496	12,035,804	1.48
November .....	41,648,691	5,524,732	90.46	1,973,919	11,990,062	1.98
December .....	46,034,422	5,701,116	96.90	1,731,665	11,801,261	1.76
1966						
January .....	39,835,081	5,720,736	83.56	1,515,671	11,832,230	1.54
February .....	38,155,771	5,581,464	82.03	1,585,571	11,961,068	1.59
March .....	43,592,414	5,508,748	94.96	1,649,243	12,123,168	1.63
April .....	41,780,105	5,503,909	91.09	1,622,994	12,301,781	1.58
May .....	44,205,765	5,597,993	94.76	1,803,823	12,335,778	1.76
June .....	43,076,409	5,617,963	92.01	1,823,764	12,345,212	1.77
July .....	41,192,905	5,722,956	86.37	1,794,112	12,468,964	1.73
August .....	41,973,985	5,823,167	88.23	1,899,994	12,574,053	1.81
September .....	43,441,186	5,847,314	89.15	2,018,279	12,675,298	1.91
October .....	43,503,414	6,042,214	86.40	1,881,614	12,867,542	1.75
November .....	46,789,144	6,115,138	91.82	2,780,122	12,787,100	2.61
December .....	47,997,588	6,156,886	93.55	1,907,163	12,585,179	1.82

<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.