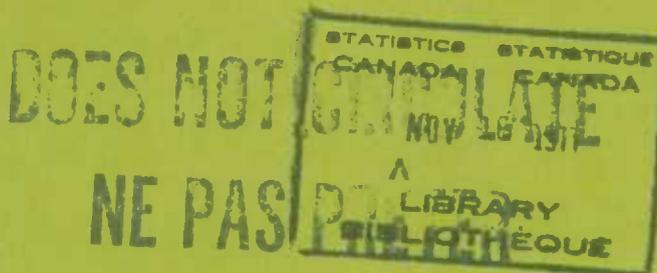




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CHEQUES CASHEDCHÈQUES ENCAISSÉS

SEPTEMBER - 1977 - SEPTEMBRE

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 September totalled \$234,182 million, 15.9% above the value for the corresponding month of 1976. Payments in 9 of the 10 provinces rose in the comparison. Debits increased in Newfoundland by 3.8%, Prince Edward Island by 9.6%, Nova Scotia by 10.0%, New Brunswick by 0.1%, Quebec by 12.5%, Ontario by 20.7%, Manitoba by 0.1%, Alberta by 23.9% and British Columbia by 6.4%. Debits decreased in Saskatchewan by 9.0%.

The Centres:

Thirty-five of the fifty centres showed a higher value of cheques cashed than in September of 1976. In respect of the major centres, payments increased in Montreal by 11.6%, Toronto by 24.0%, and Vancouver by 10.2%. Payments decreased in Winnipeg by 0.2%.

Deposit Turnover:

The turnover ratio of current deposits (compiled on an annual basis) was 179.67 compared with 167.87 for September 1976. The turnover ratio of savings accounts was 1.14 compared with the September 1976 ratio of 1.08.

Business Finance Division

November - 1977 - Novembre
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 septembre s'élevait à \$234,182 millions de dollars soit 15.9 % de plus qu'en septembre 1976. Les comparaisons pour le mois de septembre montrent que les versements ont augmenté dans 9 des 10 provinces. Les débits ont augmenté de 3.8 % en Terre-Neuve, de 9.6 % dans l'Île-du-Prince-Édouard, de 10.0 % en Nouvelle Écosse, de 0.1 % au Nouveau Brunswick, de 12.5 % au Québec, de 20.7 % en Ontario, de 0.1 % au Manitoba, de 23.9 % en Alberta, de 6.4 % en Colombie-Britannique. Les débits ont accusé une baisse de 9.0 % en Saskatchewan.

Les centres:

Trente-cinq des cinquante centres ont enregistré une valeur totale de chèques encaissés supérieure à celle du mois de septembre 1976. Pour ce qui est des grands centres, les versements ont augmenté de 11.6 % à Montréal, de 24.0 % à Toronto, et de 10.2 % à Vancouver. Les versements ont baissé de 0.2 % à Winnipeg.

Volumes des transactions:

Le taux de transactions sur comptes courants (calculé sur une base annuelle) était de 179.67 comparativement à 167.87 en septembre 1976. Le taux de transactions sur comptes d'épargne était de 1.14 comparativement à 1.08 en septembre 1976.

Division des finances des entreprises

TABLE 1. Cheques Cashed Against Individual Accounts

TABLEAU 1. Chèques tirés sur les comptes individuels

	September - Septembre			First nine months - Neuf 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	1,484,484	1,541,161	1.04	11,695,632	12,854,262	1.10
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	180,261	197,499	1.10	1,594,539	1,584,715	0.99
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	17,216	18,292	1.06	162,063	167,948	1.04
Halifax	1,704,513	1,810,096	1.06	15,015,687	16,977,855	1.13
Sydney	126,253	203,520	1.61	1,317,954	1,343,076	1.02
Total - 3 centres	1,847,982	2,031,908	1.10	16,495,704	18,488,879	1.12
New Brunswick - Nouveau-Brunswick:						
Fredericton	480,155	461,683	0.96	4,351,757	4,601,624	1.06
Moncton	287,716	285,069	0.99	4,406,099	2,538,561	0.58
Saint John - Saint-Jean	574,671	598,708	1.04	4,723,246	5,306,872	1.12
Total - 3 centres	1,342,542	1,345,460	1.00	13,481,102	12,447,057	0.92
Québec:						
Chicoutimi	200,767	237,633	1.18	1,858,729	1,954,391	1.05
Drummondville	119,334	113,998	0.96	1,006,536	1,078,024	1.07
Granby	143,899	171,166	1.19	1,267,950	1,363,442	1.08
Montréal	46,566,633	51,957,867	1.12	396,202,244	451,467,140	1.14
Québec	5,813,588	6,956,114	1.20	68,757,907	63,654,231	0.93
St-Hyacinthe	208,924	248,417	1.19	1,679,954	1,947,223	1.16
Shawinigan	46,013	53,359	1.16	423,919	473,943	1.12
Sherbrooke	290,942	303,478	1.04	2,510,684	2,755,579	1.10
Trois-Rivières	166,889	191,856	1.15	1,526,074	1,565,652	1.03
Valleyfield	70,247	80,537	1.15	612,895	724,947	1.18
Total - 10 centres	53,627,236	60,314,425	1.12	475,846,892	526,984,572	1.11
Ontario:						
Brantford	346,922	402,477	1.16	3,228,160	3,447,428	1.07
Chatham	657,047	637,888	0.97	5,109,363	4,635,104	0.91
Cornwall	143,377	159,878	1.12	1,315,571	1,371,908	1.04
Guelph	291,006	286,823	0.99	2,223,759	2,527,003	1.14
Hamilton	2,725,364	2,890,315	1.06	25,915,153	26,714,428	1.03
Kingston	317,297	304,199	0.96	2,609,821	2,663,280	1.02
Kitchener	675,341	743,854	1.10	7,434,107	7,057,684	0.95
London	2,359,979	2,212,346	0.94	19,814,981	22,831,317	1.15
Niagara Falls	202,349	221,327	1.09	1,573,349	1,720,476	1.09
Oshawa	1,172,435	1,141,998	0.97	13,013,538	14,098,213	1.08
Ottawa	3,078,065	3,660,297	1.19	28,693,284	33,152,743	1.16
Peterborough	347,494	295,011	0.85	2,094,937	2,136,619	1.02
St. Catharines	602,763	531,463	0.88	6,460,949	5,679,577	0.88
Sarnia	339,309	542,923	1.60	3,043,827	4,186,885	1.38
Sault Ste. Marie	1,028,896	1,056,407	1.03	9,199,515	12,420,779	1.35
Sudbury	292,728	340,743	1.16	2,501,404	2,789,297	1.12
Thunder Bay	416,490	421,506	1.01	3,406,129	3,924,842	1.15
Timmins	125,160	137,299	1.10	1,063,007	1,187,923	1.12
Toronto	84,779,187	105,143,941	1.24	768,113,116	860,896,544	1.12
Windsor	1,509,037	1,297,782	0.86	12,416,218	12,503,021	1.01
Total - 20 centres	101,410,246	122,428,477	1.21	919,230,188	1,025,945,071	1.12
Manitoba:						
Brandon	114,670	140,213	1.22	984,299	1,144,955	1.16
Winnipeg	8,527,638	8,508,275	1.00	75,883,155	79,267,416	1.04
Total - 2 centres	8,642,308	8,648,488	1.00	76,867,454	80,412,371	1.05

TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABLEAU 1. Chèques tirés sur les comptes individuels - fin

	September - Septembre			First nine months - Neuf 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	80,531	96,099	1.19	773,656	832,344	1.08
Prince Albert	97,964	116,340	1.19	833,630	951,980	1.14
Regina	2,321,254	2,012,018	0.87	18,885,776	20,136,045	1.07
Saskatoon	587,164	583,922	0.99	5,272,977	6,259,037	1.19
Total - 4 centres	3,086,913	2,808,379	0.91	25,766,039	28,179,406	1.09
Alberta:						
Calgary	7,898,912	9,317,710	1.18	74,392,731	84,564,534	1.14
Edmonton	5,643,106	7,498,889	1.33	51,246,583	62,109,954	1.21
Lethbridge	252,068	293,962	1.17	2,293,805	2,510,634	1.09
Medicine Hat	115,234	121,617	1.06	1,007,636	1,090,184	1.08
Total - 4 centres	13,909,320	17,232,178	1.24	128,940,755	150,275,306	1.17
British Columbia - Colombie-Britannique:						
Vancouver	13,450,932	14,821,146	1.10	118,581,826	129,810,673	1.09
Victoria	3,127,207	2,813,212	0.90	24,575,750	26,248,058	1.07
Total - 2 centres	16,578,139	17,634,358	1.06	143,157,576	156,058,731	1.09
Total - 50 centres	202,109,431	234,182,333	1.16	1,813,075,881	2,013,230,370	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	19,202,604(1)	445,776	5,725,400	7,704,396	4,071,267	1,255,765
1925	19,346,701	415,611	5,979,550	7,765,533	3,850,626	1,335,381
1929	33,976,109	590,226	11,946,822	13,804,420	5,424,023	2,210,618
1930	27,887,943	523,889	9,756,360	11,239,311	4,583,278	1,785,105
1932	18,926,189	395,867	5,758,164	8,269,208	3,372,175(2)	1,130,775
1935	22,684,735	409,535	6,498,154	10,173,299	4,389,716	1,214,031
1940	24,653,182	598,179	7,280,759	10,778,685	4,427,768	1,567,791
1945	47,970,222	1,095,244	13,593,691	22,088,957(3)	8,158,326	3,034,004
1950	70,921,289	1,912,962(4)	20,156,822	30,676,688(5)	12,169,870	6,004,947
1955	120,837,068	3,288,488	35,593,296	54,481,921	18,195,250	9,278,113
1960	199,415,402	4,059,454	59,068,261	93,220,988	29,669,372	13,397,327
1965	348,637,297	6,856,973	105,569,261	162,086,944	49,741,326	24,382,793
1967	418,493,971	9,433,066	129,990,473	187,214,517	61,524,870	30,331,045
1968	451,278,305	10,539,425	131,894,468	209,847,396	65,595,099	33,401,917
1969	523,357,238	12,478,006	145,233,527	253,031,470	71,444,956	41,169,279
1970	578,646,206	14,228,352	150,809,406	292,350,586(6)	79,497,626	41,760,236
1971	639,996,394	14,632,935	167,167,142	329,204,320	81,779,056	47,212,941
1972	758,352,540	16,263,608	198,834,339	395,165,549	91,545,840	56,543,204
1973	967,645,488	18,411,135	237,418,320	526,158,985	112,343,718	73,313,330
1974	1,188,073,574 ^r	23,834,507	309,669,303	602,447,309	155,658,865 ^r	96,463,590
1975	1,521,904,457 ^r	28,120,363	395,982,023	787,746,644	189,497,383 ^r	120,558,044
1976	1,768,575,172	35,840,664	467,470,835	890,531,849	231,574,248	143,157,576
1977	1,962,600,531	37,677,550	517,876,950	992,120,217	258,867,083	156,058,731

(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 appliqué la relation existant 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

TABLÉAU 3. Chèques tirés par type de compte

	September - Septembre					
	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	1,395,228	1,452,743	59,760	54,735	29,496	33,683
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	160,993	175,162	8,074	10,239	11,194	12,098
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	13,089	14,115	2,292	2,107	1,835	2,070
Halifax	1,576,064	1,667,316	52,093	60,502	76,356	82,278
Sydney	111,142	187,649	6,415	7,465	8,696	8,406
Total - 3 centres	1,700,295	1,869,080	60,800	70,074	86,887	92,754
New Brunswick - Nouveau-Brunswick:						
Fredericton	440,685	417,213	21,902	23,156	17,568	21,314
Moncton	252,792	245,243	15,595	18,800	19,329	21,026
Saint John - Saint-Jean	532,901	549,858	21,854	25,018	19,916	23,832
Total - 3 centres	1,226,378	1,212,314	59,351	66,974	56,813	66,172
Québec:						
Chicoutimi	182,456	217,034	11,547	13,298	6,764	7,301
Drummondville	110,529	104,114	6,501	7,215	2,304	2,689
Granby	131,136	159,084	8,098	7,619	4,665	4,463
Montréal	44,962,121	50,055,207	1,194,513	1,430,517	409,999	472,103
Québec	5,605,877	6,645,510	176,127	271,822	31,584	38,782
St-Hyacinthe	194,287	230,246	11,924	14,046	2,713	4,125
Shawinigan	40,393	45,622	3,966	5,521	1,654	2,216
Sherbrooke	263,140	273,066	16,645	17,365	11,157	13,047
Trois-Rivières	151,653	171,018	9,651	14,424	5,585	6,414
Valleyfield	62,319	71,483	5,432	5,919	2,496	3,135
Total - 10 centres	51,703,911	57,972,384	1,444,404	1,787,746	478,921	554,295
Ontario:						
Brantford	312,684	364,231	17,823	20,248	16,415	17,998
Chatham	630,033	602,143	13,545	19,515	13,469	16,230
Cornwall	125,371	137,966	10,039	12,200	7,967	9,712
Guelph	253,394	241,388	20,550	25,924	17,062	19,511
Hamilton	2,472,909	2,589,063	146,916	182,175	105,539	119,077
Kingston	251,414	228,810	33,656	37,184	32,227	38,205
Kitchener	600,754	654,449	38,922	45,657	35,665	43,748
London	2,212,012	2,048,420	75,338	83,264	72,629	80,662
Niagara Falls	174,252	190,009	15,840	17,524	12,257	13,794
Oshawa	1,119,539	1,078,441	31,701	38,023	21,195	25,534
Ottawa	2,707,291	3,224,616	186,167	223,846	184,607	211,835
Peterborough	305,044	239,013	23,132	21,816	19,318	34,182
St. Catharines	549,841	471,229	27,734	31,210	25,188	29,024
Sarnia	287,155	493,989	28,677	26,600	23,477	22,334
Sault Ste. Marie	989,592	1,014,849	21,666	23,952	17,638	17,606
Sudbury	236,040	278,007	32,261	34,352	24,427	28,384
Thunder Bay	354,598	348,882	31,238	40,048	30,654	32,576
Timmins	104,450	115,457	13,953	13,742	6,757	8,100
Toronto	82,477,577	102,412,636	1,496,637	1,894,217	804,973	837,088
Windsor	1,332,088	1,155,768	72,928	90,157	104,021	51,857
Total - 20 centres	97,496,038	117,889,366	2,338,723	2,881,654	1,575,485	1,657,457
Manitoba:						
Brandon	89,177	107,682	13,307	18,277	12,186	14,254
Winnipeg	8,209,762	8,097,408	156,623	209,050	161,253	201,817
Total - 2 centres	8,298,939	8,205,090	169,930	227,327	173,439	216,071

TABLE 3. Cheques Cashed by Type of Account - Concluded

TABLEAU 3. Chèques tirés par type de compte - fin

	September - Septembre					
	Current - Courant		Savings - Épargne		Personal chequing - Chèques personnels	
	1976	1977	1976	1977	1976	1977
	thousands of dollars - milliers de dollars					
Saskatchewan:						
Moose Jaw	60,568	73,077	8,575	9,605	11,388	13,417
Prince Albert	81,786	97,118	5,931	7,464	10,247	11,758
Regina	2,213,200	1,905,779	53,419	46,463	54,635	59,776
Saskatoon	504,624	488,419	30,922	38,653	51,618	56,850
Total - 4 centres	2,860,178	2,564,393	98,847	102,185	127,888	141,801
Alberta:						
Calgary	7,478,592	8,774,077	153,707	186,231	266,613	357,402
Edmonton	5,260,841	7,009,922	155,527	197,909	226,738	291,058
Lethbridge	208,452	240,617	13,401	14,642	30,215	38,703
Medicine Hat	89,615	98,101	9,858	8,360	15,761	15,156
Total - 4 centres	13,037,500	16,122,717	332,493	407,142	539,327	702,319
British Columbia - Colombie-Britannique:						
Vancouver	12,419,551	13,710,429	410,663	526,010	620,718	584,707
Victoria	2,965,272	2,640,964	80,067	90,046	81,868	82,202
Total - 2 centres	15,384,823	16,351,393	490,730	616,056	702,586	666,909
Total - 50 centres	193,264,283	223,814,642	5,063,112	6,224,132	3,782,036	4,143,559

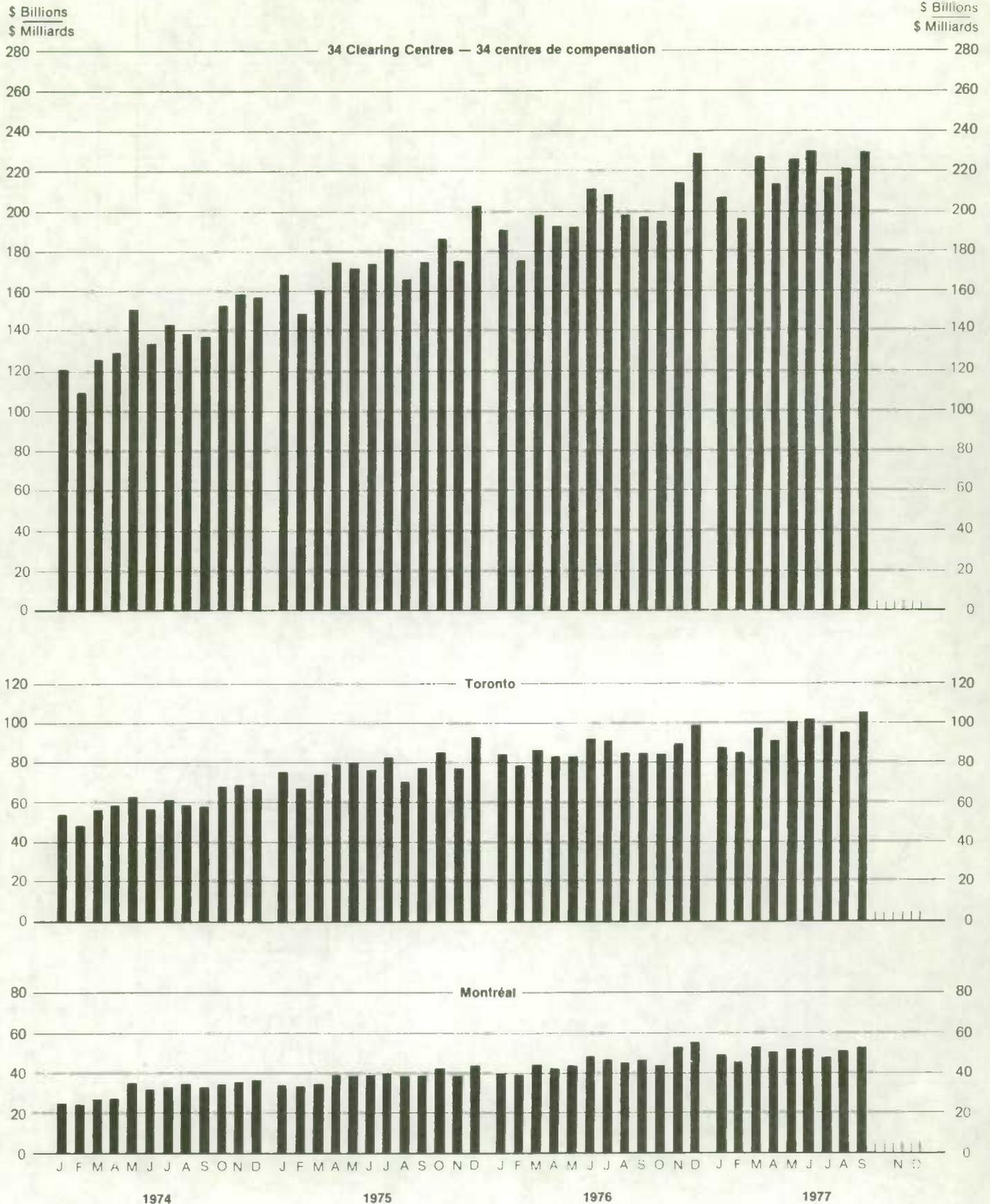
TABLE 4. Cheques Cashed Against Current and Savings Accounts

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>						
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
September - Septembre	227,958,201	15,225,519	179.67	6,224,132	65,746,328	1.14

(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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