

The following table gives the overdue notes and debts in chartered banks, the proportion being to total amount of call loans, current loans and loans to governments :—

October 31, 1873	\$2.07	per	\$100	October 31, 1886	\$1.63	per	\$100
" 31, 1874	2.02	"	100	" 31, 1887	1.61	"	100
" 31, 1875	4.73	"	100	" 31, 1888	1.54	"	100
" 31, 1876	4.30	"	100	" 31, 1889	1.28	"	100
" 31, 1877	4.45	"	100	" 31, 1890	1.26	"	100
" 31, 1878	4.56	"	100	" 31, 1891	1.24	"	100
" 31, 1879	4.90	"	100	" 31, 1892	1.14	"	100
" 31, 1880	4.24	"	100	" 31, 1893	1.34	"	100
" 31, 1881	2.68	"	100	" 31, 1894	1.55	"	100
" 31, 1882	1.90	"	100	" 31, 1895	1.94	"	100
" 31, 1883	2.45	"	100	" 31, 1896	1.70	"	100
" 31, 1884	3.57	"	100	" 31, 1897	1.58	"	100
" 31, 1885	2.45	"	100				

Clearing-houses were established in Halifax in 1887; in Montreal in 1889; in Toronto in 1891; in Hamilton in 1891; in Winnipeg in 1893; and in St. John in 1896.

The transactions recorded are :

CITIES.	1892.	1893.	1894.
	\$	\$	\$
Montreal ..	590,043,000	568,739,064	546,606,148
Halifax ..	59,136,983	60,104,338	58,778,698
Toronto ..	*326,047,404	*309,494,818	*279,267,751
Hamilton ..	38,303,289	37,825,076	34,301,856
Winnipeg ..			50,602,644
St. John, N.E.			
Totals ..	1,013,530,676	976,163,296	969,557,097

CITIES.	1895.	1896.	1897.	Pro- portion to Total Clearings in 1897.
	\$	\$	\$	p.c.
Montreal ..	583,160,000	527,858,016	601,181,000	51.23
Halifax ..	61,078,320	61,237,206	63,756,000	5.43
Toronto ..	*308,634,341	342,001,717	360,540,000	30.72
Hamilton ..	37,577,878	33,753,865	33,268,000	2.84
Winnipeg ..	55,872,340	64,146,438	54,340,000	7.19
St. John, N.E.			30,383,000	2.89
Totals ..	1,046,323,079	1,028,997,242	1,173,448,000	100.00

* Not including the Bank of Toronto, which did not avail itself of the clearing-house until the 25th November, 1895.