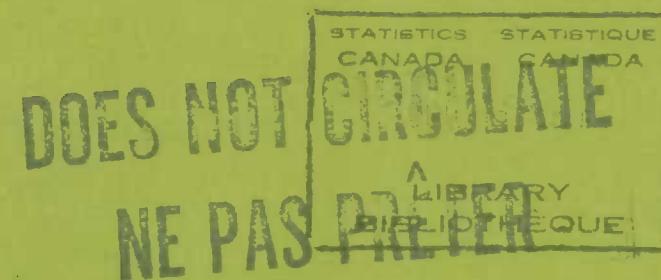




Statistics Canada Statistique Canada



Price: 30 cents, \$3.00 a year

CHEQUES CASHED

JULY - 1977 - JUILLET

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 July totalled \$221,776 million, 3.5% above the value for the corresponding month of 1976. Payments in 6 of the 10 provinces rose in comparison. Debits increased in Prince Edward Island by 24.0%, New Brunswick by 17.4%, Quebec by 1.6%, Ontario by 6.9%, Saskatchewan by 11.0%, Alberta by 2.3%. Debits decreased in Newfoundland by 27.6%, Nova Scotia by 17.6%, Manitoba by 3.9% and British Columbia by 2.6%.

The Centres:

Thirty-six of the fifty centres showed a higher value of cheques cashed than in July of 1976. In respect of the major centres, payments increased in Montreal by 3.2%, Toronto by 7.2%. Payments decreased in Winnipeg by 4.2% and Vancouver by 1.1%.

Deposit Turnover:

The turnover ratio of current deposits (compiled on an annual basis) was 165.65 compared with 175.88 for July 1976. The turnover ratio of savings accounts was 1.18 compared with the July 1976 ratio of 1.22.

Business Finance Division

September - 1977 - Septembre
5-4404-509

Prix: 30 cents, \$3.00 par année

CHEQUES ENCAISSEES

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 juillet s'élevait à \$221,776 millions soit 3.5 % de plus qu'en juillet 1976. Les comparaisons pour le mois de juillet montrent que les versements ont augmenté dans 6 des 10 provinces. Les débits ont augmenté de 24.0 % dans l'Île-du-Prince-Édouard, de 17.4 % au Nouveau-Brunswick, de 1.6 % au Québec, de 6.9 % en Ontario, de 11.0 % en Saskatchewan, de 2.3 % en Alberta. Les débits ont baissé de 27.6 % à Terre-Neuve, de 17.6 % en Nouvelle-Ecosse, de 3.9 % au Manitoba, et de 2.6 % en Colombie-Britannique.

Les centres:

Trente-six des cinquante centres ont enregistré une valeur totale de chèques encaissés supérieure à celle du mois de juillet 1976. Pour ce qui est des grands centres, les versements ont augmenté de 3.2 % à Montréal, de 7.2 % à Toronto. Les versements ont baissé 4.2 % à Winnipeg et de 1.1 % à Vancouver.

Volumes des transactions:

Le taux de transactions sur comptes courants (calculé sur une base annuelle) était de 165.65 comparativement à 175.88 en juillet 1976. Le taux de transactions sur comptes d'épargne était de 1.18 comparativement à 1.22 en juillet 1976.

Division des finances des entreprises

TABLE 1. Cheques Cashed Against Individual Accounts

TABLEAU 1. Chèques tirés sur les comptes individuels

	July - Juillet			First seven months - Premier sept 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	1,559,727	1,130,301	0.72	8,733,873	9,924,478	1.14
Prince Edward Island - Île-du-Prince-Édouard: Charlottetown	170,770	212,310	1.24	1,239,450	1,188,315	0.96
Nova Scotia - Nouvelle-Écosse: Glace Bay	18,984	19,748	1.04	125,649	124,802	0.99
Halifax	2,221,646	1,779,311	0.80	11,390,683	13,291,635	1.17
Sydney	141,998	164,672	1.16	1,047,098	989,406	0.94
Total - 3 centres	2,382,628	1,963,731	0.82	12,563,430	14,405,843	1.15
New Brunswick - Nouveau-Brunswick: Fredericton	472,347	651,698	1.38	3,374,431	3,524,865	1.04
Moncton	330,737	270,793	0.82	3,821,272	1,944,981	0.51
Saint John - Saint-Jean	515,503	625,849	1.21	3,624,108	4,066,602	1.12
Total - 3 centres	1,318,587	1,548,340	1.17	10,819,811	9,536,448	0.88
Québec:						
Chicoutimi	195,266	229,835	1.18	1,435,619	1,478,865	1.03
Drummondville	119,627	118,860	0.99	775,167	849,757	1.10
Granby	147,853	167,673	1.13	976,402	1,021,866	1.05
Montréal	46,549,460	48,034,422	1.03	304,657,567	348,500,991	1.14
Québec	7,299,254	6,571,985	0.90	54,847,744	49,122,335	0.90
St-Hyacinthe	184,402	192,698	1.04	1,292,619	1,471,861	1.14
Shawinigan	46,169	48,395	1.05	333,492	368,790	1.11
Sherbrooke	280,795	294,431	1.05	1,928,991	2,129,632	1.10
Trois-Rivières	166,935	183,120	1.10	1,181,781	1,187,333	1.00
Valleyfield	72,162	77,057	1.07	474,390	563,468	1.19
Total - 10 centres	55,061,923	55,918,476	1.02	367,903,772	406,694,898	1.11
Ontario:						
Brantford	366,242	366,777	1.00	2,518,789	2,641,781	1.05
Chatham	608,070	464,068	0.76	3,870,258	3,393,766	0.88
Cornwall	165,990	170,899	1.03	1,032,087	1,037,909	1.01
Guelph	274,191	279,965	1.02	1,669,146	1,969,861	1.18
Hamilton	2,969,783	3,008,943	1.01	20,131,013	20,656,394	1.03
Kingston	306,013	285,404	0.93	2,000,137	2,040,323	1.02
Kitchener	827,813	811,855	0.98	5,939,546	5,547,486	0.93
London	2,294,212	2,216,484	0.97	15,244,053	18,532,347	1.22
Niagara Falls	198,065	217,084	1.10	1,175,850	1,295,643	1.10
Oshawa	1,561,335	1,832,988	1.17	10,526,407	11,522,661	1.09
Ottawa	3,547,427	3,881,260	1.09	21,731,929	25,956,570	1.19
Peterborough	211,681	237,017	1.12	1,540,369	1,540,305	1.00
St. Catharines	408,223	548,505	1.34	5,244,710	4,634,933	0.88
Sarnia	362,789	454,802	1.25	2,320,886	3,126,288	1.35
Sault Ste. Marie	799,704	872,547	1.09	7,237,538	10,389,222	1.44
Sudbury	302,521	317,908	1.05	1,932,475	2,094,969	1.08
Thunder Bay	432,807	471,007	1.09	2,605,488	3,008,023	1.15
Timmins	132,595	143,483	1.08	818,952	910,840	1.11
Toronto	91,155,764	97,756,673	1.07	598,371,645	660,473,385	1.10
Windsor	1,305,373	1,365,868	1.05	9,689,775	10,136,455	1.05
Total - 20 centres	108,230,598	115,703,537	1.07	715,601,053	790,909,161	1.11
Manitoba:						
Brandon	115,937	141,110	1.22	750,145	872,080	1.16
Winnipeg	8,988,799	8,611,928	0.96	59,356,808	62,107,695	1.05
Total - 2 centres	9,104,736	8,753,038	0.96	60,106,953	62,979,775	1.05

TABLE 1. Cheques Cashed Against Individual Accounts — Concluded

TABLEAU 1. Chèques tirés sur les comptes individuels — fin

	July — Juillet			First seven months — Premier sept mois		
	1976	1977	1977 1976	1976	1977	1977 1976
	thousands of dollars milliers de dollars			thousands of dollars milliers de dollars		
Saskatchewan:						
Moose Jaw	91,098	91,337	1.00	615,181	640,512	1.04
Prince Albert	95,715	109,462	1.14	643,242	716,698	1.11
Regina	1,795,634	1,993,100	1.11	14,572,532	15,880,335	1.09
Saskatoon	609,977	683,738	1.12	4,119,322	5,049,401	1.23
Total — 4 centres	2,592,424	2,877,637	1.11	19,950,277	22,286,946	1.12
Alberta:						
Calgary	9,476,112	8,731,395	0.92	58,285,708	65,995,909	1.13
Edmonton	5,795,105	6,904,169	1.19	39,065,831	46,528,802	1.19
Lethbridge	264,330	267,564	1.01	1,791,584	1,943,191	1.08
Medicine Hat	116,046	115,370	0.99	781,049	845,546	1.08
Total — 4 centres	15,651,593	16,018,498	1.02	99,924,172	115,313,448	1.15
British Columbia — Colombie-Britannique:						
Vancouver	14,737,242	14,577,142	0.99	92,495,488	100,538,504	1.09
Victoria	3,382,972	3,073,099	0.91	18,403,394	19,737,567	1.07
Total — 2 centres	18,120,214	17,650,241	0.97	110,898,882	120,276,071	1.08
Total — 50 centres	214,193,200	221,776,109	1.04	1,407,741,673	1,553,515,383	1.10

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	15,037,121(1)	348,489	4,492,626	5,968,377	3,250,536	977,093
1925	15,060,632	319,887	4,637,063	6,060,188	3,008,713	1,034,781
1929	26,839,467	465,926	9,416,816	11,010,029(2)	4,186,672	1,760,024
1930	22,119,155	410,322	7,824,022	8,938,991	3,536,779	1,409,041
1932	14,712,583	310,702	4,493,489	6,458,058	2,563,488(3)	886,846
1935	17,761,236	314,331	5,119,396	8,198,527	3,188,188	940,794
1940	19,624,239	471,159	5,840,484	8,578,021	3,512,964	1,221,611
1945	38,086,305	845,830	10,849,832	17,630,312(4)	6,393,854	2,366,477
1950	54,616,235	1,467,171(5)	15,632,517	23,565,354(6)	9,285,772	4,665,421
1955	93,266,234	2,522,672	27,487,066	42,298,001	13,924,399	7,034,096
1960	155,603,633	3,115,952	45,897,400	73,681,461	22,618,798	10,290,022
1965	270,642,673	5,293,657	81,842,770	126,993,526	38,259,462	18,253,258
1967	329,224,129	7,357,062	103,691,658	146,891,072	47,982,092	23,302,245
1968	348,329,517	8,260,789	100,782,846	162,898,190	51,144,056	25,243,636
1969	409,218,771	9,378,682	113,675,305	199,139,999	55,272,578	31,752,207
1970	447,307,437	11,122,874	115,178,759	227,585,966(7)	61,133,113	32,286,725
1971	493,451,005	11,342,503	128,973,508	254,210,767	62,819,999	36,104,228
1972	584,911,034	12,639,593	153,675,840	304,315,801	70,953,393	43,326,407
1973	741,704,073	14,171,084	183,165,472	403,545,471	85,668,703	55,153,343
1974	912,763,866	18,544,273	232,302,423	466,338,302	120,185,295	75,393,573
1975	1,180,858,009	21,625,699	304,107,674	615,349,319	146,715,650	93,059,667
1976	1,372,802,032	27,569,936	361,434,302	692,917,510	179,981,402	110,898,882
1977	1,513,209,951	29,227,696	399,752,958	763,373,057	200,580,169	120,276,071

(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. Revised figures. — Nombres rectifiés.

TABLE 3. Cheques Cashed by Type of Account

TABLEAU 3. Chèques tirés par type de compte

	July - Juillet					
	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	1,484,778	1,022,698	44,328	75,475	30,621	32,128
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	150,565	191,263	8,668	8,967	11,537	12,080
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	14,686	15,137	2,281	2,360	2,017	2,251
Halifax	2,102,391	1,652,091	52,435	53,751	66,820	73,469
Sydney	126,355	149,323	7,192	6,287	8,451	9,062
Total - 3 centres	2,243,432	1,816,551	61,908	62,398	77,288	84,782
New Brunswick - Nouveau-Brunswick:						
Fredericton	440,655	610,733	15,463	19,992	16,229	20,973
Moncton	293,582	236,523	14,428	14,380	22,727	19,890
Saint John - Saint-Jean	472,809	578,681	21,302	24,420	21,392	22,748
Total - 3 centres	1,207,046	1,425,937	51,193	58,792	60,348	63,611
Québec:						
Chicoutimi	176,381	208,495	11,391	13,093	7,494	8,247
Drummondville	110,590	109,054	6,816	7,402	2,221	2,404
Granby	136,467	156,665	7,034	6,441	4,352	4,567
Montréal	44,875,470	46,105,017	1,294,703	1,549,031	379,287	380,374
Québec	7,011,311	6,250,292	256,810	284,182	31,133	37,511
St-Hyacinthe	167,207	174,644	14,194	14,975	3,001	3,079
Shawinigan	40,127	41,139	3,917	4,982	2,125	2,274
Sherbrooke	253,001	264,629	16,072	16,879	11,722	12,923
Trois-Rivières	150,666	162,556	10,355	14,425	5,914	6,139
Valleyfield	63,971	68,776	5,512	5,596	2,679	2,685
Total - 10 centres	52,985,191	53,541,267	1,626,804	1,917,006	449,928	460,203
Ontario:						
Brantford	325,899	328,118	24,277	20,577	16,066	18,082
Chatham	579,678	433,651	15,276	15,879	13,116	14,538
Cornwall	146,868	148,408	10,312	12,928	8,810	9,563
Guelph	234,560	235,979	24,127	25,927	15,504	18,059
Hamilton	2,707,237	2,726,226	158,392	163,176	104,154	119,541
Kingston	245,339	218,217	29,889	34,817	30,785	32,370
Kitchener	749,433	724,237	39,165	47,983	39,215	39,635
London	2,149,393	2,059,171	73,921	79,431	70,898	77,882
Niagara Falls	171,820	185,969	14,985	17,243	11,260	13,872
Oshawa	1,502,282	1,774,960	35,556	34,114	23,497	23,914
Ottawa	3,195,260	3,504,477	176,618	185,446	175,549	191,337
Peterborough	173,446	187,324	19,574	21,521	18,661	28,172
St. Catharines	345,170	491,583	39,955	28,432	23,098	28,490
Sarnia	306,931	406,087	29,468	25,885	26,390	22,830
Sault Ste. Marie	762,847	835,140	20,205	21,347	16,652	16,060
Sudbury	240,110	254,759	33,236	36,373	29,175	26,776
Thunder Bay	365,948	400,914	34,608	37,441	32,251	32,652
Timmins	109,392	120,585	16,432	14,792	6,771	8,106
Toronto	88,622,800	94,791,157	1,727,282	2,051,913	805,682	913,603
Windsor	1,180,715	1,230,645	78,669	85,225	45,989	49,998
Total - 20 centres	104,115,128	111,057,607	2,601,947	2,960,450	1,513,523	1,685,480
Manitoba:						
Brandon	90,404	110,598	13,247	17,001	12,286	13,511
Winnipeg	8,671,629	8,234,435	148,865	177,005	168,305	200,488
Total - 2 centres	8,762,033	8,345,033	162,112	194,006	180,591	213,999

TABLE 3. Cheques Cashed by Type of Account - Concluded

TABLEAU 3. Chèques tirés par type de compte - fin

	July - Juillet					
	Current - Courant		Savings - Épargne		Personal chequing - Chèques personnels	
	1976	1977	1976	1977	1976	1977
thousands of dollars - milliers de dollars						
Saskatchewan:						
Moose Jaw	69,167	70,214	9,320	8,491	12,611	12,632
Prince Albert	79,657	92,082	5,605	6,311	10,453	11,069
Regina	1,694,024	1,888,445	48,343	43,865	53,267	60,790
Saskatoon	534,270	593,808	30,945	37,288	44,762	52,642
Total - 4 centres	2,377,118	2,644,549	94,213	95,955	121,093	137,133
Alberta:						
Calgary	8,988,540	8,249,516	187,402	167,679	300,170	314,200
Edmonton	5,404,145	6,451,827	163,757	179,485	227,203	272,857
Lethbridge	221,651	221,454	14,298	14,535	28,381	31,575
Medicine Hat	90,934	93,499	9,401	7,667	15,711	14,204
Total - 4 centres	14,705,270	15,016,296	374,858	369,366	571,465	632,836
British Columbia - Colombie-Britannique:						
Vancouver	13,824,260	13,581,902	442,982	490,855	470,000	504,385
Victoria	3,213,469	2,904,224	81,450	86,926	88,053	81,949
Total - 2 centres	17,037,729	16,486,126	524,432	577,781	558,053	586,334
Total - 50 centres	205,068,290	211,547,327	5,550,463	6,320,196	3,574,447	3,908,586

TABLE 4. Cheques Cashed Against Current and Savings Accounts

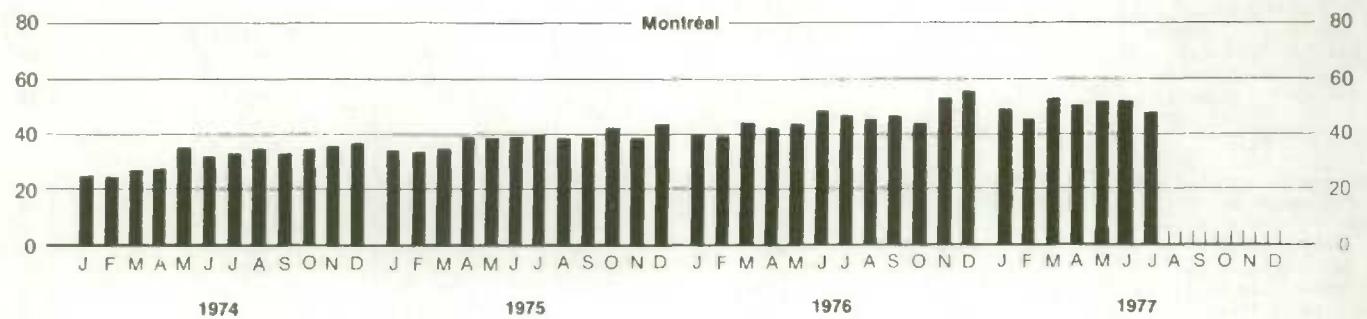
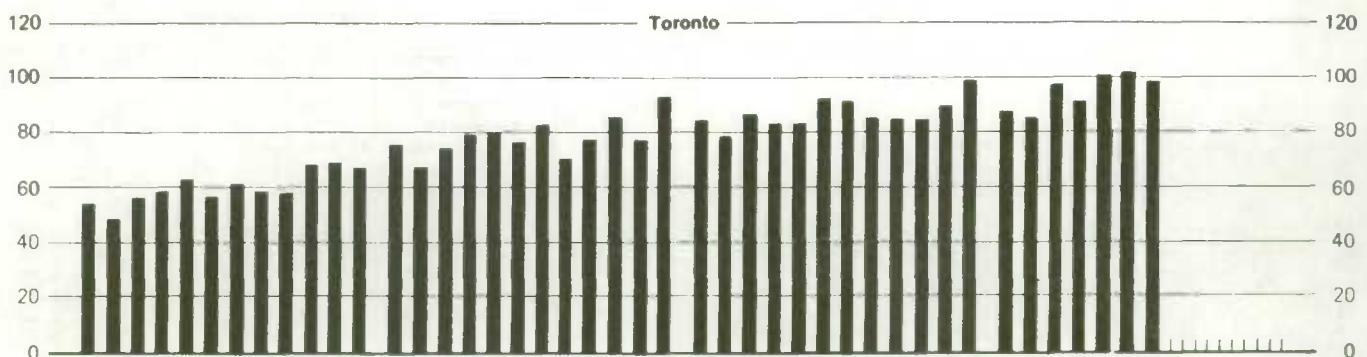
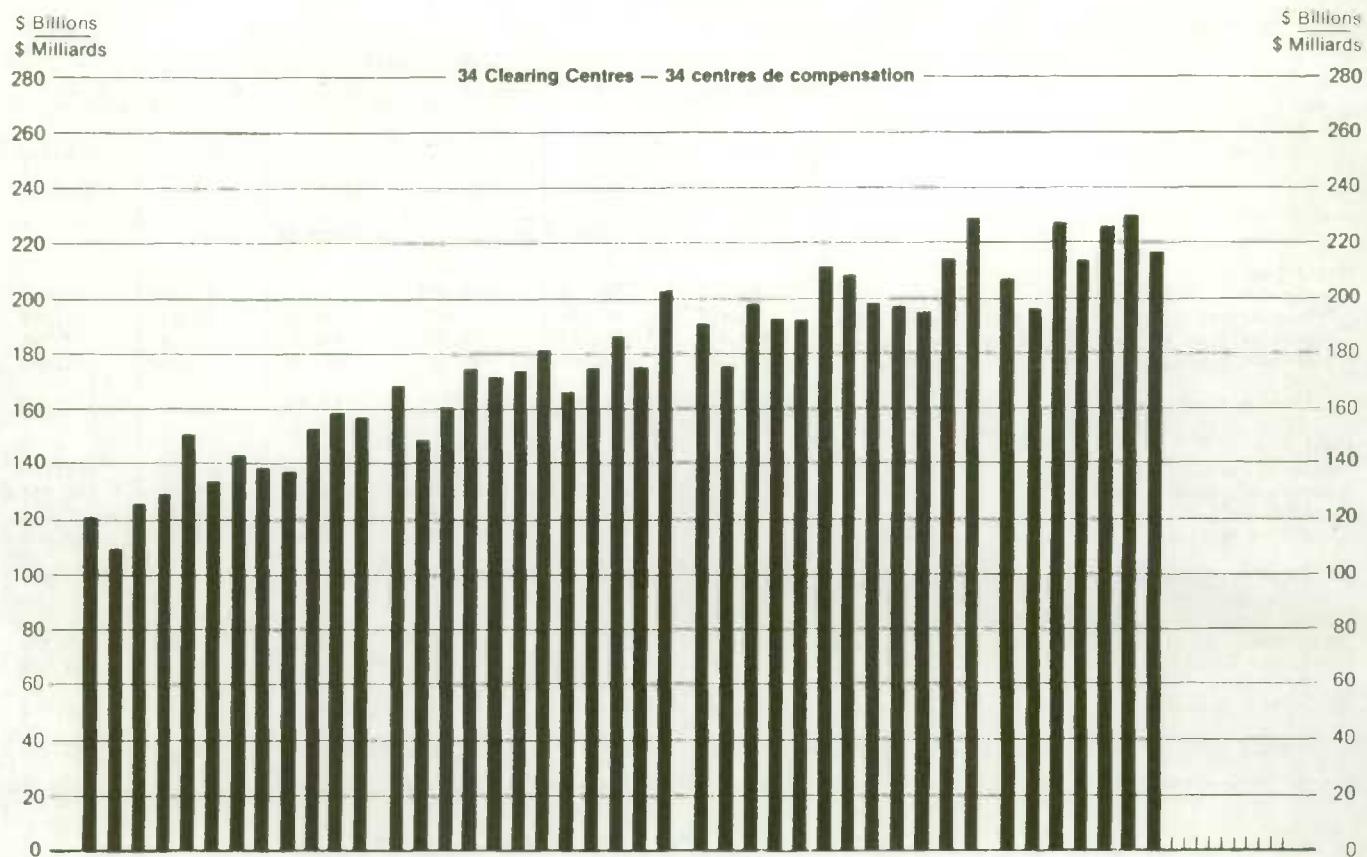
TABLEAU 4. Chèques tirés sur les comptes courants et comptes d'épargne

	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						
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	195,915,053	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

(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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