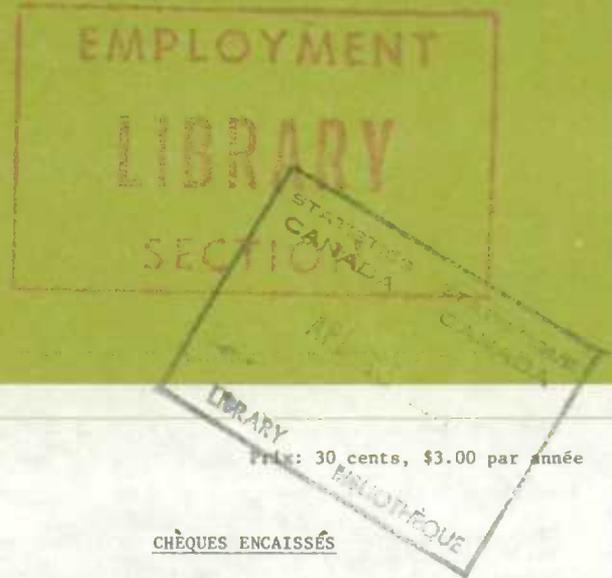




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CHEQUES CASHEDCHÈQUES ENCAISSÉS

JANUARY - 1975 - JANVIER

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 January totalled \$172,999 million, 38.6% above the value for the corresponding month of 1974. Payments in 9 of the 10 provinces rose in the comparison. Debits decreased in Newfoundland by 6.6%, increased in Prince Edward Island by 35.4%, Nova Scotia by 26.5%, New Brunswick by 34.3%, Quebec by 40.5%, Ontario by 36.1%, Manitoba by 49.3%, Saskatchewan by 51.7%, Alberta by 42.2% and British Columbia by 44.1%.

The Centres

Forty-eight of the 50 centres showed a higher value of cheques cashed than in January of 1974. In respect of the major centres, payments increased in Montreal by 34.9%, Toronto by 39.1%, Winnipeg by 49.5% and Vancouver by 32.3%.

Deposit Turnover

The turnover ratio of current deposits (compiled on an annual basis) was 171.3% compared with 132.5% for January 1974. The turnover ratio of savings accounts was 1.66 compared with the January 1974 ratio of 1.31.

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 la problématique afin d'essayer de déterminer des limites plus précises.

La valeur des chèques encaissés dans 50 centres de compensation en janvier s'élevait à \$172,999 millions soit 38.6 % de plus qu'en janvier 1974. Les comparaisons pour le mois de janvier montrent que les versements ont augmenté dans 9 des 10 provinces. Les débits ont accusé une baisse de 6.6 % à Terre-Neuve, et ont augmenté de 35.4 % dans l'Île-du-Prince-Édouard, de 26.5 % en Nouvelle-Écosse, de 34.3 % au Nouveau-Brunswick, de 40.5 % au Québec, de 36.1 % en Ontario, de 49.3 % au Manitoba, de 51.7 % en Saskatchewan, de 42.2 % en Alberta et de 44.1 % en Colombie-Britannique.

Les centres

Quarante-huit des 50 centres ont enregistré une valeur totale de chèques encaissés supérieure à celle du mois de janvier 1974. Pour ce qui est des grands centres, les versements ont augmenté de 34.9 % à Montréal, de 39.1 % à Toronto, de 49.5 % à Winnipeg et de 32.3 % à Vancouver.

Volumes des transactions

Le taux de transactions sur comptes courants (calculé sur une base annuelle) était de 171.3 % comparativement à 132.5 % en janvier 1974. Le taux de transactions sur comptes d'épargne était de 1.66 comparativement à 1.31 en janvier 1974.

Division des finances des entreprises

TABLE 1. Cheques cashed Against Individual Accounts

TABLEAU 1. Chèques tirés sur les comptes individuels

	January - Janvier		
	1974	1975	1975 1974
	\$'000		%
<b>Newfoundland - Terre-Neuve:</b>			
St. John's .....	843,889	787,758	93.35
<b>Prince Edward Island - Île-du-Prince-Édouard:</b>			
Charlottetown .....	112,379	152,189	135.42
<b>Nova Scotia - Nouvelle-Écosse:</b>			
Glace Bay .....	13,727	14,692	107.03
Halifax .....	1,045,139	1,332,088	127.46
Sydney .....	105,018	126,535	120.48
Total - 3 centres .....	1,163,884	1,473,315	126.58
<b>New Brunswick - Nouveau-Brunswick:</b>			
Fredericton .....	327,917	428,760	130.75
Moncton .....	254,753	351,865	138.12
Saint John .....	380,285	512,412	134.74
Total - 3 centres .....	962,955	1,293,037	134.27
<b>Québec:</b>			
Chicoutimi .....	124,376	173,242	139.29
Drummondville .....	82,260	88,292	107.33
Granby .....	102,951	125,777	122.17
Montréal .....	24,945,573	33,661,418	134.94
Québec .....	4,368,859	7,707,710	176.42
St-Hyacinthe .....	119,649	142,442	119.05
Shawinigan .....	36,015	40,180	111.56
Sherbrooke .....	197,577	237,956	120.44
Trois-Rivières .....	125,590	139,652	111.20
Valleyfield .....	53,147	53,694	101.03
Total - 10 centres .....	30,155,997	42,370,363	140.50
<b>Ontario:</b>			
Brantford .....	239,144	322,575	134.88
Chatham .....	346,184	658,016	190.07
Cornwall .....	109,816	115,454	105.13
Guelph .....	198,278	257,895	130.07
Hamilton .....	2,109,328	2,454,934	116.38
Kingston .....	217,034	258,987	119.33
Kitchener .....	601,873	701,364	116.53
London .....	1,477,773	2,304,089	155.91
Niagara Falls .....	126,922	128,338	101.12
Oshawa .....	1,002,924	1,309,769	130.60
Ottawa .....	2,088,778	2,708,997	129.69
Peterborough .....	151,686	156,264	103.01
St. Catharines .....	281,854	345,159	122.46
Sarnia .....	183,545	264,033	143.85
Sault Ste. Marie .....	912,091	324,770	35.61
Sudbury .....	191,870	226,464	118.03
Thunder Bay .....	250,448	338,867	135.30
Timmins .....	64,577	76,387	118.29
Toronto .....	54,295,634	75,533,913	139.11
Windsor .....	988,661	1,100,778	111.32
Total - 20 centres .....	65,838,420	89,587,053	136.07

TABLE 1. Cheques cashed Against Individual Accounts - Concluded

TABLEAU 1. Chèques tirés sur les comptes individuels - fin

	January - Janvier		
	1974	1975	1975 1974
	\$'000		%
Manitoba:			
Brandon .....	70,624	93,834	132.86
Winnipeg .....	5,814,784	8,694,684	149.53
Total - 2 centres .....	5,885,408	8,788,518	149.33
Saskatchewan:			
Moose Jaw .....	61,834	75,037	121.35
Prince Albert .....	61,121	78,776	128.88
Regina .....	1,719,655	2,788,260	162.14
Saskatoon .....	415,198	483,136	116.36
Total - 4 centres .....	2,257,808	3,425,209	151.71
Alberta:			
Calgary .....	4,545,959	6,626,093	145.75
Edmonton .....	3,339,178	4,624,585	138.49
Lethbridge .....	184,725	233,743	126.53
Medicine Hat .....	62,086	79,444	127.96
Total - 4 centres .....	8,131,948	11,563,865	142.20
British Columbia - Colombie-Britannique:			
Vancouver .....	8,339,565	11,037,643	132.35
Victoria .....	1,064,725	2,519,922	236.67
Total - 2 centres .....	9,404,290	13,557,565	144.16
Total - 50 centres .....	124,756,978	172,998,872	138.66

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	Québec	Ontario	Prairie Provinces	British Columbia
		Provinces de l'Atlantique			Provinces des Prairies	Colombie- Britannique
	thousands of dollars - milliers de dollars					
1924 .....	2,177,587(1)	51,937	616,921	907,190	453,695	147,844
1925 .....	2,230,038	43,433	714,408	899,501	442,998	149,698
1929 .....	4,095,330	66,663	1,527,636	1,658,998(2)	591,636	250,397
1930 .....	3,211,422	60,529	1,055,695	1,339,957	539,595	215,646
1933 .....	1,968,877	38,248	606,986	852,504	353,783(3)	117,356
1935 .....	2,682,051	43,509	781,272	1,289,471	435,391	132,408
1940 .....	2,674,335	63,562	808,906	1,135,585	493,748	172,534
1945 .....	5,069,995	111,196	1,553,035	2,226,044(4)	872,432	307,288
1950 .....	7,307,022	197,111(5)	2,284,057	3,105,448(6)	1,155,639	564,567
1953 .....	11,739,077	302,539	3,218,900	5,334,720	1,920,500	962,418
1955 .....	12,452,938	323,344	3,751,023	5,608,172	1,795,200	975,199
1960 .....	20,397,897	421,135	6,033,848	9,749,568	2,897,683	1,295,663
1965 .....	36,167,160	695,960	10,759,890	17,431,112	5,081,297	2,198,901
1966 .....	40,047,321	908,825	12,209,565	18,428,593	5,737,178	2,763,160
1967 .....	48,256,097	1,106,420	15,145,995	22,040,053	6,731,190	3,232,439
1968 .....	51,420,265	1,098,618	14,911,301	24,364,021	7,404,804	3,641,521
1969 .....	55,806,654	1,284,984	15,590,440	27,038,440	7,639,251	4,253,539
1970 .....	59,451,990	1,485,874	14,594,210	30,633,746(7)	8,228,152	4,510,008
1971 .....	61,869,437	1,275,745	16,596,661	32,415,293	7,435,698	4,146,040
1972 .....	76,579,280	1,778,728	19,314,623	41,017,338	9,238,426	5,230,165
1973 .....	100,664,563	1,992,303	25,334,542	54,064,592	12,077,032	7,196,094
1974 .....	121,125,355	2,524,066	29,512,009	63,409,826	16,275,164	9,404,290
1975 .....	169,250,213	2,984,123	41,607,084	87,323,849	23,777,592	13,557,565

(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. † Revised figures. - Nombres rectifiés.

TABLE 3. Cheques cashed by Type of Account

TABLEAU 3. Chèques tirés par type de compte

	January - Janvier					
	Current - Courant		Savings - Épargne		Personal chequing - Chèques personnels	
	1974	1975	1974	1975	1974	1975
	thousands of dollars - milliers de dollars					
<b>Newfoundland - Terre-Neuve:</b>						
St. John's .....	785,183	719,426	39,940	46,173	18,766	22,159
<b>Prince Edward Island - Île-du-Prince-Édouard:</b>						
Charlottetown .....	98,482	138,153	7,141	6,719	6,756	7,317
<b>Nova Scotia - Nouvelle-Écosse:</b>						
Glace Bay .....	11,571	11,903	1,246	1,603	910	1,186
Halifax .....	970,593	1,237,050	38,041	41,893	36,505	53,145
Sydney .....	95,966	114,415	4,463	5,982	4,589	6,138
<b>Total - 3 centres .....</b>	<b>1,078,130</b>	<b>1,363,368</b>	<b>43,750</b>	<b>49,478</b>	<b>42,004</b>	<b>60,469</b>
<b>New Brunswick - Nouveau-Brunswick:</b>						
Fredericton .....	306,245	404,686	12,865	13,071	8,807	11,003
Moncton .....	235,062	326,684	8,999	11,399	10,692	13,782
Saint John .....	352,086	481,237	16,803	16,784	11,396	14,391
<b>Total - 3 centres .....</b>	<b>893,393</b>	<b>1,212,607</b>	<b>38,667</b>	<b>41,254</b>	<b>30,895</b>	<b>39,176</b>
<b>Québec:</b>						
Chicoutimi .....	114,623	159,053	6,061	9,685	3,692	4,504
Drummondville .....	76,345	81,318	4,837	5,640	1,078	1,334
Granby .....	94,081	116,893	6,820	6,361	2,050	2,523
Montréal .....	23,822,960	32,093,875	853,939	1,272,871	268,674	294,672
Québec .....	4,222,271	7,575,743	121,833	104,387	24,755	27,580
St-Hyacinthe .....	108,402	128,828	9,815	11,415	1,432	2,199
Shawinigan .....	31,975	34,992	3,064	3,819	976	1,369
Sherbrooke .....	178,258	208,042	12,895	21,810	6,424	8,104
Trois-Rivières .....	114,758	123,891	7,927	12,027	2,905	3,734
Valleyfield .....	48,153	47,444	3,928	4,728	1,066	1,522
<b>Total - 10 centres .....</b>	<b>28,811,826</b>	<b>40,570,079</b>	<b>1,031,119</b>	<b>1,452,743</b>	<b>313,052</b>	<b>347,541</b>
<b>Ontario:</b>						
Brantford .....	215,268	292,790	14,418	18,112	9,458	11,673
Chatham .....	327,047	630,884	11,489	16,220	7,648	10,912
Cornwall .....	99,647	100,678	6,157	8,445	4,012	6,331
Guelph .....	173,335	226,028	14,523	19,152	10,420	12,715
Hamilton .....	1,923,221	2,231,008	112,645	137,851	73,462	86,075
Kingston .....	170,135	201,024	27,423	34,978	19,476	22,985
Kitchener .....	550,914	628,487	26,622	37,037	24,337	35,840
London .....	1,379,743	2,182,175	51,353	65,853	46,677	56,061
Niagara Falls .....	110,885	108,107	10,016	12,567	6,021	7,664
Oshawa .....	967,478	1,265,273	22,021	28,391	13,425	16,105
Ottawa .....	1,857,477	2,420,451	124,409	161,295	106,892	127,251
Peterborough .....	127,852	126,466	13,778	16,593	10,056	13,205
St. Catharines .....	244,972	299,804	21,134	27,869	15,748	17,486
Sarnia .....	160,663	232,498	12,809	18,198	10,073	13,337
Sault Ste. Marie .....	890,751	298,176	12,466	15,733	8,874	10,861
Sudbury .....	158,933	183,736	21,149	27,451	11,788	15,277
Thunder Bay .....	215,917	291,686	19,052	27,710	15,479	19,471
Timmins .....	55,762	65,013	5,671	7,266	3,144	4,108
Toronto .....	52,509,690	72,527,841	1,241,846	2,321,952	544,098	684,120
Windsor .....	910,733	998,723	50,824	70,072	27,104	31,983
<b>Total - 20 centres .....</b>	<b>63,050,423</b>	<b>85,310,848</b>	<b>1,819,805</b>	<b>3,072,745</b>	<b>968,192</b>	<b>1,203,460</b>

TABLE 3. Cheques cashed by Type of Account - Concluded

TABLEAU 3. Chèques tirés par type de compte - fin

	January - Janvier					
	Current - Courant		Savings - Épargne		Personal chequing - Chèques personnels	
	1974	1975	1974	1975	1974	1975
thousands of dollars - milliers de dollars						
<b>Manitoba:</b>						
Brandon .....	57,670	73,386	6,240	10,301	6,714	10,147
Winnipeg .....	5,614,679	8,448,992	105,938	136,077	94,167	109,615
Total - 2 centres .....	5,672,349	8,522,378	112,178	146,378	100,881	119,762
<b>Saskatchewan:</b>						
Moose Jaw .....	48,036	51,304	7,072	11,622	6,726	12,111
Prince Albert .....	53,164	67,259	3,421	5,108	4,536	6,409
Regina .....	1,661,961	2,702,669	30,206	44,252	27,488	41,339
Saskatoon .....	368,779	410,902	20,679	28,397	25,740	43,837
Total - 4 centres .....	2,131,940	3,232,134	61,378	89,379	64,490	103,696
<b>Alberta:</b>						
Calgary .....	4,300,306	6,306,377	103,700	133,079	141,953	186,637
Edmonton .....	3,080,160	4,304,776	117,866	169,692	141,152	150,117
Lethbridge .....	161,149	197,244	9,355	14,081	14,221	22,418
Medicine Hat .....	50,275	59,685	4,606	8,301	7,205	11,458
Total - 4 centres .....	7,591,890	10,868,082	235,527	325,153	304,531	370,630
<b>British Columbia - Colombie-Britannique:</b>						
Vancouver .....	7,741,516	10,231,285	293,474	445,395	304,575	360,963
Victoria .....	961,561	2,378,709	52,939	81,250	50,225	59,963
Total - 2 centres .....	8,703,077	12,609,994	346,413	526,645	354,800	420,926
Total - 50 centres .....	118,816,693	164,547,069	3,735,918	5,756,667	2,204,367	2,695,136

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	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 .....	1,640,276,213	11,124,141(3)	147.45	58,069,869	38,269,960(3)	1.52
1974 - January - Janvier .....	121,021,060	10,955,781	132.56	3,735,918	34,299,799	1.31
February - Février .....	108,797,118	10,322,129	126.48	3,412,538	35,156,857	1.16
March - Mars .....	124,463,891	10,755,365	138.87	3,758,472	36,086,603	1.25
April - Avril .....	127,855,258	11,317,312	135.57	4,573,630	36,608,318	1.50
May - Mai .....	148,631,083	11,491,390	155.21	6,182,572	36,963,431	2.01
June - Juin .....	132,265,599	11,093,801	143.07	4,932,520	37,717,247	1.57
July - Juillet .....	142,470,053	11,135,715	153.53	4,756,480	38,697,446	1.47
August - Août .....	136,873,072	10,877,197	151.00	4,607,522	39,682,086	1.39
September - Septembre .....	135,209,029	11,615,062	139.69	4,971,962	40,426,196	1.48
October - Octobre .....	151,662,748	11,212,773	162.31	4,880,987	41,430,314	1.41
November - Novembre .....	155,106,570	11,039,768	168.60	7,302,773	41,368,154	2.12
December - Décembre .....	155,920,732	11,673,399	160.28	4,954,495	40,803,074	1.46
1975 - January - Janvier .....	167,242,205	11,713,457	171.33	5,756,667	41,667,845	1.66

(1) As of June 1957, includes cheques cashed against personal chequing accounts. - Au 1<sup>er</sup> juin, 1957, comprend les chèques tirés sur les comptes chèques personnels. (2) Revised to exclude federal government deposits. - Dépôts du gouvernement fédéral exclus. (3) Average deposits for the year. - Moyenne des dépôts de l'année.

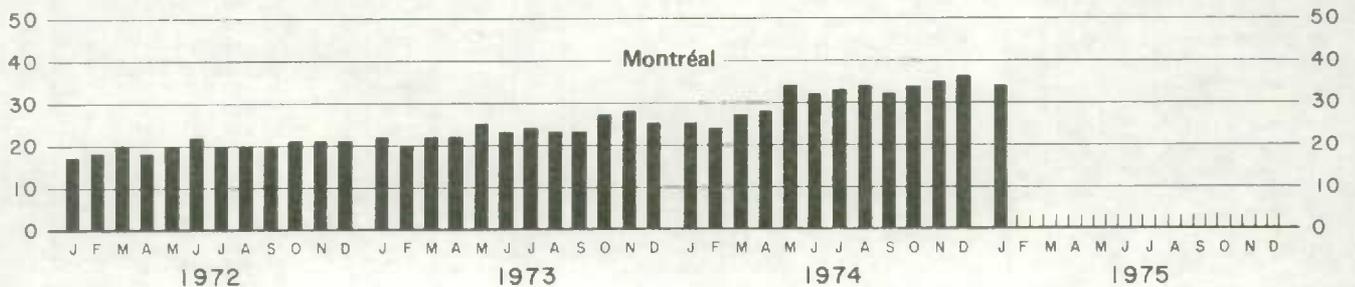
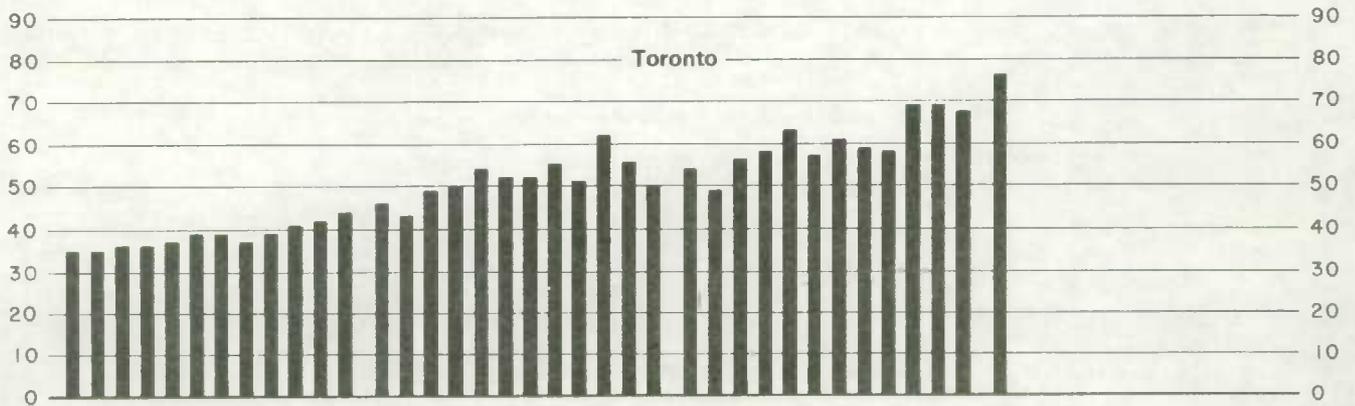
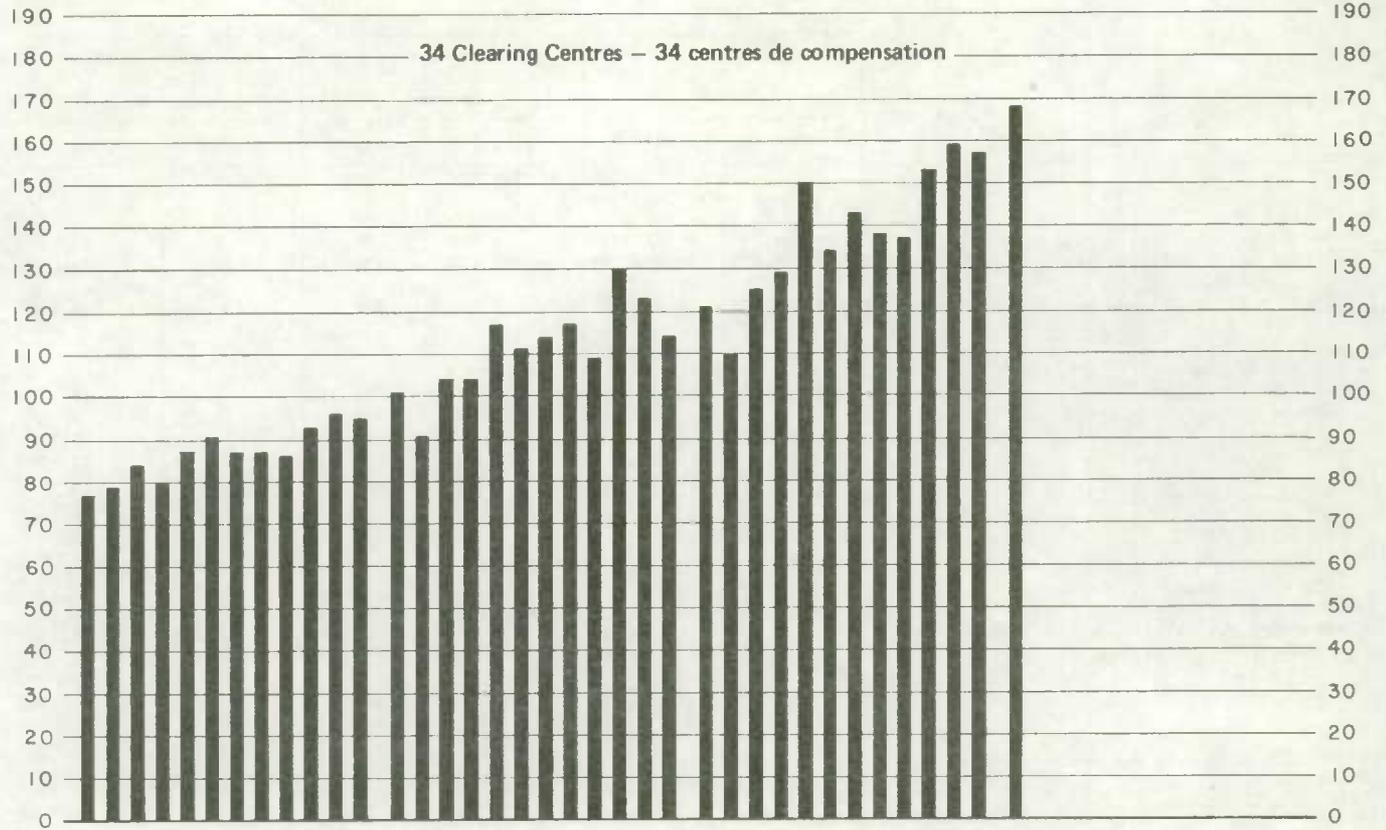
Note: Turnover in the monthly section reflects turnover on an annual basis.

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

Billions of dollars  
Milliards de dollars

Billions of dollars  
Milliards de dollars





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