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CHEQUES CASHEDCHEQUES ENCAISSÉS

OCTOBER - 1977 - 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.

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.

The value of cheques cashed in the 50 clearing centres in October totalled \$225,645 million, 12.2% above the value for the corresponding month of 1976. Payments in 8 of the 10 provinces rose in the comparison. Debits increased in Prince Edward Island by 13.1%, New Brunswick by 9.6%, Quebec by 16.0%, Ontario by 13.8%, Manitoba by 3.4%, Saskatchewan by 7.3%, Alberta by 7.8% and British Columbia by 3.1%. Debits decreased in Newfoundland by 7.6% and Nova Scotia by 4.8%.

La valeur des chèques encaissés dans 50 centres de compensation en octobre s'élevait à \$225,645 millions soit 12.2 % de plus qu'en octobre 1976. Les comparaisons pour le mois d'octobre montrent que les versements ont augmenté dans 8 des 10 provinces. Les débits ont augmenté de 13.1 % à l'Île-du-Prince-Édouard et de 9.6 % au Nouveau-Brunswick, de 16.0 % au Québec, de 13.8 % en Ontario, de 3.4 % au Manitoba, de 7.3 % en Saskatchewan, de 7.8 % en Alberta et de 3.1 % en Colombie-Britannique. Les débits ont accusé une baisse de 7.6 % à Terre-Neuve et de 4.8 % en Nouvelle-Écosse.

The Centres:Les centres:

Thirty-nine of the fifty centres showed a higher value of cheques cashed than in October of 1976. In respect of the major centres, payments increased in Montreal by 15.9%, Toronto by 16.6% and Winnipeg by 3.2%. Debits decreased in Vancouver by 2.6%.

Trente-neuf des cinquante centres ont enregistré une valeur totale de chèques encaissés supérieure à celle du mois d'octobre 1977. Pour ce qui est des grands centres, les versements ont augmenté de 15.9 % à Montréal, de 16.6 % à Toronto et de 3.2 % à Winnipeg. Les versements ont baissé de 2.6 % à Vancouver.

Deposit Turnover:Volumes des transactions:

The turnover ratio of current deposits (compiled on an annual basis) was 168.49 compared with 168.57 for October 1976. The turnover ratio of savings accounts was 1.10 compared with the October 1976 ratio of 1.08.

Le taux de transactions sur comptes courants (calculé sur une base annuelle) était de 168.49 comparativement à 168.57 en octobre 1976. Le taux de transactions sur comptes d'épargne était de 1.10 comparativement à 1.08 en octobre 1977.

Business Finance Division

Division des finances des entreprises

December - 1977 - Décembre
5-4404-509

TABLE 1. Cheques Cashed Against Individual Accounts*

TABLEAU 1. Chèques tirés sur les comptes individuels

	October - Octobre			First ten months - Dix premiers mois		
	1976	1977	1977 1976	1976	1977	1977 1976
	thousands of dollars - milliers de dollars			thousands of dollars - milliers de dollars		
Newfoundland - Terre-Neuve:						
St. John's - Saint-Jean	1,375,094	1,269,546	0.92	13,070,726	14,123,808	1.08
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	168,382	189,967	1.13	1,762,921	1,774,682	1.01
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	16,437	17,794	1.08	178,500	185,742	1.04
Halifax	1,805,353	1,669,208	0.92	16,821,040	18,647,063	1.11
Sydney	135,469	177,388	1.31	1,453,423	1,520,464	1.05
Total - 3 centres	1,957,259	1,864,390	0.95	18,452,963	20,353,269	1.10
New Brunswick - Nouveau-Brunswick:						
Fredericton	464,746	619,688	1.33	4,816,503	5,221,312	1.08
Moncton	283,847	289,931	1.02	4,689,946	2,828,492	0.60
Saint John - Saint-Jean	609,561	579,497	0.95	5,332,807	5,886,369	1.10
Total - 3 centres	1,358,154	1,489,116	1.10	14,839,256	13,936,173	0.94
Québec:						
Chicoutimi	193,612	271,705	1.40	2,052,341	2,226,096	1.08
Drummondville	113,426	127,349	1.12	1,119,962	1,205,373	1.08
Granby	139,864	172,089	1.23	1,407,814	1,535,531	1.09
Montréal	43,981,604	50,960,098	1.16	440,183,848	502,427,238	1.14
Québec	6,292,038	7,355,882	1.17	75,049,945	71,010,113	0.95
St-Hyacinthe	243,231	239,397	0.98	1,923,185	2,186,620	1.14
Shawinigan	46,092	54,335	1.18	470,011	528,278	1.12
Sherbrooke	284,460	294,879	1.04	2,795,144	3,050,458	1.09
Trois-Rivières	159,552	208,323	1.31	1,685,626	1,773,975	1.05
Valleyfield	67,142	79,693	1.19	680,037	804,640	1.18
Total - 10 centres	51,521,021	59,763,750	1.16	527,367,913	586,748,322	1.11
Ontario:						
Brantford	340,372	365,283	1.07	3,568,532	3,812,711	1.07
Chatham	724,758	741,181	1.02	5,834,121	5,376,285	0.92
Cornwall	148,245	158,369	1.07	1,463,816	1,530,277	1.05
Guelph	256,738	257,634	1.00	2,480,497	2,784,637	1.12
Hamilton	2,626,967	2,910,108	1.11	28,542,120	29,624,536	1.04
Kingston	338,617	289,592	0.86	2,948,438	2,952,872	1.00
Kitchener	710,614	803,450	1.13	8,144,721	7,861,134	0.97
London	2,368,417	2,056,510	0.87	22,183,398	24,887,827	1.12
Niagara Falls	183,895	211,567	1.15	1,757,244	1,932,043	1.10
Oshawa	2,444,806	1,718,015	0.70	15,458,344	15,816,228	1.02
Ottawa	3,191,781	3,812,778	1.19	31,885,065	36,965,521	1.16
Peterborough	224,499	245,286	1.09	2,319,436	2,381,905	1.03
St. Catharines	598,188	606,678	1.01	7,059,137	6,286,255	0.89
Sarnia	313,027	437,270	1.40	3,356,854	4,624,155	1.38
Sault Ste. Marie	1,117,492	1,056,977	0.95	10,317,007	13,477,756	1.31
Sudbury	278,568	333,398	1.20	2,779,972	3,122,695	1.12
Thunder Bay	410,310	469,364	1.14	3,816,439	4,394,206	1.15
Timmins	119,708	143,475	1.20	1,182,715	1,331,398	1.13
Toronto	84,688,275	98,750,959	1.17	852,801,391	959,647,503	1.13
Windsor	1,450,432	1,350,879	0.93	13,866,650	13,853,900	1.00
Total - 20 centres	102,535,709	116,718,773	1.14	1,021,765,897	1,142,663,844	1.12
Manitoba:						
Brandon	114,001	136,404	1.20	1,098,300	1,281,359	1.17
Winnipeg	8,779,128	9,061,184	1.03	84,662,283	88,328,600	1.04
Total - 2 centres	8,893,129	9,197,588	1.03	85,760,583	89,609,959	1.04

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		
	1976	1977	1977 1976	1976	1977	1977 1976
	thousands of dollars - milliers de dollars			thousands of dollars - milliers de dollars		
Saskatchewan:						
Moose Jaw	85,552	102,408	1.20	859,208	934,752	1.09
Prince Albert	94,046	115,271	1.23	927,676	1,067,251	1.15
Regina	2,068,486	2,127,293	1.03	20,954,262	22,263,338	1.06
Saskatoon	569,864	679,956	1.19	5,842,841	6,938,993	1.19
Total - 4 centres	2,817,948	3,024,928	1.07	28,583,987	31,204,334	1.09
Alberta:						
Calgary	8,657,169	8,760,223	1.01	83,049,900	93,324,757	1.12
Edmonton	6,340,280	7,390,976	1.17	57,586,863	69,500,930	1.21
Lethbridge	258,628	303,972	1.18	2,552,433	2,814,606	1.10
Medicine Hat	127,530	126,782	0.99	1,135,166	1,216,966	1.07
Total - 4 centres	15,383,607	16,581,953	1.08	144,324,362	166,857,259	1.16
British Columbia - Colombie-Britannique:						
Vancouver	12,777,518	12,444,342	0.97	131,359,344	142,255,015	1.08
Victoria	2,302,293	3,100,310	1.35	26,878,043	29,348,368	1.09
Total - 2 centres	15,079,811	15,544,652	1.03	158,237,387	171,603,383	1.08
Total - 50 centres	201,090,114	225,644,663	1.12	2,014,165,995	2,238,875,033	1.11

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
1932	21,293,368	439,108	6,450,367	9,196,590	3,951,915	1,255,388
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
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
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	26,831,332	348,745,115	682,408,521	174,554,035	108,523,040
1975	1,709,216,102	31,514,622	443,655,418	886,146,244	213,425,127	134,474,691
1976	1,963,606,240	39,914,519	518,028,937	988,756,465	258,668,932	158,237,387
1977	2,182,483,922	41,485,732	576,487,809	1,105,235,446	287,671,552	171,603,383

(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 Saint-Jean, Terre-Neuve, ajoutées à partir d'avril 1949. (6) Cornwall data added as of May 1950. - Données sur Cornwall ajoutées 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

	October - Octobre					
	Current - Courant		Savings - Épargne		Personal chequing - Chèques personnels	
	1976	1977	1976	1977	1976	1977
	thousands of dollars - milliers de dollars					
Newfoundland - Terre-Neuve:						
St. John's - Saint-Jean	1,303,934	1,179,048	41,200	57,317	29,960	33,181
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	150,210	169,419	7,940	9,605	10,232	10,943
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	13,157	13,867	1,660	2,014	1,620	1,913
Halifax	1,689,949	1,539,277	46,530	52,971	68,874	76,960
Sydney	123,207	161,233	5,268	6,467	6,994	9,688
Total - 3 centres	1,826,313	1,714,377	53,458	61,452	77,488	88,561
New Brunswick - Nouveau-Brunswick:						
Fredericton	432,299	575,058	16,779	25,499	15,668	19,131
Moncton	250,319	253,181	14,952	15,005	18,576	21,745
Saint John - Saint-Jean	569,286	536,151	20,162	22,452	20,113	20,894
Total - 3 centres	1,251,904	1,364,390	51,893	62,956	54,357	61,770
Québec:						
Chicoutimi	157,941	245,978	10,280	17,879	25,391	7,848
Drummondville	105,395	117,285	5,962	7,353	2,069	2,711
Granby	125,819	159,324	9,671	7,650	4,374	5,103
Montréal	42,272,699	49,218,631	1,294,764	1,328,282	414,141	413,185
Québec	6,048,130	7,095,194	212,673	226,730	31,235	33,958
St-Hyacinthe	225,090	220,747	14,680	14,940	3,461	3,710
Shawinigan	39,999	46,314	3,889	5,754	2,204	2,267
Sherbrooke	256,591	264,587	16,843	17,462	11,026	12,830
Trois-Rivières	143,169	189,941	10,758	11,622	5,625	6,760
Valleyfield	59,114	70,920	5,570	5,855	2,458	2,918
Total - 10 centres	49,433,947	57,628,921	1,585,090	1,643,527	501,984	491,302
Ontario:						
Brantford	308,385	325,728	17,222	20,505	14,765	19,050
Chatham	698,427	710,096	13,058	15,737	13,273	15,348
Cornwall	131,025	137,133	9,657	11,876	7,563	9,360
Guelph	220,838	217,002	19,691	22,843	16,209	17,789
Hamilton	2,381,779	2,631,128	145,179	164,379	100,009	114,601
Kingston	276,226	220,570	28,950	33,957	33,441	35,065
Kitchener	638,169	717,007	36,543	44,006	35,902	42,437
London	2,220,938	1,903,812	76,886	76,260	70,593	76,438
Niagara Falls	156,163	181,541	17,102	16,048	10,630	13,978
Oshawa	2,394,044	1,655,476	28,834	37,771	21,928	24,768
Ottawa	2,836,620	3,420,897	170,142	196,670	185,019	195,211
Peterborough	186,971	194,730	19,199	20,956	18,329	29,600
St. Catharines	543,699	546,112	31,312	32,247	23,177	28,319
Sarnia	274,474	394,497	20,707	22,981	17,846	19,792
Sault Ste. Marie	1,085,826	1,017,164	17,331	21,215	14,335	18,598
Sudbury	225,924	274,461	29,884	32,554	22,760	26,383
Thunder Bay	351,853	395,451	28,723	41,706	29,734	32,207
Timmins	99,816	121,544	13,258	14,049	6,634	7,882
Toronto	82,322,362	95,846,474	1,488,692	2,084,160	877,221	820,325
Windsor	1,325,377	1,225,132	84,001	78,019	41,054	47,728
Total - 20 centres	98,678,916	112,135,955	2,296,371	2,987,939	1,560,422	1,594,879
Manitoba:						
Brandon	86,169	105,683	14,143	16,340	13,689	14,381
Winnipeg	8,392,841	8,704,464	214,822	168,136	171,465	188,344
Total - 2 centres	8,479,010	8,810,147	228,965	184,476	185,154	202,725

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	
	1976	1977	1976	1977	1976	1977
	thousands of dollars - milliers de dollars					
Saskatchewan:						
Moose Jaw	65,862	78,385	8,228	9,056	11,462	14,967
Prince Albert	77,503	96,892	5,818	5,855	10,725	12,524
Regina	1,970,344	2,017,967	36,537	40,433	61,605	68,893
Saskatoon	499,102	596,212	26,420	28,576	44,342	55,168
Total - 4 centres	2,612,811	2,789,456	77,003	83,920	128,134	151,552
Alberta:						
Calgary	8,157,847	8,232,317	207,985	196,866	291,337	331,040
Edmonton	5,985,026	6,901,194	136,851	205,981	218,403	283,801
Lethbridge	217,235	255,585	13,233	14,387	28,160	34,000
Medicine Hat	104,058	101,999	7,692	8,081	15,780	16,702
Total - 4 centres	14,464,166	15,491,095	365,761	425,315	553,680	665,543
British Columbia - Colombie-Britannique:						
Vancouver	11,877,433	11,589,896	397,858	439,355	502,227	415,091
Victoria	2,115,999	2,877,952	69,522	129,419	116,772	92,939
Total - 2 centres	13,993,432	14,467,848	467,380	568,774	618,999	508,030
Total - 50 centres	192,194,643	215,750,656	5,175,061	6,085,281	3,720,410	3,808,726

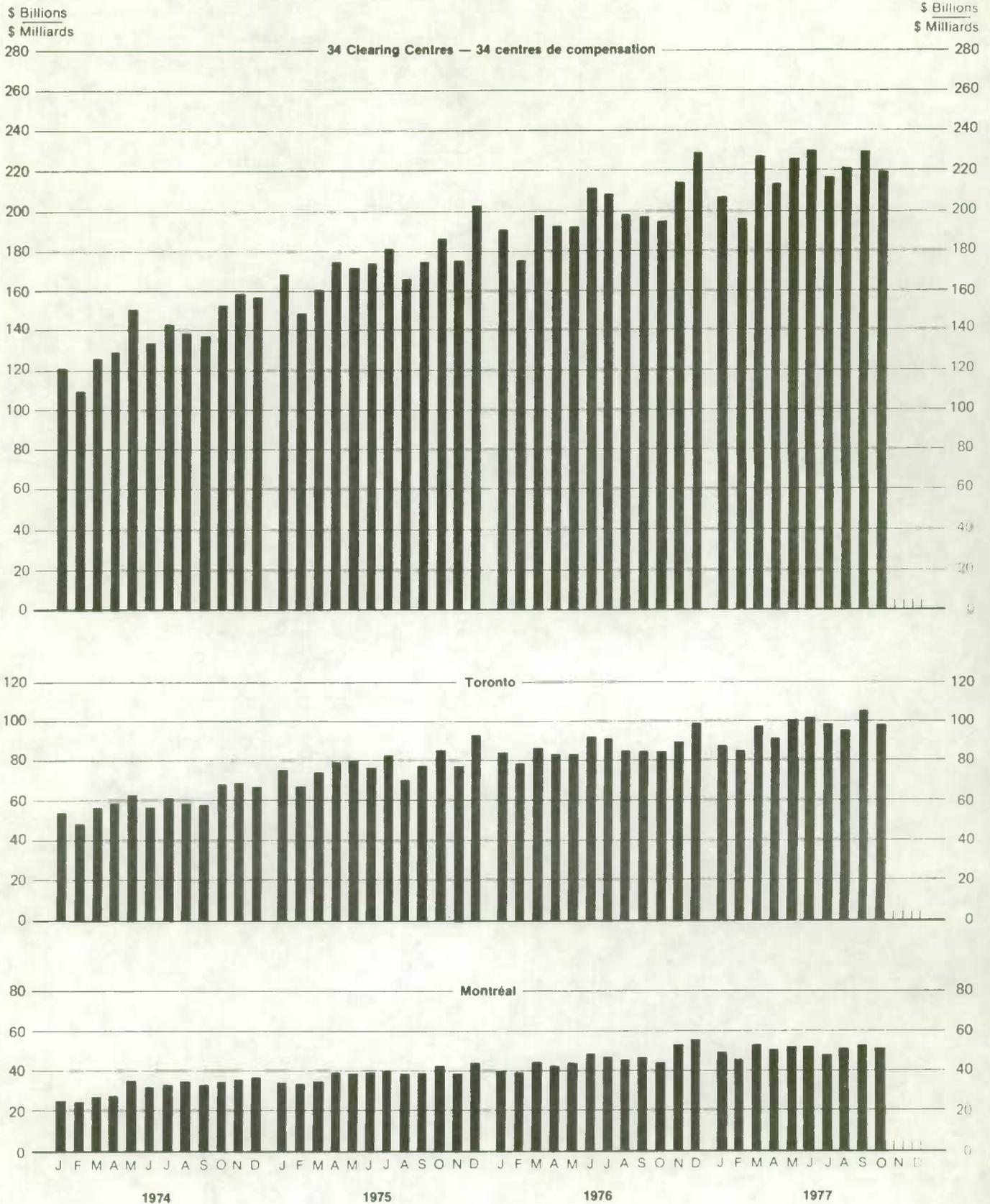
TABLE 4. Cheques Cashed Against Current and Savings Accounts

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(2) - Dépôts(2)	Turnover - Rotation
	thousands of dollars - milliers de dollars			thousands of dollars - milliers de dollars		
1971	885,371,891	7,715,954	114.75	34,090,452	22,798,922	1.50
1972	1,028,679,510	9,095,564	113.10	38,253,735	26,201,294	1.46
1973	1,325,656,531	10,214,452	129.78	44,318,965	29,464,452	1.50
1974	1,641,157,509	11,124,141	147.53	57,622,225	38,269,960	1.51
1975	2,074,332,993	13,131,134	157.97	64,194,432	44,540,450	1.44
1976	2,403,265,501	13,912,083	172.75	66,333,722	53,798,772	1.23
1976						
October - Octobre ...	195,915,053	13,946,207	168.57	5,175,061	57,387,706	1.08
November - Novembre	212,876,131	13,844,296	184.52	7,175,503	57,861,307	1.49
December - Décembre	229,662,256	14,167,900	194.52	5,719,338	57,886,304	1.19
1977						
January - Janvier ...	206,433,460	14,269,027	173.61	5,416,808	58,329,978	1.11
February - Février ..	196,664,766	14,202,960	166.16	5,497,748	59,268,202	1.11
March - Mars	227,247,284	14,335,328	190.23	5,815,295	60,386,423	1.16
April - Avril	214,850,524	14,691,359	175.49	5,237,091	61,889,604	1.02
May - Mai	223,666,197	15,063,902	178.17	7,144,140	63,087,975	1.36
June - Juin	226,842,419	15,560,976	174.93	6,923,542	63,720,137	1.30
July - Juillet	215,455,913	15,608,340	165.65	6,320,196	64,351,418	1.18
August - Août	219,335,105	15,114,343	174.14	6,197,549	64,904,191	1.15
September - Septembre	227,958,201	15,225,519	179.67	6,224,132	65,746,328	1.14
October - Octobre ...	219,559,382	15,637,551	168.49	6,085,281	66,401,226	1.10

(1) Includes cheques cashed against personal chequing accounts. - Comprend les chèques tirés sur les comptes chèques personnels. (2) 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



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