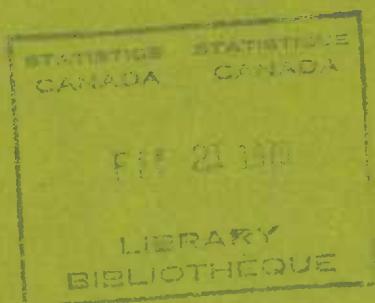




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CHEQUES CASHED

DECEMBER - 1978 - DÉCEMBRE

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. Also, data in this publication do not include cheques drawn on the Receiver General or cheques drawn on deposit accounts held in the name of the Receiver General. For further information refer to 61-201.

The value of cheques cashed in the 50 clearing centres in December totalled \$296,462 million, 22.4% above the value for the corresponding month of 1977. Payments in 9 of the 10 provinces rose in comparison. Debits increased in Newfoundland by 89.4%, Prince Edward Island by 29.9%, Nova Scotia by 7.4%, New Brunswick by 42.2%, Ontario by 39.4%, Manitoba by 9.2%, Saskatchewan by 19.2%, Alberta by 20.3% and British Columbia by 13.7%. Debits decreased in Quebec by 8.8%.

The Centres:

Forty-four of the fifty centres showed a higher value of cheques cashed than in December of 1977. In respect of the major centres, payments increased in Toronto by 44.8%, Winnipeg by 9.2%, and Vancouver by 11.1%. Debits decreased in Montreal by 13.9%.

Deposit Turnover:

The turnover ratio of current deposits (compiled on an annual basis) was 200.52 compared with 175.49 for December 1977. The turnover ratio of savings accounts was 1.27 compared with the December 1977 ratio of 1.15.

Inquiries about this publication should be addressed to Financial Institution Section, Business Finance Division, Ottawa, Ontario, K1A 0T6. (Telephone: 996-6631).

CHÈQUES ENCAISSÉS

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. De plus, les données de cette publication ne comprennent pas les chèques tirés sur le Receveur général ou les chèques tirés sur les comptes de dépôt détenus au nom du Receveur général. Pour plus de renseignements, voir le numéro 61-201 du catalogue.

La valeur des chèques encaissés dans 50 centres de compensation en décembre s'élevait à \$296,462 millions soit 22.4 % de plus qu'en décembre 1977. Les comparaisons pour le mois de décembre montrent que les versements ont augmenté dans 9 des 10 provinces. Les débits ont augmenté de 89.4 % à Terre-Neuve, de 29.9 % dans l'Île-du-Prince-Édouard, de 7.4 % en Nouvelle-Écosse, de 42.2 % au Nouveau-Brunswick, de 39.4 % en Ontario, de 9.2 % au Manitoba, de 19.2 % en Saskatchewan, de 20.3 % en Alberta et de 13.7 % en Colombie-Britannique. Les débits ont accusé une baisse de 8.8 % au Québec.

Les centres:

Quarante-quatre des cinquante centres ont enregistré une valeur totale de chèques encaissés supérieure à celle du mois de décembre 1977. Pour ce qui est des grands centres, les versements ont augmenté de 44.8 % à Toronto, de 9.2 % à Winnipeg, et de 11.1 % à Vancouver. Les versements ont baissé de 13.9 % à Montréal.

Volumes des transactions:

Le taux de transactions sur comptes courants (calculé sur une base annuelle) était de 200.52 comparativement à 175.49 en décembre 1977. Le taux de transactions sur comptes d'épargne était de 1.27 comparativement à 1.15 en décembre 1977.

Toutes demandes de renseignements sur la présente publication doivent être adressées à la Section des institutions financières de la Division des finances des entreprises à Ottawa, Ontario, K1A 0T6. (Téléphone: 996-6631).

TABLE 1. Cheques Cashed Against Individual Accounts

TABLEAU 1. Chèques tirés sur les comptes individuels

	December - Décembre			First twelve months - Douze premiers mois		
	1977	1978	1978 1977	1977	1978	1978 1977
	thousands of dollars milliers de dollars			thousands of dollars milliers de dollars		
Newfoundland - Terre-Neuve:						
St. John's	1,259,295	2,385,236	1.89	16,930,666	18,842,730	1.11
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	191,661	249,031	1.30	2,149,062	2,568,359	1.20
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	19,464	20,854	1.07	223,015	223,395	1.00
Halifax	2,162,168	2,281,775	1.06	22,621,574	24,791,277	1.10
Sydney	230,422	288,856	1.25	1,968,991	2,783,214	1.41
Total - 3 centres	2,412,054	2,591,485	1.07	24,813,580	27,797,886	1.12
New Brunswick - Nouveau-Brunswick:						
Fredericton	579,788	838,824	1.45	6,450,287	7,025,198	1.09
Moncton	287,485	370,747	1.29	3,424,504	3,827,471	1.12
Saint John	723,100	1,051,531	1.45	7,179,707	8,218,688	1.14
Total - 3 centres	1,590,373	2,261,102	1.42	17,054,498	19,071,357	1.12
Québec:						
Chicoutimi	281,078	285,312	1.02	2,774,650	3,374,950	1.22
Drummondville	127,605	136,619	1.07	1,457,765	1,492,422	1.02
Granby	151,142	159,094	1.05	1,868,215	2,074,451	1.11
Montréal	53,461,673	46,038,047	0.86	609,658,655	583,443,893	0.96
Québec	5,893,859	7,751,152	1.32	83,740,908	102,852,351	1.23
St-Hyacinthe	264,771	308,871	1.17	2,712,900	3,227,187	1.19
Shawinigan	64,699	71,334	1.10	655,701	736,662	1.12
Sherbrooke	339,813	417,750	1.23	3,779,665	4,161,680	1.10
Trois-Rivières	229,410	278,863	1.22	2,237,037	2,861,001	1.28
Valleyfield	83,857	83,985	1.00	968,368	981,182	1.01
Total - 10 centres	60,897,907	55,531,027	0.91	709,853,864	705,205,779	0.99
Ontario:						
Brantford	359,592	413,678	1.15	4,553,957	5,090,393	1.12
Chatham	605,652	878,325	1.45	6,647,119	7,291,827	1.10
Cornwall	169,349	210,885	1.25	1,856,996	2,129,892	1.15
Guelph	287,944	350,739	1.22	3,315,116	3,751,238	1.13
Hamilton	3,008,444	3,657,680	1.22	35,894,556	40,076,581	1.12
Kingston	326,950	300,552	0.92	3,599,949	3,993,812	1.11
Kitchener	916,598	1,035,599	1.13	9,654,646	10,730,266	1.11
London	2,259,520	2,447,450	1.08	29,287,012	27,574,050	0.94
Niagara Falls	226,088	219,357	0.97	2,420,402	2,605,235	1.08
Oshawa	1,877,575	1,540,662	0.82	19,635,233	18,414,117	0.94
Ottawa	4,528,481	4,339,097	0.96	46,651,477	50,836,016	1.09
Peterborough	237,244	266,298	1.12	2,942,556	3,395,659	1.15
St. Catharines	487,750	796,193	1.63	7,294,795	7,129,914	0.98
Sarnia	410,608	513,713	1.25	5,441,980	6,760,246	1.24
Sault Ste. Marie	867,544	787,756	0.91	15,440,821	6,214,573	0.40
Sudbury	321,329	326,902	1.02	3,763,072	3,801,690	1.01
Thunder Bay	476,116	563,134	1.18	5,359,243	6,192,851	1.16
Timmins	144,670	145,952	1.01	1,615,077	1,557,349	0.96
Toronto	107,472,226	155,580,757	1.45	1,166,699,971	1,506,364,977	1.29
Windsor	1,265,980	1,590,511	1.26	16,493,951	18,056,257	1.09
Total - 20 centres	126,249,660	175,965,240	1.39	1,388,567,929	1,731,966,943	1.25
Manitoba:						
Brandon	126,692	144,216	1.14	1,562,556	1,725,903	1.10
Winnipeg	8,433,939	9,206,984	1.09	105,457,058	108,789,940	1.03
Total - 2 centres	8,560,631	9,351,200	1.09	107,019,614	110,515,843	1.03

TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABLEAU 1. Chèques tirés sur les comptes individuels - fin

	December - Décembre			First twelve months - Douze premiers mois		
	1977	1978	1978 1977	1977	1978	1978 1977
	thousands of dollars milliers de dollars			thousands of dollars milliers de dollars		
Saskatchewan:						
Moose Jaw	92,768	108,262	1.17	1,134,810	1,302,382	1.15
Prince Albert	121,469	130,096	1.07	1,304,361	1,562,354	1.20
Regina	2,303,469	2,759,289	1.20	27,277,017	28,651,611	1.05
Saskatoon	725,591	867,419	1.20	8,407,552	9,401,685	1.12
Total - 4 centres	3,243,297	3,865,066	1.19	38,123,740	40,918,032	1.07
Alberta:						
Calgary	10,974,532	13,279,046	1.21	114,792,343	137,337,608	1.20
Edmonton	7,990,902	9,515,719	1.19	86,211,228	105,252,068	1.22
Lethbridge	298,607	320,847	1.07	3,452,734	3,690,372	1.07
Medicine Hat	124,787	202,650	1.62	1,485,531	1,830,611	1.23
Total - 4 centres	19,388,828	23,318,262	1.20	205,941,836	248,110,659	1.20
British Columbia - Colombie-Britannique:						
Vancouver	15,118,273	16,789,294	1.11	172,008,146	190,906,405	1.11
Victoria	3,296,053	4,154,889	1.26	35,845,333	42,480,567	1.19
Total - 2 centres	18,414,326	20,944,183	1.14	207,853,479	233,386,972	1.12
Total - 59 centres	243,700,037	296,451,832	1.12	2,710,306,256	3,133,354,560	1.15

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			thousands of dollars - milliers de dollars	thousands of dollars - milliers de dollars
1924	27,594,187(1)	584,861	8,132,991	11,209,395	5,941,776	1,725,164
1925	28,082,674	572,500	8,475,226	11,236,044	5,956,658	1,842,246
1929	46,670,481	797,958	16,483,667	18,543,268(2)	7,922,806	2,922,782
1930	37,491,302	708,351	13,137,058	15,044,340	6,279,081	2,322,471
1932	25,844,288	519,171	7,766,200	11,258,872	4,797,206(3)	1,502,839
1935	31,546,067	574,053	8,977,530	13,876,626	6,445,396	1,672,462
1940	34,437,475	824,490	9,973,062	15,384,403	6,118,407	2,137,113
1945	68,384,814	1,553,591	19,309,333	31,543,362(4)	11,562,164	4,416,364
1950	100,635,459	2,648,161(5)	29,106,858	43,146,167(6)	17,287,706	8,446,567
1955	161,350,878	3,623,886	47,931,767	71,973,447	25,008,924	12,812,854
1960	269,619,054	5,499,100	80,114,230	125,319,946	40,667,168	18,018,609
1965	475,980,871	9,667,242	144,586,126	219,777,367	68,303,393	33,646,743
1968	618,313,206	14,439,823	180,967,485	286,109,924	90,157,013	46,638,961
1969	714,993,156	17,472,452	194,298,992	347,670,054	98,711,585	56,840,073
1970	796,636,953	19,080,872	209,288,301	402,945,677(7)	107,908,648	57,413,455
1971	894,405,536	20,377,832	232,281,965	463,437,596	113,313,909	64,994,234
1972	1,040,547,536	22,480,706	270,785,797	543,584,256	124,969,889	78,726,888
1973	1,134,374,569	25,381,973	328,719,288	720,817,489	157,459,786	101,996,033
1974	1,656,009,230	32,790,595	433,121,617	841,985,153	214,663,119	133,448,746
1975	2,088,082,180	39,486,772	539,737,648	1,082,033,951	262,828,216	163,995,593
1976	2,406,649,720	48,034,309	639,638,516	1,206,787,422	317,917,060	194,272,413
1977	2,649,874,212	50,156,451	697,179,228	1,343,599,864	351,085,190	207,853,479
1978	3,075,553,993	55,680,166	690,457,924	1,696,484,397	399,544,534	233,386,972

(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 St. John's, 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

	December - Décembre					
	Current - Courant		Savings - Épargne		Personal chequing - Chèques personnels	
	1977	1978	1977	1978	1977	1978
thousands of dollars - milliers de dollars						
Newfoundland - Terre-Neuve:						
St. John's	1,146,501	2,271,100	79,637	70,341	33,157	43,795
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	170,738	224,072	9,129	11,116	11,794	13,843
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	15,899	16,086	1,703	2,560	1,862	2,208
Halifax	2,023,752	2,120,849	59,534	65,510	78,882	95,416
Sydney	215,390	268,736	7,327	9,435	7,705	10,685
Total - 3 centres	2,255,041	2,405,671	68,564	77,505	88,449	108,309
New Brunswick - Nouveau-Brunswick:						
Fredericton	526,970	772,853	34,047	44,508	18,771	21,463
Moncton	251,260	329,057	15,944	16,725	20,281	24,965
Saint John	676,603	994,448	25,061	32,054	21,436	25,029
Total - 3 centres	1,454,833	2,096,358	75,052	93,287	60,488	71,437
Québec:						
Chicoutimi	258,323	262,623	15,582	14,949	7,173	7,740
Drummondville	117,265	122,876	8,202	10,652	2,138	3,021
Granby	139,290	144,774	7,222	8,212	4,630	6,103
Montréal	51,785,649	43,891,986	1,263,526	1,601,782	412,498	544,279
Québec	5,601,274	7,287,746	257,301	419,393	35,284	44,013
St-Hyacinthe	245,832	284,649	14,893	19,493	4,046	4,729
Shawinigan	57,674	63,415	4,711	5,402	2,314	2,517
Sherbrooke	305,801	380,953	18,967	22,691	15,045	14,106
Trois-Rivières	210,788	255,348	11,812	15,427	6,810	8,088
Valleyfield	75,444	73,825	5,362	7,324	3,051	2,836
Total - 10 centres	58,797,340	52,768,195	1,607,578	2,125,325	492,989	637,507
Ontario:						
Brantford	320,684	368,515	20,544	25,243	18,364	19,920
Chatham	572,301	835,844	17,946	24,773	15,405	17,708
Cornwall	148,795	182,210	11,789	16,792	8,765	11,883
Guelph	239,973	302,031	28,674	27,874	19,297	20,834
Hamilton	2,695,934	3,294,351	180,115	198,361	132,395	164,968
Kingston	251,125	224,998	41,312	40,060	34,513	35,494
Kitchener	831,194	928,922	44,098	53,998	41,306	52,679
London	2,095,387	2,250,933	81,309	104,368	82,824	92,149
Niagara Falls	194,222	184,525	18,824	20,636	13,042	14,196
Oshawa	1,814,670	1,469,531	36,741	42,989	26,164	28,142
Ottawa	4,101,019	3,877,189	202,745	244,742	224,717	217,166
Peterborough	187,174	219,440	30,550	23,730	19,520	23,128
St. Catharines	430,694	727,466	30,529	39,099	26,527	29,628
Sarnia	363,267	461,127	26,228	28,634	21,113	23,952
Sault Ste. Marie	829,701	743,157	19,859	25,434	17,984	19,165
Sudbury	260,757	264,461	32,449	36,395	28,123	26,046
Thunder Bay	406,952	480,399	37,902	42,617	31,262	40,118
Timmins	119,452	116,165	17,147	19,782	8,071	10,005
Toronto	104,537,021	151,288,575	2,117,084	3,048,915	818,121	1,243,267
Windsor	1,114,589	1,400,208	98,299	121,157	53,092	69,146
Total - 20 centres	121,514,911	169,620,047	3,094,144	4,185,599	1,640,605	2,159,594
Manitoba:						
Brandon	97,458	110,681	15,228	16,996	14,006	16,135
Winnipeg	7,998,141	8,680,734	228,182	272,773	207,616	253,477
Total - 2 centres	8,095,599	8,791,415	243,410	289,769	221,622	270,016

TABLE 3. Cheques Cashed by Type of Account — Concluded

TABLEAU 3. Chèques tirés par type de compte — fin

	December — Décembre					
	Current Courant		Savings Épargne		Personal chequing Chèques personnels	
	1977	1978	1977	1978	1977	1978
thousands of dollars — milliers de dollars						
Saskatchewan:						
Moose Jaw	70,712	81,689	8,830	11,658	13,226	14,915
Prince Albert	103,107	106,926	6,317	7,896	12,045	15,274
Regina	2,203,132	2,642,267	41,291	47,548	59,046	69,474
Saskatoon	635,219	696,836	34,421	42,938	55,951	127,645
Total — 4 centres	3,012,170	3,527,718	90,859	110,040	140,268	227,308
Alberta:						
Calgary	10,373,688	12,616,627	200,552	259,185	400,292	403,234
Edmonton	7,324,325	8,950,650	264,718	227,193	401,859	337,876
Lethbridge	245,905	254,298	16,654	21,467	36,048	45,082
Medicine Hat	98,759	170,174	8,852	12,167	17,176	20,309
Total — 4 centres	18,042,677	21,991,749	490,776	520,012	855,375	806,501
British Columbia — Colombie-Britannique:						
Vancouver	14,154,844	15,605,883	468,495	571,813	494,934	611,598
Victoria	3,125,605	3,945,354	82,024	118,436	88,424	91,099
Total — 2 centres	17,280,449	19,551,237	550,519	690,249	583,358	702,697
Total — 50 centres	231,770,259	283,247,562	6,309,668	8,173,243	4,128,105	5,041,027

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	Deposits(2)	Turnover	Cheques cashed	Deposits(2)	Turnover
	Chèques encaissés	Dépôts(2)	Rotation	Chèques encaissés	Dépôts(2)	Rotation
thousands of dollars — milliers de dollars						
1972	1,028,679,510	9,095,564	113.10	38,253,735	26,201,294	1.44
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
1977	2,642,922,920	15,122,023	174.78	75,385,348	63,332,456	1.19
<u>1977</u>						
December — Décembre ..	235,898,364	16,130,528	175.49	6,309,668	65,804,350	1.15
<u>1978</u>						
January — Janvier	230,677,789	15,828,448	174.88	6,036,780	66,262,755	1.09
February — Février	208,189,287	14,875,018	167.95	5,851,361	66,882,050	1.05
March — Mars	240,402,505	15,442,204	186.81	6,328,401	68,043,914	1.12
April — Avril	232,696,735	15,932,703	175.26	6,272,489	69,681,717	1.08
May — Mai	262,899,737	15,690,837	201.06	7,808,381	70,429,237	1.33
June — Juin	266,957,950	16,256,577	197.06	7,232,031	71,149,593	1.22
July — Juillet	244,456,974	16,947,927	173.09	6,351,012	72,165,815	1.06
August — Août	258,847,628	16,649,549	186.56	6,739,381	73,042,977	1.11
September — Septembre	250,015,656	16,638,414	180.32	6,620,735	74,056,762	1.07
October — Octobre	272,194,400	17,205,512	189.84	7,332,546	75,269,591	1.17
November — Novembre	295,404,108	17,091,137	207.41	12,606,842	76,565,003	1.98
December — Décembre ..	288,288,589	17,255,648	200.52	8,173,243	77,302,215	1.27

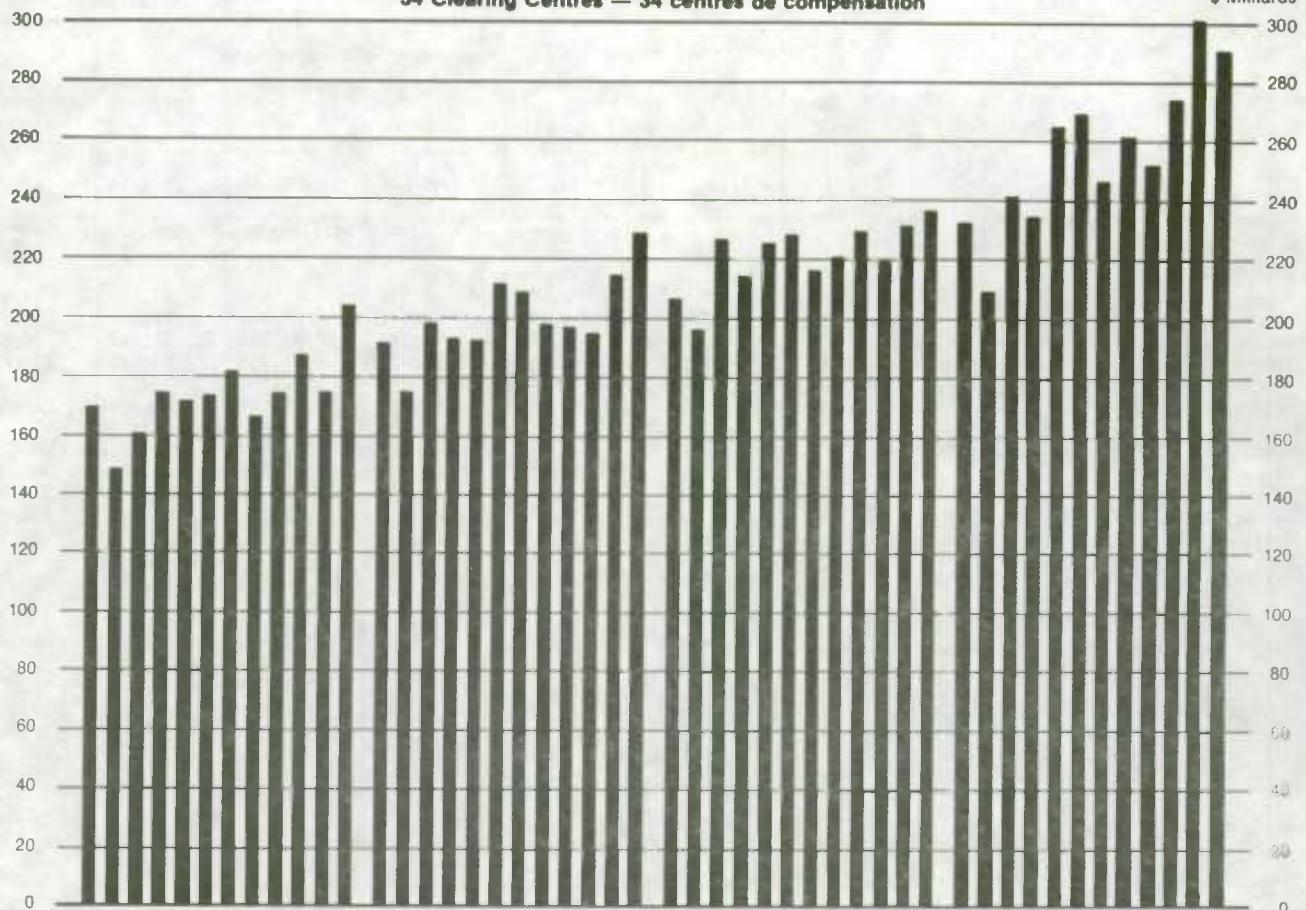
(1) Includes cheques cashed against personal chequing accounts. — Comprend les chèques tirés sur les comptes chèques personnels. (2) Average deposits for the year. — Moyenne des dépôts de l'année. Note: Turnover in the monthly section reflects turnover on an annual basis. — Nota: La rotation dans la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

Value of Cheques Cashed in Canada

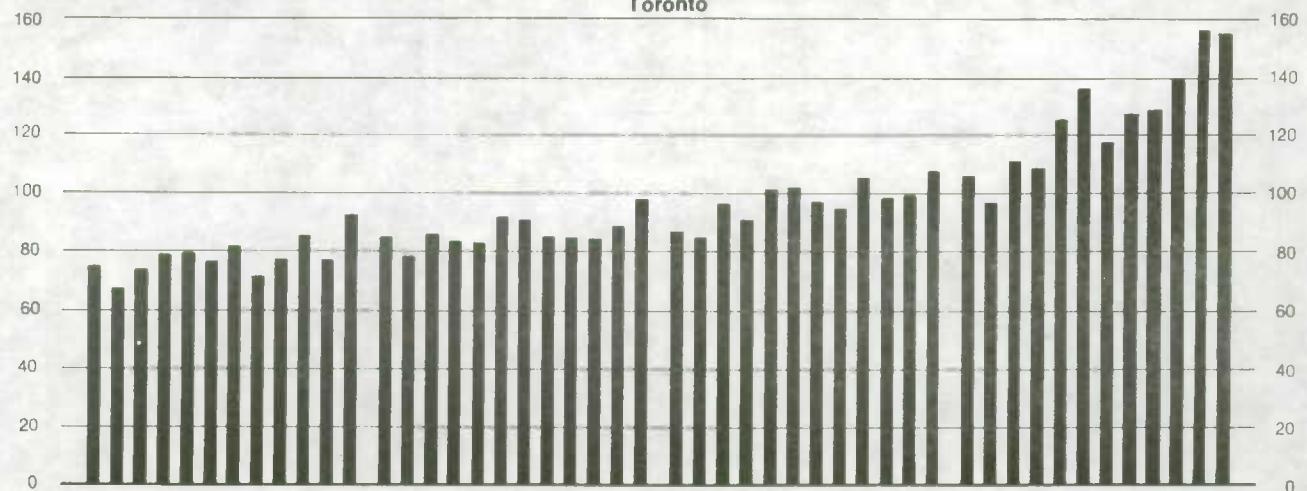
Valeur des chèques encaissés au Canada

\$ Billions
\$ Milliards

34 Clearing Centres — 34 centres de compensation



Toronto



Montréal



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