

and sub-branches scattered across Canada. In contrast to other sources of financing, and in particular the chartered banks, over 66 per cent of the bank's branches are outside major metropolitan centres. This year the bank is opening branches in Clarenville, Newfoundland; St. George de Beauce, Quebec; Cornwall, Ontario; Yellowknife, N.W.T.; Fort St. John, British Columbia, and Whitehorse in the Yukon. Few of these locations can be regarded as "profit centres" in the conventional sense. They do, however, reflect the current developmental character of the bank. The bank also routinely conducts over 8,000 visits each year to bring its services to communities where it does not have a branch.

Looking at the ratio of FBDB customers to the number of businesses, the bank's penetration rates are highest in the coastal provinces and territories, Atlantic, Pacific and Arctic. For example, in Newfoundland and the Northwest Territories about one business in five uses the bank for part of its financing requirements. In the maritimes and British Columbia the ratio is about one in seven. Conversely, in the span of provinces running from Quebec to Saskatchewan, FBDB clients represent only about one out of every 18 firms. This is undoubtedly a reflection of the fact that the private

financial sector, including co-operatives and credit unions, is better developed in central Canada and, therefore, there has generally been less requirement in central Canada for the FBDB.

May I call it six o'clock, Mr. Speaker?

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#### BUSINESS OF THE HOUSE

**Mr. Pinard:** Mr. Speaker, on a point of order, I should like to ask whoever is responsible for the business of the House what business we have for tomorrow.

**Mr. Kilgour:** Mr. Speaker, government orders for tomorrow will be Bills C-10, C-3, C-5 and C-14. If my colleague wishes me to give the names I will do so, but perhaps the numbers are sufficient.

**Mr. Knowles:** They are sufficient.

**The Acting Speaker (Mr. McCain):** It being six o'clock p.m. this House stands adjourned until tomorrow at two o'clock p.m., pursuant to Standing Order 2(1).

At six o'clock the House adjourned, without question put, pursuant to Standing Order.