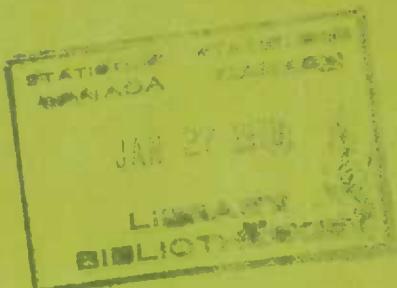




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CHEQUES CASHED

CHÈQUES ENCAISSÉS

NOVEMBER - 1977 - NOVEMBRE

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 November totalled \$237,242 million, 7.8% above the value for the corresponding month of 1976. Payments in 7 of the 10 provinces rose in the comparison. Debits increased in Newfoundland by 22.5%, New Brunswick by 12.3%, Quebec by 1.7%, Ontario by 10.4%, Saskatchewan by 27.9%, Alberta by 25.1%, and British Columbia by 1.9%. Debits decreased in Prince Edward Island by 8.0%, Nova Scotia by 0.6% and Manitoba by 6.6%.

The Centres:

Thirty-five of the fifty centres showed a higher value of cheques cashed than in November of 1976. In respect of the major centres, payments increased in Montreal by 1.1%, Toronto by 11.2%, and Vancouver by 0.3%. Payments decreased in Winnipeg by 7.0%.

Deposit Turnover:

The turnover ratio of current deposits (compiled on an annual basis) was 175.87 compared with 184.52 for November 1976. The turnover ratio of savings accounts was 1.50 compared with the November 1976 ratio of 1.49.

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 novembre s'élevait à \$237,242 millions soit 7.8 % de plus qu'en novembre 1976. Les comparaisons pour le mois de novembre montrent que les versements ont augmenté dans 7 des 10 provinces. Les débits ont augmenté de 22.5 % à Terre-Neuve, de 12.3 % au Nouveau-Brunswick, de 1.7 % au Québec, de 10.4 % en Ontario, de 27.9 % en Saskatchewan, de 25.1 % en Alberta et de 1.9 % en Colombie-Britannique. Les débits ont accusé une baisse de 8.0 % dans l'Île-du-Prince-Édouard et de 0.6 % en Nouvelle-Écosse, et de 6.6 % au Manitoba.

Les centres:

Trente-cinq des cinquante centres ont enregistré une valeur totale de chèques encaissés supérieure à celle du mois de novembre 1976. Pour ce qui est des grands centres, les versements ont augmenté de 1.1 % à Montréal, de 11.2 % à Toronto, et de 0.3 % à Vancouver. Les versements ont baissé de 7.0 % à Winnipeg.

Volumes des transactions:

Le taux de transactions sur comptes courants (calculé sur une base annuelle) était de 175.87 comparativement à 184.52 en novembre 1976. Le taux de transactions sur comptes d'épargne était de 1.50 comparativement à 1.49 en novembre 1976.

Business Finance Division

Division des finances des entreprises

January - 1978 - Janvier
5-4404-509

TABLE 1. Cheques Cashed Against Individual Accounts

TABLEAU 1. Chèques tirés sur les comptes individuels

	November - Novembre			First eleven months - Onze 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	1,263,873	1,547,563	1.22	14,334,599	15,671,371	1.09
Prince Edward Island - île-du-Prince-Édouard:						
Charlottetown	175,609	162,136	0.92	1,938,530	1,936,818	1.00
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	17,913	17,809	0.99	196,413	203,551	1.04
Halifax	1,922,496	1,812,343	0.94	18,743,536	20,459,406	1.09
Sydney	120,105	218,105	1.82	1,573,528	1,738,569	1.10
Total - 3 centres	2,060,514	2,048,257	0.99	20,513,477	22,401,526	1.09
New Brunswick - Nouveau-Brunswick:						
Fredericton	478,948	649,187	1.36	5,295,451	5,870,499	1.11
Moncton	299,599	308,527	1.03	4,989,545	3,137,019	0.63
Saint John - Saint-Jean	582,084	570,238	0.98	5,914,891	6,456,607	1.09
Total - 3 centres	1,360,631	1,527,952	1.12	16,199,887	15,464,125	0.95
Québec:						
Chicoutimi	234,582	267,476	1.14	2,286,923	2,493,572	1.09
Drummondville	134,125	124,787	0.93	1,254,087	1,330,160	1.06
Granby	160,500	181,542	1.13	1,568,314	1,717,073	1.09
Montréal	53,168,599	53,769,744	1.01	493,352,447	556,196,982	1.11
Québec	6,585,677	6,836,936	1.04	81,635,622	77,847,049	0.95
St-Hyacinthe	226,146	261,509	1.16	2,149,331	2,448,129	1.14
Shawinigan	61,878	62,724	1.01	531,889	591,002	1.11
Sherbrooke	329,146	389,394	1.18	3,124,290	3,439,852	1.10
Trois-Rivières	184,463	233,652	1.27	1,870,089	2,007,627	1.07
Valleyfield	80,080	79,871	1.00	760,117	884,511	1.16
Total - 10 centres	61,165,196	62,207,635	1.02	588,533,109	648,955,957	1.10
Ontario:						
Brantford	412,694	381,654	0.92	3,981,226	4,194,365	1.05
Chatham	804,364	665,182	0.83	6,638,485	6,041,467	0.91
Cornwall	163,068	157,370	0.97	1,626,884	1,687,647	1.04
Guelph	382,148	242,535	0.63	2,862,645	3,027,172	1.06
Hamilton	2,914,027	3,261,576	1.12	31,456,147	32,886,112	1.05
Kingston	315,356	320,127	1.02	3,263,794	3,272,999	1.00
Kitchener	862,717	876,914	1.02	9,007,438	8,738,048	0.97
London	2,403,380	2,139,665	0.89	24,586,778	27,027,492	1.10
Niagara Falls	201,961	262,271	1.30	1,959,205	2,194,314	1.12
Oshawa	1,532,359	1,941,430	1.27	16,990,703	17,757,658	1.05
Ottawa	3,653,999	5,157,475	1.41	35,539,064	42,122,996	1.19
Peterborough	232,801	323,407	1.39	2,552,237	2,705,312	1.06
St. Catharines	759,605	520,790	0.69	7,818,742	6,807,045	0.87
Sarnia	391,114	407,217	1.04	3,747,968	5,031,372	1.34
Sault Ste. Marie	1,445,962	1,095,521	0.76	11,762,969	14,573,277	1.24
Sudbury	302,244	319,048	1.06	3,082,216	3,441,743	1.12
Thunder Bay	446,968	488,921	1.09	4,263,407	4,883,127	1.15
Timmins	129,021	139,009	1.08	1,311,736	1,470,407	1.12
Toronto	89,527,511	99,580,242	1.11	942,328,902	1,059,227,745	1.12
Windsor	1,528,448	1,374,071	0.90	15,395,098	15,227,971	0.99
Total - 20 centres	108,409,747	119,654,425	1.10	1,130,175,644	1,262,318,269	1.12
Manitoba:						
Brandon	121,999	154,505	1.27	1,220,299	1,435,864	1.12
Winnipeg	9,348,736	8,694,519	0.93	94,011,019	97,023,119	1.03
Total - 2 centres	9,470,735	8,849,024	0.93	95,231,318	98,458,983	1.03

TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABLEAU 1. Chèques tirés sur les comptes individuels - fin

	November - Novembre			First eleven months - Onze 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	97,271	107,290	1.10	956,479	1,042,042	1.09
Prince Albert	107,779	121,812	1.13	1,035,455	1,189,063	1.15
Regina	2,087,566	2,741,351	1.31	23,041,828	25,004,689	1.09
Saskatoon	610,237	742,968	1.22	6,453,078	7,681,961	1.19
Total - 4 centres	2,902,853	3,713,421	1.28	31,486,840	34,917,755	1.11
Alberta:						
Calgary	8,860,283	10,493,054	1.18	91,910,183	103,817,811	1.13
Edmonton	6,432,073	8,719,396	1.36	64,018,936	78,220,326	1.22
Lethbridge	306,465	339,521	1.11	2,858,898	3,154,127	1.10
Medicine Hat	140,997	143,778	1.02	1,276,163	1,360,744	1.07
Total - 4 centres	15,739,818	19,695,749	1.25	160,064,180	186,553,008	1.17
British Columbia - Colombie-Britannique:						
Vancouver	14,593,448	14,634,858	1.00	145,952,792	156,889,873	1.07
Victoria	2,909,210	3,200,912	1.10	29,787,253	32,549,280	1.09
Total - 2 centres	17,502,658	17,835,770	1.02	175,740,045	189,439,153	1.08
Total - 50 centres	220,051,634	237,241,932	1.08	2,234,217,629	2,476,116,965	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	Québec	Ontario	Prairie	British
		Provinces - Provinces de l'Atlantique			Provinces des Prairies	
thousands of dollars - milliers de dollars						
1924	24,772,526(1)	536,950	7,225,556	10,155,210	5,288,382	1,566,428
1925	25,005,423	515,634	7,635,121	9,946,220	5,232,134	1,676,314
1929	42,866,331	732,749	15,118,315	17,073,784	7,243,610	2,697,873
1930	34,479,078(2)	646,720	12,132,377	13,768,172	5,784,906	2,146,903
1932	23,759,682	479,732	7,160,097	10,355,080	4,387,199(3)	1,377,574
1935	28,613,765	522,740	8,164,142	12,576,072	5,839,575	1,511,236
1940	31,229,127	754,001	9,022,467	13,921,816	5,584,232	1,946,611
1945	62,300,062	1,415,817	17,565,639	28,697,419(4)	10,613,043	4,008,144
1950	91,320,664	2,401,144(5)	26,267,620	39,311,166(6)	15,700,585	7,640,149
1955	146,322,725	3,445,251	43,132,998	65,293,516	22,820,763	11,630,197
1960	245,472,746	4,978,152	72,673,476	114,408,585	37,016,326	16,396,208
1965	429,882,518	8,725,728	130,769,959	198,327,772	61,869,491	30,189,568
1967	518,776,076	11,603,203	159,692,391	233,791,504	76,027,482	37,661,496
1968	561,897,794	13,123,193	164,772,466	259,743,707	82,028,573	42,229,855
1969	648,472,822	15,766,213	177,603,530	314,306,800	89,387,588	51,408,691
1970	720,785,340	17,497,780	188,587,267	364,950,658(7)	97,780,815	51,968,820
1971	802,065,925	18,313,771	208,617,191	414,174,443	102,244,669	58,715,851
1972	946,890,980	20,369,420	247,200,335	493,620,456	114,020,986	71,679,783
1973	1,220,495,417	22,966,051	300,373,066	662,018,115	142,512,260	92,625,925
1974	1,449,596,952 ^r	29,845,450	391,754,890	763,462,133	194,511,535 ^r	120,022,944
1975	1,884,573,502 ^r	34,997,723	489,814,660	975,126,849	236,424,552 ^r	148,209,718
1976	2,177,964,374	44,030,971	578,112,359	1,093,298,661	286,782,338	175,740,045
1977	2,413,563,450	45,724,403	637,483,883	1,220,986,265	319,929,746	189,439,153

(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 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 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

	November - Novembre					
	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	1,134,455	1,440,671	96,720	68,705	32,698	38,187
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	153,343	136,705	11,241	12,321	11,025	13,110
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	13,693	13,572	2,491	2,363	1,729	1,874
Halifax	1,783,414	1,655,768	65,476	74,586	73,606	81,989
Sydney	105,607	199,068	6,666	9,626	7,832	9,411
Total - 3 centres	1,902,714	1,868,408	74,633	86,575	83,167	93,274
New Brunswick - Nouveau-Brunswick:						
Fredericton	439,513	586,346	21,467	32,653	17,968	30,188
Moncton	260,629	264,839	18,091	21,216	20,879	22,472
Saint John - Saint-Jean	529,141	514,061	30,338	32,025	22,605	24,152
Total - 3 centres	1,229,283	1,365,246	69,896	85,894	61,452	76,812
Québec:						
Chicoutimi	212,821	242,638	14,789	16,683	6,972	8,155
Drummondville	123,717	113,193	7,814	9,084	2,594	2,510
Granby	144,216	165,601	11,390	10,564	4,894	5,377
Montréal	50,802,246	51,616,402	1,812,445	1,713,636	553,908	439,705
Québec	6,176,318	6,538,187	374,842	261,146	34,517	37,603
St-Hyacinthe	201,972	238,095	20,960	19,483	3,214	3,931
Shawinigan	53,570	52,852	6,189	7,536	2,119	2,336
Sherbrooke	289,372	350,918	26,796	25,255	12,978	13,221
Trois-Rivières	163,762	210,649	14,169	15,751	6,532	7,252
Valleyfield	69,946	69,552	7,537	7,314	2,597	3,005
Total - 10 centres	58,237,940	59,598,087	2,296,931	2,086,452	630,325	523,096
Ontario:						
Brantford	371,680	333,261	23,522	28,400	17,492	19,993
Chatham	771,064	627,073	19,167	20,798	14,133	17,311
Cornwall	135,010	125,972	19,411	21,626	8,647	9,772
Guelph	338,083	190,935	26,817	31,551	17,248	20,049
Hamilton	2,594,864	2,888,913	208,398	247,156	110,765	125,507
Kingston	240,656	231,738	41,109	51,464	33,591	36,925
Kitchener	772,303	775,341	50,784	58,527	39,630	43,046
London	2,229,693	1,942,093	98,072	105,599	75,615	91,973
Niagara Falls	165,077	221,727	25,714	25,757	11,170	14,787
Oshawa	1,461,319	1,860,244	46,962	53,401	24,078	27,785
Ottawa	3,216,560	4,636,785	245,903	298,092	191,536	222,598
Peterborough	183,830	271,084	27,663	32,321	21,308	20,002
St. Catharines	697,798	445,650	36,196	41,218	25,611	33,922
Sarnia	343,960	353,305	27,424	31,030	19,730	22,882
Sault Ste. Marie	1,403,045	1,041,091	26,545	33,918	16,372	20,512
Sudbury	221,223	242,828	58,561	47,512	22,460	28,708
Thunder Bay	374,989	400,597	42,654	55,965	29,325	32,359
Timmins	102,766	109,020	18,862	21,022	7,393	8,967
Toronto	86,731,757	95,780,947	2,004,615	2,757,107	791,139	1,042,188
Windsor	1,377,103	1,190,572	106,322	124,616	45,023	58,883
Total - 20 centres	103,732,780	113,669,176	3,154,701	4,087,080	1,522,266	1,898,169
Manitoba:						
Brandon	89,704	113,751	18,524	22,496	13,771	18,258
Winnipeg	8,948,926	8,229,550	223,685	264,301	176,125	200,668
Total - 2 centres	9,038,630	8,343,301	242,209	286,797	189,896	218,925

TABLE 3. Cheques Cashed by Type of Account — Concluded

TABLEAU 3. Chèques tirés par type de compte — fin

	November — Novembre					
	Current — Courant		Savings — Épargne		Personal chequing — Chèques personnels	
	1976	1977	1976	1977	1976	1977
thousands of dollars — milliers de dollars						
Saskatchewan:						
Moose Jaw	70,635	77,375	14,620	15,928	12,016	13,987
Prince Albert	87,360	91,395	9,282	16,941	11,137	13,476
Regina	1,976,731	2,576,531	54,770	98,777	56,065	66,043
Saskatoon	517,748	635,670	41,546	49,042	50,943	58,256
Total — 4 centres	2,652,474	3,380,971	120,218	180,688	130,161	151,762
Alberta:						
Calgary	8,388,855	9,816,527	194,478	241,537	276,950	434,990
Edmonton	5,988,929	8,108,897	195,059	266,840	248,085	243,659
Lethbridge	246,376	279,465	20,908	24,323	39,181	35,733
Medicine Hat	110,667	110,061	13,637	13,823	16,693	19,894
Total — 4 centres	14,734,827	18,314,950	424,082	546,523	580,909	834,276
British Columbia — Colombie-Britannique:						
Vancouver	13,460,499	13,451,986	570,635	679,150	562,314	503,722
Victoria	2,708,279	2,977,318	114,237	131,025	86,694	92,569
Total — 2 centres	16,168,778	16,429,304	684,872	810,175	649,008	596,291
Total — 50 centres	208,985,224	224,546,819	7,175,503	8,251,210	3,890,907	4,443,903

TABLE 4. Cheques Cashed Against Current and Savings Accounts

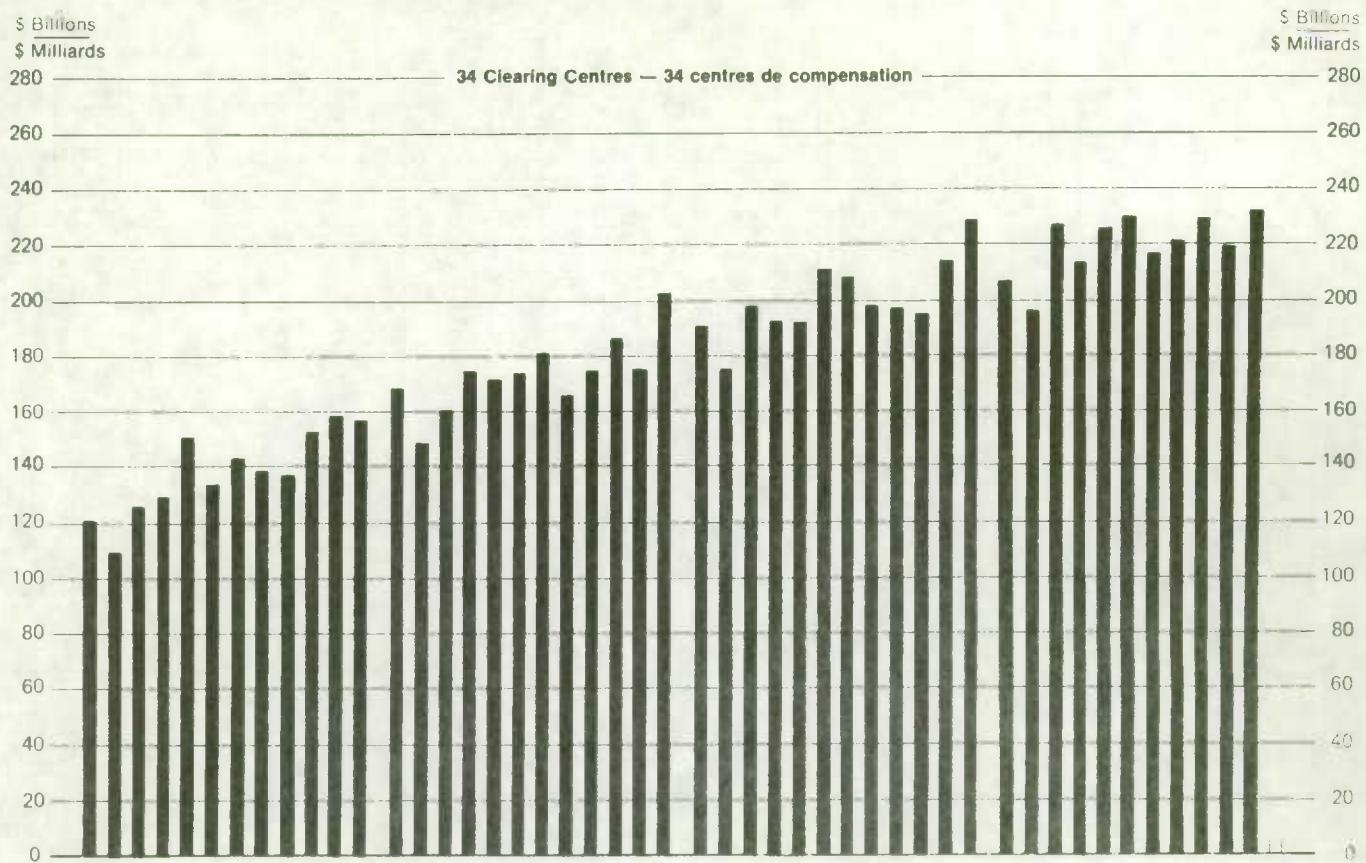
TABLEAU 4. Chèques tirés sur les comptes courants et comptes d'épargne

	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						
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
November — Novembre ..	228,990,722	15,624,443	175.87	8,251,210	66,099,634	1.50

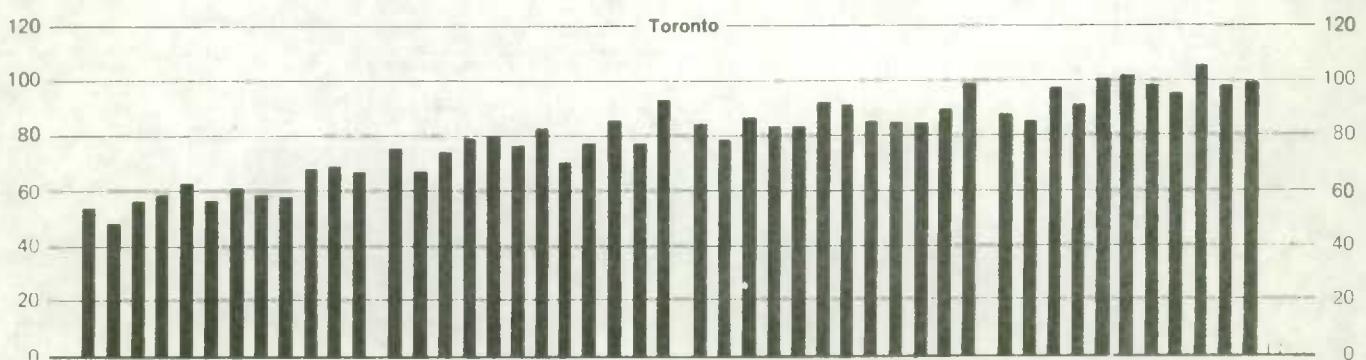
(1) Includes cheques cashed against personal chequing accounts. — Comprend les chèques tirés sur les comptes chèques personnels. (2) Average deposits for the year. — Moyenne des dépôts de l'année. Note: Turnover in the monthly section reflects turnover on an annual basis. — Nota: La rotation dans la section mensuelle est calculée sur une base annuelle.

Value of Cheques Cashed in Canada

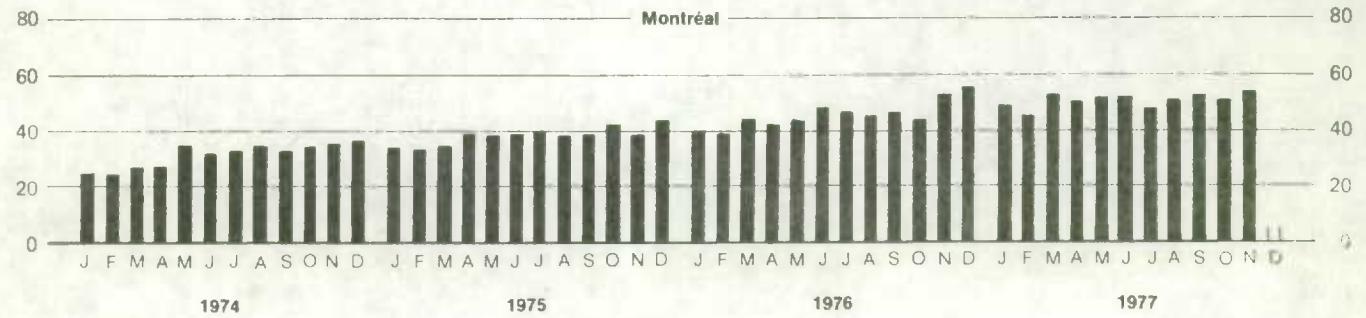
Valeur des chèques encaissés au Canada



Toronto



Montréal

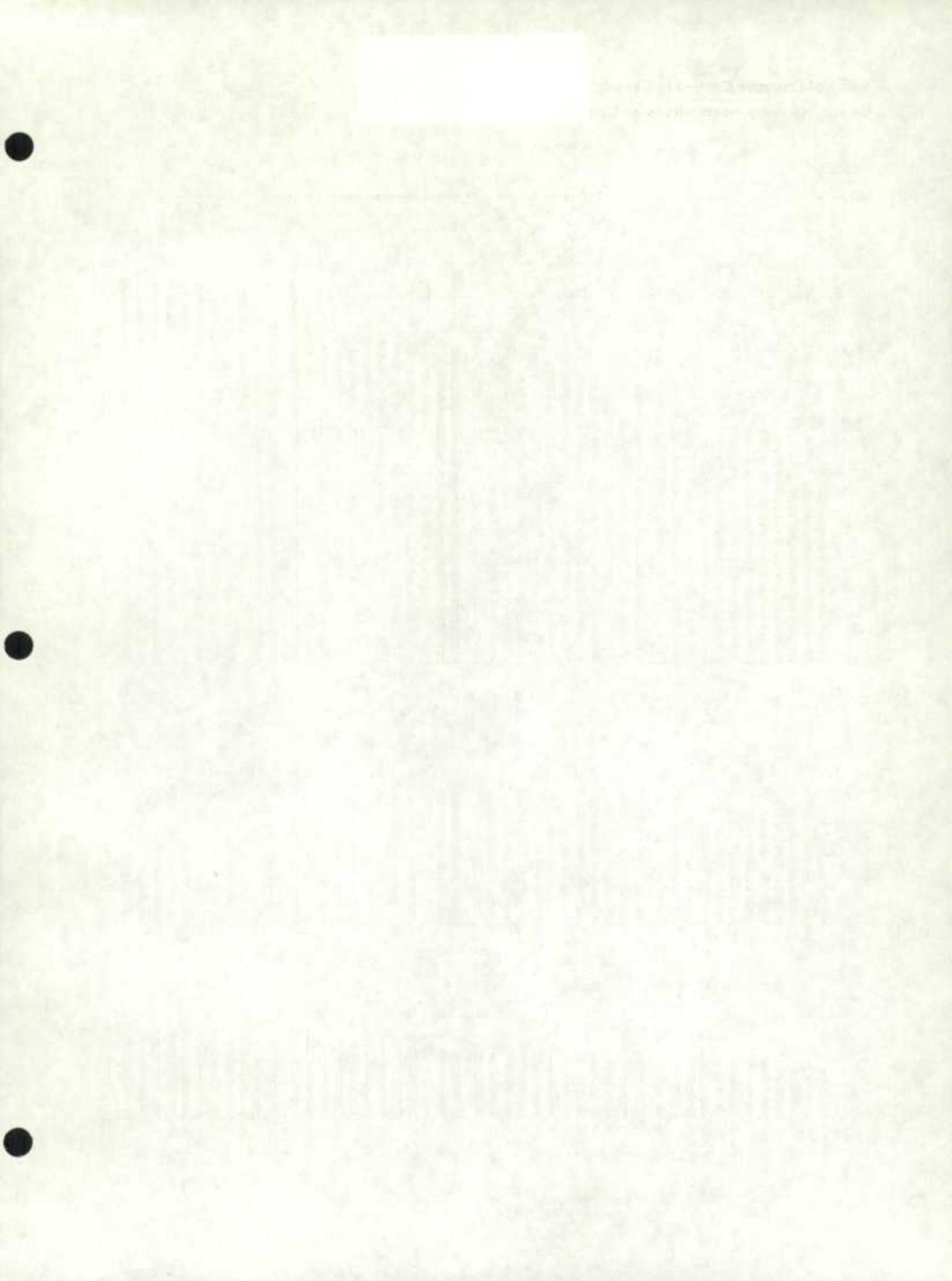


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