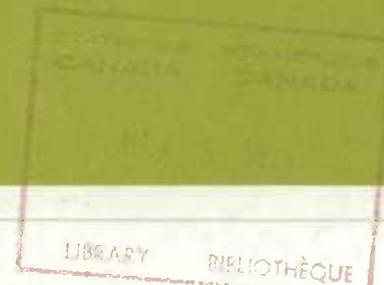




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CHEQUES CASHED

AUGUST - 1975 - AOÛT

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 August totalled \$170,166 million, 20.3% above the value for the corresponding month of 1974. Payments in 9 of the 10 provinces rose in the comparison. Debits increased in Newfoundland by 1.8%, Prince Edward Island by 29.4%, Nova Scotia by 31.6%, New Brunswick by 8.6%, Quebec by 21.9%, Ontario by 20.2%, Saskatchewan by 30.8%, Alberta by 20.1% and British Columbia by 29.0%. Debits decreased in Manitoba by 1.1%.

The Centres

Forty-three of the fifty centres showed a higher value of cheques cashed than in August of 1974. In respect of the major centres, payments increased in Montreal by 10.8%, Toronto by 21.0%, Vancouver by 11.0% and decreased in Winnipeg by 1.4%.

Deposit Turnover

The turnover ratio of current deposits (compiled on an annual basis) was 150.8% compared with 151.0% for August 1974. The turnover ratio of savings accounts was 1.27 compared with the August 1974 ratio of 1.39.

Business Finance Division

November - 1975 - Novembre

5-4434-509

CHÈQUES ENCAISSÉS

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 août s'élevait à 170,166 millions de dollars soit 20.3% de plus qu'en août 1974. Les comparaisons pour le mois d'août montrent que les versements ont augmenté dans 9 des 10 provinces. Les débits ont augmenté de 1.8% en Terre-Neuve, de 29.4% dans l'Île-du-Prince-Édouard, de 31.6% en Nouvelle-Ecosse, de 8.6% au Nouveau-Brunswick, de 21.9% au Québec, de 20.2% en Ontario, de 30.8% en Saskatchewan, de 20.1% en Alberta et de 29.0% en Colombie-Britannique. Les débits ont accusé un baisse de 1.1% au Manitoba.

Les centres

Quarante-trois des cinquantes centres ont enregistré une valeur totale de chèques encaissés supérieure à celle du mois d'août 1974. Pour ce qui est des grands centres, les versements ont augmenté de 10.8% à Montréal, de 21.0% à Toronto, de 11.0% à Vancouver et ont diminué de 1.4% à Winnipeg.

Volumes des transactions

Le taux de transactions sur comptes courants (calculé sur une base annuelle) était de 150.8% comparativement à 151.0% en août 1974. Le taux de transactions sur comptes d'épargne était de 1.27 comparativement à 1.39 en août 1974.

Division des finances des entreprises

TABLE 1. Cheques Cashed Against Individual Accounts

TABLEAU 1. Chèques tirés sur les comptes individuels

	August - Août			First eight months Huit premiers mois		
	1974	1975	1975 1974	1974	1975	1975 1974
	\$'000	%		\$'000	%	
<u>Newfoundland - Terre-Neuve:</u>						
St. John's	839,861	855,269	101.83	6,521,672	6,847,908	105.00
<u>Prince Edward Island - Île-du-Prince-Édouard:</u>						
Charlottetown	130,081	168,363	129.43	906,398	1,206,857	133.15
<u>Nova Scotia - Nouvelle-Écosse:</u>						
Glace Bay	15,507	16,182	104.35	113,452	129,719	114.34
Halifax	957,181	1,302,840	136.11	9,007,657	10,346,096	114.86
Sydney	120,703	120,000	99.42	927,912	1,068,480	115.15
Total - 3 centres	1,093,391	1,439,022	131.61	10,049,021	11,544,295	114.88
<u>New Brunswick - Nouveau-Brunswick:</u>						
Fredericton	245,653	349,248	142.17	2,201,664	3,069,256	139.41
Moncton	438,038	407,971	93.14	2,318,000	3,440,581	148.43
Saint John	426,568	448,309	105.10	3,358,592	4,005,503	119.26
Total - 3 centres	1,110,259	1,205,528	108.58	7,878,256	10,515,340	133.47
<u>Québec:</u>						
Chicoutimi	177,205	182,313	102.88	1,205,838	1,501,596	124.52
Drummondville	90,080	99,816	110.81	670,230	752,371	112.34
Granby	128,596	144,214	112.15	918,264	1,059,720	115.40
Montréal	34,417,221	38,143,694	110.83	236,356,288	294,847,809	124.75
Québec	4,076,165	8,923,938	218.93	33,005,987	54,681,485	165.61
St-Hyacinthe	124,696	139,058	111.52	962,958	1,149,423	119.36
Shawinigan	40,357	42,026	104.14	305,694	342,530	112.05
Sherbrooke	210,027	222,574	105.97	1,643,561	1,868,586	113.69
Trois-Rivières	149,098	138,633	92.98	1,104,948	1,210,094	109.52
Valleyfield	54,827	56,494	103.04	426,707	469,980	110.14
Total - 10 centres	39,468,272	48,092,760	121.85	276,600,475	357,883,594	129.39
<u>Ontario:</u>						
Brantford	297,128	257,281	86.60	2,071,802	2,281,815	110.14
Chatham	384,798	541,330	140.68	2,868,108	3,656,187	127.48
Cornwall	112,569	117,301	104.20	936,741	963,483	102.85
Guelph	243,949	183,763	75.33	1,746,639	1,778,836	101.84
Hamilton	2,179,375	2,679,698	122.96	17,752,538	20,911,129	117.79
Kingston	184,324	234,933	127.46	1,587,158	2,037,930	128.40
Kitchener	642,109	702,446	109.40	5,030,981	5,711,426	113.53
London	1,780,565	1,823,731	102.42	13,642,812	16,340,908	119.78
Niagara Falls	142,063	133,658	94.08	1,148,126	987,875	86.04
Oshawa	1,112,975	1,344,321	120.78	9,599,492	10,417,173	108.52
Ottawa	2,334,766	2,651,247	113.56	17,954,126	21,572,709	120.15
Peterborough	165,459	192,337	116.24	1,359,432	1,504,235	110.65
St. Catharines	312,556	347,268	111.10	2,355,112	2,836,068	120.42
Sarnia	222,232	276,660	124.49	1,666,767	1,964,382	117.86
Sault Ste. Marie	244,478	550,827	225.31	3,936,376	3,428,504	87.10
Sudbury	189,409	281,027	148.37	1,640,903	2,020,286	123.12
Thunder Bay	310,489	313,241	100.88	2,192,412	2,520,830	114.98
Timmins	76,909	102,424	133.18	582,503	792,077	135.98
Toronto	58,610,807	70,887,869	120.95	456,980,197	605,118,809	132.42
Windsor	913,634	1,040,705	113.91	7,847,243	9,317,008	118.73
Total - 20 centres	70,460,594	84,662,067	120.16	552,899,468	716,161,131	129.53
<u>Manitoba:</u>						
Brandon	78,293	98,750	126.13	620,915	715,696	115.26
Winnipeg	6,690,975	6,597,967	98.61	51,974,160	57,900,478	111.40
Total - 2 centres	6,769,268	6,696,717	98.93	52,595,075	58,616,174	111.45

TABLE 1. Cheques Cashed Against Individual Accounts — Concluded

TABLEAU 1. Chèques tirés sur les comptes individuels — fin

	August — Août			First eight months — Huit premiers mois		
	1974	1975	1975 1974	1974	1975	1975 1974
	\$'000	%		\$'000	%	
Saskatchewan:						
Moose Jaw	63,585	69,350	109.07	467,341	557,886	119.37
Prince Albert	69,597	75,958	109.14	515,049	625,369	121.42
Regina	1,191,211	1,673,557	140.49	12,098,156	14,539,507	120.18
Saskatoon	443,929	494,657	111.43	3,221,792	3,618,389	112.31
Total — 4 centres	1,768,322	2,313,522	130.83	16,302,338	19,341,151	118.64
Alberta:						
Calgary	5,267,537	6,415,915	121.80	40,372,011	49,818,751	123.40
Edmonton	4,070,140	4,810,850	118.20	26,457,264	37,157,057	140.44
Lethbridge	199,495	222,853	111.71	1,511,140	1,742,741	115.33
Medicine Hat	67,938	84,930	125.01	573,701	634,563	110.61
Total — 4 centres	9,605,110	11,534,548	120.09	68,914,116	89,353,112	129.66
British Columbia — Colombie-Britannique:						
Vancouver	9,237,292	10,255,689	111.02	73,824,488	85,654,206	116.02
Victoria	998,144	2,942,966	294.84	11,804,521	20,604,116	174.54
Total — 2 centres	10,235,436	13,198,655	128.95	85,629,009	106,258,322	124.09
Total — 50 centres	141,480,594	170,166,451	120.28	1,078,295,828	1,377,727,884	127.77

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 — Colombie- Britannique
		— Provinces de l'Atlantique			— Provinces des Prairies	
thousands of dollars — milliers de dollars						
1924	17,004,191(1)	402,621	5,102,508	6,721,054	3,661,658	1,116,350
1925	27,130,784	366,736	5,303,459	6,872,567	3,394,416	1,193,606
1929	30,506,537	530,148	10,699,165	12,415,540	4,874,466	1,987,218
1930	24,920,762	466,590	8,822,001	10,017,924(2)	4,015,450	1,598,797
1933	19,371,611	309,088	5,484,101	8,316,983	4,277,515(3)	983,924
1935	20,258,839	362,817	5,796,513	9,190,900	3,825,951	1,082,658
1940	22,081,946	535,511	6,564,657	9,685,473	3,896,785	1,399,520
1945	42,812,901	950,350	12,195,168	19,669,618(4)	7,296,903	2,700,862
1950	62,174,493	1,684,933(5)	17,781,533	26,781,882(6)	10,648,380	5,277,704
1953	93,010,385	2,759,962	25,470,955	41,074,156	16,158,362	7,546,950
1955	107,201,485	2,903,967	31,576,346	48,355,839	16,167,225	8,198,108
1960	177,829,307	3,586,662	52,790,701	83,461,608	26,091,341	11,898,996
1965	308,658,813	6,082,155	93,450,458	144,231,977	43,839,445	21,054,778
1966	336,930,188	7,624,045	103,519,798	151,819,077	48,815,636	25,151,632
1967	374,865,862	8,430,764	117,292,162	167,333,142	54,849,497	26,960,297
1968	400,332,383	9,419,862	116,081,124	187,227,496	58,212,145	29,391,756
1969	464,071,897	10,914,577	128,889,182	225,322,392	62,733,343	36,212,403
1970	510,756,294	12,645,430	133,245,974	258,263,019(7)	69,869,620	36,732,251
1971	565,971,711	13,036,865	148,038,424	290,941,211	72,287,072	41,668,139
1972	672,070,638	14,423,178	176,542,120	349,114,955	81,722,383	50,268,002
1973	858,873,482	16,330,502	211,124,999	466,856,299	99,355,965	65,205,717
1974	1,050,494,202 ^r	21,205,921	271,005,836	534,841,907 ^r	137,811,529	85,629,009
1975	1,347,165,294	24,640,088	351,397,880	697,558,567	167,310,437	106,258,322

(1) Original 31 centres. — A 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 appliquée la relation existante 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

	August - Août					
	Current — Courant		Savings — Épargne		Personal chequing — Chèques personnels	
	1974	1975	1974	1975	1974	1975
	thousands of dollars — milliers de dollars					
Newfoundland - Terre-Neuve:						
St. John's	779,388	788,021	36,757	41,433	23,716	25,815
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	115,565	151,651	7,013	7,777	7,503	8,935
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	12,459	12,792	1,913	1,878	1,135	1,512
Halifax	863,376	1,200,466	42,890	44,322	50,915	58,052
Sydney	107,989	106,625	6,173	5,373	6,541	8,002
Total - 3 centres	983,824	1,319,883	50,976	51,573	58,591	67,566
New Brunswick - Nouveau-Brunswick:						
Fredericton	221,172	321,753	13,580	14,673	10,901	12,822
Moncton	406,322	377,585	18,765	14,053	12,951	16,333
Saint John	394,039	406,690	18,677	21,331	13,852	20,288
Total - 3 centres	1,021,533	1,106,028	51,022	50,057	37,704	49,443
Québec:						
Chicoutimi	161,614	166,027	10,202	10,124	5,389	6,152
Drummondville	83,064	93,158	5,606	5,151	1,410	1,307
Granby	120,233	133,286	5,625	7,536	2,738	3,392
Montréal	33,029,024	36,412,223	1,094,214	1,423,934	293,983	307,537
Québec	3,901,954	8,745,533	151,188	150,896	23,023	27,409
St-Hyacinthe	109,852	126,378	12,831	10,300	2,013	2,380
Shawinigan	34,953	36,569	4,144	3,687	1,260	1,770
Sherbrooke	185,433	197,182	16,866	16,732	7,728	8,660
Trois-Rivières	135,217	124,277	10,175	9,738	3,706	4,618
Valleyfield	48,069	49,743	5,450	4,818	1,308	1,933
Total - 10 centres	37,809,413	46,084,376	1,316,301	1,642,916	342,558	365,468
Ontario:						
Brantford	267,209	227,334	18,980	17,569	10,939	12,378
Chatham	360,925	517,549	13,904	13,655	9,969	10,126
Cornwall	97,271	101,675	10,009	9,339	5,289	6,287
Guelph	216,623	154,267	16,047	15,909	11,279	13,587
Hamilton	1,958,858	2,453,247	137,811	137,513	82,706	88,938
Kingston	138,047	179,293	22,498	29,361	23,779	26,279
Kitchener	580,954	638,416	30,122	35,661	31,033	28,369
London	1,652,550	1,645,396	66,782	119,407	61,233	58,928
Niagara Falls	121,339	111,424	13,291	13,711	7,433	8,523
Oshawa	1,064,156	1,298,659	28,568	27,932	20,251	17,730
Ottawa	2,057,358	2,348,008	147,720	161,508	129,688	141,731
Peterborough	134,152	157,462	16,820	17,629	14,487	17,246
St. Catharines	268,448	302,295	26,796	25,047	17,312	19,926
Sarnia	191,916	243,918	16,293	18,083	14,023	14,659
Sault Ste. Marie	214,583	511,903	18,293	23,372	11,602	15,552
Sudbury	140,467	233,484	28,277	27,024	20,665	20,519
Thunder Bay	260,504	263,153	30,252	27,549	19,733	22,539
Timmins	63,801	84,867	8,986	11,362	4,122	6,195
Toronto	56,560,355	68,945,716	1,402,042	1,216,771	648,410	725,382
Windsor	800,266	947,043	82,819	59,592	30,549	34,070
Total - 20 centres	67,149,782	81,365,109	2,136,310	2,007,994	1,174,502	1,288,964
Manitoba:						
Brandon	60,436	79,327	9,949	9,550	7,909	9,873
Winnipeg	6,421,760	6,330,107	153,874	137,842	115,341	130,013
Total 2 centres	6,482,196	6,409,434	163,823	147,392	123,249	139,881

TABLE 3. Cheques Cashed by Type of Account — Concluded

TABLEAU 3. Chèques tirés par type de compte — fin

	August — Août					
	Current — Courant		Savings — Épargne		Personal chequing — Chèques personnels	
	1974	1975	1974	1975	1974	1975
thousands of dollars — milliers de dollars						
Saskatchewan:						
Moose Jaw	46,894	52,621	9,164	7,458	7,527	9,271
Prince Albert	58,307	63,582	5,326	5,004	5,964	7,372
Regina	1,107,010	1,590,400	37,436	38,013	46,765	45,144
Saskatoon	380,435	428,279	32,857	27,491	30,637	38,887
Total — 4 centres	1,592,646	2,134,882	84,783	77,966	90,893	100,674
Alberta:						
Calgary	4,997,568	6,090,761	124,188	130,632	145,781	194,522
Edmonton	3,772,673	4,408,832	130,437	222,753	167,030	179,265
Lethbridge	170,257	186,569	12,388	15,879	16,850	20,405
Medicine Hat	54,498	67,586	5,969	6,589	7,471	10,755
Total — 4 centres	8,994,996	10,753,748	272,982	375,853	337,132	404,947
British Columbia — Colombie-Britannique:						
Vancouver	8,465,509	9,520,367	404,291	364,309	367,492	371,013
Victoria	852,333	2,798,832	83,264	72,952	62,547	71,182
Total — 2 centres	9,317,842	12,319,199	487,555	437,261	430,039	442,195
Total — 50 centres	134,247,185	162,432,331	4,607,522	4,840,222	2,625,887	2,893,898

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	1,640,276,213	11,124,141(3)	147.45	58,069,869	38,269,960(3)	1.52
1974 — 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	7,032,773	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
February — Février	146,917,591	11,659,449	151.21	4,955,846	42,367,615	1.40
March — Mars	159,098,048	12,677,320	150.59	4,770,019	42,604,046	1.34
April — Avril	174,287,595	12,961,995	161.35	4,640,269	42,980,347	1.29
May — Mai	169,451,821	12,644,479	160.81	6,387,155	43,319,438	1.77
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

(1) As of June 1957, includes cheques cashed against personal chequing accounts. — Au 1^{er} 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.

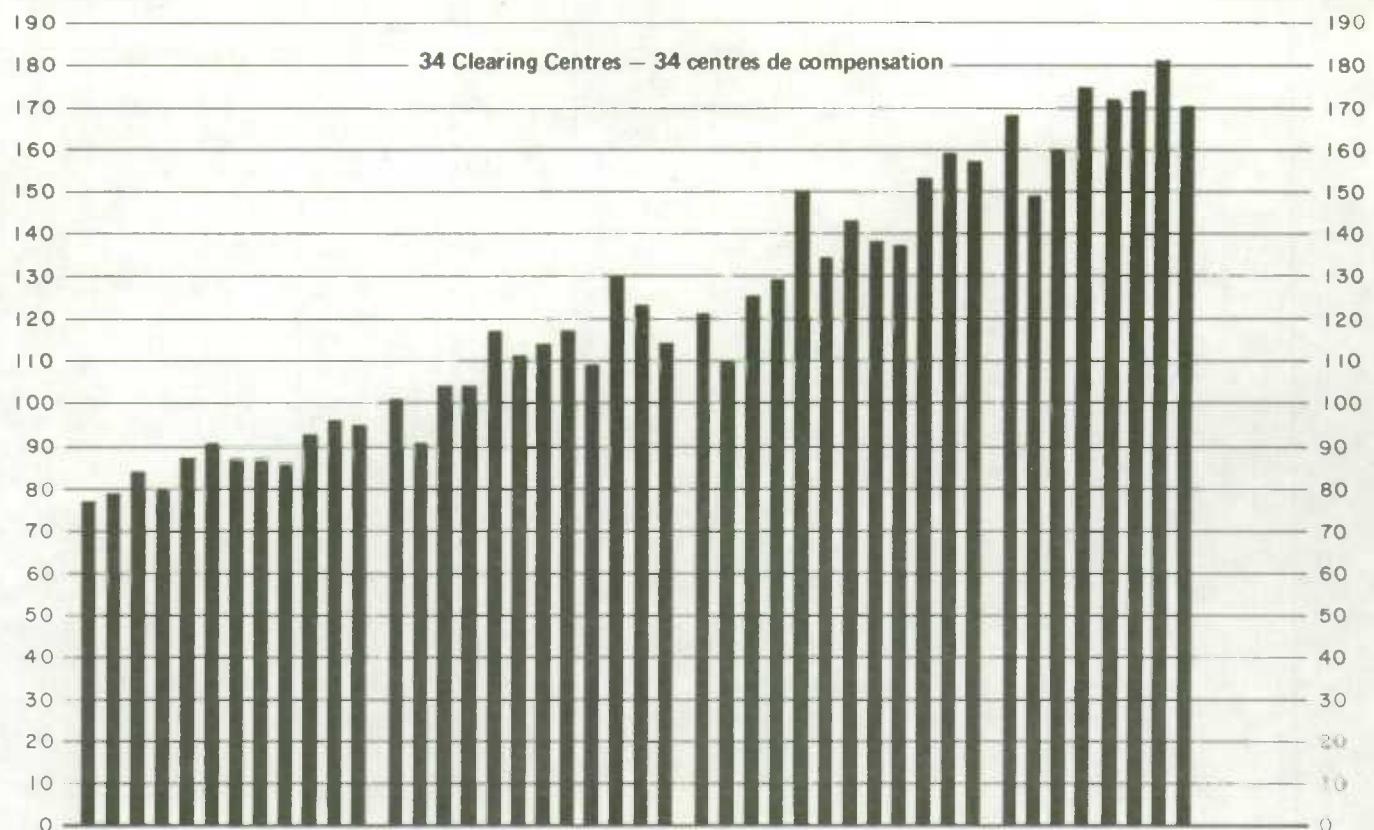
Note: Turnover in the monthly section reflects turnover on an annual basis.

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

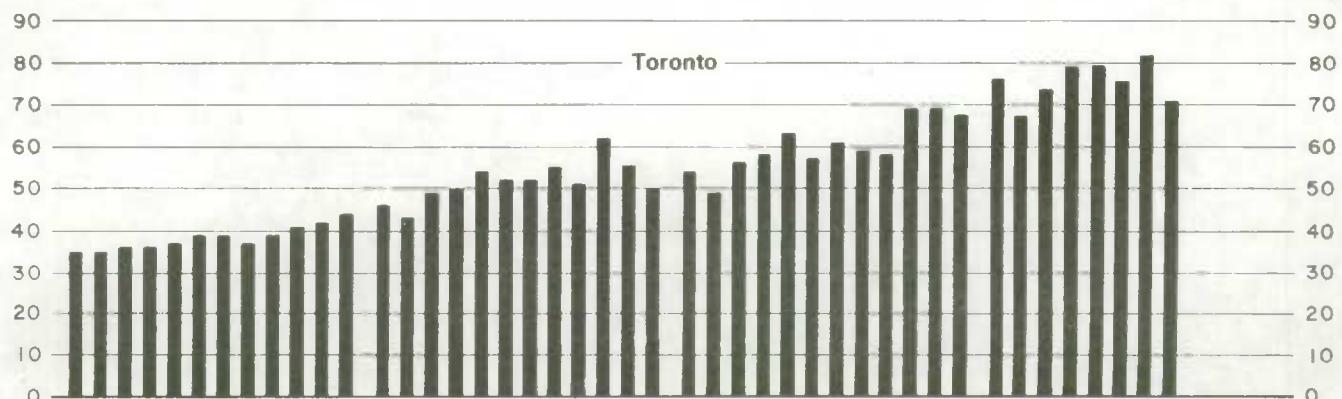
Value of Cheques Cashed in Canada
Valeur des chèques encaissés au Canada

Billions of dollars
 Milliards de dollars

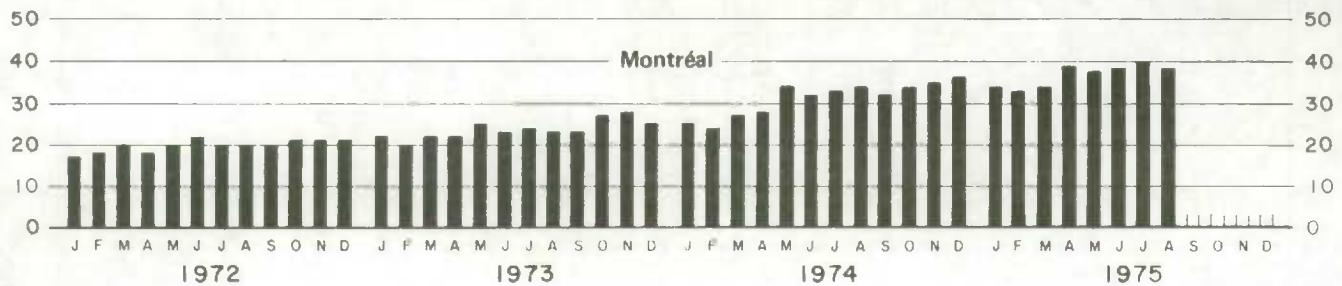
Billions of dollars
 Milliards de dollars

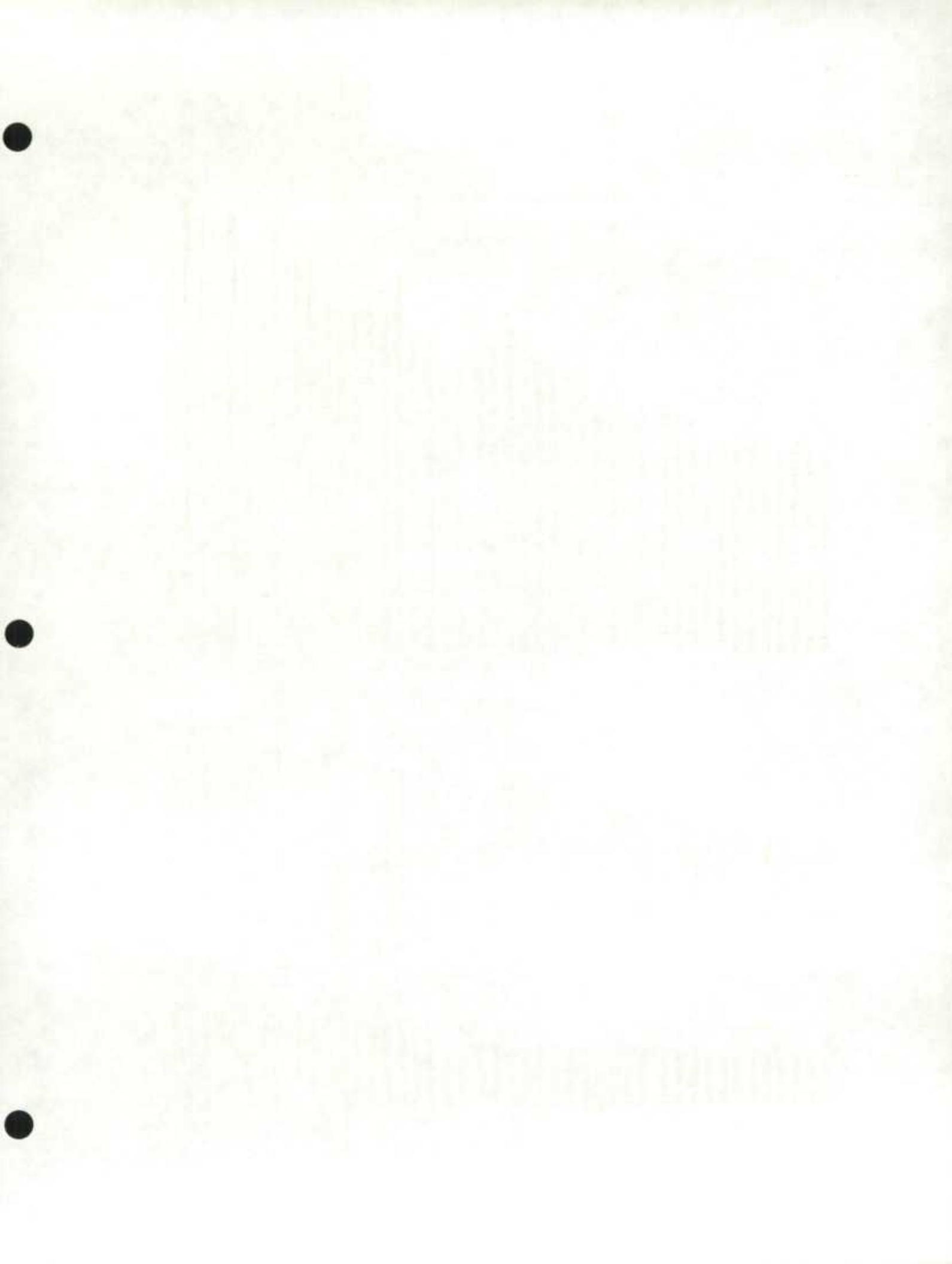


Toronto



Montréal





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