

**Deposits and Loans and Discounts.**—The above represents the foundations upon which the banking credit of Canada rests. The expansion of that credit is shown by the figures of deposits and loans and discounts in Tables 42 and 43. The deposits payable after notice or on a fixed day (Table 42) are probably a good index of the deposits which are subject to cheque, and which therefore constitute the basis of credit as circulating medium, for although notice is required by law before the greater share of these deposits can be withdrawn, this right is seldom or never claimed, and even savings accounts are chequed against to a considerable extent. Certain deductions ought, however, to be made for deposits which are regarded as investments rather than as accounts to be drawn upon.

**35.—Number of Branches of Banks in Canada, by Provinces, 1868, 1902, 1905, 1915, 1916 and 1917.**

Provinces.	1868.	1902.	1905.	1915.	1916.	1917.
Prince Edward Island .....	-	9	10	17	17	17
Nova Scotia.....	5	89	101	109	111	119
New Brunswick.....	4	35	49	79	82	83
Quebec.....	12	137	196	716	784	821
Ontario.....	100	349	549	1,164	1,154	1,169
Manitoba.....	-	52	95	204	200	203
Saskatchewan.....	}	30	87	401	413	441
Alberta.....				258	247	267
British Columbia.....	2	46	55	208	187	183
Yukon.....	-	-	3	3	3	3
<b>Total.....</b>	<b>123</b>	<b>747</b>	<b>1,145</b>	<b>3,159</b>	<b>3,198</b>	<b>3,306</b>