CATALOGUE 61-001 MONTHLY – MENSUEL

C.2

Vol. 53, No. 6

Statistics Canada
Statistique Canada

DOES NOT CIRCULATE
NE PAS PRÊTER

Price: 30 cents, $3.00 a year

Prix: 30 cents, $3.00 par année

CHEQUES CASHED

CHÈQUES ENCAISSÉS

JUNE – 1976 – JUIN

With the advent of centralized data processing, Bank Clearing Houses as they were known have been closed down. The current debit to individual accounts figures continue to reflect data from what had been the previous centres but it would be incorrect to assume that this comparison will remain valid through time. An examination is currently underway in an attempt to establish boundaries that can be more precisely defined.

The value of cheques cashed in the 50 clearing centres in June totalled $216,445 million, 21.5% above the value for the corresponding month of 1975. Payments in all of the 10 provinces rose in the comparison. Debits increased in Newfoundland by 6.0%, Prince Edward Island by 30.2%, Nova Scotia by 14.8%, New Brunswick by 4.8%, Quebec by 22.1%, Ontario by 19.7%, Manitoba by 23.8%, Saskatchewan by 30.4%, Alberta by 35.5% and British Columbia by 21.6%.

The Centres:

Forty-seven of the fifty centres showed a higher value of cheques cashed than in June of 1975. In respect of the major centres, payments increased in Montreal by 25.7%, Toronto by 20.3%, Winnipeg by 23.7% and Vancouver by 26.9%.

Deposit Turnover:

The turnover ratio of current deposits (compiled on an annual basis) was 175.19 compared with 155.22 for June 1975. The turnover ratio of savings accounts is 1.37 compared with the June 1975 ratio of 1.36.

Business Finance Division

L'avènement du traitement centralisé des données a fait disparaître les chambres de compensation bancaires dans leur ancienne forme. Les chiffres se rapportant au débit des comptes personnels continuent de rendre compte des données qui correspondent aux anciens centres, mais il serait inexact d'en conclure que cette comparaison sera toujours valable. On étudie actuellement le problème afin d'essayer de déterminer des limites plus précises.

La valeur des chèques encaissés dans 50 centres de compensation en juin s'élevait à 216,445 millions de dollars soit 21.5 % de plus qu'en juin 1975. Les comparaisons pour le mois de juin montrent que les versements ont augmenté dans les 10 provinces. Les débits ont augmenté de 6.0 % en Terre-Neuve, de 30.2 % dans l'Île-du-Prince-Édouard, de 14.8 % en Nouvelle-Écosse, de 4.8 % au Nouveau-Brunswick, de 22.1 % au Québec, de 19.7 % en Ontario, de 23.8 % au Manitoba, de 30.4 % en Saskatchewan, de 35.5 % en Alberta et de 21.6 % en Colombie-Britannique.

Les centres:

Quarante-sept des cinquante centres ont enregistré une valeur totale de chèques encaissés supérieure à celle du mois de juin 1975. Pour ce qui est des grands centres, les versements ont augmenté de 25.1 % à Montréal, de 20.3 % à Toronto, de 23.7 % à Winnipeg et de 26.9 % à Vancouver.

Volumes des transactions:

Le taux de transactions sur comptes courants (calculé sur une base annuelle) était de 175.19 comparativement à 155.22 en juin 1975. Le taux de transactions sur comptes d'épargne est 1.37 comparativement à 1.36 en juin 1975.

Division des finances des entreprises

September – 1976 – Septembre
5-4404-509

Published by Authority of the Minister of Industry, Trade and Commerce
Statistics Canada should be credited when republishing all or any part of this document

Publication autorisée par le ministre de l'Industrie et du Commerce
Reproduction autorisée sous réserve d'indication de la source: Statistique Canada

TABLE 1. Cheques Cashed Against Individual Accounts

TABLEAU 1. Chèques tirés sur les comptes individuels

	June – Juin			First six months – Six premiers mois		
	1975	1976	1976/1975	1975	1976	1976/1975
	$'000			$'000		
Newfoundland – Terre-Neuve:						
St. John's	1,080,243	1,144,557	1.06	5,143,067	7,174,146	1.40
Prince Edward Island – Île-du-Prince-Édouard:						
Charlottetown	154,880	201,601	1.30	862,786	1,068,680	1.24
Nova Scotia – Nouvelle-Écosse:						
Glace Bay	19,095	19,454	1.02	95,212	106,665	1.12
Halifax	1,305,769	1,523,114	1.17	7,786,002	9,169,037	1.18
Sydney	143,364	142,720	1.00	797,343	905,100	1.14
Total – 3 centres	1,468,228	1,685,288	1.15	8,678,557	10,180,802	1.17
New Brunswick – Nouveau-Brunswick:						
Fredericton	514,848	464,997	0.90	2,355,153	2,902,084	1.23
Moncton	523,124	610,947	1.17	2,577,690	3,490,535	1.35
Saint John	525,673	562,960	1.07	2,988,838	3,108,605	1.04
Total – 3 centres	1,563,645	1,638,904	1.05	7,921,681	9,501,224	1.20
Québec:						
Chicoutimi	190,284	239,173	1.26	1,117,591	1,240,353	1.11
Drummondville	101,124	113,643	1.12	553,087	655,540	1.19
Granby	142,784	160,704	1.13	748,926	828,549	1.11
Montréal	38,625,509	48,562,870	1.26	216,728,200	258,108,107	1.19
Québec	7,736,292	8,040,368	1.04	38,474,187	47,548,490	1.24
St-Hyacinthe	159,597	204,525	1.28	863,024	1,108,217	1.28
Shawinigan	40,873	50,784	1.24	250,936	287,323	1.15
Sherbrooke	251,136	327,593	1.30	1,381,912	1,648,196	1.19
Trois-Rivières	159,872	184,977	1.16	896,144	1,014,846	1.13
Valleyfield	66,224	77,118	1.17	348,602	402,228	1.15
Total – 10 centres	47,473,695	57,961,755	1.22	261,362,609	312,841,849	1.20
Ontario:						
Brantford	301,243	387,050	1.29	1,735,586	2,152,547	1.24
Chatham	333,721	505,986	1.52	2,616,147	3,262,188	1.25
Cornwall	131,686	168,005	1.28	705,208	866,097	1.23
Guelph	243,375	260,396	1.07	1,368,905	1,394,955	1.02
Hamilton	2,725,295	3,137,856	1.15	15,320,116	17,161,230	1.12
Kingston	246,441	288,182	1.17	1,501,597	1,694,124	1.13
Kitchener	768,890	947,585	1.23	4,180,817	5,111,733	1.22
London	2,261,136	2,416,507	1.07	12,389,168	12,949,841	1.05
Niagara Falls	132,920	183,683	1.38	697,842	977,785	1.40
Oshawa	1,428,027	1,524,658	1.07	7,562,596	8,965,072	1.19
Ottawa	3,033,970	2,916,298	0.96	15,676,395	18,184,502	1.16
Peterborough	204,007	277,753	1.36	1,054,407	1,328,688	1.26
St. Catharines	375,990	665,564	1.77	2,086,788	4,836,487	2.32
Sarnia	262,191	410,494	1.57	1,442,221	1,958,097	1.36
Sault Ste. Marie	367,280	600,593	1.64	2,456,530	6,437,834	2.62
Sudbury	286,913	316,319	1.10	1,468,256	1,629,954	1.11
Thunder Bay	331,056	424,416	1.28	1,846,136	2,172,681	1.18
Timmins	114,183	130,213	1.14	570,019	686,357	1.20
Toronto	76,474,427	91,978,026	1.20	452,431,562	507,215,881	1.12
Windsor	1,170,995	1,579,675	1.35	7,090,740	8,384,402	1.18
Total – 20 centres	91,193,746	109,119,259	1.20	534,201,036	607,370,455	1.14
Manitoba:						
Brandon	91,641	119,142	1.30	511,024	634,208	1.24
Winnipeg	7,707,565	9,537,669	1.24	43,539,356	50,368,009	1.16
Total – 2 centres	7,799,206	9,656,811	1.24	44,050,380	51,002,217	1.16

TABLE 1. Cheques Cashed Against Individual Accounts – Concluded

TABLEAU 1. Chèques tirés sur les comptes individuels – fin

	June – Juin			First six months – Six premiers mois		
	1975	1976	1976/1975	1975	1976	1976/1975
	$'000			$'000		
Saskatchewan:						
Moose Jaw	69,578	94,165	1.35	409,364	524,083	1.28
Prince Albert	86,729	102,315	1.18	460,237	547,527	1.19
Regina	1,679,208	2,203,439	1.31	11,169,853	12,776,898	1.14
Saskatoon	472,097	611,259	1.29	2,613,276	3,509,345	1.34
Total – 4 centres	2,307,612	3,011,178	1.30	14,652,730	17,357,853	1.18
Alberta:						
Calgary	5,894,530	8,508,579	1.44	36,920,444	48,809,596	1.32
Edmonton	4,919,357	6,145,346	1.25	27,296,798	33,270,726	1.22
Lethbridge	217,894	282,852	1.30	1,282,484	1,527,254	1.19
Medicine Hat	86,613	125,164	1.45	464,122	665,003	1.43
Total – 4 centres	11,118,394	15,061,941	1.36	65,963,848	84,272,579	1.28
British Columbia – Colombie-Britannique:						
Vancouver	11,298,703	14,333,352	1.27	63,657,996	77,758,246	1.22
Victoria	2,650,505	2,630,607	0.99	15,065,245	15,020,422	1.00
Total – 2 centres	13,949,208	16,963,959	1.22	78,723,241	92,778,668	1.18
Total – 50 centres	178,108,857	216,445,253	1.22	1,021,559,935	1,193,548,473	1.17

TABLE 2. Cheques Cashed in 34 Clearing Centres, Year-to-date

TABLEAU 2. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative years – Années représentatives	Canada	Atlantic Provinces – Provinces de l'Atlantique	Québec	Ontario	Prairie Provinces – Provinces des Prairies	British Columbia – Colombie-Britannique
	thousands of dollars – milliers de dollars					
1924	12,714,486(1)	297,804	3,824,746	5,096,439	2,667,954	827,543
1925	12,812,269	269,043	3,899,801	5,199,570	2,577,296	866,559
1929	22,835,608	386,505	7,878,276	9,511,588(2)	3,532,048	1,527,191
1930	19,035,169	355,181	6,692,408	7,763,045	3,006,687	1,217,848
1933	13,195,273	226,056	3,823,504	5,854,301	2,591,107(3)	700,305
1935	15,216,135	262,826	4,379,880	7,080,079	2,696,220	797,130
1940	17,001,691	400,017	5,070,783	7,488,654	2,997,221	1,045,016
1945	32,667,134	725,659	9,364,105	15,147,938(4)	5,407,461	2,021,971
1950	46,514,276	1,231,998(5)	13,406,350	20,104,323(6)	7,341,926	3,929,679
1953	68,901,319	1,899,000	19,014,111	30,670,995	11,800,734	5,516,479
1955	78,117,163	1,987,919	23,026,499	35,389,668	11,757,076	5,956,001
1960	133,755,325	2,662,169	39,660,493	63,602,155	18,999,662	8,830,846
1965	231,751,399	4,565,057	70,398,703	108,885,546	32,357,684	15,544,409
1966	252,512,959	5,821,655	77,131,090	114,811,760	36,089,679	18,658,775
1967	285,446,363	6,356,961	90,407,004	127,452,347	41,331,884	19,898,167
1968	297,776,316	7,121,595	84,450,554	140,100,515	43,744,069	21,359,583
1969	345,721,879	8,071,803	95,966,900	168,016,736(7)	46,891,760	26,774,680
1970	376,759,465	9,498,169	96,581,182	192,001,590	51,212,613	27,465,911
1971	420,248,815	9,849,928	110,505,486	216,101,377	53,353,165	30,438,859
1972	497,450,952	10,741,119	131,143,488	258,300,360	60,294,197	36,971,788
1973	628,082,577	11,944,041	155,542,633	342,465,705	72,316,401	45,813,797
1974	769,279,341	15,684,289	195,899,974	394,466,257	100,182,016	63,046,805
1975	999,174,850	18,495,597	256,584,299	520,654,755	124,716,958	78,723,241
1976	1,163,526,293	22,942,323	307,304,793	587,867,860	152,632,649	92,778,668

(1) Original 31 centres. – À l'origine, 31 centres. (2) Includes Sarnia as of January 1926 and Sudbury as of September 1929. – Y compris Sarnia à partir de janvier 1926 et Sudbury à partir de septembre 1929. (3) Weyburn branches absorbed by Imperial Bank, May 1931. – Les succursales de Weyburn ont été absorbées par la Banque Impériale en mai 1931. (4) St. Catharines data added as of May 1941. – Données sur St. Catharines ajoutées à partir de mai 1941. (5) St. John's, Newfoundland, data added as of April 1949. – Données sur St. John's, Terre-Neuve, à partir d'avril 1949. (6) Cornwall data added as of May 1950. – Données sur Cornwall à partir de mai 1950. (7) Fort William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 34 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure. – En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Fort William. r Revised figures. – Nombres rectifiés.

TABLE 3. Cheques Cashed by Type of Account

TABLEAU 3. Chèques tirés par type de compte

	June – Juin					
	Current – Courant		Savings – Épargne		Personal chequing – Chèques personnels	
	1975	1976	1975	1976	1975	1976
	thousands of dollars – milliers de dollars					
Newfoundland – Terre-Neuve:						
St. John's	1,011,458	1,040,910	43,191	74,108	25,594	29,539
Prince Edward Island – Île-du-Prince-Édouard:						
Charlottetown	138,010	181,709	7,158	9,109	9,712	10,783
Nova Scotia – Nouvelle-Écosse:						
Glace Bay	15,552	14,765	2,085	2,765	1,458	1,924
Halifax	1,214,130	1,387,841	40,013	55,461	51,626	79,812
Sydney	125,690	125,176	10,277	7,698	7,397	9,846
Total – 3 centres	1,355,372	1,527,782	52,375	65,924	60,481	91,582
New Brunswick – Nouveau-Brunswick:						
Fredericton	488,282	433,454	12,921	15,448	13,645	16,095
Moncton	491,375	577,114	13,771	14,746	17,978	19,087
Saint John	485,433	512,897	21,564	26,169	18,676	23,894
Total – 3 centres	1,465,090	1,523,465	48,256	56,363	50,299	59,076
Québec:						
Chicoutimi	172,670	219,226	10,748	12,323	6,866	7,624
Drummondville	92,149	104,573	6,968	7,008	2,007	2,062
Granby	130,076	148,389	9,106	7,995	3,602	4,320
Montréal	36,951,381	46,537,865	1,324,795	1,610,668	349,333	414,337
Québec	7,487,294	7,755,933	217,063	246,092	31,935	38,343
St-Hyacinthe	143,694	183,777	13,486	17,727	2,417	3,021
Shawinigan	35,128	43,855	3,889	5,351	1,856	1,578
Sherbrooke	219,668	293,694	20,299	22,226	11,169	11,673
Trois-Rivières	141,970	166,328	12,993	12,750	4,909	5,899
Valleyfield	57,997	67,515	6,188	7,054	2,039	2,549
Total – 10 centres	45,432,027	55,521,155	1,625,535	1,949,194	416,133	491,406
Ontario:						
Brantford	268,189	346,729	19,467	24,444	13,587	15,877
Chatham	307,196	478,486	14,658	15,313	11,867	12,187
Cornwall	115,920	144,145	8,917	12,994	6,849	10,866
Guelph	209,902	217,139	18,558	25,033	14,915	18,224
Hamilton	2,482,512	2,858,877	148,450	167,603	94,333	111,376
Kingston	190,696	224,865	29,439	32,653	26,306	30,664
Kitchener	697,328	863,763	39,632	49,488	31,930	34,334
London	2,111,954	2,262,664	85,196	76,173	63,986	77,670
Niagara Falls	110,291	152,097	13,713	19,554	8,916	12,032
Oshawa	1,379,955	1,465,684	30,204	34,855	17,868	24,119
Ottawa	2,634,057	2,541,563	182,860	193,443	217,053	181,292
Peterborough	167,605	235,680	18,900	22,151	17,502	19,922
St. Catharines	327,234	608,299	27,987	31,537	20,769	25,728
Sarnia	218,661	366,012	19,947	24,553	23,583	19,929
Sault Ste. Marie	331,947	561,059	20,906	22,457	14,427	17,077
Sudbury	236,681	253,946	30,082	35,118	20,150	27,255
Thunder Bay	278,339	363,217	29,623	31,955	23,094	29,244
Timmins	96,783	106,232	11,388	17,327	6,012	6,654
Toronto	74,376,699	89,384,204	1,396,355	1,816,854	701,373	776,968
Windsor	1,064,736	1,438,651	69,917	82,085	36,342	58,939
Total – 20 centres	87,606,685	104,873,312	2,216,199	2,735,590	1,370,862	1,519,357
Manitoba:						
Brandon	70,918	90,003	10,134	14,258	10,589	14,881
Winnipeg	7,391,412	9,123,524	148,399	180,168	167,754	233,977
Total 2 centres	7,462,330	9,213,527	158,533	194,426	178,343	248,858

TABLE 3. Cheques Cashed by Type of Account – Concluded

TABLEAU 3. Chèques tirés par type de compte – fin

	June – Juin					
	Current – Courant		Savings – Épargne		Personal chequing – Chèques personnels	
	1975	1976	1975	1976	1975	1976
	thousands of dollars – milliers de dollars					
Saskatchewan:						
Moose Jaw	51,985	70,878	8,012	9,816	9,581	13,471
Prince Albert	73,821	85,375	5,269	6,428	7,639	10,512
Regina	1,601,833	2,089,816	34,263	55,577	43,112	58,046
Saskatoon	405,686	531,055	26,716	30,622	39,695	49,582
Total – 4 centres	2,133,325	2,777,124	74,260	102,443	100,027	131,611
Alberta:						
Calgary	5,564,423	7,983,555	130,870	195,238	199,237	329,786
Edmonton	4,577,254	5,700,589	131,777	180,238	210,326	264,519
Lethbridge	181,634	236,644	12,982	14,584	23,278	31,624
Medicine Hat	68,992	98,272	7,490	10,724	10,131	16,168
Total – 4 centres	10,392,303	14,019,060	283,119	400,784	442,972	642,097
British Columbia – Colombie-Britannique:						
Vancouver	10,503,550	13,395,285	402,398	468,257	392,755	469,810
Victoria	2,498,121	2,451,355	78,698	87,094	73,686	92,158
Total – 2 centres	13,001,671	15,846,640	481,096	555,351	466,441	561,968
Total – 50 centres	169,998,271	206,524,684	4,989,722	6,143,292	3,120,864	3,777,277

TABLE 4. Cheques Cashed Against Current and Savings Accounts

TABLEAU 4. Chèques tirés sur les comptes courants et comptes d'épargne

	Current(1) – Courant(1)			Savings – Épargne		
	Cheques cashed – Chèques encaissés	Deposits(2) – Dépôts(2)	Turnover – Rotation	Cheques cashed – Chèques encaissés	Deposits – Dépôts	Turnover – Rotation
	$'000			$'000		
1971	885,371,891	7,715,954(3)	114.75	34,090,452	22,798,922(3)	1.50
1972	1,028,679,510	9,095,564(3)	113.10	38,253,735	26,201,294(3)	1.46
1973	1,325,656,531	10,214,452(3)	129.78	44,318,965	29,464,452(3)	1.50
1974	1,641,157,509	11,124,141(3)	147.53	57,622,225	38,269,960(3)	1.51
1975	2,074,332,993	13,131,134(3)	157.97	64,194,432	44,540,450(3)	1.44
1975 – June – Juin	173,119,135	13,383,069	155.22	4,989,722	43,947,051	1.36
July – Juillet	180,786,725	13,661,102	158.80	5,158,635	44,798,150	1.38
August – Août	165,326,229	13,157,396	150.78	4,840,222	45,592,824	1.27
September – Septembre	173,548,627	13,403,780	155.40	5,395,100	46,539,407	1.39
October – Octobre	187,203,630	13,741,128	163.49	5,265,566	47,710,001	1.32
November – Novembre	173,589,230	13,901,776	149.88	6,579,506	47,165,146	1.67
December – Décembre	203,818,295	14,668,660	166.74	5,455,725	45,793,533	1.43
1976 – January – Janvier	191,711,580	14,362,469	160.18	5,036,073	47,788,235	1.26
February – Février	175,259,133	13,273,008	158.45	4,912,448	49,296,199	1.39
March – Mars	198,435,733	13,246,879	179.76	5,337,066	50,222,728	1.28
April – Avril	193,130,497	13,538,056	171.19	5,107,266	51,843,165	1.18
May – Mai	191,946,119	13,923,818	165.42	5,883,359	53,312,227	1.32
June – Juin	210,301,961	14,405,621	175.19	6,143,292	53,890,800	1.37

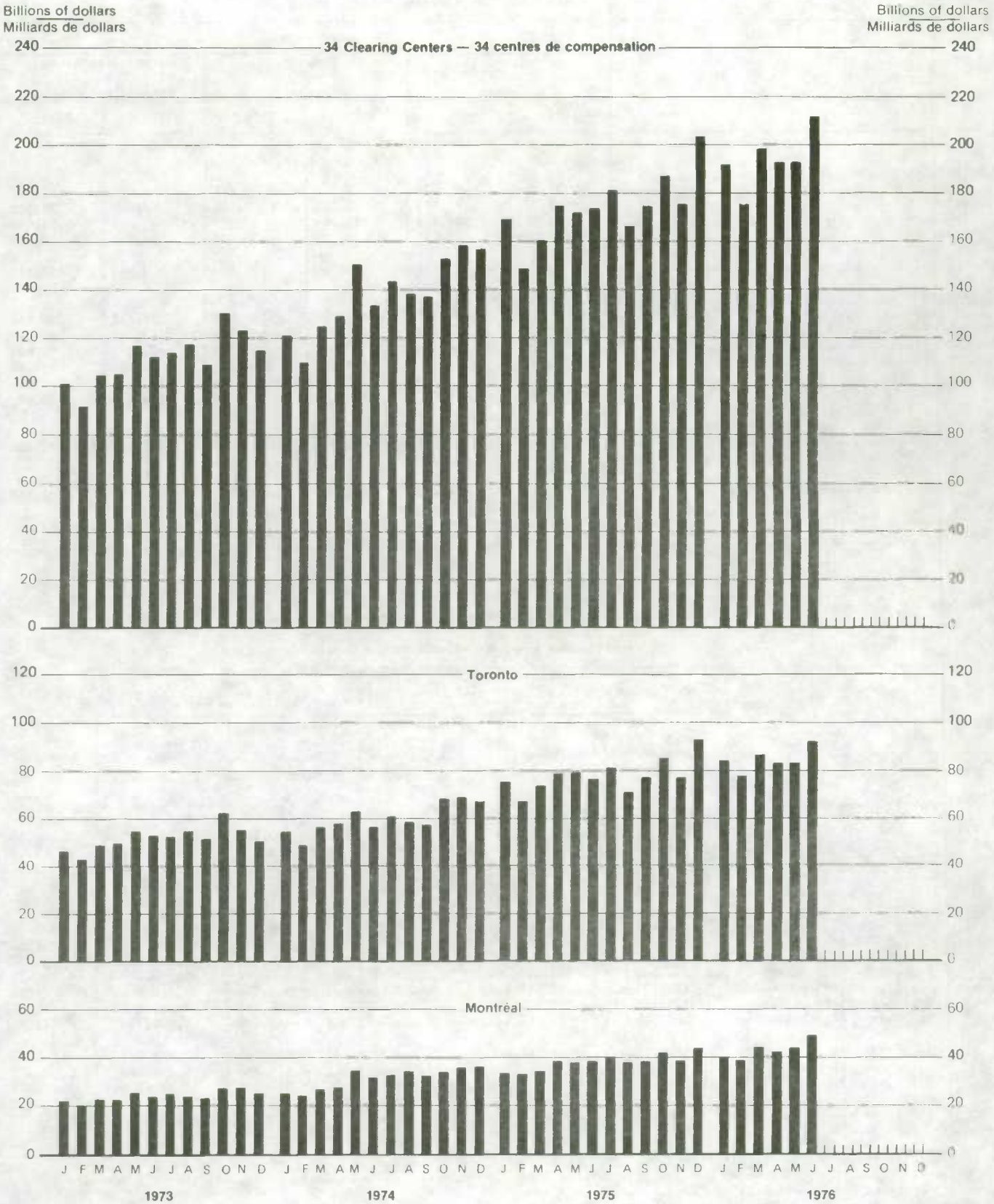
(1) Includes cheques cashed against personal chequing accounts. – Comprend les chèques tirés sur les comptes chèques personnels. (2) Excludes federal government deposits. – Dépôts du gouvernement fédéral exclus. (3) Average deposits for the year. – Moyenne des dépôts de l'année.

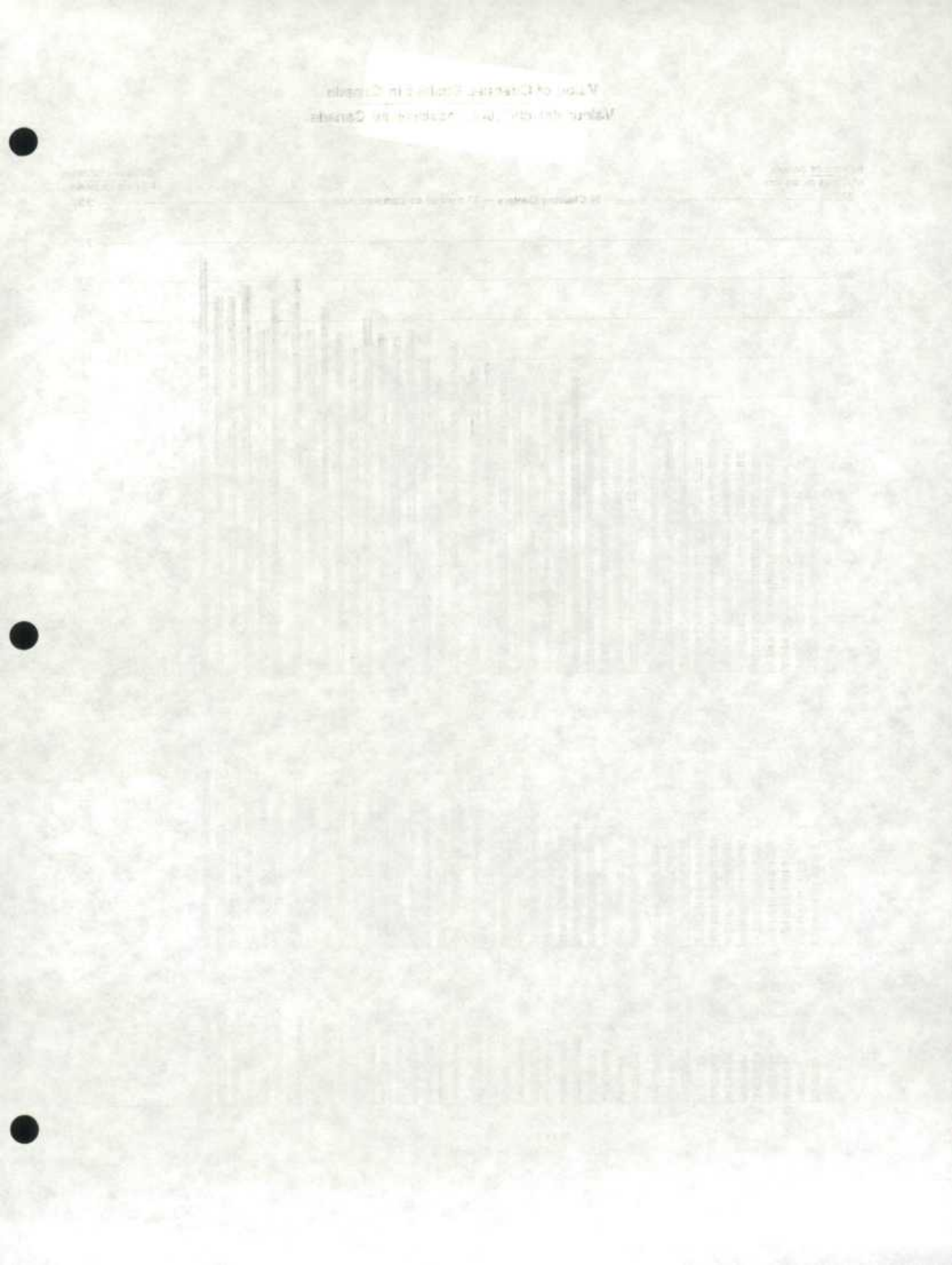
Note: Turnover in the monthly section reflects turnover on an annual basis.

Nota: La rotation dans la section mensuelle est calculée sur une base annuelle.

Value of Cheques Cashed in Canada

Valeur des chèques encaissés au Canada





STATISTICS CANADA LIBRARY
BIBLIOTHÈQUE STATISTIQUE CANADA
1010530438