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CHEQUES CASHED

AUGUST - 1977 - 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 \$225,533 million, 11.0% 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 13.7%, New Brunswick by 18.7%, Quebec by 10.4%, Ontario by 10.2%, Manitoba by 8.2%, Saskatchewan by 13.0%, Alberta by 17.4%, British Columbia by 15.7%. Debits decreased in Newfoundland by 6.0% and Nova Scotia by 1.6%.

The Centres:

Forty-two of the fifty centres showed a higher value of cheques cashed than in August of 1976. In respect of the major centres, payments increased in Montreal by 13.4%, Toronto by 12.1%, Winnipeg by 8.2% and Vancouver by 14.4%.

Deposit Turnover:

The turnover ratio of current deposits (compiled on an annual basis) was 174.14 compared with 170.74 for August 1976. The turnover ratio of savings accounts was 1.15 compared with the August 1976 ratio of 1.13.

Business Finance Division

October - 1977 - Octobre
5-4404-509

Prix: 30 cents, \$3.00 par année

CHEQUES ENCAISSEÉS

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 225,533 millions de dollars soit 11.0 % de plus qu'en août 1976. Les comparaisons pour le mois d'août montrent que les versements ont augmenté dans 8 des 10 provinces. Les débits ont augmenté de 13.7 % dans l'Île-du-Prince-Édouard, de 18.7 % au Nouveau-Brunswick, de 10.4 % au Québec, de 10.2 % en Ontario, de 8.2 % au Manitoba, de 13.0 % en Saskatchewan, de 17.4 % en Alberta et de 15.7 % en Colombie-Britannique. Les débits ont accusé une baisse de 6.0 % à Terre-Neuve et de 1.6 % en Nouvelle-Écosse.

Les centres:

Quarante-deux des cinquante centres ont enregistré une valeur totale de chèques encaissés supérieure à celle du mois d'août 1976. Pour ce qui est des grands centres, les versements ont augmenté de 13.4 % à Montréal, de 12.1 % à Toronto, de 8.2 % à Winnipeg et de 14.4 % à Vancouver.

Volumes des transactions:

Le taux de transactions sur comptes courants (calculé sur une base annuelle) était de 174.14 comparativement à 170.74 en août 1976. Le taux de transactions sur comptes d'épargne était de 1.15 comparativement à 1.13 en août 1976.

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		
	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	1,477,275	1,388,623	0.94	10,211,148	11,313,101	1.11
Prince Edward Island - Île-du-Prince-Édouard: Charlottetown	174,828	198,901	1.14	1,414,278	1,387,216	0.98
Nova Scotia - Nouvelle-Écosse: Glace Bay	19,198	24,854	1.29	144,847	149,656	1.03
Halifax	1,920,491	1,876,124	0.98	13,311,174	15,167,759	1.14
Sydney	144,603	150,150	1.04	1,191,701	1,139,556	0.96
Total - 3 centres	2,084,292	2,051,128	0.98	14,647,722	16,456,971	1.12
New Brunswick - Nouveau-Brunswick: Fredericton	497,171	615,076	1.24	3,871,602	4,139,941	1.07
Moncton	297,111	308,511	1.04	4,118,383	2,253,492	0.55
Saint John - Saint-Jean	524,467	641,562	1.22	4,148,575	4,708,164	1.13
Total - 3 centres	1,318,749	1,565,149	1.19	12,138,560	11,101,597	0.91
Québec:						
Chicoutimi	222,343	237,893	1.07	1,657,962	1,716,758	1.04
Drummondville	112,035	114,269	1.02	887,202	964,026	1.09
Granby	147,649	170,410	1.15	1,124,051	1,192,276	1.06
Montréal	44,978,044	51,008,282	1.13	349,635,611	399,509,273	1.14
Québec	8,096,575	7,575,782	0.94	62,944,319	56,698,117	0.90
St-Hyacinthe	178,411	226,945	1.27	1,471,030	1,698,806	1.15
Shawinigan	44,414	51,794	1.17	377,906	420,584	1.11
Sherbrooke	290,751	322,469	1.11	2,219,742	2,452,101	1.10
Trois-Rivières	177,404	186,463	1.05	1,359,185	1,373,796	1.01
Valleyfield	68,258	80,942	1.19	542,648	644,410	1.19
Total - 10 centres	54,315,884	59,975,249	1.10	422,219,656	466,670,147	1.11
Ontario:						
Brantford	362,449	403,170	1.11	2,881,238	3,044,951	1.06
Chatham	582,058	603,450	1.04	4,452,316	3,997,216	0.90
Cornwall	140,107	174,121	1.24	1,172,194	1,212,030	1.03
Guelph	263,607	270,319	1.03	1,932,753	2,240,180	1.16
Hamilton	3,058,776	3,167,719	1.04	23,189,789	23,824,113	1.03
Kingston	292,387	318,758	1.09	2,292,524	2,359,081	1.03
Kitchener	819,220	766,344	0.94	6,758,766	6,313,830	0.93
London	2,210,949	2,086,624	0.94	17,455,002	20,618,971	1.18
Niagara Falls	195,150	203,506	1.04	1,371,000	1,499,149	1.09
Oshawa	1,314,696	1,433,554	1.09	11,841,103	12,956,215	1.09
Ottawa	3,883,290	3,535,876	0.91	25,615,219	29,492,446	1.15
Peterborough	207,074	301,303	1.46	1,747,443	1,841,608	1.05
St. Catharines	613,476	513,181	0.84	5,858,186	5,148,114	0.88
Sarnia	383,632	517,674	1.35	2,704,518	3,643,962	1.35
Sault Ste. Marie	933,081	975,150	1.05	8,170,619	11,364,372	1.39
Sudbury	276,201	353,585	1.28	2,208,676	2,448,554	1.11
Thunder Bay	384,151	495,313	1.29	2,989,639	3,503,336	1.17
Timmins	118,895	139,784	1.18	937,847	1,050,624	1.12
Toronto	84,962,284	95,279,218	1.12	683,333,929	755,752,603	1.11
Windsor	1,217,406	1,068,784	0.88	10,907,181	11,205,239	1.03
Total - 20 centres	102,218,889	112,607,433	1.10	817,819,942	903,516,594	1.10
Manitoba:						
Brandon	119,484	132,662	1.11	869,629	1,004,742	1.15
Winnipeg	7,998,709	8,651,446	1.08	67,355,517	70,759,141	1.03
Total - 2 centres	8,118,193	8,784,108	1.08	68,225,146	71,763,883	1.05

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		
	1976	1977	1977 1976	1976	1977	1977 1976
	thousands of dollars milliers de dollars			thousands of dollars milliers de dollars		
Saskatchewan:						
Moose Jaw	77,944	95,733	1.23	693,125	736,245	1.06
Prince Albert	92,424	118,942	1.29	735,666	835,640	1.14
Regina	1,991,990	2,243,692	1.13	16,564,522	18,124,027	1.09
Saskatoon	566,491	625,714	1.10	4,685,813	5,675,115	1.21
Total - 4 centres	2,728,849	3,084,081	1.13	22,679,126	25,371,027	1.12
Alberta:						
Calgary	8,208,111	9,250,915	1.13	66,493,819	75,246,824	1.13
Edmonton	6,537,646	8,082,263	1.24	45,603,477	54,611,065	1.20
Lethbridge	250,153	273,481	1.09	2,041,737	2,216,672	1.09
Medicine Hat	111,353	123,021	1.10	892,402	968,567	1.09
Total - 4 centres	15,107,263	17,729,680	1.17	115,031,435	133,043,128	1.16
British Columbia - Colombie-Britannique:						
Vancouver	12,635,406	14,451,023	1.14	105,130,894	114,989,527	1.09
Victoria	3,045,149	3,697,279	1.21	21,448,543	23,434,846	1.09
Total - 2 centres	15,680,555	18,148,302	1.16	126,579,437	138,424,373	1.09
Total - 50 centres	203,224,777	225,532,654	1.11	1,610,966,450	1,779,048,037	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	17,004,191(1)	402,621	5,102,508	6,721,054	3,661,658	1,116,350
1925	17,150,784	366,736	5,303,459	6,872,567	3,414,416	1,193,606
1929	30,506,539	530,148	10,699,165	12,415,540	4,874,468	1,987,218
1930	24,920,762	466,590	8,822,001	10,017,924(2)	4,015,450	1,598,797
1932	25,844,288	519,171	7,766,200	11,258,872	4,797,206(3)	1,502,839
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	1,684,993(5)	17,781,534	26,781,881(6)	10,648,380	5,277,705
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
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	1,051,010,668 ^r	21,205,921	271,005,836	534,841,907	138,327,995	85,629,009
1975	1,347,165,294	24,640,088	351,397,880	697,558,567	167,310,437	106,258,322
1976	1,571,241,752	31,789,280	414,799,672	792,137,656	205,935,707	126,579,437
1977	1,733,439,090	33,442,516	458,659,491	872,734,672	230,178,038	138,424,373

(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

	August - Août					
	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	1,402,628	1,292,463	44,709	59,975	29,938	36,185
Prince Edward Island — Île-du-Prince-Édouard:						
Charlottetown	156,389	177,806	7,618	9,308	10,821	11,787
Nova Scotia — Nouvelle-Écosse:						
Glace Bay	15,326	20,599	2,040	2,186	1,832	2,069
Halifax	1,797,801	1,728,808	50,122	62,305	72,568	85,011
Sydney	130,054	133,580	6,078	6,752	8,471	9,818
Total — 3 centres	1,943,181	1,882,987	58,240	71,243	82,871	96,898
New Brunswick — Nouveau-Brunswick:						
Fredericton	459,995	569,119	20,730	23,994	16,446	21,963
Moncton	258,279	269,475	13,799	15,230	25,033	23,806
Saint John — Saint-Jean	476,141	590,375	27,758	25,649	20,568	25,538
Total — 3 centres	1,194,415	1,428,969	62,287	64,873	62,047	71,307
Québec:						
Chicoutimi	204,243	215,903	11,203	14,030	6,897	7,960
Drummondville	104,126	103,832	5,763	7,971	2,146	2,356
Granby	136,176	159,397	7,323	6,814	4,150	4,199
Montréal	43,361,739	49,130,558	1,189,597	1,473,078	426,708	404,645
Québec	7,821,613	7,186,818	232,370	352,744	42,592	36,210
St-Hyacinthe	162,951	207,855	12,887	14,754	2,573	4,336
Shawinigan	38,439	44,838	4,151	4,836	1,824	2,120
Sherbrooke	261,555	289,831	18,532	19,252	10,664	13,386
Trois-Rivières	161,765	164,871	10,334	15,012	5,305	6,580
Valleyfield	60,374	71,964	5,524	6,263	2,360	2,715
Total — 10 centres	52,312,981	57,575,867	1,497,684	1,914,754	505,219	484,628
Ontario:						
Brantford	324,553	364,099	22,679	21,165	15,217	17,906
Chatham	556,745	571,666	12,973	17,012	12,340	14,772
Cornwall	121,975	151,355	10,682	13,836	7,450	8,930
Guelph	227,927	229,236	20,187	22,772	15,493	18,311
Hamilton	2,812,756	2,874,016	145,310	174,294	100,710	119,409
Kingston	231,898	245,765	29,567	35,609	30,922	37,384
Kitchener	746,172	681,630	37,930	45,426	35,118	39,288
London	2,074,637	1,923,957	71,070	82,766	65,242	79,901
Niagara Falls	168,410	170,927	15,242	18,266	11,498	14,313
Oshawa	1,260,534	1,369,635	32,469	38,883	21,693	25,036
Ottawa	3,525,914	3,128,605	177,150	201,048	180,226	206,223
Peterborough	169,777	248,150	19,049	22,036	18,248	31,117
St. Catharines	561,448	456,363	29,131	29,455	22,897	27,363
Sarnia	335,562	469,088	23,564	27,260	24,506	21,326
Sault Ste. Marie	895,797	933,149	21,688	23,842	15,596	18,159
Sudbury	221,072	286,648	31,424	37,770	23,705	29,167
Thunder Bay	325,257	415,716	30,879	44,268	28,015	35,329
Timmins	99,825	117,368	12,190	13,683	6,880	8,733
Toronto	82,621,358	92,552,879	1,626,109	1,858,106	714,817	868,233
Windsor	1,066,396	931,788	107,568	85,126	43,442	51,870
Total — 20 centres	98,348,013	108,122,040	2,476,861	2,812,623	1,394,015	1,672,770
Manitoba:						
Brandon	92,947	101,894	13,684	16,286	12,853	14,332
Winnipeg	7,683,514	8,274,889	152,302	184,034	162,893	192,572
Total — 2 centres	7,776,461	8,376,783	165,986	200,320	175,746	207,305

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	
	1976	1977	1976	1977	1976	1977
	thousands of dollars - milliers de dollars					
Saskatchewan:						
Moose Jaw	57,908	72,865	8,226	9,359	11,810	13,509
Prince Albert	76,067	100,402	5,862	6,235	10,495	12,305
Regina	1,889,991	2,140,883	48,064	42,931	53,935	59,878
Saskatoon	485,929	537,803	32,024	30,386	48,538	57,525
Total - 4 centres	2,509,895	2,851,953	94,176	88,911	124,778	143,217
Alberta:						
Calgary	7,759,388	8,740,244	160,068	192,281	288,655	318,390
Edmonton	6,125,024	7,592,446	148,913	197,389	263,709	292,428
Lethbridge	207,603	227,164	13,628	15,086	28,922	31,231
Medicine Hat	88,223	99,054	8,460	8,706	14,670	15,261
Total - 4 centres	14,180,238	16,658,908	331,069	413,462	595,956	657,310
British Columbia - Colombie-Britannique:						
Vancouver	11,790,413	13,456,160	407,203	473,392	437,790	521,471
Victoria	2,880,495	3,520,133	84,908	88,688	79,746	88,458
Total - 2 centres	14,670,908	16,976,293	492,111	562,080	517,536	609,929
Total - 50 centres	194,495,109	215,344,069	5,230,741	6,197,549	3,498,927	3,991,036

TABLE 4. Cheques Cashed Against Current and Savings Accounts

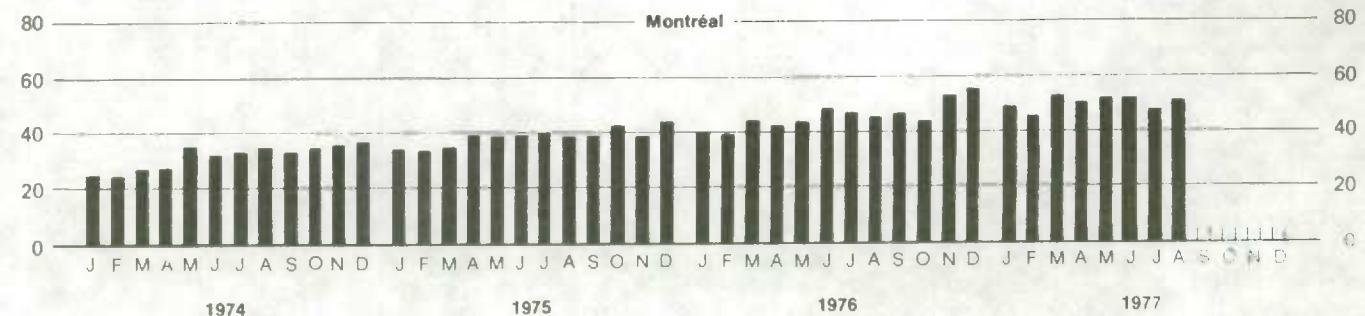
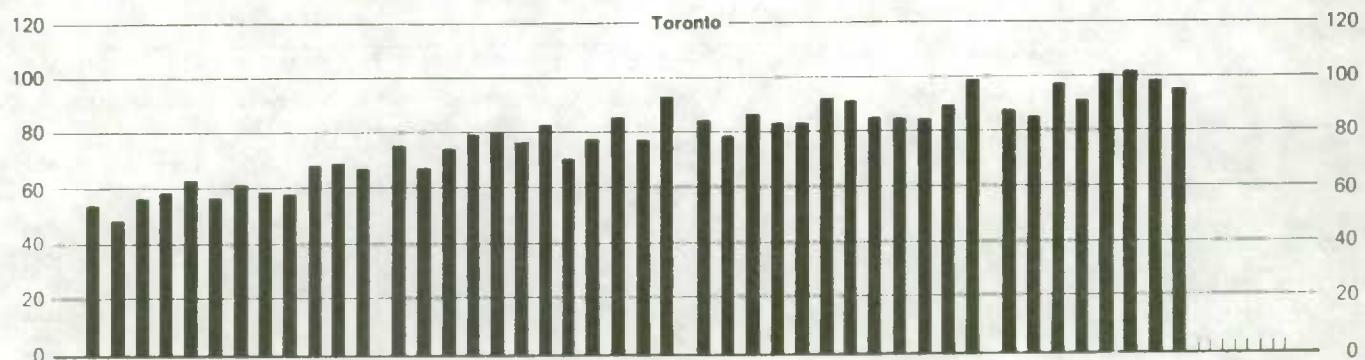
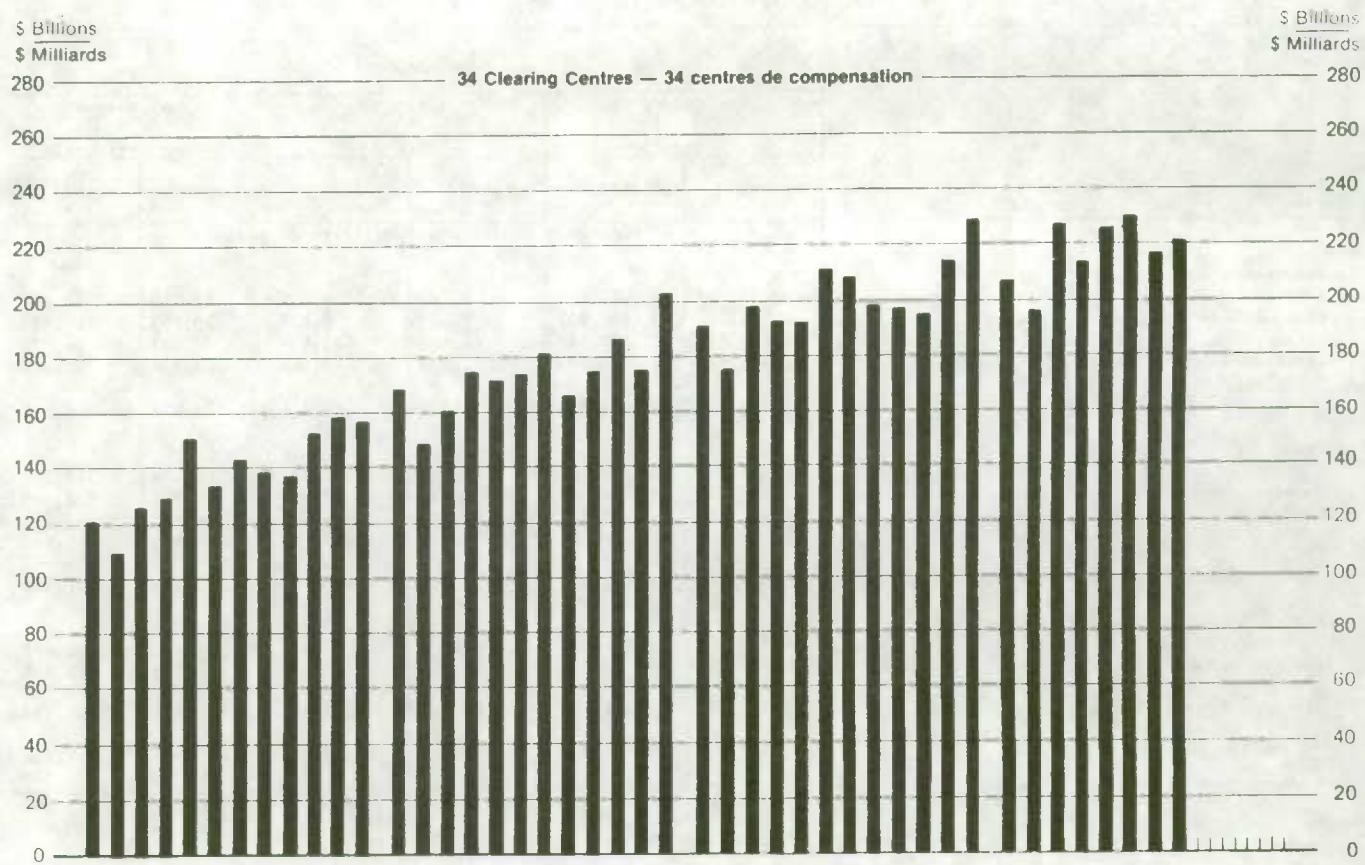
TABLEAU 4. Chèques tirés sur les comptes courants et comptes d'épargne

	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
<u>1976</u>						
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	1.18
<u>1977</u>						
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	227,334,284	14,335,328	190.30	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

(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. - 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



1974

1975

1976

1977

new冠状病毒 - 新冠肺炎 - COVID-19



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