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CHEQUES CASHEDCHÈQUES ENCAISSÉS

OCTOBER - 1976 - OCTOBRE

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 October totalled \$201,100 million, 4.5% above the value for the corresponding month of 1975. Payments in 7 of the 10 provinces rose in comparison. Debits increased in Newfoundland by 45.4%, Nova Scotia by 33.1%, Quebec by 6.1%, Ontario by 0.7%, Saskatchewan by 18.5%, Alberta by 27.9% and British Columbia by 8.4%. Debits decreased in Prince Edward Island by 10.7%, New Brunswick by 14.4% and Manitoba by 6.6%.

The Centres

Thirty-seven of the fifty centres showed a higher value of cheques cashed than in October of 1975. In respect of the major centres, payments increased in Montreal by 4.3% and Vancouver by 7.2%; they decreased in Toronto by 1.2% and Winnipeg by 6.6%.

Deposit Turnover

The turnover ratio of current deposits (compiled on an annual basis) was 168.58 compared with 163.48 for October 1975. The turnover ratio of savings accounts was 1.08 compared with the October 1975 ratio of 1.32.

Business Finance Division

Division des finances des entreprises

December - 1976 - Décembre
5-4404-509

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 octobre s'élevait à 201,100 millions de dollars soit 4.5 % de plus qu'en octobre 1975. Les comparaisons pour le mois d'octobre montrent que les versements ont augmenté dans 7 des 10 provinces. Les débits ont augmenté de 45.4 % en Terre-Neuve, de 33.1 % en Nouvelle-Écosse, de 6.1 % au Québec, de 0.7 % en Ontario, de 18.5 % en Saskatchewan, de 27.9 % en Alberta et de 8.4 % en Colombie-Britannique. Les débits ont accusé une baisse de 10.7 % dans l'Île-du-Prince-Édouard, de 14.4 % au Nouveau-Brunswick, et de 6.6 % au Manitoba.

Les centres

Trente-sept des cinquante centres ont enregistré une valeur totale de chèques encaissés supérieure à celle du mois octobre 1975. Pour ce qui est des grands centres, les versements ont augmenté de 4.3 % à Montréal et de 7.2 % à Vancouver; ils ont diminué de 1.2 % à Toronto et de 6.6 % à Winnipeg.

Volumes des transactions

Le taux de transactions sur comptes courants (calculé sur une base annuelle) était de 168.58 comparativement à 163.48 en octobre 1975. Le taux de transactions sur comptes d'épargne était de 1.08 comparativement à 1.32 en octobre 1975.

TABLE 1. Cheques Cashed Against Individual Accounts

TABLEAU 1. Chèques tirés sur les comptes individuels

| | October - Octobre | | | First ten months - Dix premiers mois | | |
|--|-------------------|-------------|--------------|--|---------------|--------------|
| | 1975 | 1976 | 1976 1975 | 1975 | 1976 | 1976 1975 |
| | \$'000 | | | \$'000 | | |
| <u>Newfoundland - Terre-Neuve:</u> | | | | | | |
| St. John's | 945,676 | 1,375,094 | 1.45 | 8,743,173 | 13,070,726 | 1.49 |
| <u>Prince Edward Island - Île-du-Prince-Édouard:</u> | | | | | | |
| Charlottetown | 188,617 | 168,382 | 0.89 | 1,573,739 | 1,762,921 | 1.12 |
| <u>Nova Scotia - Nouvelle-Écosse:</u> | | | | | | |
| Glace Bay | 17,493 | 16,437 | 0.94 | 165,926 | 178,500 | 1.08 |
| Halifax | 1,318,789 | 1,805,353 | 1.37 | 13,091,907 | 16,821,040 | 1.28 |
| Sydney | 134,223 | 135,469 | 1.01 | 1,335,874 ^r | 1,453,423 | 1.09 |
| Total - 3 centres | 1,470,505 | 1,957,259 | 1.33 | 14,593,707 ^r | 18,452,963 | 1.26 |
| <u>New Brunswick - Nouveau-Brunswick:</u> | | | | | | |
| Fredericton | 457,551 | 464,746 | 1.02 | 3,923,076 | 4,816,503 | 1.23 |
| Moncton | 514,810 | 283,847 | 0.55 | 4,499,663 | 4,689,946 | 1.04 |
| Saint John | 614,984 | 609,561 | 0.99 | 5,179,879 | 5,332,807 | 1.03 |
| Total - 3 centres | 1,587,345 | 1,358,154 | 0.86 | 13,602,618 | 14,839,256 | 1.09 |
| <u>Québec:</u> | | | | | | |
| Chicoutimi | 193,102 | 193,612 | 1.00 | 1,872,549 | 2,052,341 | 1.10 |
| Drummondville | 117,363 | 113,426 | 0.97 | 983,121 | 1,119,962 | 1.14 |
| Granby | 140,886 | 139,864 | 0.99 | 1,348,041 | 1,407,814 | 1.04 |
| Montréal | 42,167,830 | 43,981,604 | 1.04 | 375,234,091 | 440,183,848 | 1.17 |
| Québec | 5,244,058 | 6,292,038 | 1.20 | 66,021,962 | 75,049,945 | 1.14 |
| St-Hyacinthe | 190,388 | 242,907 | 1.28 | 1,497,682 | 1,922,861 | 1.28 |
| Shawinigan | 47,102 | 46,092 | 0.98 | 435,716 | 470,011 | 1.08 |
| Sherbrooke | 261,507 | 284,460 | 1.09 | 2,399,365 | 2,795,144 | 1.16 |
| Trois-Rivières | 158,994 | 159,552 | 1.00 | 1,549,073 | 1,685,626 | 1.09 |
| Valleyfield | 65,027 | 67,142 | 1.03 | 599,215 | 680,037 | 1.13 |
| Total - 10 centres | 48,586,257 | 51,520,697 | 1.06 | 451,940,815 | 527,367,589 | 1.17 |
| <u>Ontario:</u> | | | | | | |
| Brantford | 300,891 | 340,372 | 1.13 | 2,867,195 | 3,568,532 | 1.24 |
| Chatham | 513,052 | 724,758 | 1.41 | 4,759,496 | 5,834,121 | 1.23 |
| Cornwall | 134,144 | 148,245 | 1.11 | 1,237,643 | 1,463,816 | 1.18 |
| Guelph | 229,503 | 256,738 | 1.12 | 2,244,311 | 2,480,497 | 1.11 |
| Hamilton | 2,839,339 | 2,626,967 | 0.93 | 26,663,317 | 28,542,120 | 1.07 |
| Kingston | 329,507 | 338,617 | 1.03 | 2,665,586 | 2,948,438 | 1.11 |
| Kitchener | 808,523 | 710,614 | 0.88 | 7,301,382 | 8,144,721 | 1.12 |
| London | 2,057,928 | 2,368,417 | 1.15 | 20,444,014 | 22,183,398 | 1.09 |
| Niagara Falls | 148,739 | 183,895 | 1.24 | 1,281,288 | 1,757,244 | 1.37 |
| Oshawa | 1,712,175 | 2,444,806 | 1.43 | 13,236,262 | 15,458,344 | 1.17 |
| Ottawa | 2,893,890 | 3,191,781 | 1.10 | 27,378,329 | 31,885,065 | 1.16 |
| Peterborough | 213,245 | 224,499 | 1.05 | 1,934,377 | 2,319,436 | 1.20 |
| St. Catharines | 386,785 | 598,188 | 1.55 | 3,605,179 | 7,059,137 | 1.96 |
| Sarnia | 314,471 | 313,027 | 1.00 | 2,563,458 | 3,356,854 | 1.31 |
| Sault Ste. Marie | 1,075,420 | 1,117,492 | 1.04 | 5,291,350 | 10,317,007 | 1.95 |
| Sudbury | 287,229 | 278,568 | 0.97 | 2,597,807 | 2,779,972 | 1.07 |
| Thunder Bay | 368,999 | 410,310 | 1.11 | 3,227,796 | 3,816,439 | 1.18 |
| Timmins | 111,228 | 119,708 | 1.08 | 1,004,661 | 1,182,715 | 1.18 |
| Toronto | 85,731,888 | 84,688,275 | 0.99 | 768,494,626 | 852,801,391 | 1.11 |
| Windsor | 1,389,449 | 1,450,432 | 1.04 | 11,932,722 | 13,866,650 | 1.16 |
| Total - 20 centres | 101,846,405 | 102,535,709 | 1.01 | 910,730,799 | 1,021,765,897 | 1.12 |
| <u>Manitoba:</u> | | | | | | |
| Brandon | 105,647 | 114,001 | 1.08 | 943,618 | 1,098,300 | 1.16 |
| Winnipeg | 9,414,701 | 8,779,128 | 0.93 | 75,129,047 | 84,662,283 | 1.13 |
| Total - 2 centres | 9,520,348 | 8,893,129 | 0.93 | 76,072,665 | 85,760,583 | 1.13 |

^r Revised figures. — Nombres rectifiés.

TABLE 1. Cheques Cashed Against Individual Accounts — Concluded

TABLEAU 1. Chèques tirés sur les comptes individuels — fin

| | October — Octobre | | | First ten months — Dix premiers mois | | |
|---|-------------------|-------------|--------------|--|---------------|--------------|
| | 1975 | 1976 | 1976 1975 | 1975 | 1976 | 1976 1975 |
| | \$'000 | | | \$'000 | | |
| Saskatchewan: | | | | | | |
| Moose Jaw | 84,811 | 85,552 | 1.01 | 714,323 | 859,208 | 1.20 |
| Prince Albert | 71,127 | 94,046 | 1.32 | 785,103 | 927,676 | 1.18 |
| Regina | 1,702,040 | 2,068,486 | 1.22 | 17,876,266 ^r | 20,954,262 | 1.17 |
| Saskatoon | 520,228 | 569,864 | 1.10 | 4,660,893 | 5,842,841 | 1.25 |
| Total — 4 centres | 2,378,206 | 2,817,948 | 1.18 | 24,036,585 ^r | 28,583,987 | 1.19 |
| Alberta: | | | | | | |
| Calgary | 6,457,768 | 8,657,169 | 1.34 | 62,582,402 | 83,049,900 | 1.33 |
| Edmonton | 5,238,583 | 6,340,280 | 1.21 | 47,700,753 | 57,586,863 | 1.21 |
| Lethbridge | 235,146 | 258,628 | 1.10 | 2,215,271 | 2,552,433 | 1.15 |
| Medicine Hat | 97,693 | 127,530 | 1.31 | 817,451 | 1,135,166 | 1.39 |
| Total — 4 centres | 12,029,190 | 15,383,607 | 1.28 | 113,315,877 | 144,324,362 | 1.27 |
| British Columbia — Colombie-Britannique: | | | | | | |
| Vancouver | 11,915,181 | 12,777,518 | 1.07 | 109,415,140 | 131,359,344 | 1.20 |
| Victoria | 2,001,466 | 2,302,293 | 1.15 | 25,059,551 | 26,878,043 | 1.07 |
| Total — 2 centres | 13,916,647 | 15,079,811 | 1.08 | 134,474,691 | 158,237,387 | 1.18 |
| Total — 50 centres | 192,469,196 | 201,089,790 | 1.04 | 1,749,084,669 ^r | 2,014,165,671 | 1.15 |

^r Revised figures. — Nombres rectifiés.

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 | 21,923,800(1) | 490,810 | 6,515,884 | 8,907,420 | 4,596,428 | 1,413,258 |
| 1925 | 22,218,787 | 466,520 | 6,843,394 | 8,868,721 | 4,536,664 | 1,503,488 |
| 1929 | 38,689,582 | 663,986 | 13,663,151 | 15,447,274 | 6,448,568 | 2,466,603 |
| 1930 | 31,505,450 | 587,834 | 11,110,314 | 12,599,533(2) | 5,232,364 | 1,975,405 |
| 1933 | 24,652,076 | 394,570 | 6,978,306 | 10,599,485 | 5,437,168(3) | 1,242,547 |
| 1935 | 25,592,252 | 460,220 | 7,285,921 | 11,275,137 | 5,209,632 | 1,361,342 |
| 1940 | 28,179,806 | 675,498 | 8,198,470 | 12,494,968 | 5,039,884 | 1,770,986 |
| 1945 | 53,719,374 | 1,215,692 | 15,087,618 | 24,660,551(4) | 9,313,060 | 3,442,453 |
| 1950 | 80,312,788 | 2,145,466(5) | 22,913,712 | 34,536,274(6) | 13,932,196 | 6,785,140 |
| 1953 | 116,204,392 | 3,459,618 | 32,041,185 | 50,672,402 | 20,503,994 | 9,527,193 |
| 1955 | 135,197,914 | 3,681,910 | 39,799,222 | 60,957,588 | 20,374,857 | 10,384,337 |
| 1960 | 222,165,799 | 4,505,666 | 65,865,272 | 103,492,318 | 33,428,124 | 14,874,419 |
| 1965 | 387,557,797 | 7,673,655 | 117,926,669 | 179,144,392 | 55,698,380 | 27,114,701 |
| 1966 | 425,264,890 | 9,449,451 | 131,445,540 | 191,375,988 | 61,621,956 | 31,371,955 |
| 1967 | 468,039,464 | 10,513,914 | 144,770,817 | 210,081,992 | 68,742,131 | 33,930,610 |
| 1968 | 506,813,966 | 11,898,780 | 148,556,565 | 234,961,503 | 73,742,169 | 37,654,949 |
| 1969 | 586,862,285 | 14,091,431 | 161,654,302 | 284,564,954 | 80,420,238 | 46,131,360 |
| 1970 | 649,680,898 | 15,845,540 | 169,929,108 | 328,576,378(7) | 88,696,031 | 46,633,841 |
| 1971 | 719,638,294 | 16,288,292 | 187,025,376 | 372,420,217 | 91,442,136 | 52,462,273 |
| 1972 | 851,036,696 | 18,154,761 | 223,181,000 | 443,692,039 | 102,392,153 | 63,616,743 |
| 1973 | 1,097,695,381 | 20,648,149 | 268,913,900 | 597,507,461 | 127,652,401 | 82,973,470 |
| 1974 | 1,341,062,043 ^r | 26,831,332 | 348,745,115 | 682,408,521 | 174,554,035 ^r | 108,523,040 |
| 1975 | 1,709,216,102 ^r | 31,514,622 | 443,655,418 | 886,146,244 | 213,425,127 ^r | 134,474,691 |
| 1976 | 1,963,606,240 | 39,914,519 | 518,028,937 | 988,756,465 | 258,668,932 | 158,237,387 |

(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 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

| | October - Octobre | | | | | |
|--|-------------------------|------------|-------------------------|-----------|--|-----------|
| | Current - Courant | | Savings - Épargne | | Personal chequing - Chèques personnels | |
| | 1975 | 1976 | 1975 | 1976 | 1975 | 1976 |
| thousands of dollars - milliers de dollars | | | | | | |
| <u>Newfoundland - Terre-Neuve:</u> | | | | | | |
| St. John's | 872,837 | 1,303,934 | 46,079 | 41,200 | 26,760 | 29,960 |
| <u>Prince Edward Island - Île-du-Prince-Édouard:</u> | | | | | | |
| Charlottetown | 169,136 | 150,210 | 8,216 | 7,940 | 11,265 | 10,232 |
| <u>Nova Scotia - Nouvelle-Écosse:</u> | | | | | | |
| Glace Bay | 13,824 | 13,157 | 1,941 | 1,660 | 1,728 | 1,620 |
| Halifax | 1,208,139 | 1,689,949 | 48,430 | 46,530 | 62,220 | 68,874 |
| Sydney | 119,859 | 123,207 | 6,288 | 5,268 | 8,076 | 6,994 |
| Total - 3 centres | 1,341,822 | 1,826,313 | 56,659 | 53,458 | 72,024 | 77,488 |
| <u>New Brunswick - Nouveau-Brunswick:</u> | | | | | | |
| Fredericton | 425,453 | 432,299 | 17,443 | 16,779 | 14,655 | 15,668 |
| Moncton | 482,883 | 250,319 | 14,418 | 14,952 | 17,509 | 18,576 |
| Saint John | 567,423 | 569,286 | 27,303 | 20,162 | 20,258 | 20,113 |
| Total - 3 centres | 1,475,759 | 1,251,904 | 59,164 | 51,893 | 52,422 | 54,357 |
| <u>Québec:</u> | | | | | | |
| Chicoutimi | 175,396 | 157,941 | 10,819 | 10,280 | 6,887 | 25,391 |
| Drummondville | 109,367 | 105,395 | 6,002 | 5,962 | 1,994 | 2,069 |
| Granby | 130,205 | 125,819 | 6,868 | 9,671 | 3,813 | 4,374 |
| Montréal | 40,414,793 | 42,272,699 | 1,389,849 | 1,294,764 | 363,188 | 414,141 |
| Québec | 5,023,823 | 6,048,130 | 183,435 | 212,673 | 36,800 | 31,433 |
| St-Hyacinthe | 172,115 | 225,090 | 15,459 | 14,680 | 2,814 | 3,137 |
| Shawinigan | 41,545 | 39,999 | 3,765 | 3,889 | 1,792 | 2,204 |
| Sherbrooke | 235,585 | 256,591 | 16,141 | 16,843 | 9,781 | 11,026 |
| Trois-Rivières | 143,927 | 143,169 | 10,158 | 10,758 | 4,909 | 5,625 |
| Valleyfield | 56,864 | 59,114 | 5,711 | 5,570 | 2,452 | 2,458 |
| Total - 10 centres | 46,503,620 | 49,433,947 | 1,648,207 | 1,585,090 | 434,430 | 501,660 |
| <u>Ontario:</u> | | | | | | |
| Brantford | 267,071 | 308,385 | 19,412 | 17,222 | 14,408 | 14,765 |
| Chatham | 485,364 | 698,427 | 14,889 | 13,058 | 12,799 | 13,273 |
| Cornwall | 116,352 | 131,025 | 10,732 | 9,657 | 7,060 | 7,563 |
| Guelph | 194,811 | 220,838 | 19,321 | 19,691 | 15,371 | 16,209 |
| Hamilton | 2,601,184 | 2,381,779 | 145,409 | 145,179 | 92,746 | 100,009 |
| Kingston | 266,022 | 276,226 | 36,448 | 28,950 | 27,037 | 33,441 |
| Kitchener | 734,003 | 638,169 | 41,014 | 36,543 | 33,506 | 35,902 |
| London | 1,915,961 | 2,220,938 | 78,012 | 76,886 | 63,955 | 70,593 |
| Niagara Falls | 120,699 | 156,163 | 17,925 | 17,102 | 10,115 | 10,630 |
| Oshawa | 1,664,093 | 2,394,044 | 28,318 | 28,834 | 19,764 | 21,928 |
| Ottawa | 1,561,656 | 2,836,620 | 175,250 | 170,142 | 156,984 | 185,019 |
| Peterborough | 174,629 | 186,971 | 19,825 | 19,199 | 18,791 | 18,329 |
| St. Catharines | 332,070 | 543,699 | 27,436 | 31,312 | 27,279 | 23,177 |
| Sarnia | 278,893 | 274,474 | 19,320 | 20,707 | 16,258 | 17,846 |
| Sault Ste. Marie | 1,041,957 | 1,085,826 | 19,835 | 17,331 | 13,628 | 14,335 |
| Sudbury | 233,230 | 225,924 | 31,470 | 29,884 | 22,529 | 22,760 |
| Thunder Bay | 314,987 | 351,853 | 30,002 | 28,723 | 24,010 | 29,734 |
| Timmins | 93,129 | 99,816 | 11,951 | 13,258 | 6,148 | 6,634 |
| Toronto | 83,496,381 | 82,322,362 | 1,520,049 | 1,488,692 | 715,458 | 877,221 |
| Windsor | 1,282,722 | 1,325,377 | 65,165 | 84,001 | 41,562 | 41,054 |
| Total - 20 centres | 98,175,214 | 98,678,916 | 2,331,783 | 2,296,371 | 1,339,408 | 1,369,432 |
| <u>Manitoba:</u> | | | | | | |
| Brandon | 82,277 | 86,169 | 12,294 | 14,143 | 11,076 | 13,282 |
| Winnipeg | 9,109,949 | 8,392,841 | 151,009 | 214,822 | 153,743 | 171,465 |
| Total 2 centres | 9,192,226 | 8,479,010 | 163,303 | 228,965 | 164,819 | 185,154 |

TABLE 3. Cheques Cashed by Type of Account — Concluded

TABLEAU 3. Chèques tirés par type de compte — fin

| | October — Octobre | | | | | |
|---|-------------------------|-------------|-------------------------|-----------|--|-----------|
| | Current — Courant | | Savings — Épargne | | Personal chequing — Chèques personnels | |
| | 1975 | 1976 | 1975 | 1976 | 1975 | 1976 |
| thousands of dollars — milliers de dollars | | | | | | |
| <u>Saskatchewan:</u> | | | | | | |
| Moose Jaw | 66,057 | 65,862 | 8,644 | 8,228 | 10,110 | 11,462 |
| Prince Albert | 59,756 | 77,503 | 4,596 | 5,818 | 6,775 | 10,725 |
| Regina | 1,613,745 | 1,970,344 | 40,206 | 36,537 | 48,089 | 61,605 |
| Saskatoon | 446,498 | 499,102 | 28,287 | 26,420 | 45,443 | 44,342 |
| Total — 4 centres | 2,186,056 | 2,612,811 | 81,733 | 77,003 | 110,417 | 128,134 |
| <u>Alberta:</u> | | | | | | |
| Calgary | 6,101,581 | 8,157,847 | 129,986 | 207,985 | 226,201 | 291,337 |
| Edmonton | 4,899,626 | 5,985,026 | 142,679 | 136,851 | 196,278 | 218,403 |
| Lethbridge | 198,028 | 217,235 | 13,000 | 13,233 | 24,118 | 28,160 |
| Medicine Hat | 76,584 | 104,058 | 8,253 | 7,692 | 12,856 | 15,780 |
| Total — 4 centres | 11,275,819 | 14,464,166 | 293,918 | 365,761 | 459,453 | 553,680 |
| <u>British Columbia — Colombie-Britannique:</u> | | | | | | |
| Vancouver | 11,004,308 | 11,877,433 | 497,650 | 397,858 | 413,223 | 502,227 |
| Victoria | 1,846,514 | 2,115,999 | 78,854 | 69,522 | 76,098 | 116,772 |
| Total — 2 centres | 12,850,822 | 13,993,432 | 576,504 | 467,380 | 489,321 | 618,999 |
| Total — 50 centres | 184,043,311 | 192,194,643 | 5,265,566 | 5,175,061 | 3,160,319 | 3,720,086 |

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 — October — Octobre | 187,203,630 | 13,741,128 | 163.48 | 5,265,566 | 47,710,001 | 1.32 |
| November — Novembre | 173,589,230 | 13,901,776 | 149.84 | 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 | 1.20 |
| 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 | 51,843,163 | 1.18 |
| May — Mai | 191,946,119 | 13,923,818 | 165.43 | 5,883,359 | 53,312,227 | 1.32 |
| June — Juin | 210,301,961 | 14,405,621 | 175.18 | 6,143,292 | 53,890,800 | 1.37 |
| July — Juillet | 208,642,737 | 14,235,501 | 175.88 | 5,550,463 | 54,585,962 | 1.22 |
| August — Août | 197,994,036 | 13,915,307 | 170.74 | 5,230,741 | 55,373,920 | 1.13 |
| September — Septembre ... | 197,046,319 | 14,085,936 | 167.87 | 5,063,112 | 56,136,717 | 1.08 |
| October — Octobre | 195,924,729 | 13,946,207 | 168.58 | 5,175,061 | 57,387,706 | 1.08 |

(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

Billions of dollars
 Milliards de dollars

Billions of dollars
 Milliards de dollars

240

240

34 Clearing Centers — 34 centres de compensation

220

220

200

200

180

180

160

160

140

140

120

120

100

100

80

80

60

60

40

40

20

20

0

0

Toronto

120

120

100

100

80

80

60

60

40

40

20

20

0

0

Montréal

60

60

40

40

20

20

0

0

J F M A M J J A S O N D J F M A M J J A S O N D J F M A M J J A S O N D J F M A M J J A S O N D

1973

1974

1975

1976

100% - 100% - 100% - 100%
100% - 100% - 100% - 100%

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