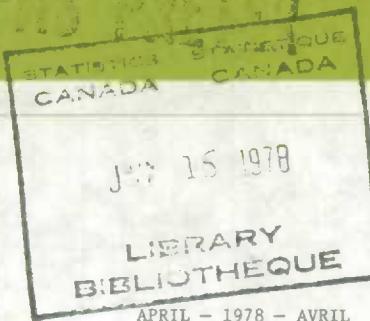


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CHEQUES CASHED

Prix: 30 cents, \$3.00 par année

CHÈQUES ENCAISSÉS

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 April totalled \$238,969 million, 8.6% above the value for the corresponding month of 1977. Payments in 8 of the 10 provinces rose in comparison. Debits increased in Newfoundland by 3.4%, Prince Edward Island by 11.8%, Nova Scotia by 0.2%, New Brunswick by 6.5%, Quebec by 3.6%, Ontario by 13.8%, Saskatchewan by 25.6%, Alberta by 8.2%. Debits decreased in Manitoba by 8.6%, and British Columbia by 0.4%.

The Centres:

Thirty-four of the fifty centres showed a higher value of cheques cashed than in April of 1977. In respect of the major centres, payments increased in Toronto by 18.6%. Debits decreased in Montreal by 3.2%, Winnipeg by 8.8%, Vancouver by 1.4%.

Deposit Turnover:

The turnover ratio of current deposits (compiled on an annual basis) was 175.26 compared with 175.49 for April 1977. The turnover ratio of savings accounts was 1.08 compared with the April 1977 ratio of 1.02.

Financial Institutions Sections
Business Finance Division
(Telephone: 613-996-6631)

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 avril s'élevait à \$238,969 millions soit 8.6 % de plus qu'en avril 1977. Les comparaisons pour le mois d'avril montrent que les versements ont augmenté dans 8 des 10 provinces. Les débits ont augmenté de 3.4 % à Terre Neuve, de 11.8 % dans l'Île-du-Prince-Édouard, de 0.2 % en Nouvelle-Écosse, de 6.5 % au Nouveau-Brunswick, de 3.6 % au Québec, de 13.8 % en Ontario, de 25.6 % en Saskatchewan et de 8.2 % en Alberta. Les débits ont accusé une baisse de 8.6 % au Manitoba et de 0.4 % en Colombie-Britannique.

Les centres:

Trente-quatre des cinquante centres ont enregistré une valeur totale de chèques encaissés supérieure à celle du mois d'avril 1977. Pour ce qui est des grands centres, les versements ont augmenté de 18.6 % à Toronto. Les versements ont baissé de 3.2 % à Montréal, de 8.8 % à Winnipeg et de 1.4 % à Vancouver.

Volumes des transactions:

Le taux de transactions sur comptes courants (calculé sur une base annuelle) était de 175.26 comparativement à 175.49 en avril 1977. Le taux de transactions sur comptes d'épargne était de 1.08 comparativement à 1.02 en avril 1977.

La section des institutions financières,
Division des finances des entreprises
(Téléphone: 613-996-6631)

TABLE 1. Cheques Cashed Against Individual Accounts

TABLEAU 1. Chèques tirés sur les comptes individuels

	April - Avril			First four months		
			1978 1977			1978 1977
	1977	1978		1977	1978	
thousands of dollars milliers de dollars						
Newfoundland - Terre-Neuve:						
St. John's	1,337,497	1,381,504	1.03	5,695,513	5,660,384	0.99
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	178,012	199,358	1.12	639,427	722,805	1.13
Nov Scotia - Nouvelle-Écosse:						
Glace Bay	16,448	16,519	1.00	66,456	64,903	0.98
Halifax	2,006,374	1,956,033	0.97	7,740,483	8,046,452	1.04
Sydney	129,168	183,220	1.42	509,499	780,619	1.53
Total - 3 centres	2,151,990	2,155,772	1.00	8,316,438	8,891,974	1.07
New Brunswick - Nouveau-Brunswick:						
Fredericton	474,199	587,878	1.24	1,856,315	2,118,226	1.14
Moncton	287,680	285,078	0.99	1,091,725	1,106,140	1.01
Saint John	599,702	576,821	0.96	2,167,590	2,309,595	1.07
Total - 3 centres	1,361,581	1,449,777	1.06	5,115,630	5,533,961	1.08
Québec:						
Chicoutimi	212,767	294,041	1.38	742,619	1,044,494	1.41
Drummondville	120,584	105,710	0.88	466,190	437,908	0.94
Granby	148,732	155,070	1.04	517,735	617,296	1.19
Montréal	50,482,888	48,847,439	0.97	198,321,837	195,117,442	0.98
Québec	7,513,485	11,078,855	1.47	29,793,327	32,402,754	1.09
St-Hyacinthe	191,582	261,234	1.36	808,749	945,931	1.17
Shawinigan	47,557	54,463	1.15	199,557	237,029	1.19
Sherbrooke	292,152	309,995	1.06	1,163,159	1,184,395	1.02
Trois-Rivières	173,057	211,834	1.22	629,138	842,852	1.34
Valleyfield	73,308	76,015	1.04	309,592	289,913	0.94
Total - 10 centres	59,256,112	61,394,656	1.04	232,951,903	233,120,014	1.00
Ontario:						
Brantford	368,223	389,844	1.06	1,475,812	1,482,718	1.00
Chatham	354,807	420,856	1.19	2,110,718	1,983,315	0.94
Cornwall	145,340	169,533	1.17	532,876	627,405	1.18
Guelph	251,470	259,030	1.03	1,144,313	1,121,774	0.98
Hamilton	2,808,588	2,947,974	1.05	11,181,892	11,682,540	1.04
Kingston	286,656	292,321	1.02	1,123,555	1,181,853	1.05
Kitchener	817,456	798,143	0.98	2,987,628	3,109,839	1.04
London	2,634,691	1,972,491	0.75	10,820,001	7,981,273	0.74
Niagara Falls	166,634	189,809	1.14	684,350	761,118	1.11
Oshawa	1,601,668	1,468,791	0.92	5,969,945	5,998,126	1.00
Ottawa	3,532,091	3,761,015	1.06	14,454,494	15,128,642	1.05
Peterborough	207,488	208,355	1.00	799,119	827,863	1.04
St. Catharines	624,308	489,093	0.78	2,955,479	2,011,881	0.68
Sarnia	401,872	528,427	1.31	1,556,333	2,347,674	1.51
Sault Ste. Marie	1,819,889	331,947	0.18	7,753,613	1,743,582	0.22
Sudbury	266,735	302,678	1.13	1,087,153	1,166,118	1.07
Thunder Bay	402,737	442,963	1.10	1,583,921	1,749,798	1.10
Timmins	121,566	119,577	0.98	472,097	475,591	1.01
Toronto	91,357,409	108,334,502	1.19	360,151,012	422,254,383	1.17
Windsor	1,643,372	1,546,823	0.94	5,924,644	5,590,507	0.94
Total - 20 centres	109,813,000	124,974,172	1.14	434,768,955	489,226,000	1.13
Manitoba:						
Brandon	122,255	129,433	1.06	456,989	483,293	1.06
Winnipeg	8,557,036	7,805,276	0.91	34,249,080	33,159,944	0.97
Total - 2 centres	8,679,291	7,934,709	0.91	34,706,069	33,643,237	0.97

TABLE 1. Cheques Cashed Against Individual Accounts — Concluded

TABLEAU 1. Chèques tirés sur les comptes individuels — fin

	April — Avril			First four months — Quatre premiers mois		
	1977	1978	1978	1977	1978	1978
			1977	1977	1977	1977
Saskatchewan:		thousands of dollars — milliers de dollars		thousands of dollars — milliers de dollars		
Moose Jaw	90,538	96,982	1.07	346,617	362,476	1.05
Prince Albert	95,097	99,941	1.05	386,143	434,527	1.13
Regina	2,273,967	3,087,271	1.36	8,415,960	10,027,768	1.19
Saskatoon	836,054	857,247	1.03	2,874,533	3,091,331	1.08
Total — 4 centres	3,295,656	4,141,441	1.26	12,023,253	13,916,102	1.16
Alberta:						
Calgary	9,323,604	9,923,045	1.06	38,410,860	43,077,227	1.12
Edmonton	7,298,534	8,106,277	1.11	25,558,198	30,999,135	1.21
Lethbridge	280,264	277,965	0.99	1,036,418	1,123,888	1.08
Medicine Hat	132,197	126,805	0.96	467,479	488,869	1.05
Total — 4 centres	17,034,599	18,434,092	1.08	65,472,955	75,689,119	1.16
British Columbia — Colombie-Britannique:						
Vancouver	14,202,434	13,999,791	0.99	56,886,540	58,158,841	1.02
Victoria	2,777,443	2,903,952	1.05	10,586,293	11,892,910	1.12
Total — 2 centres	16,979,877	16,903,743	1.00	67,472,833	70,051,751	1.04
Total — 50 centres	220,087,615	238,969,224	1.09	867,162,976	936,455,347	1.08

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 — Provinces des Prairies	
thousands of dollars — milliers de dollars						
1924	8,367,600(1)	198,755	2,551,002	3,390,765	1,672,167	554,911
1925	8,379,244	173,903	2,572,073	3,331,100	1,733,766	568,402
1929	15,128,086	256,132	5,368,501	6,193,617(2)	2,267,513	1,042,323
1930	12,200,559	223,181	4,256,833	4,997,666	1,918,285	804,594
1932	8,159,030	171,755	2,476,438	3,570,942	1,420,325	519,570
1935	9,373,617	162,693	2,715,199	4,456,592	1,515,147	523,986
1940	10,980,511	266,334	3,348,287	4,832,544	1,831,987	701,359
1945	19,687,569	438,814	5,718,120	9,148,327(4)	3,155,701	1,226,607
1950	28,479,818	741,739(5)	8,573,674	12,251,900(6)	4,535,188	2,377,317
1955	50,423,525	1,303,099	14,788,898	23,310,603	7,186,762	3,834,163
1960	86,483,032	1,722,814	25,948,460	41,245,250	11,854,944	5,711,564
1965	151,912,854	2,848,098	46,327,562	71,344,248	21,367,451	10,025,495
1968	194,265,264	4,573,608	55,578,341	91,605,644	28,692,211	13,815,460
1969	222,962,120	5,280,103	62,790,042	107,578,612	29,912,495	17,400,868
1970	246,419,755	6,293,165	64,022,539	124,231,461(7)	33,789,786	18,082,804
1971	276,375,491	6,450,852	73,523,031	142,331,377	34,271,238	19,798,993
1972	318,874,090	6,964,659	82,703,507	166,730,460	38,876,978	23,598,486
1973	400,886,703	7,678,230	99,062,210	219,141,662	46,110,485	28,894,116
1974	485,221,972	9,982,756	119,496,097	253,599,195	62,417,210	39,726,714
1975	653,306,843	11,756,747	165,618,285	340,446,770	83,293,121	52,191,920
1976	758,886,600	15,112,279	198,893,648	384,629,540	99,600,851	60,650,282
1977	843,637,497	16,695,311	229,278,323	417,988,753	112,202,277	67,472,833
1978	917,414,554	17,122,571	228,704,591	478,287,183	123,248,458	70,051,751

(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

	April - Avril					
	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	1,260,647	1,289,346	47,464	61,308	29,386	30,850
Prince Edward Island — Île-du-Prince-Édouard:						
Charlottetown	160,107	179,592	7,561	8,893	10,344	10,873
Nova Scotia — Nouvelle-Écosse:						
Glace Bay	12,799	13,066	1,947	1,761	1,702	1,692
Halifax	1,893,808	1,830,282	47,000	52,864	65,566	72,887
Sydney	116,498	161,403	5,403	13,425	7,267	8,392
Total — 3 centres	2,023,105	2,004,751	54,350	68,050	74,535	82,971
New Brunswick — Nouveau-Brunswick:						
Fredericton	441,226	527,479	16,959	42,465	16,014	17,934
Moncton	255,325	251,583	14,627	13,638	17,728	19,857
Saint John	556,428	537,237	22,846	20,279	20,428	19,305
Total — 3 centres	1,252,979	1,316,299	54,432	76,382	54,170	57,096
Québec:						
Chicoutimi	194,405	272,516	11,658	14,324	6,704	7,201
Drummondville	111,783	95,635	6,502	7,706	2,299	2,369
Granby	137,930	143,783	6,580	6,659	4,222	4,628
Montréal	48,833,959	47,112,207	1,234,007	1,315,868	414,922	419,364
Québec	7,194,327	10,728,146	287,303	314,946	31,855	35,763
St-Hyacinthe	177,232	242,807	11,259	14,992	3,091	3,435
Shawinigan	40,816	47,366	4,696	4,844	2,045	2,253
Sherbrooke	261,290	279,762	19,168	17,738	11,694	12,495
Trois-Rivières	157,667	193,528	9,960	11,560	5,430	6,746
Valleyfield	65,883	68,077	5,061	5,375	2,364	2,563
Total — 10 centres	57,175,292	59,183,827	1,596,194	1,714,012	484,626	496,817
Ontario:						
Brantford	334,755	351,638	17,678	19,677	15,790	18,529
Chatham	327,351	386,615	14,036	21,458	13,420	12,783
Cornwall	126,818	147,126	10,608	12,439	7,914	9,968
Guelph	215,503	220,066	20,105	21,954	15,862	17,010
Hamilton	2,560,578	2,672,433	143,370	161,737	104,640	113,804
Kingston	227,961	230,040	28,744	30,780	29,951	31,501
Kitchener	739,807	710,051	40,820	49,003	36,829	39,089
London	2,500,613	1,816,176	66,662	79,078	67,416	77,237
Niagara Falls	139,509	159,388	15,353	16,678	11,772	13,743
Oshawa	1,549,387	1,399,963	29,660	42,521	22,621	26,307
Ottawa	3,199,149	3,370,091	164,477	198,702	168,465	192,222
Peterborough	172,589	169,792	16,995	19,830	17,904	18,733
St. Catharines	572,371	436,023	28,740	29,727	23,197	23,343
Sarnia	358,819	485,656	24,745	22,855	18,308	19,916
Sault Ste. Marie	1,787,686	294,218	18,196	22,145	14,007	15,584
Sudbury	213,477	245,693	29,272	31,147	23,986	25,838
Thunder Bay	348,594	377,527	27,405	34,502	26,738	30,934
Timmins	97,529	96,542	17,217	15,417	6,820	7,618
Toronto	89,085,743	105,324,951	1,552,230	2,083,000	719,436	926,551
Windsor	1,528,412	1,329,038	69,822	149,017	45,138	68,768
Total — 20 centres	106,086,651	120,223,027	2,336,135	3,061,667	1,390,214	1,689,478
Manitoba:						
Brandon	96,809	99,835	13,122	14,995	12,324	14,603
Winnipeg	8,235,931	7,375,676	156,861	238,912	164,244	190,668
Total — 2 centres	8,332,740	7,475,511	169,983	253,907	176,568	205,291

TABLE 3. Cheques Cashed by Type of Account - Concluded

TABLEAU 3. Chèques tirés par type de compte - fin

	April - Avril					
	Current — Courant		Savings — Épargne		Personal chequing — Chèques personnels	
	1977	1978	1977	1978	1977	1978
thousands of dollars - milliers de dollars						
Saskatchewan:						
Moose Jaw	66,935	72,419	9,259	10,681	14,344	13,882
Prince Albert	78,500	76,999	5,636	10,043	10,961	12,899
Regina	2,174,053	2,986,179	43,075	40,096	56,839	60,996
Saskatoon	758,197	764,357	28,811	34,176	49,046	58,714
Total - 4 centres	3,077,685	3,899,954	86,781	94,996	131,190	146,491
Alberta:						
Calgary	8,876,367	9,382,360	164,112	192,240	283,125	348,445
Edmonton	6,885,903	7,606,559	162,338	206,469	250,293	293,249
Lethbridge	234,930	227,707	14,362	15,492	30,972	34,766
Medicine Hat	107,049	100,593	8,087	9,111	17,061	17,101
Total - 4 centres	16,104,249	17,317,219	348,899	423,312	581,451	693,561
British Columbia - Colombie-Britannique:						
Vancouver	13,293,772	13,104,938	459,316	434,092	449,346	460,761
Victoria	2,633,929	2,744,469	75,976	75,870	67,538	83,613
Total - 2 centres	15,927,701	15,849,407	535,292	509,962	516,884	544,374
Total - 50 centres	211,401,156	228,738,933	5,237,091	6,272,489	3,449,368	3,957,802

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		
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
1977	2,642,922,920	15,122,023	174.78	75,385,348	63,332,456	1.19
<u>1977</u>						
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	229,011,305	15,624,443	175.89	8,213,898	66,099,634	1.49
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

(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.

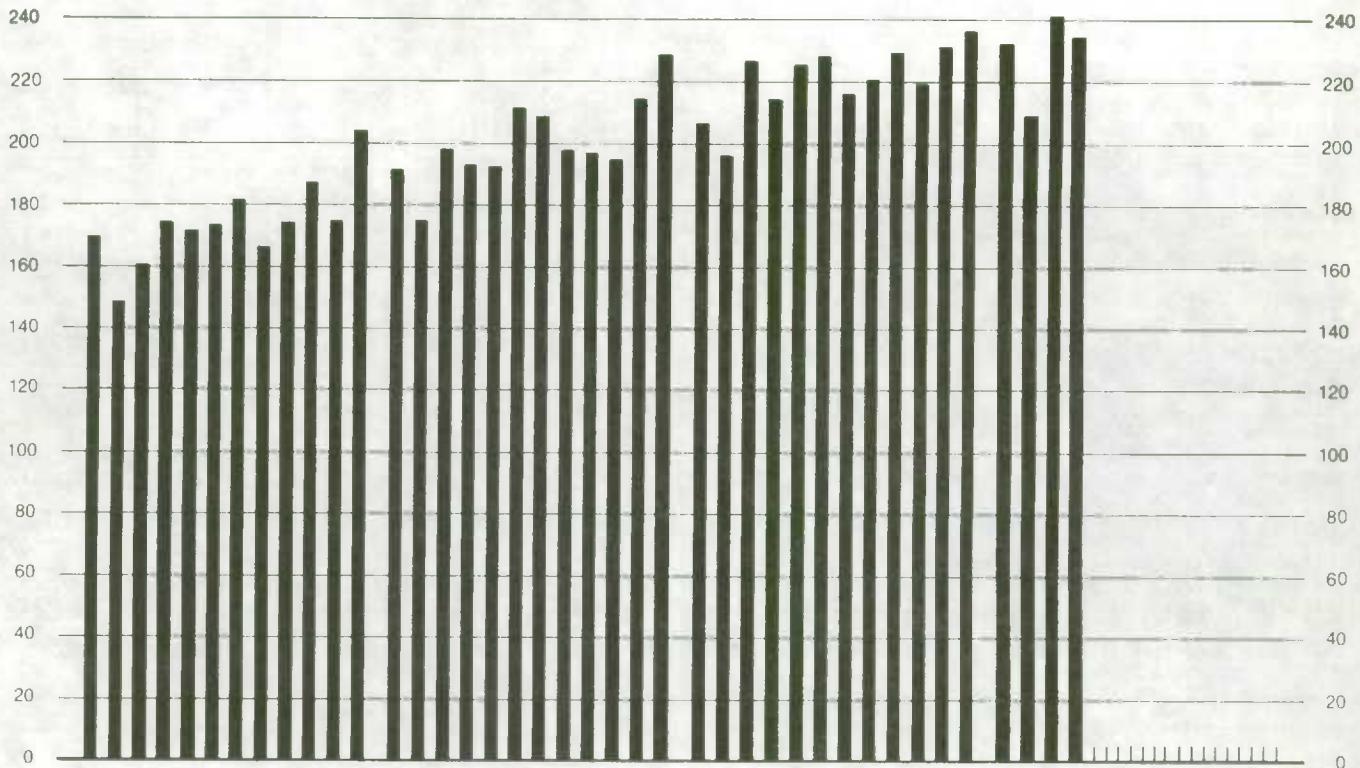
Value of Cheques Cashed in Canada

Valeur des chèques encaissés au Canada

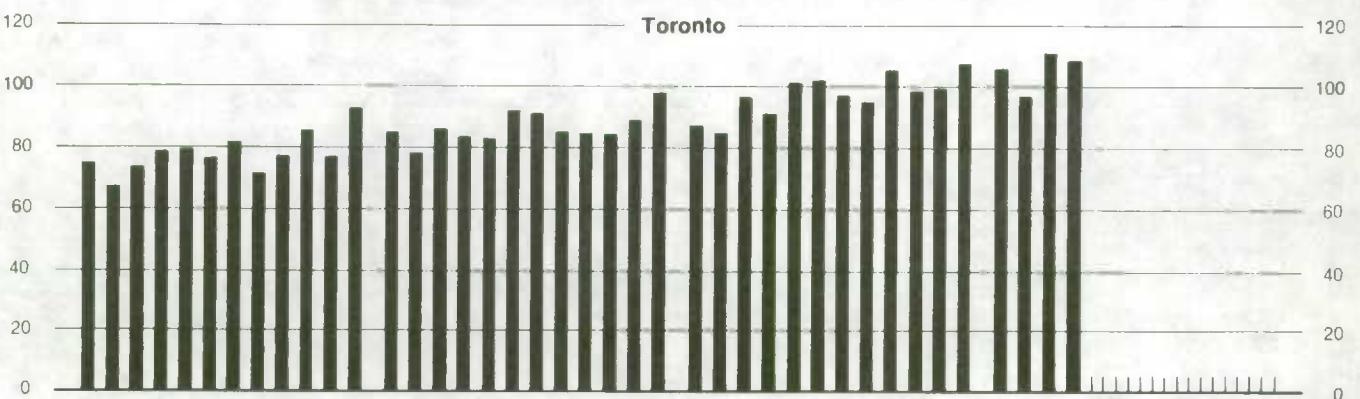
\$ Billions
\$ Milliards
260

\$ Billions
\$ Milliards
260

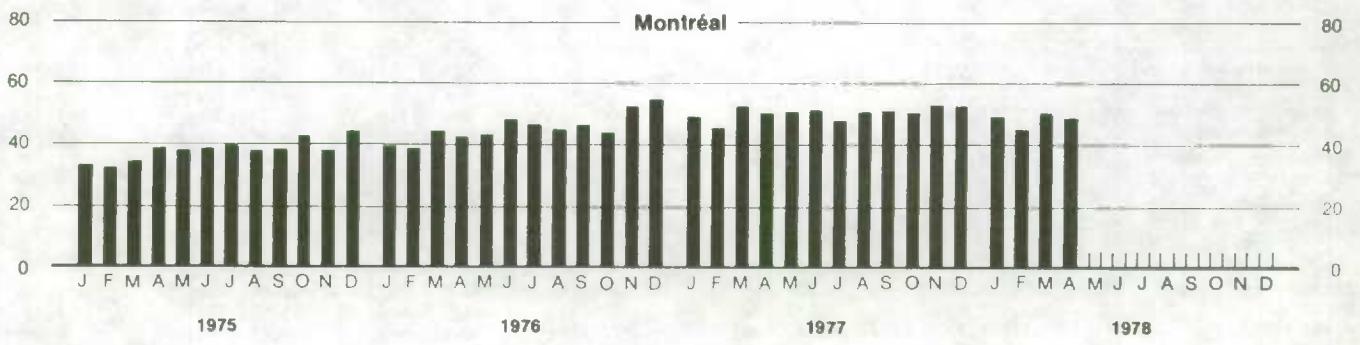
34 Clearing Centres — 34 centres de compensation



Toronto



Montréal



1975

1976

1977

1978

1960 Census - March 1, 1960
Population by County —

Population by County —

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