

Cheques cashed in clearing centres

1974

Chèques encaissés dans les centres de compensation

1974



STATISTICS CANADA — STATISTIQUE CANADA
Business Finance Division — Division des finances des entreprises

CHEQUES CASHED IN CLEARING CENTRES

CHEQUES ENCAISSÉS DANS LES CENTRES DE COMPENSATION

1974

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FOREWORD

This report continues the series published since 1924 when statistical data on amounts debited to deposit accounts first became available from chartered bank branches in principal Canadian clearing centres. Initially, data was collected from 35 clearing centres and this was increased to 52 in 1953 in an attempt to raise the coverage to the pre-war levels. Effective in January 1961 cheques cashed in the Vancouver clearing centre include those previously reported from New Westminster as a separate clearing centre. Effective January 1970 Fort William and Port Arthur have merged into the city of Thunder Bay. The number of clearing centres now stands as 50.

The basic data are collected and supplied to Statistics Canada by the Canadian Bankers' Association. Negotiations are currently underway for the initiation of collection of bank debits from all bank branches across Canada by provinces and by economic regions.

The annual fluctuations in these series reflect generally the cyclical movements in the economy but these fluctuations tend to be distorted to a greater or lesser extent by such factors as inflation and the trend towards greater utilization of cheques in the payment system.

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AVANT-PROPOS

Ce bulletin fait suite à la série publiée depuis 1924, première année où l'on a pu disposer de données sur les montants débités des comptes de dépôt par les banques à charte, dans les principaux centres de compensation canadiens. À l'origine, les données étaient recueillies à partir de 35 centres de compensation. Ce chiffre fut augmenté par la suite si bien qu'en 1953 l'enquête couvrait 52 centres, ce qui rétablissait la couverture à ce qu'elle était avant la guerre. À partir de janvier 1961, les données sur les chèques encaissés par le centre de compensation de Vancouver comprennent également celles de New Westminster, auparavant présentées séparément. À partir de 1970, Fort William et Port Arthur se sont regroupés pour former le centre de Thunder Bay. Le nombre des centres de compensation est donc maintenant de 50.

Les données fondamentales sont rassemblées et fournies à Statistiques Canada par l'Association des banquiers canadiens. Des pourparlers sont présentement en cours afin d'introduire la collecte des crédits bancaires pour toutes les succursales des banques à travers le Canada, par province ainsi que par région économique.

Les fluctuations annuelles dans cette série reflètent les mouvements cycliques généralement observés dans l'économie. Toutefois, ces fluctuations peuvent être influencées dans une certaine mesure par des facteurs tels que l'inflation et l'orientation vers une plus grande utilisation des chèques comme moyen de paiements.

Pour éclaircissements ou renseignements supplémentaires, veuillez communiquer avec la Section des institutions financières: R.R. Rotor, chef, 613-996-6631, R.R. Moreau, 613-996-6686, Guy Lefebvre, 613-996-6640.

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INTRODUCTION

The total value of cheques cashed in Canadian clearing centres reached new record levels in 1974. The value of cheques cashed in the 50 centres rose to \$1,698,305.1 million, an increase of 24.0% above the value of \$1,369,885.5 million for 1972. Cheques cashed in Ontario showed an increase of 16.8%, Quebec 30.9%, British Columbia 30.8%, the Atlantic Provinces 27.6%, and the Prairie Provinces 36.3%.

Historical Trend

Changes in the value of cheques cashed in the original centres are shown in Table 2. Historical data are available since 1924 when there were 31 centres. In 1926 Sarnia was included followed by Sudbury in 1929. In May 1931, branches in Weyburn were absorbed by the Imperial Bank. In May 1941, cheques cashed in St. Catharines were included and in April of 1949 cheques cashed in St. John's, Newfoundland were added bringing the number to 34. In May 1950, cheques cashed in Cornwall were included making a total of 35 centres. In January 1953, there were 17 new centres added making a total of 52 centres. Cheques cashed in New Westminster were included with Vancouver in January 1961, reducing the total number of centres to 51. As of January 1970, Fort William and Port Arthur have merged and are now designated as Thunder Bay reducing the number of clearing centres to 50.

The value of payments rose steadily throughout the country from 1924 until 1929. From 1929 to 1932 the value declined sharply and thereafter fluctuated within rather narrow limits until the outbreak of the Second World War. Since 1939 however, the total value of cheques cashed in these centres has increased steadily and rapidly.

The Centres

Forty-nine of the 50 centres showed a higher value of cheques cashed in 1974 as compared with 1973. Cheques cashed in Halifax, the leading centre in the Atlantic Provinces was 26.5% above the value for 1973. Cheques cashed in Montreal increased by 30.9% and in Toronto by 15.8%. In the Western regions cheques cashed in Winnipeg were higher by 37.8% and in Vancouver by 26.8%.

Over 51.1% of the cheques cashed in Canada were cashed in Ontario. Cheques cashed in Toronto accounted for over 82.8% of the provincial total. Cheques cashed in Quebec were over 26.0% and the Prairie Provinces over 12.6% of the Canada total. Value of cheques cashed in Winnipeg was over 37.5% of the total for the Prairie Provinces. Value of cheques cashed in British Columbia was over 7.9% of the national total. Vancouver remains the predominant centre in this region.

La valeur totale des chèques encaissés dans les centres de compensation canadiens a atteint un nouveau record en 1974. Cette valeur s'élevait pour l'ensemble des 50 centres à \$1,698,305.1 millions, soit 24.0 % de plus qu'en 1972 (\$1,369,885.5 millions). L'augmentation était de 16.8 % en Ontario, de 30.9 % au Québec, de 30.8 % en Colombie-Britannique, de 27.6 % dans les provinces de l'Atlantique et de 36.3 % dans les provinces des Prairies.

Tendance chronologique

Le tableau 2 présente les changements observés dans la valeur des chèques encaissés dans les premiers centres de compensation. Des données chronologiques sont disponibles depuis l'année 1924 (il y avait alors 31 centres). En 1926, Sarnia est venu s'ajouter aux centres déjà existants, puis Sudbury en 1929. En mai 1931, les succursales de Weyburn ont été absorbées par la Banque Impériale. En mai 1941 venait s'ajouter St. Catharines, puis, en avril 1949, St. John's, Terre-Neuve, ce qui portait le total des centres à 34. En mai 1950, Cornwall faisait passer ce nombre à 35. En janvier 1953, 17 nouveaux centres étaient créés ce qui donnait un total de 52. Puis, en 1961, les chèques encaissés à New Westminster étaient compris dans ceux de Vancouver, ramenant le total à 51. Enfin, en janvier 1970, Fort William et Port Arthur se joignaient pour former le centre de Thunder Bay donnant alors un total de 50 centres de compensation.

La valeur des paiements a augmenté régulièrement dans tout le pays de 1924 à 1929. De 1929 à 1932, cette valeur connut une baisse sérieuse puis oscilla entre des limites étroites jusqu'à la déclaration de la Seconde Guerre Mondiale. Depuis 1939 toutefois, la valeur des chèques encaissés dans ces centres a augmenté régulièrement et rapidement.

Les centres

En 1974, la valeur des chèques encaissés était supérieure dans 49 des 50 centres comparativement à 1973. L'augmentation était de 26.5 % à Halifax, principal centre des provinces de l'Atlantique. À Montréal, cette augmentation était de 30.9 % et à Toronto de 15.8 %. Dans les régions de l'Ouest, la valeur était supérieur de 37.8 % à Winnipeg et de 26.8 % à Vancouver.

Plus de 51.1 % des chèques encaissés au Canada l'étaient en Ontario. Les chèques encaissés à Toronto représentaient plus de 82.8 % du total provincial. Québec représentait approximativement 26.0 % et les provinces des Prairies plus de 12.6 % du total national. Plus de 37.5 % des chèques encaissés dans les provinces des Prairies l'étaient à Winnipeg. Quant à la Colombie-Britannique, elle représentait plus de 7.9 % du total national, Vancouver étant toujours le principal centre de cette région.

Deposit Turnover

Data covering the ratio of turnover of current deposits have been revised beginning in 1957 to exclude government deposits. As of June 1957, cheques cashed include personal chequing accounts. Cheques cashed for the years 1943 to 1949 are for 34 centres and during the years 1950 to 1957 for 35 centres. The ratio of turnover of current deposits was revised to include 52 centres for the years 1958 to 1960. Beginning in January 1961, cheques cashed in the Vancouver clearing house include those previously reported from New Westminster as a separate clearing centre reducing the number of clearing centres to 51. As of January 1970, Fort William and Port Arthur have merged and are now designated as Thunder Bay reducing the number of clearing centres to 50.

The ratio of annual turnover of current deposits averaged 147.45 for 1974 as compared with 129.78 for 1973 and 113.10 for 1972. The annual turnover of savings deposits was 1.52 in comparison with 1.50 for 1973 and 1.46 for 1972.

Definition and Coverage

Statistical data shown in this publication and in the monthly reports on "cheques cashed" are restricted to those amounts debited by the banks to deposit accounts of customers, either current or savings. The basic data are collected from the banks and supplied to Statistics Canada by the Canadian Bankers' Association. Cheques which the banks draw on themselves or on the Bank of Canada are not included, nor are settlements for clearings. The settlement of the clearing balances at the principal centres takes place by direct debit or credit to the banks' accounts with the Bank of Canada.

Foreign exchange transactions between the banks are settled by clearing house slips. These types of payments are not included in the published "cheques cashed" series as it is felt that their inclusion would be misleading.

Coverage

As no current value figures are available for cheques charged to accounts in bank branches outside of clearing house centres, the coverage of the "cheques cashed" series is incomplete. The Canadian Bankers' Association collected for January 1935, the grand total of all cheques cashed at branch banks throughout Canada, thus obtaining the first comprehensive measure of the full value of Canadian cheque transactions. The results showed that the cheques cashed in the 32 clearing centres included at that time represented 89%

Volume des transactions

On a rectifié les données touchant au volume des transactions sur comptes courants à partir de 1967 afin d'en éliminer les comptes des administrations. En juin 1957, les chèques encaissés comprenaient les chèques tirés sur des comptes chèques personnels. Les chiffres des chèques encaissés de 1943 à 1949 sont donnés pour 34 centres et de 1950 à 1957 pour 35 centres. Pour les années 1958 à 1960, le volume des transactions sur comptes courants a été rectifié afin d'avoir des chiffres pour les 52 centres. À partir de janvier 1961 les chèques encaissés à Vancouver comprenaient ceux de New Westminster (auparavant déclarés séparément) ce qui réduisait le nombre des centres de compensation à 51. En janvier 1970, Fort William et Port Arthur formaient le centre de Thunder Bay portant le total à 50 centres.

Le taux moyen du volume des transactions sur comptes courants était en 1974 de 147.45 comparativement à 129.78 en 1973 et 113.10 en 1972. Le volume annuel des transactions sur comptes d'épargne était en 1974 de 1.52 contre 1.50 en 1973 et 1.46 en 1972.

Définition et couverture

D'une manière générale, les données statistiques présentées ici et dans le bulletin mensuel "chèques encaissés" s'en tiennent aux sommes portées au débit des comptes de dépôt des clients par les banques, qu'il s'agisse de comptes courants ou d'épargne. Les données fondamentales sont collectées et fournies par les banques à Statistique Canada par l'intermédiaire de l'Association des banquiers canadiens. Les chèques tirés par les banques sur leurs propres comptes ou sur la Banque du Canada ne sont pas compris ici, pas plus que le règlement des soldes compensés. Le règlement des soldes dans les principaux centres se fait directement en portant les sommes en question au débit ou au crédit des comptes de ces banques auprès de la Banque du Canada.

Les transactions bancaires avec l'étranger sont réglées grâce à des bordereaux de chambres de compensation. Ces types de règlements ne sont pas compris dans la série "chèques encaissés": on a pensé que leur inclusion serait source d'interprétations erronées.

Couverture

Nous n'avons à notre disposition aucune donnée actuelle concernant la valeur des chèques portés au débit de comptes de succursales de banques à l'extérieur des centres de chambres de compensation: la couverture de la série "chèques encaissés" est donc incomplète. L'Association des banquiers canadiens a fait le total, pour janvier 1935, de tous les chèques encaissés dans les succursales bancaires du Canada, permettant ainsi d'obtenir la première mesure complète de la valeur totale des transactions au Canada. Les résultats indiquent que les chèques

of the Canadian total. Three new centres were added between the years 1941 to 1950.

In January 1953, the Canadian Bankers' Association again collected the grand total of all cheques cashed in Canada during that month. Debits in the 35 centres for which payments, were recorded, accounted for 85% of the all-Canada total. Thus, the proportion represented by reporting centres had declined since 1935 from 89% to 85%. Relative shifts in population were no doubt a factor in this change. Data from the 1951 census indicate that the population living in cities, towns and villages of between 1,000 and 30,000 population had risen to 41.2% of the total population of all urban communities over 1,000, as compared with 38.9% in 1941.

To improve the current series, the Canadian Bankers' Association expanded its coverage by 17 additional centres, as from January 1953. In the Atlantic Provinces, the new centres are Charlottetown, Glace Bay, Fredericton and Sydney. In Quebec, Chicoutimi, Granby, St-Hyacinthe, Shawinigan Falls, Trois-Rivières, Valleyfield and Drummondville were added to the list. The new Ontario centres are Guelph, Niagara Falls, Oshawa, Sault Ste. Marie, Timmins and Port Arthur.

The following table illustrates, by economic areas, the proportion of total cheques cashed represented by reporting centres in January 1953 (showing the totals for both the old series of 35 centres and the new series of 52 centres) compared with January 1935.

encaissés dans les 32 centres de compensation d'alors représentaient 89 % de la valeur totale des transactions au Canada. Trois nouveaux centres sont venus s'ajouter entre 1941 et 1950.

En janvier 1953, l'Association refit le même calcul pour ce mois-là au Canada. Les débits, dans les 35 centres de l'époque, représentaient 85 % du total canadien. La proportion que représentaient les centres déclarants avait donc diminué depuis 1935, passant de 89 % à 85 %. Il est probable que des mouvements de population ont été entre autres à l'origine de ces modifications. Les données du recensement de 1951 indiquent que la population résidant dans des cités, villes et villages de 1,000 à 30,000 habitants représentait alors 41.2 % de la population des communautés urbaines au Canada comparativement à 38.9 % en 1941.

Afin d'améliorer la qualité des chiffres actuels, l'enquête de l'Association des banquiers canadiens a été étendue, à partir de janvier 1953, à 17 autres centres. Il s'agissait de Charlottetown, Glace Bay, Fredericton et Sydney dans les provinces de l'Atlantique; de Chicoutimi, Granby, St-Hyacinthe, Shawinigan Falls, Trois-Rivières, Valleyfield et Drummondville au Québec; de Guelph, Niagara Falls, Oshawa, Sault Ste. Marie, Timmins et Port Arthur en Ontario.

Le tableau suivant permet de voir la proportion par région économique que représentent les chèques encaissés par les centres déclarants par rapport au total national pour le mois de janvier 1953 (les totaux sont présentés pour les anciens 35 centres et pour la nouvelle série de 52 centres) comparativement à janvier 1935.

	January - 1935 - Janvier			January - 1953 - Janvier				
	Total Canada	32 centres	Coverage — Couver- ture	Total Canada	35 centres	Coverage — Couver- ture	52 centres	Coverage — Couver- ture
	\$'000		%	\$'000		%	\$'000	%
Atlantic Provinces — Provinces de l'Atlantique	88,866	43,509	49	529,207	286,801	54	352,326	67
Québec	835,326	781,272	94	3,669,142	3,218,901	88	3,324,414	91
Ontario	1,463,621	1,289,471	88	6,263,916	5,334,720	85	5,563,127	89
Prairie Provinces — Provinces des Prairies	472,034	435,391	92	2,200,893	1,920,500	87	1,920,500	87
British Columbia — Colombie-Britannique	154,517	132,408	86	1,165,383	962,418	83	962,418	83
Yukon and Northwest Territories — Yukon et Territoires du Nord-Ouest	—	—	—	5,288	—	—	—	—
Total	3,014,363	2,682,050	89	13,833,828	11,723,340	85	12,122,785	88

The above table shows that, in all areas except the Atlantic Provinces, the coverage declined between 1935 and 1953. The addition of St. John's, Newfoundland, in 1949, accounts for the increased coverage in the Atlantic region. It may be noted that the addition of 17 new centres brings the national coverage up to almost the 1935 level. In four of the five main areas, bank debits as published prior to 1953 were a fair indicator of the trend of business transactions. Inclusion of the new centres has markedly improved the coverage in the Atlantic Provinces. Monthly data for 1973 and 1974 for all 50 centres now included are shown in Table 5.

The following is a statement of debits to current and savings accounts, by province, as reported by all banks for the month of January 1953. The figures include the debit totals of clearing house branches which are separately reported each month together with all cheques cashed against deposit accounts outside the reporting clearing centres.

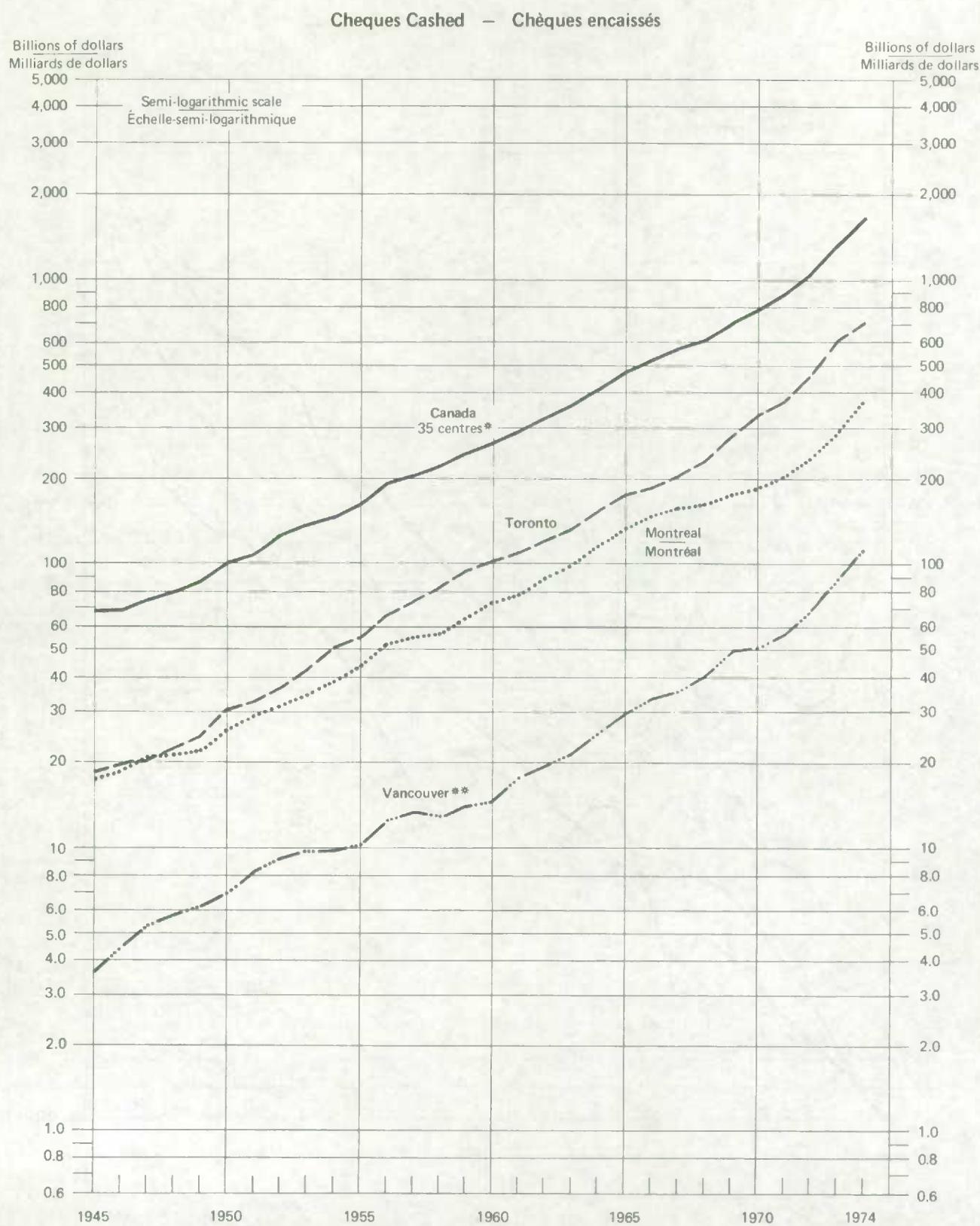
Le tableau ci-dessus montre que, dans toutes les régions sauf les provinces de l'Atlantique, la couverture a diminué entre 1935 et 1953. La prise en compte du centre de St. John's, Terre-Neuve, en 1949 a joué dans l'extension de la couverture dans les provinces de l'Atlantique. Notons que ces 17 nouveaux centres ramènent presque la couverture à ce qu'elle était en 1935. Dans quatre des cinq principales régions, les chiffres sur les débits bancaires publiés avant 1953 étaient un indicateur assez juste de la tendance des transactions du secteur privé. L'addition de ces nouveaux centres a nettement amélioré la qualité de la couverture dans les provinces de l'Atlantique. Le tableau 5 présente les données mensuelles de 1973 et 1974 pour l'ensemble des 50 centres actuels.

Total Cheques Cashed by Provinces, January 1953
Total des chèques encaissés, par province, janvier 1953

Province	Current account	Savings account	Total
	Compte courant	Compte d'épargne	
dollars			
Newfoundland - Terre-Neuve	78,625,103	3,326,241	81,951,344
Prince Edward Island - Île-du-Prince-Édouard	23,346,704	1,789,200	25,135,904
Nova Scotia - Nouvelle-Écosse	229,393,287	11,869,240	241,262,527
New Brunswick - Nouveau-Brunswick	170,480,215	10,376,656	180,856,871
Québec	3,462,804,369	206,337,301	3,669,141,670
Ontario	5,916,584,859	347,330,675	6,263,915,534
Manitoba	992,880,642	29,320,712	1,022,201,354
Saskatchewan	366,316,906	22,983,344	389,300,250
Alberta	751,361,812	38,029,770	789,391,582
British Columbia - Colombie-Britannique	1,081,413,199	83,969,762	1,165,382,961
Yukon and Northwest Territories - Yukon et Territoires du Nord-Ouest	5,224,659	63,429	5,288,088
Total Canada	13,078,431,755	755,396,330	13,833,828,085

Chart - 1

Graphique - 1

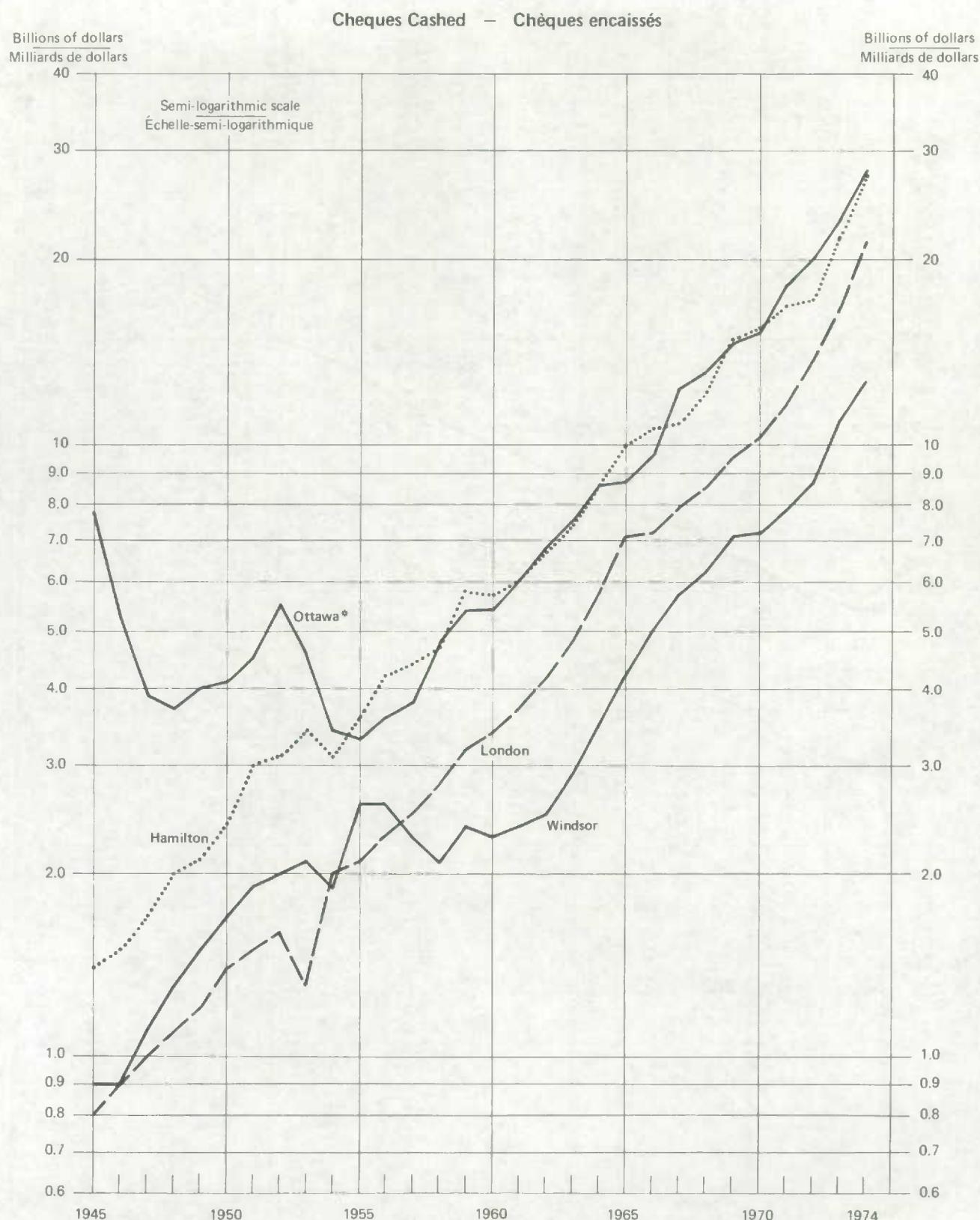


* Includes St. John's, Nfld. as of 1949, and Cornwall, Ontario as of 1950. — Y compris Saint-Jean (T.-N.) à partir de 1949 et Cornwall, Ontario à partir de 1950.

** Includes New Westminster as of January 1961. — Y compris New Westminster à partir de janvier 1961.

Chart -- 2

Graphique -- 2



* From 1953 excludes some debits reported in preceding year. — Depuis 1953 à l'exclusion de certains débits déclarés les années précédentes.

Chart - 3

Graphique - 3

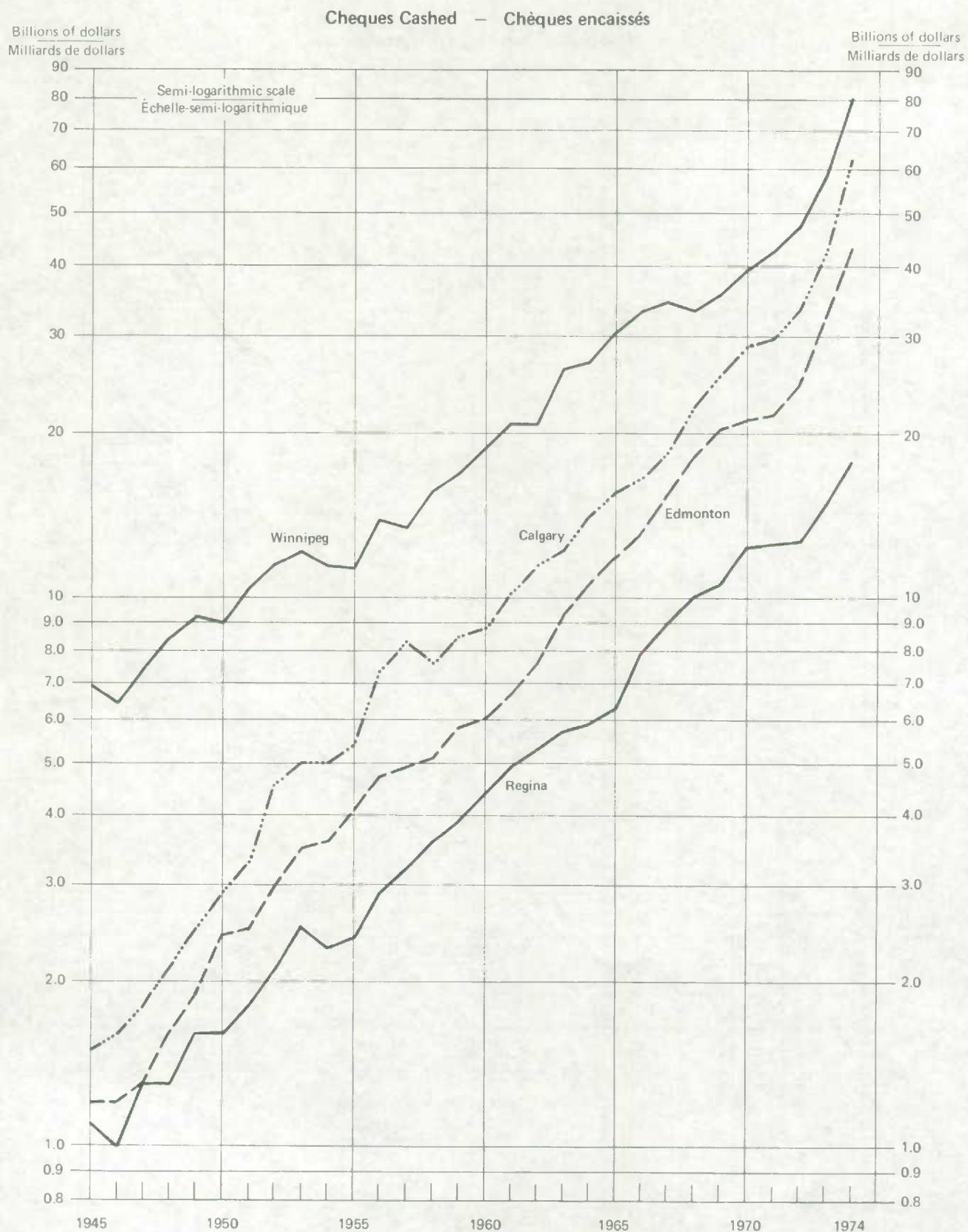


Chart - 4

Graphique - 4

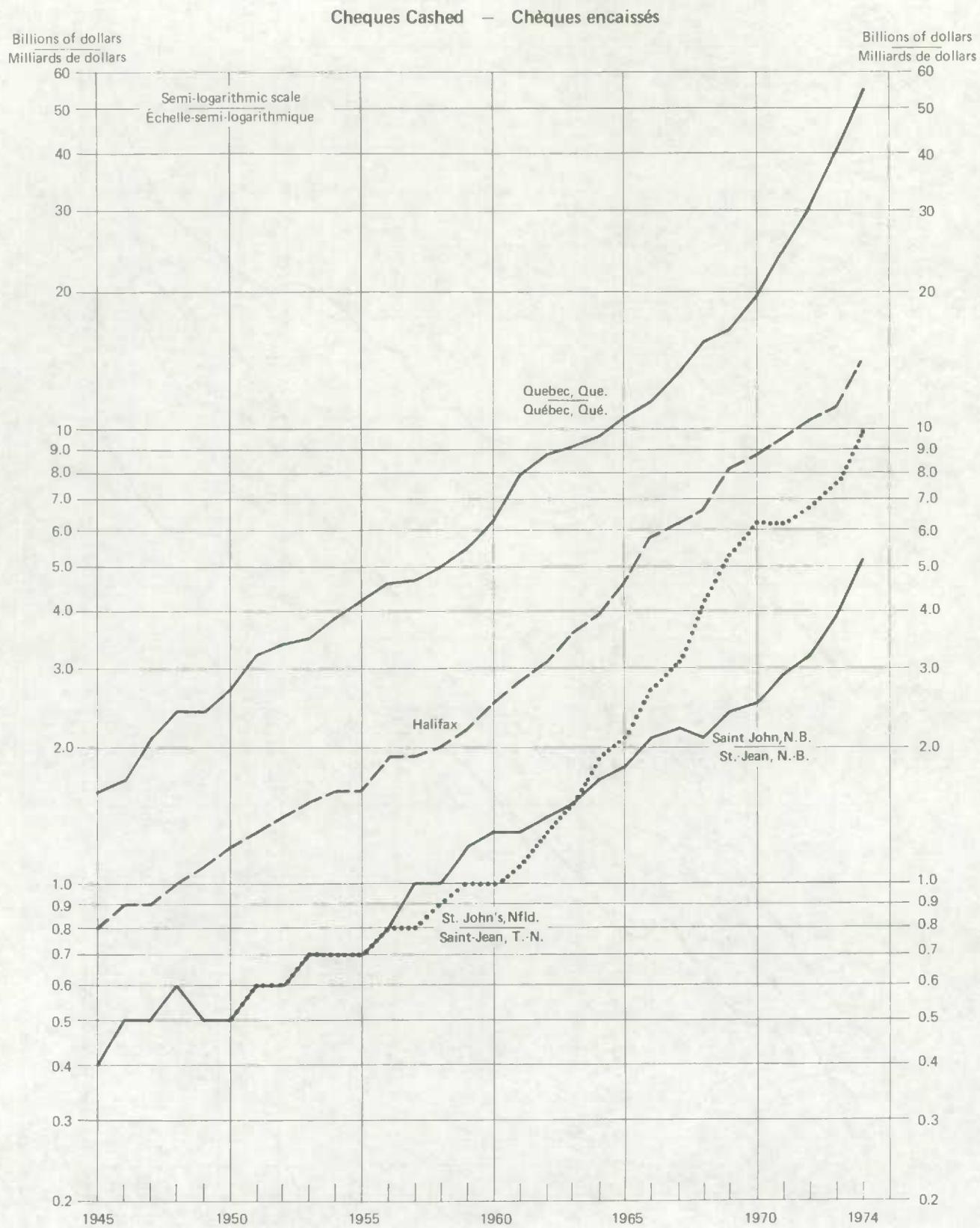


Chart -- 5

Graphique -- 5

Cheques Cashed — Chèques encaissés

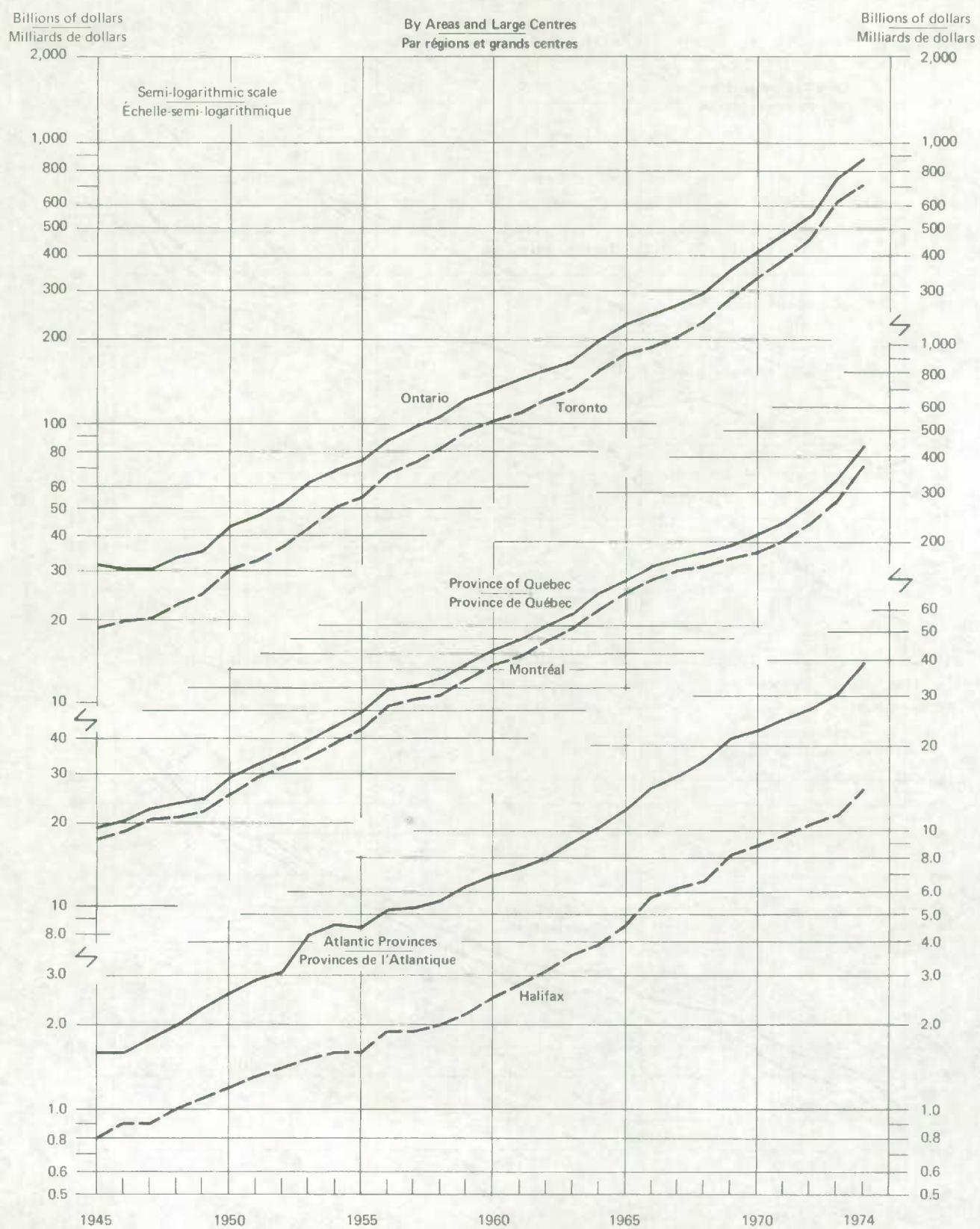
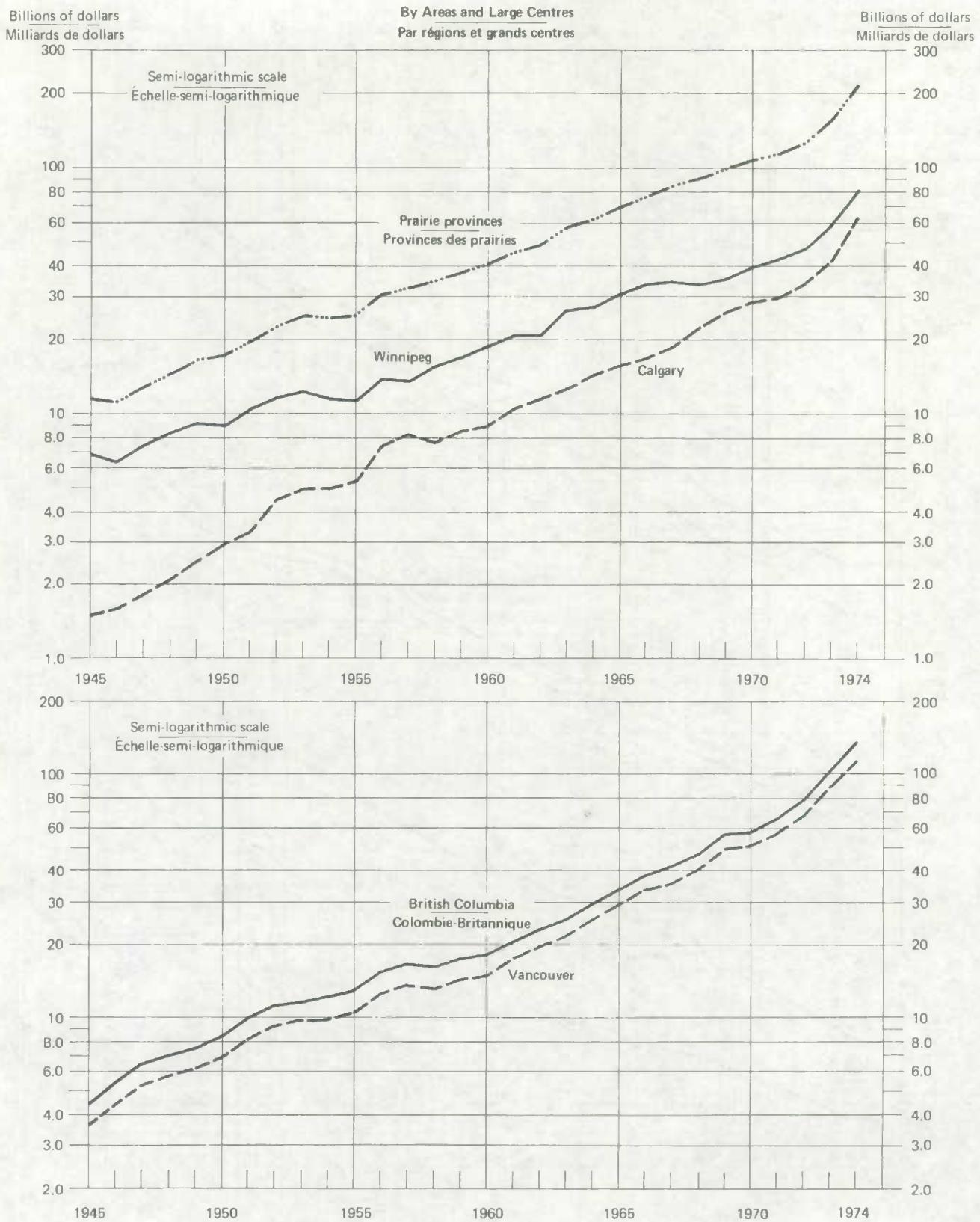


Chart - 6

Graphique - 6

Cheques Cashed — Chèques encaissés



STATISTICAL TABLES

TABLEAUX STATISTIQUES

**TABLE 1. Cheques Cashed against Individual Accounts at 35 Clearing Centres in Canada
for Representative Years**

No.		1924	1929	1933	1939
thousands of dollars — milliers de dollars					
1	Atlantic Provinces — Provinces de l'Atlantique:				
1	Halifax	249,103	425,488	254,224	381,824
2	Moncton	73,360	99,598	72,568	108,892
3	Saint John — Saint-Jean	262,398	272,872	154,222	189,232
4	St. John's	—	—	—	—
5	Total — 4 centres	584,861	797,958	481,014	679,948
6	Québec:				
6	Montréal	7,502,004	15,558,096	7,943,786	8,759,472
7	Québec	533,784	788,144	558,047	977,211
8	Sherbrooke	97,201	137,427	65,237	83,716
9	Total — 3 centres	8,132,989	16,483,667	8,567,070	9,820,399
10	Ontario:				
10	Brantford	85,523	166,590	80,403	107,113
11	Chatham	83,844	112,271	64,148	102,260
12	Cornwall	—	—	—	—
13	Fort William	94,544	102,157	47,791	67,033
14	Hamilton	551,819	909,896	460,728	644,434
15	Kingston	63,623	83,877	51,473	72,713
16	Kitchener	95,723	159,266	93,146	145,302
17	London	265,782	424,804	299,130	385,768
18	Ottawa	1,957,362	2,001,695	1,339,009	1,266,268
19	Peterborough	69,005	93,245	49,089	70,496
20	St. Catharines	—	—	—	—
21	Sarnia	—	146,820	86,379	76,490
22	Sudbury	—	34,617	41,886	85,813
23	Toronto	7,659,055	13,714,209	10,221,688	10,173,867
24	Windsor	283,118	594,321	192,568	420,933
25	Total — 15 centres	11,209,398	18,543,768	13,027,438	13,618,490
26	Prairie Provinces — Provinces des Prairies:				
26	Brandon	48,518	62,315	27,283	33,810
27	Calgary	638,162	1,253,616	557,892	661,676
28	Edmonton	343,501	603,872	366,411	470,280
29	Lethbridge	58,855	97,221	36,911	56,702
30	Medicine Hat	54,545	54,259	21,506	27,707
31	Moose Jaw	97,033	128,435	48,698	83,327
32	Prince Albert	24,529	39,151	17,845	27,796
33	Regina	299,873	630,265	439,592	555,513
34	Saskatoon	117,115	224,157	100,029	121,854
35	Winnipeg	4,229,602	4,788,951	4,798,187	3,439,565
36	Total — 10 centres	5,944,776 ²	7,922,806 ²	6,414,354	5,478,230
37	British Columbia — Colombie-Britannique:				
37	New Westminster	59,364	105,356	47,214	78,647
38	Vancouver	1,409,852	2,365,679	1,207,250	1,587,411
39	Victoria	255,948	451,747	237,126	354,226
40	Total — 3 centres	1,725,164	2,922,782	1,491,590	2,020,284
41	Total — 35 centres	27,597,188	46,670,981	29,981,466	31,617,351

¹ Excludes some items reported in preceding years.

² Includes Weyburn branches.

³ New Westminster data included in Vancouver since January 1961.

TABLEAU 1. Chèques tirés sur des comptes personnels dans 35 centres de compensation au Canada pour années représentatives

1946	1955	1965	1971	1972	1973	1974	No
thousands of dollars – milliers de dollars							
870,735	1,627,402	4,649,283	9,472,273	10,369,454	11,106,721	14,054,386	1
276,711	558,647	1,035,278	1,851,592	2,219,530	2,733,537	3,653,739	2
456,571	720,697	1,835,482	2,903,291	3,190,423	3,899,035	5,211,519	3
	717,140	2,147,199	6,150,676	6,701,299	7,582,680	9,912,807	4
1,604,018	3,623,886	9,667,242	20,377,832	22,480,706	25,381,973	32,832,451	5
18,828,185	43,262,349	132,793,252	205,857,334 ^r	238,054,245	286,087,255	374,598,780	6
1,722,533	4,220,648	10,599,128	24,396,066 ^r	30,724,156	39,967,844	55,929,746	7
198,642	448,771	1,193,746	2,028,565 ^r	2,007,396	2,664,189	2,593,091	8
20,749,360	47,931,768	144,486,126	232,281,965^r	270,785,797	328,719,288	433,121,617	9
269,742	529,526	1,037,147	1,734,427	1,966,049	2,572,036	3,170,916	10
185,640	425,388	932,891	2,429,682	3,235,953	3,190,927	4,740,885	11
	292,899	684,950	1,093,852	1,177,124	1,236,573	1,627,532	12
185,151	354,325	678,252	1,245,191	1,270,285	1,480,987	1,807,209	13
1,460,388	3,556,484	9,968,268	16,928,597	17,335,918	21,948,165	27,388,829	14
205,647	419,088	940,493	1,683,604	1,818,886	2,169,193	2,666,718	15
363,578	817,143	2,322,531	4,626,746	5,192,030	6,447,658	7,875,556	16
871,611	2,055,086	7,062,318	11,671,346	13,765,435	16,887,429	21,301,385	17
5,170,462	3,267,769 ¹	8,687,423	18,309,177	20,365,185	23,108,386	27,971,471	18
197,282	380,473	927,069	1,339,532	1,447,390	1,692,647	2,072,940	19
253,814	683,520	1,796,657	2,524,045	2,719,899	3,154,779	3,778,119	20
244,696	476,919	888,766	1,651,158	1,723,631	2,015,778	2,622,763	21
153,373	497,173	973,684	2,239,210	2,337,870	2,475,438	2,643,897	22
19,907,027	55,628,554	178,642,251	387,036,643	460,485,009	621,392,070	719,525,626	23
993,545	2,589,100	4,234,667	7,809,971	8,743,592	11,045,423	12,791,307	24
30,401,956	71,973,447	219,777,367	462,323,181	543,584,256	720,817,489	841,985,153	25
104,140	191,776	322,078	610,258	729,440	794,562	992,948	26
1,602,018	5,415,909	15,495,880	29,754,338	33,402,603	42,347,970	62,325,391	27
1,213,184	4,051,761	11,937,495	21,845,007	24,487,009	33,030,660	43,413,357	28
146,971	354,899	695,785	1,353,101	1,532,404	1,909,007	2,367,326	29
74,791	146,543	323,256	537,756	585,385	699,634	891,449	30
185,849	295,193	475,891	455,166	506,195	626,053	738,280	31
104,870	155,490	296,308	541,733	648,165	704,566	834,671	32
977,251	2,395,123	6,323,104	12,463,808	12,647,496	14,759,218	17,748,431	33
349,201	708,209	1,834,178	3,196,743	3,260,521	4,221,201	4,938,813	34
6,366,405	11,294,021	30,599,418	42,555,999	47,070,671	58,366,915	80,412,453	35
11,124,680	25,008,924	68,303,393	113,313,909	124,969,889	157,459,785	214,663,119	36
226,076	673,632	3	3	3	3	3	37
4,354,230	10,398,019	29,323,153	56,335,442	68,766,823	89,332,460	113,258,858	38
787,288	1,741,203	4,323,590	8,658,792	9,960,065	12,663,573	20,189,888	39
5,367,594	12,812,854	33,646,743	64,994,234	78,726,888	101,996,033	133,448,746	40
69,247,608	161,350,879	475,980,871	893,291,121	1,040,547,536	1,334,374,569	1,656,051,086	41

¹ À l'exclusion de certains détails déclarés les années précédentes.

² Y compris les succursales de Weyburn.

³ Les données de New Westminster sont comprises dans celles de Vancouver depuis janvier 1961.

TABLE 2. Percentage Analysis of Cheques Cashed against Individual Accounts in 32 Clearing Centres;
Cheques Cashed expressed in Terms of 1938 = 100

No.		1924	1929	1933	1939
per cent — pourcentage					
Atlantic Provinces — Provinces de l'Atlantique:					
1	Halifax	73.3	125.3	74.9	112.4
2	Moncton	67.8	92.1	67.1	100.7
3	Saint John — Saint-Jean	136.7	142.2	80.4	98.6
4	Total — 3 centres	91.4	124.7	75.2	106.3
Québec:					
5	Montréal	83.3	172.8	88.2	97.3
6	Québec	61.0	90.0	63.9	111.6
7	Sherbrooke	116.1	164.1	83.6	100.0
8	Total — 3 centres	81.6	165.4	86.0	98.5
Ontario:					
9	Brantford	78.1	152.2	73.4	97.8
10	Chatham	81.2	108.7	62.1	99.0
11	Fort William	138.8	149.9	70.1	98.4
12	Hamilton	88.3	145.6	73.7	103.1
13	Kingston	89.3	117.8	72.3	102.1
14	Kitchener	67.9	112.9	66.0	103.0
15	London	68.3	109.1	76.9	99.1
16	Ottawa	162.6	166.3	111.2	105.2
17	Peterborough	98.2	132.7	69.9	100.3
18	Sarnia	—	194.5	114.4	101.3
19	Sudbury	—	40.3	49.4	101.3
20	Toronto	73.4	131.5	98.0	97.6
21	Windsor	64.3	135.0	43.7	95.6
22	Total — 13 centres	81.2	134.3	94.3	98.6
Prairie Provinces — Provinces des prairies:					
23	Brandon	147.7	189.7	83.1	102.9
24	Calgary	98.1	192.7	85.7	101.7
25	Edmonton	79.8	140.3	85.2	109.3
26	Lethbridge	102.8	169.9	64.5	99.1
27	Medicine Hat	183.1	192.7	76.4	98.4
28	Moose Jaw	141.4	187.2	71.0	121.5
29	Prince Albert	95.1	151.8	69.2	107.8
30	Regina	59.1	124.2	86.6	109.5
31	Saskatoon	102.0	195.1	87.1	106.1
32	Winnipeg	142.8	180.3	180.6	129.5
33	Total — 10 centres	120.4 ²	173.3 ²	140.3	119.8
British Columbia — Colombie-Britannique:					
34	New Westminster	80.3	142.4	63.8	106.3
35	Vancouver	91.2	153.0	78.1	102.7
36	Victoria	80.7	142.5	74.8	111.8
37	Total — 3 centres	89.1	150.9	77.0	104.8
38	Total — 32 centres	87.8	150.9	97.0	102.2

¹ Excludes some items reported in preceding years.

² Includes Weyburn branches.

³ New Westminster data are included in Vancouver since January 1961.

TABLEAU 2. Chèques tirés sur les comptes personnels (analyse en pourcentage) dans 32 centres de compensation
(l'année 1938 servant de base 100)

1946	1955	1965	1971	1972	1973	1974	N°
per cent – pourcentage							
256.4	479.1	1,368.9	2,788.9	3,053.1	3,270.1	4,137.9	1
255.9	516.6	957.3	1,712.1	2,052.3	2,583.1	3,378.5	2
237.9	375.6	956.5	1,512.9	1,662.6	2,031.8	2,715.8	3
250.8	454.4	1,175.6	2,224.1	2,466.8	2,782.6	3,582.9	4
209.1	480.4	1,474.5	2,285.8 ^r	2,643.4	3,176.7	3,836.0	5
196.7	482.0	1,210.4	2,785.9 ^r	3,508.5	4,564.1	5,680.5	6
237.2	536.0	1,425.5	2,422.6 ^r	2,397.2	3,181.6	3,096.6	7
208.2	481.0	1,450.9	2,330.9 ^r	2,717.3	3,298.7	4,346.3	8
246.4	483.7	947.4	1,584.4	1,796.0	2,349.5	2,896.6	9
179.8	411.9	903.3	2,352.7	3,133.4	3,089.8	4,590.6	10
271.8	520.1	995.5	1,827.7	1,864.5	2,173.8	2,652.6	11
233.6	569.0	1,594.8	2,708.4	2,773.6	3,511.5	4,381.9	12
288.8	588.5	1,320.7	2,364.1	2,554.2	3,046.1	3,744.7	13
257.8	579.4	1,646.8	3,280.7	3,681.4	4,571.8	5,548.2	14
223.9	528.0	1,814.4	2,998.6	3,536.6	4,338.7	5,472.8	15
429.5	271.4 ¹	721.6 ¹	1,520.8 ¹	1,691.6 ¹	1,919.5 ¹	2,323.4	16
280.8	541.5	1,319.4	1,906.3	2,059.8	2,408.8	2,950.0	17
324.2	631.7	1,177.4	2,187.3	2,283.3	2,670.3	3,474.3	18
181.1	586.9	1,149.4	2,643.2	2,759.7	2,922.0	3,120.8	19
190.9	533.5	1,713.1	3,711.5	4,415.8	5,958.9	6,899.9	20
212.0	588.0	961.8	1,773.8	1,985.8	2,508.6	2,905.1	21
218.3	514.1	1,573.5	3,321.5	3,907.9	5,187.7	6,035.2	22
317.0	583.8	980.5	1,857.9	2,220.7	2,419.0	3,022.9	23
246.2	832.4	2,381.6	4,572.9	5,133.6	6,508.6	9,578.6	24
282.0	941.7	2,774.4	5,077.0	5,691.0	7,676.7	10,089.7	25
256.8	620.2	1,215.8	2,364.5	2,677.7	3,335.8	4,136.6	26
265.7	520.5	1,148.2	1,909.9	2,079.2	2,485.0	3,166.3	27
270.9	430.3	693.7	663.5	737.8	912.6	1,076.1	28
406.6	602.9	1,148.9	2,100.6	2,513.5	2,732.0	3,236.5	29
192.5	471.9	1,245.8	2,455.8	2,491.9	2,908.0	3,497.0	30
304.0	616.6	1,596.8	2,783.1	2,925.6	3,674.9	4,299.6	31
239.7	425.2	1,151.9	1,602.0	1,772.0	2,197.2	3,027.0	32
243.3	546.9	1,493.8	2,478.2	2,733.1	3,443.6	4,694.7	33
305.6	910.7	3	3	3	3	3	34
281.6	672.5	1,896.6	3,643.7	4,447.7	5,777.8	7,325.3	35
248.4	549.3	1,364.1	2,731.8	3,142.3	3,995.2	6,369.7	36
277.1	661.5	1,737.0	3,355.3	4,064.3	5,265.5	6,889.2	37
233.1	516.4	1,524.2	2,857.0 ^r	3,330.5	4,276.2	5,312.7	38

¹ À l'exclusion de certains détails déclarés les années précédentes.

² Y compris les succursales de Weyburn.

³ Les données de New Westminster sont comprises dans celles de Vancouver depuis janvier 1961.

TABLE 3. Relative Importance of Individual Clearing Centres
TABLEAU 3. Importance relative des centres de compensation individuels

Clearing centres - Centres de compensation	1924	1929	1933	1939	1946	1955	1965	1971	1972	1973	1974
Newfoundland - Terre-Neuve:											
St. John's	-	-	-	-	-	0.43 ¹	0.44	0.67	0.63	0.55	0.58
Prince Edward Island - Île-du-Prince-Édouard:											
Charlottetown	-	-	-	-	-	0.11	0.10	0.09	0.09	0.08	0.09
Nova Scotia - Nouvelle-Ecosse:											
Glace Bay	-	-	-	-	-	0.03	0.02	0.02	0.01	0.01	0.01
Halifax	0.92	0.91	0.85	1.21	1.26	0.98	0.95	1.03	0.97	0.82	0.83
Sydney	-	-	-	-	-	0.17	0.12	0.11	0.09	0.09	0.08
Total - 3 centres	0.92	0.91	0.85	1.21	1.26	1.18	1.09	1.16	1.07	0.92	0.92
New Brunswick - Nouveau-Brunswick:											
Fredericton	-	-	-	-	-	0.24	0.20	0.23	0.21	0.20	0.19
Moncton	0.27	0.21	0.24	0.34	0.40	0.34	0.21	0.20	0.21	0.20	0.21
Saint John - Saint-Jean	0.96	0.59	0.51	0.60	0.66	0.43	0.37	0.32	0.30	0.29	0.31
Total - 3 centres	1.23	0.80	0.85	0.94	1.06	1.01	0.78	0.75	0.72	0.69	0.71
Québec:											
Chicoutimi	-	-	-	-	-	0.14	0.12	0.11	0.10	0.10	0.11
Drummondville	-	-	-	-	-	0.08	0.09	0.10	0.07	0.07	0.06
Granby	-	-	-	-	-	0.12	0.09	0.11	0.09	0.08	0.08
Montréal	27.62	33.34	26.50	27.71	27.19	25.97	27.08	22.38	22.33	20.88	22.10
Québec	1.97	1.69	1.86	3.09	2.49	2.53	2.16	2.64	2.88	2.92	3.29
St. Hyacinthe	-	-	-	-	-	0.13	0.13	0.13	0.10	0.09	0.09
Shawinigan	-	-	-	-	-	0.08	0.06	0.04	0.03	0.03	0.02
Sherbrooke	0.36	0.29	0.22	0.26	0.29	0.27	0.24	0.22	0.19	0.19	0.15
Trois-Rivières	-	-	-	-	-	0.25	0.19	0.14	0.11	0.10	0.11
Valleyfield	-	-	-	-	-	0.07	0.05	0.04	0.04	0.04	0.04
Total - 10 centres	29.95	35.32	28.58	31.06	29.97	29.64	30.21	25.91	25.95	24.51	26.05
Ontario:											
Brantford	0.32	0.36	0.27	0.34	0.39	0.32	0.21	0.19	0.18	0.19	0.18
Chatham	0.31	0.24	0.21	0.32	0.27	0.26	0.19	0.26	0.30	0.23	0.27
Cornwall	-	-	-	-	-	0.18 ²	0.14	0.12	0.11	0.09	0.09
Fort William	0.35	0.22	0.16	0.21	0.27	0.21	0.14	-	-	-	-
Guelph	-	-	-	-	-	0.17	0.15	0.15	0.15	0.15	0.16
Hamilton	2.03	1.95	1.54	2.04	2.11	2.14	2.03	1.84	1.63	1.60	1.61
Kingston	0.23	0.18	0.17	0.23	0.30	0.25	0.19	0.18	0.17	0.16	0.15
Kitchener	0.35	0.34	0.31	0.46	0.52	0.40	0.47	0.50	0.49	0.47	0.46
London	0.99	0.91	1.00	1.22	1.26	1.23	1.44	1.27	1.29	1.23	1.25
Niagara Falls	-	-	-	-	-	0.30	0.18	0.12	0.11	0.11	0.10
Oshawa	-	-	-	-	-	0.71	1.17	0.94	0.82	0.84	0.86
Ottawa	7.21	4.29	4.47	4.01	7.47	1.96 ³	1.77 ³	1.99 ³	1.91 ³	1.69 ³	1.65
Peterborough	0.25	0.20	0.16	0.22	0.28	0.23	0.18	0.15	0.14	0.12	0.12
Port Arthur	-	-	-	-	-	0.16	0.12	-	-	-	-
St. Catharines	-	-	-	-	-	0.37 ⁴	0.41	0.37	0.27	0.26	0.22
Sarnia	-	0.31	0.29	0.24	0.35	0.29	0.18	0.18	0.16	0.15	0.15
Sault Ste. Marie	-	-	-	-	-	0.27	0.22	0.34	0.18	0.44	0.29
Sudbury	-	0.07	0.14	0.27	0.22	0.30	0.20	0.24	0.22	0.18	0.15
Thunder Bay	-	-	-	-	-	0.09	0.06	0.05	0.05	0.05	0.05
Timmins	-	-	-	-	-	-	-	-	-	-	-
Toronto	28.20	29.39	34.09	32.18	28.75	33.40	36.34	42.08	43.20	45.36	42.27
Windsor	1.04	1.27	0.64	1.33	1.35	1.55	0.86	0.85	0.82	0.81	0.75
Total - 20 centres	41.28	39.73	43.45	43.07	43.91	44.92	46.61	52.00	52.42	54.31	51.08
Manitoba:											
Brandon	0.18	0.13	0.09	0.11	0.15	0.12	0.07	0.07	0.07	0.06	0.06
Winnipeg	13.97	10.26	16.01	10.87	9.19	6.78	6.23	4.63	4.42	4.26	4.73
Total - 2 centres	14.15	10.39	16.10	10.98	9.34	6.90	6.30	4.70	4.49	4.32	4.79
Saskatchewan:											
Moose Jaw	0.36	0.28	0.16	0.26	0.27	0.18	0.10	0.05	0.05	0.05	0.04
Prince Albert	0.09	0.08	0.06	0.09	0.15	0.09	0.06	0.06	0.06	0.05	0.05
Regina	1.10	1.35	1.47	1.76	1.41	1.44	1.29	1.36	1.19	1.08	1.05
Saskatoon	0.43	0.48	0.33	0.39	0.50	0.43	0.37	0.35	0.32	0.31	0.29
Total - 4 centres	1.98 ⁵	2.19 ⁵	2.02	2.50	2.33	2.14	1.82	1.82	1.62	1.49	1.43
Alberta:											
Calgary	2.35	2.69	1.86	2.09	2.31	3.25	3.16	3.24	3.13	3.09	3.67
Edmonton	1.26	1.29	1.22	1.49	1.75	2.43	2.43	2.38	2.30	2.41	2.56
Lethbridge	0.22	0.21	0.12	0.18	0.21	0.21	0.14	0.15	0.14	0.14	0.14
Medicine Hat	0.19	0.12	0.07	0.09	0.11	0.09	0.07	0.06	0.06	0.05	0.05
Total - 4 centres	4.02	4.31	3.27	3.85	4.38	5.98	5.80	5.83	5.63	5.69	6.42
British Columbia - Colombie-Britannique:											
New Westminster	0.22	0.22	0.16	0.25	0.33	0.40	6	6	6	6	6
Vancouver	5.19	5.07	4.03	5.02	6.28	6.24	5.97	6.13	6.45	6.52	6.74
Victoria	0.94	0.97	0.79	1.12	1.14	1.05	0.88	0.94	0.93	0.92	1.19
Total - 2 centres	6.35	6.26	4.98	6.39	7.75	7.69	6.85	7.07	7.38	7.44	7.93
Total - 50 centres	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

¹ St. John's (Newfoundland) data added as of April 1949. - Données sur St. John's (Terre-Neuve) ajoutées à partir d'avril 1949.

² Cornwall data added as of May 1950. - Données sur Cornwall ajoutées à partir de mai 1950.

³ Excludes some items reported in preceding years. - À l'exclusion de certains éléments déclarés les années précédentes.

⁴ St. Catharines data added as of 1941. - Données sur St. Catharines ajoutées à partir de 1941.

⁵ Includes Weyburn branches. - Y compris les succursales de Weyburn.

⁶ New Westminister data are included in Vancouver since January 1961. - Les données de New Westminister sont comprises dans celles de Vancouver depuis janvier 1961.

TABLE 4. Cheques Cashed against Individual Accounts, by Regions and Centres
 TABLEAU 4. Chèques tirés sur les comptes personnels, par régions et par centres

Year — Année	Canada	Newfoundland Terre-Neuve	Prince Edward Island Île-du-Prince- Édouard	Nova Scotia Nouvelle- Écosse	New Brunswick Nouveau- Brunswick
thousands of dollars — milliers de dollars					
1924	27,157,145 ¹	—	—	249,103	335,758
1926	30,358,035 ²	—	—	310,157	294,583
1929	46,670,481 ³	—	—	425,488	372,470
1930	37,491,302	—	—	361,737	346,614
1932	25,844,288 ⁴	—	—	257,988	261,183
1933	29,981,466	—	—	254,224	226,790
1935	31,546,067	—	—	310,052	264,001
1938	30,924,363	—	—	339,644	300,039
1939	31,617,352	—	—	381,827	298,121
1940	34,439,475	—	—	466,409	358,081
1941	39,242,956 ⁵	—	—	532,366	408,347
1945	68,384,784	—	—	850,393	703,198
1946	69,247,607	—	—	870,735	733,283
1949	87,554,363 ⁶	356,594	—	1,065,169	895,911
1950	100,635,459 ⁷	531,314	—	1,186,546	930,301
1953	137,416,847	735,435	—	1,769,701	1,188,902
1955	161,350,878	717,140	—	1,904,286	1,279,344
1960	269,619,054	1,032,441	—	2,857,898	1,996,205
1961	293,704,342	1,102,650	—	3,135,218	2,008,255
1962	325,564,498	1,283,264	—	3,511,018	2,124,126
1963	360,267,116	1,521,085	—	4,024,044	2,327,565
1964	417,334,919	1,854,507	—	4,353,976	2,594,051
1965	475,980,871	2,147,199	—	5,232,816	2,870,760
1966	521,597,914	2,684,023	—	6,370,380	3,153,273
1967	568,122,322	3,077,124	—	6,794,045	3,488,972
1968	618,313,206	4,212,773	—	7,413,419	3,589,478
1969	714,993,156	5,281,371	—	9,079,241	4,010,315
1970	796,636,953	6,217,484	—	9,709,886	4,105,872
1971	893,291,121 ⁸	6,150,676	—	9,472,273	4,754,883
1972	1,040,547,536	6,701,299	—	10,369,454	5,409,953
1973	1,334,374,569	7,582,680	—	11,106,721	6,692,572
1974	1,656,051,086	9,912,807	—	14,054,386	8,865,258
1953 ⁸	142,553,072	735,435	172,914	1,815,762	1,510,698
1955 ⁸	166,537,862	717,140	182,139	1,947,794	1,673,888
1960 ⁸	277,810,037	1,032,441	327,348	2,917,016	2,608,843
1961 ⁸	302,741,442	1,102,650	329,543	3,196,333	2,634,676
1962 ⁸	335,798,492	1,283,264	327,536	3,579,589	2,742,422
1963 ⁸	371,824,999	1,521,085	379,106	4,097,086	3,006,061
1964 ⁸	430,263,557	1,854,507	440,293	4,433,310	3,378,390
1965 ⁸	491,027,941	2,147,199	514,117	5,320,540	3,786,502
1966 ⁸	537,826,117	2,684,823	588,446	6,487,030	4,382,395
1967 ⁸	585,081,687	3,077,124	697,615	6,929,053	4,937,763
1968 ⁸	636,698,635	4,212,773	725,810	7,536,897	5,033,402
1969 ⁸	735,404,385	5,281,371	787,312	9,231,619	5,650,488
1970 ⁸	817,910,483	6,217,484	827,012	9,851,489	5,843,822
1971 ⁸	919,462,343	6,150,676	871,711	10,642,339	6,887,948
1972 ⁸	1,065,933,245	6,701,299	969,533	11,499,124	7,689,848
1973 ⁸	1,369,885,495	7,582,680	1,162,971	12,486,135	9,501,957
1974 ⁸	1,698,305,124	9,912,807	1,468,619	15,672,306	12,170,127

See footnote(s) at end of table. — Voir renvoi(s) à la fin du tableau.

TABLE 4. Cheques Cashed against Individual Accounts, by Regions and Centres – Continued
 TABLEAU 4. Chèques tirés sur les comptes personnels, par région et par centre – suite

Year – Année	Québec	Ontario	Manitoba	Saskat- chewan	Alberta	British Columbia Colombie- Britannique
thousands of dollars – milliers de dollars						
1924	8,132,991	11,209,395	4,275,120	571,593	1,095,063	1,725,164
1925	9,909,472	11,998,344 ²	3,927,571	739,713	1,218,361	1,959,833
1929	16,483,667	18,543,268 ³	4,851,266	1,062,570	2,008,968	2,922,782
1930	13,137,059	15,044,340	3,762,742	935,991	1,580,347	2,322,471
1932	7,766,200	11,258,872	3,172,024	660,046	965,136	1,502,839
1933	8,567,070	13,027,438	4,825,470	606,164	982,720	1,491,590
1935	8,977,530	13,876,626	4,658,459	693,420	1,093,517	1,672,462
1938	9,965,182	13,810,063	2,689,273	716,791	1,166,320	1,937,051
1939	9,820,400	13,618,490	3,473,377	788,489	1,216,364	2,020,284
1940	9,973,062	15,384,403	3,889,320	822,019	1,407,068	2,137,113
1941	11,068,666	18,214,788 ⁵	4,065,871	870,884	1,654,890	2,427,145
1945	19,309,333	31,543,362	7,027,004	1,661,752	2,873,408	4,416,364
1946	20,749,359	30,401,956	6,470,545	1,617,174	3,036,961	5,367,594
1949	24,732,490	36,469,081	9,331,934	2,412,447	4,750,145	7,540,592
1950	29,106,858	43,146,167 ⁷	9,114,640	2,541,150	5,631,916	8,446,567
1953	38,139,426	59,073,780	12,259,036	3,718,559	9,041,687	11,786,823
1955	47,931,767	71,973,447	11,485,797	3,554,015	9,969,112	12,812,854
1960	80,114,230	125,319,946	19,080,829	6,122,078	15,464,261	18,018,609
1961	87,213,839	134,719,363	21,130,709	6,666,735	17,743,454	20,433,555
1962	97,851,664	149,812,492	21,191,394	7,268,003	19,842,103	23,089,746
1963	108,813,868	162,200,060	26,495,606	7,770,546	22,511,693	25,069,589
1964	126,978,357	191,639,223	27,283,724	8,194,773	25,565,565	29,372,078
1965	144,586,126	219,777,367	30,921,496	8,929,481	28,452,416	33,646,743
1966	161,890,942	234,460,197	33,714,561	11,166,623	30,701,882	38,057,010
1967	173,743,117	257,011,586	35,371,753	12,758,519	35,243,313	41,281,302
1968	180,967,485	286,109,924	34,183,866	14,065,635	41,907,512	46,638,961
1969	194,298,992	347,670,054	36,435,874	14,684,497	47,591,214	56,840,073
1970	209,288,301	402,945,677	39,896,960	16,302,853	51,708,835	57,413,455
1971	232,281,965 ⁷	462,323,181	43,166,257	16,657,450	53,490,202	64,994,234
1972	270,785,797	543,584,256	47,800,111	17,162,377	60,007,401	78,726,888
1973	328,719,288	720,817,489	59,161,477	20,311,038	77,987,271	101,996,033
1974	433,121,617	841,985,153	81,405,401	24,260,195	108,997,523	133,448,746
19538	39,466,251	59,073,771	12,259,036	3,718,559	9,041,687	11,786,823
19558	49,377,931	74,817,192	11,485,797	3,554,015	9,969,112	12,812,854
19608	82,129,559	130,109,053	19,080,829	6,122,078	15,464,261	18,018,609
19618	89,510,663	139,993,124	21,130,709	6,666,735	17,743,454	20,433,555
19628	100,435,754	156,038,681	21,191,394	7,268,003	19,842,103	23,089,746
19638	111,635,747	169,338,480	26,495,606	7,770,546	22,511,693	25,069,589
19648	130,186,675	199,554,242	27,283,724	8,194,773	25,565,565	29,372,078
19658	148,165,614	229,053,833	30,921,496	8,929,481	28,452,416	33,646,743
19668	165,757,599	244,285,748	33,714,561	11,166,623	30,701,882	38,057,010
19678	177,754,008	267,031,237	35,371,753	12,758,519	35,243,313	41,281,302
19688	185,383,684	297,010,095	34,183,866	14,065,635	41,907,512	46,638,961
19698	199,376,448	359,525,489	36,435,874	14,684,497	47,591,214	56,840,073
19708	215,068,885	414,779,688	39,896,960	16,302,853	51,708,835	57,413,455
19718	238,416,802	478,184,724	43,166,257	16,657,450	53,490,202	64,994,234
19728	276,603,783	558,772,881	47,800,111	17,162,377	60,007,401	78,726,888
19738	337,717,900	743,978,034	59,161,477	20,311,038	77,987,271	101,996,033
19748	442,228,606	868,740,794	81,405,401	24,260,195	108,997,523	133,448,746

See footnote(s) at end of table. — Voir renvoi(s) à la fin du tableau.

TABLE 4. Cheques Cashed against Individual Accounts, by Regions and Centres – Continued
TABLEAU 4. Chèques tirés sur les comptes personnels, par régions et par centres – suite

Year – Année	St. John's	Charlottetown	Glace Bay	Halifax	Sydney	Fredericton
thousands of dollars – milliers de dollars						
1924	—	—	—	249,103	—	—
1926	—	—	—	310,157	—	—
1929	—	—	—	425,488	—	—
1930	—	—	—	361,737	—	—
1932	—	—	—	257,988	—	—
1933	—	—	—	254,224	—	—
1935	—	—	—	310,052	—	—
1938	—	—	—	339,644	—	—
1939	—	—	—	381,827	—	—
1940	—	—	—	466,409	—	—
1941	—	—	—	532,366	—	—
1945	—	—	—	850,393	—	—
1946	—	—	—	870,735	—	—
1949	356,594 ⁹	—	—	1,065,169	—	—
1950	531,314	—	—	1,186,546	—	—
1953	735,435	172,914	46,061	1,473,200	296,501	321,796
1955	717,140	182,139	43,508	1,627,402	276,884	394,544
1960	1,032,441	327,348	59,118	2,470,454	387,444	612,638
1961	1,102,650	329,543	61,115	2,765,782	369,436	626,421
1962	1,283,264	327,536	68,571	3,101,706	409,312	618,296
1963	1,521,085	379,106	73,042	3,557,104	466,940	678,496
1964	1,854,507	440,293	79,334	3,852,641	501,335	784,339
1965	2,147,199	514,117	87,724	4,649,283	583,533	1,005,742
1966	2,684,823	588,446	116,650	5,768,603	601,777	1,229,122
1967	3,077,124	697,615	135,008	6,182,636	611,409	1,484,791
1968	4,212,773	725,810	123,478	6,637,572	775,847	1,443,924
1969	5,281,371	787,312	152,378	8,180,766	898,475	1,640,173
1970	6,217,484	827,012	141,603	8,757,516	952,370	1,737,950
1971	6,150,676	871,711	143,868	9,472,273	1,026,198	2,133,065
1972	6,701,299	969,533	125,258	10,369,454	1,004,412	2,279,895
1973	7,582,680	1,162,971	141,987	11,106,721	1,237,427	2,809,385
1974	9,912,807	1,468,619	177,045	14,054,386	1,440,875	3,304,869

See footnote(s) at end of table. – Voir renvoi(s) à la fin du tableau.

TABLE 4. Cheques Cashed against Individual Accounts, by Regions and Centres – Continued
 TABLEAU 4. Chèques tirés sur des comptes personnels, par régions et par centres – suite

Year – Année	Moncton	Saint John – Saint-Jean	Chicoutimi	Drummondville	Granby	Montréal
thousands of dollars – milliers de dollars						
1924	73,360	262,398	—	—	—	7,502,004
1926	80,081	214,502	—	—	—	7,765,597
1929	99,598	272,872	—	—	—	15,558,096
1930	101,018	245,596	—	—	—	12,271,207
1932	73,548	187,635	—	—	—	7,135,516
1933	72,568	154,222	—	—	—	7,943,786
1935	92,680	173,321	—	—	—	8,307,135
1938	108,144	191,895	—	—	—	9,005,746
1939	108,890	189,231	—	—	—	8,759,472
1940	131,874	226,207	—	—	—	8,714,457
1941	154,751	253,596	—	—	—	9,904,908
1945	257,724	445,474	—	—	—	17,486,994
1946	276,713	456,570	—	—	—	18,828,184
1949	383,935	511,976	—	—	—	22,037,125
1950	408,605	521,696	—	—	—	26,099,176
1953	508,736	680,166	228,306	137,053	164,561	34,178,607
1955	558,647	720,697	231,515	138,552	194,570	43,262,349
1960	703,299	1,292,906	311,046	219,748	264,465	73,203,832
1961	725,886	1,282,369	353,331	261,188	288,967	78,593,811
1962	771,911	1,352,215	410,722	302,054	326,628	88,211,663
1963	819,463	1,508,102	435,334	338,120	343,933	98,803,788
1964	887,873	1,706,178	540,000	397,678	402,607	116,379,368
1965	1,035,278	1,835,482	588,811	433,777	441,664	132,793,252
1966	1,075,397	2,077,876	618,846	432,734	475,060	149,105,805
1967	1,269,034	2,183,938	668,086	488,422	524,079	159,094,150
1968	1,453,887	2,135,591	792,531	532,465	541,342	163,784,505
1969	1,655,550	2,354,765	876,813	615,244	637,605	176,195,327
1970	1,621,304	2,484,568	933,179	837,332	791,475	187,895,615
1971	1,851,592	2,903,291	992,558	917,173	1,003,583	205,857,334
1972	2,219,530	3,190,423	1,090,461	768,785	907,097	238,059,245
1973	2,793,537	3,899,035	1,345,107	961,119	1,119,135	286,087,255
1974	3,653,739	5,211,519	1,941,062	1,056,280	1,445,667	374,598,780

TABLE 4. Cheques Cashed against Individual Accounts, by Regions and Centres – Continued

TABLEAU 4. Chèques tirés sur des comptes personnels, par régions et par centres – suite

Year – Année	Québec	St. Hyacinthe	Shawinigan	Sherbrooke	Trois- Rivières	Valleyfield
thousands of dollars – milliers de dollars						
1924	533,784	—	—	97,201	—	—
1926	606,289	—	—	103,340	—	—
1929	788,144	—	—	137,427	—	—
1930	744,929	—	—	120,923	—	—
1932	560,687	—	—	69,997	—	—
1933	558,047	—	—	65,237	—	—
1935	606,964	—	—	63,431	—	—
1938	875,696	—	—	83,740	—	—
1939	977,213	—	—	83,715	—	—
1940	1,160,798	—	—	97,807	—	—
1941	1,050,000	—	—	113,759	—	—
1945	1,648,624	—	—	173,715	—	—
1946	1,722,534	—	—	198,641	—	—
1949	2,410,871	—	—	284,493	—	—
1950	2,695,920	—	—	311,762	—	—
1953	3,535,148	185,679	131,875	425,671	382,619	96,732
1955	4,220,648	209,777	139,637	448,771	421,428	110,684
1960	6,285,281	325,316	181,320	625,116	567,904	145,531
1961	7,912,527	399,630	200,016	707,501	638,830	154,862
1962	8,818,728	461,038	215,616	821,273	690,900	177,132
1963	9,092,942	522,825	227,554	917,138	770,127	183,986
1964	9,564,067	591,714	255,496	1,034,922	818,489	202,334
1965	10,599,128	652,935	288,676	1,193,746	945,919	227,706
1966	11,549,732	731,092	286,129	1,235,405	1,052,573	270,223
1967	13,248,373	705,185	280,425	1,400,594	1,056,825	287,869
1968	15,671,370	790,693	304,746	1,511,610	1,146,373	308,049
1969	16,415,280	919,870	348,342	1,688,385	1,315,293	364,289
1970	19,607,462	981,207	355,883	1,785,224	1,530,056	351,452
1971	24,396,066	1,184,023	344,938	2,028,565	1,313,820	378,742
1972	30,724,156	1,091,106	368,582	2,007,396	1,171,183	420,772
1973	39,967,844	1,273,914	401,002	2,664,189	1,366,095	532,240
1974	55,929,746	1,553,071	480,879	2,593,091	1,960,414	669,616

TABLE 4. Cheques Cashed against Individual Accounts, by Regions and Centres – Continued

TABLEAU 4. Chèques tirés sur des comptes personnels, par régions et par centres – suite

Year – Année	Brantford	Chatham	Cornwall	Fort William	Guelph	Hamilton
thousands of dollars – milliers de dollars						
1924	85,523	83,844	—	94,544	—	551,819
1926	104,344	78,114	—	93,313	—	625,861
1929	166,590	112,271	—	102,157	—	909,896
1930	126,814	95,459	—	78,029	—	831,840
1932	85,438	71,625	—	55,336	—	526,944
1933	80,403	64,148	—	47,791	—	460,728
1935	94,185	79,902	—	50,202	—	559,389
1938	109,468	103,273	—	68,128	—	625,033
1939	107,115	102,262	—	67,033	—	644,432
1940	133,917	114,927	—	81,267	—	837,849
1941	163,478	124,725	—	110,016	—	1,105,198
1945	253,507	171,783	—	171,657	—	1,360,760
1946	269,744	185,638	—	185,151	—	1,460,389
1949	435,843	315,369	—	225,287	—	2,124,307
1950	422,414	346,209	104,524 ¹⁰	248,218	—	2,369,330
1953	522,688	433,439	200,421	311,696	280,724	3,409,586
1955	529,527	425,388	292,899	354,324	290,302	3,556,485
1960	688,254	655,467	406,526	454,425	439,128	5,730,223
1961	693,833	654,195	455,088	483,450	464,919	5,988,206
1962	791,851	665,473	476,467	500,329	514,090	6,709,167
1963	855,872	756,246	519,027	544,409	580,360	7,429,937
1964	921,946	868,547	609,142	583,174	637,564	8,570,766
1965	1,037,147	932,891	684,950	678,252	746,659	9,968,268
1966	1,229,858	997,126	864,691	767,934	810,868	10,734,804
1967	1,538,214	1,153,382	854,930	809,191	972,781	10,882,411
1968	1,453,105	1,307,569	883,854	748,861	1,081,339	12,293,037
1969	1,569,803	1,403,253	1,064,134	887,569	1,192,692	14,877,229
1970	1,785,387	1,560,325	999,264	995,954 ¹¹	1,199,477	15,484,281
1971	1,734,427	2,429,682	1,093,852	1,245,191 ¹¹	1,344,384	16,928,597
1972	1,966,049	3,235,953	1,177,124	1,270,285 ¹¹	1,627,043	17,335,918
1973	2,572,036	3,190,927	1,236,573	1,480,987 ¹¹	2,079,556	21,948,165
1974	3,170,916	4,740,885	1,627,532	1,807,209	2,793,019	27,388,829

See footnote(s) at end of table. – Voir renvoi(s) à la fin du tableau.

TABLE 4. Cheques Cashed against Individual Accounts, by Regions and Centres – Continued
TABLEAU 4. Chèques tirés sur des comptes personnels, par régions et par centres – suite

Year – Année	Kingston	Kitchener	London	Niagara Falls	Oshawa	Ottawa
thousands of dollars – milliers de dollars						
1924	63,623	95,723	265,782	—	—	1,957,362
1926	64,841	107,791	294,439	—	—	1,868,015
1929	83,877	159,266	424,804	—	—	2,001,695
1930	79,797	139,514	408,176	—	—	1,904,805
1932	55,086	92,267	315,953	—	—	1,579,528
1933	51,473	93,146	299,130	—	—	1,339,009
1935	55,637	114,191	362,319	—	—	1,444,158
1938	71,213	141,032	389,223	—	—	1,203,891
1939	72,712	145,302	385,769	—	—	1,266,268
1940	92,307	174,499	441,622	—	—	2,191,384
1941	105,515	218,415	497,465	—	—	3,334,459
1945	179,186	324,491	819,217	—	—	7,810,893
1946	205,648	363,577	871,612	—	—	5,170,463
1949	241,454	494,709	1,181,503	—	—	4,040,899
1950	273,225	536,279	1,391,712	—	—	4,140,137
1953	341,335	765,741	1,973,402	483,575	1,279,365	4,588,480 ¹²
1955	419,088	817,143	2,055,088	492,185	1,187,659	3,267,768 ¹²
1960	520,401	1,268,458	3,438,475	524,103	2,403,255	5,428,618 ¹²
1961	561,700	1,321,571	3,728,758	520,090	2,866,512	5,923,469 ¹²
1962	627,367	1,580,719	4,184,759	583,748	3,594,666	6,765,125 ¹²
1963	709,932	1,796,074	4,759,177	614,568	4,273,812	7,472,755 ¹²
1964	809,636	2,006,150	5,763,605	686,661	4,818,992	8,601,107 ¹²
1965	940,493	2,322,531	7,062,318	862,986	5,750,542	8,687,423 ¹²
1966	1,019,805	2,764,606	7,234,046	951,241	5,933,947	9,624,047 ¹²
1967	1,104,544	2,871,119	7,866,449	956,857	5,914,578	12,363,375 ¹²
1968	1,253,610	3,279,098	8,488,986	970,326	6,550,238	13,090,133 ¹²
1969	1,448,269	4,107,962	9,540,367	1,056,634	7,146,531	14,705,592 ¹²
1970	1,496,145	4,237,706	10,272,665	1,107,274	5,746,732	15,386,126 ¹²
1971	1,683,604	4,626,746	11,671,346	1,111,849	8,651,600	18,309,177 ¹²
1972	1,818,886	5,192,030	13,765,435	1,221,412	8,694,246	20,365,185 ¹²
1973	2,169,193	6,447,658	16,887,429	1,522,608	11,518,022	23,108,306 ¹²
1974	2,666,718	7,875,556	21,301,385	1,706,643	14,689,196	27,971,471

See footnote(s) at end of table. – Voir renvoi(s) à la fin du tableau.

TABLE 4. Cheques Cashed against Individual Accounts, by Regions and Centres – Continued

TABLEAU 4. Chèques tirés sur des comptes personnels, par régions et par centres – suite

Year – Année	Peterborough	Port Arthur	St. Catharines	Sarnia	Sault Ste. Marie	Sudbury
thousands of dollars – milliers de dollars						
1924	69,005	–	–	–	–	–
1926	76,226	–	–	96,816	–	–
1929	93,245	–	–	146,820	–	34,617
1930	84,633	–	–	124,524	–	87,110
1932	55,427	–	–	95,059	–	40,330
1933	49,089	–	–	86,379	–	41,886
1935	60,023	–	–	69,145	–	55,596
1938	70,269	–	–	75,490	–	84,716
1939	70,496	–	–	76,490	–	85,812
1940	90,582	–	–	79,517	–	90,336
1941	114,548	–	140,740	105,820	–	96,813
1945	166,315	–	241,951	231,194	–	127,466
1946	197,281	–	253,814	244,695	–	153,373
1949	279,740	–	379,037	310,463	–	267,191
1950	308,157	–	444,389	339,484	–	290,184
1953	365,075	267,103	632,551	433,419	485,198	434,357
1955	380,474	264,472	683,521	476,917	452,581	497,174
1960	588,320	381,793	861,905	631,965	849,716	650,352
1961	566,260	398,863	959,735	701,576	820,240	711,292
1962	615,616	401,141	1,089,736	761,867	904,898	792,746
1963	696,514	439,543	1,162,836	745,363	993,783	812,918
1964	850,500	480,042	1,504,844	760,770	1,019,060	838,983
1965	927,069	569,623	1,796,657	888,766	1,058,707	973,684
1966	1,071,951	592,461	2,020,306	1,094,866	1,149,027	1,095,945
1967	1,217,405	647,129	2,123,929	1,253,850	1,178,571	1,274,936
1968	1,209,206	684,743	2,261,310	1,427,132	1,242,601	1,477,068
1969	1,230,405	795,462	2,421,445	1,559,025	1,228,557	1,698,729
1970	1,266,631	892,601 ¹¹	2,262,528	1,538,798	2,440,059	1,937,429
1971	1,339,532	1,114,415 ¹¹	2,524,045	1,651,158	3,139,508	2,239,210
1972	1,447,390	1,172,571 ¹¹	2,719,899	1,723,631	1,925,422	2,337,870
1973	1,692,647	1,326,147 ¹¹	3,154,779	2,015,778	6,091,621	2,475,438
1974	2,072,940	1,628,439	3,778,119	2,622,763	5,008,439	2,643,897

See footnote(s) at end of table. – Voir renvoi(s) à la fin du tableau.

TABLE 4. Cheques Cashed against Individual Accounts, by Regions and Centres – Continued
TABLEAU 4. Chèques tirés sur les comptes personnels, par régions et par centres – suite

Year – Année	Thunder Bay	Timmins	Toronto	Windsor	Brandon	Winnipeg
thousands of dollars – milliers de dollars						
1924	–	–	7,659,055	283,118	48,518	3,792,889
1926	–	–	8,209,524	379,060	50,323	3,877,248
1929	–	–	13,714,209	594,321	61,325	5,187,680
1930	–	–	10,654,984	428,655	50,606	3,712,136
1932	–	–	8,066,205	215,674	33,569	3,138,455
1933	–	–	10,221,688	192,568	27,283	4,798,187
1935	–	–	10,642,516	289,363	25,666	4,632,793
1938	–	–	10,428,036	440,291	32,847	2,656,426
1939	–	–	10,173,867	420,932	33,812	3,439,565
1940	–	–	10,510,503	545,693	41,907	3,847,413
1941	–	–	11,354,827	742,770	54,555	4,011,316
1945	–	–	18,760,600	924,342	90,944	6,936,060
1946	–	–	19,907,026	933,545	104,140	6,366,405
1949	–	–	24,712,386	1,460,893	145,757	9,186,177
1950	–	–	30,276,045	1,655,861	154,493	8,960,147
1953	–	156,161	42,579,170	2,082,420	186,064	12,072,972
1955	–	156,546	55,628,553	2,589,098	191,766	11,294,021
1960	–	191,111	101,652,499	2,344,058	255,006	18,825,823
1961	–	203,137	109,570,868	2,399,362	269,028	20,861,681
1962	–	227,646	121,733,430	2,517,840	271,465	20,919,929
1963	–	236,354	130,999,231	2,939,769	289,517	26,206,089
1964	–	272,200	155,418,798	3,531,255	328,967	26,954,757
1965	–	287,949	178,642,251	4,234,667	322,078	30,599,418
1966	–	388,007	188,901,897	5,038,315	401,616	33,312,945
1967	–	349,735	205,975,596	5,722,255	497,111	34,874,642
1968	–	370,924	230,701,009	6,235,946	537,494	33,646,372
1969	–	435,559	284,035,312	7,120,960	531,444	35,904,430
1970	1,888,555	447,868	336,567,159	7,155,279	546,946	39,350,014
1971	2,359,606	499,787	387,036,643	7,809,971	610,258	42,555,999
1972	2,442,856	547,931	460,485,009	8,743,592	729,440	47,070,671
1973	2,807,134	622,591	621,392,070	11,045,423	794,562	58,366,915
1974	3,435,648	929,905	719,525,626	12,791,307	992,948	80,412,453

TABLE 4. Cheques Cashed against Individual Accounts, by Regions and Centres – Continued
 TABLEAU 4. Chèques tirés sur des comptes personnels, par régions et par centres – suite

Year – Année	Moose Jaw	Prince Albert	Regina	Saskatoon	Weyburn branches – Weyburn (succursales)	Calgary
thousands of dollars – milliers de dollars						
1924	97,033	24,529	299,873	117,115	33,043	638,162
1926	110,068	28,606	404,126	146,931	49,982	717,870
1929	128,435	39,151	551,242	203,263	55,373	1,253,616
1930	112,898	32,682	570,767	194,544	25,100	898,428
1932	61,063	21,124	462,875	114,984	—	513,557
1933	48,698	17,845	439,592	100,029	—	557,892
1935	53,873	24,435	505,053	110,059	—	616,830
1938	68,604	25,789	507,533	114,865	—	650,667
1939	83,326	27,798	555,512	121,853	—	661,676
1940	89,421	33,392	558,938	140,268	—	764,330
1941	103,733	45,346	561,115	160,690	—	923,983
1945	173,807	84,700	1,111,542	291,703	—	1,523,535
1946	185,850	104,870	977,252	349,202	—	1,602,017
1949	248,493	133,323	1,565,140	465,491	—	2,507,518
1950	248,526	140,422	1,640,420	511,782	—	2,870,682
1953	319,040	175,350	2,482,736	741,433	—	5,020,506
1955	295,193	155,490	2,395,123	708,209	—	5,415,909
1960	407,834	235,304	4,377,349	1,101,591	—	8,773,943
1961	379,010	247,306	4,869,831	1,170,588	—	10,326,214
1962	422,339	253,269	5,326,695	1,265,700	—	11,415,990
1963	424,312	257,849	5,727,082	1,361,303	—	12,291,349
1964	441,559	275,287	5,926,437	1,551,490	—	14,070,305
1965	475,891	296,308	6,323,104	1,834,178	—	15,495,880
1966	567,925	322,877	7,886,732	2,389,089	—	16,474,804
1967	425,698	393,465	9,036,179	2,903,177	—	18,430,118
1968	431,455	451,454	10,114,316	3,068,410	—	22,356,723
1969	443,314	488,525	10,469,343	3,283,315	—	25,470,161
1970	419,306	489,757	12,309,253	3,084,537	—	28,896,068
1971	455,166	541,733	12,463,808	3,196,743	—	29,754,338
1972	506,195	648,165	12,647,496	3,360,521	—	33,402,603
1973	626,053	704,566	14,759,218	4,221,201	—	42,347,970
1974	738,280	834,671	17,748,431	4,938,813	—	62,325,391

TABLE 4. Cheques Cashed against Individual Accounts, by Regions and Centres -- Concluded

TABLEAU 4. Chèques tirés sur des comptes personnels, par régions et par centres -- fin

Year -- Année	Edmonton	Lethbridge	Medicine Hat	New Westminster	Vancouver	Victoria
thousands of dollars -- milliers de dollars						
1924	343,501	58,855	51,545	59,364	1,409,852	255,948
1926	398,021	67,395	35,705	77,071	1,553,257	329,505
1929	603,872	97,221	54,529	105,356	2,365,679	451,747
1930	570,300	73,732	37,887	93,832	1,812,724	415,915
1932	393,432	37,069	21,078	51,107	1,190,464	261,268
1933	366,411	36,911	21,506	47,214	1,207,250	237,126
1935	400,420	48,945	27,322	59,819	1,349,924	262,719
1938	430,271	57,228	28,154	73,791	1,546,113	316,967
1939	470,279	56,702	27,707	78,648	1,587,410	354,226
1940	553,324	56,707	32,707	92,379	1,673,283	371,451
1941	620,647	67,723	42,537	110,027	1,905,073	412,046
1945	1,165,857	118,735	65,281	199,962	3,615,096	601,306
1946	1,213,183	146,971	74,790	226,076	4,354,230	787,288
1949	1,893,297	246,490	102,840	319,812	6,157,068	1,063,712
1950	2,371,402	284,388	105,444	401,104	6,901,612	1,143,851
1953	3,514,626	349,470	157,085	554,710	9,790,943	1,441,170
1955	4,051,761	354,899	146,543	673,632	10,398,019	1,741,203
1960	5,975,977	488,952	225,389	863,874	14,653,834	2,500,901
1961	6,672,384	501,226	243,630	—	17,766,910 ¹³	2,666,645
1962	7,550,912	580,068	295,133	—	19,602,381 ¹³	3,487,365
1963	9,311,561	616,173	292,610	—	21,679,909 ¹³	3,389,680
1964	10,541,712	643,859	309,689	—	25,239,274 ¹³	4,132,804
1965	11,937,495	695,785	323,256	—	29,323,153 ¹³	4,323,590
1966	13,046,914	808,376	371,788	—	33,171,639 ¹³	4,885,371
1967	15,492,153	922,236	398,806	—	35,223,762 ¹³	6,057,540
1968	18,021,245	1,088,964	440,580	—	40,316,936 ¹³	6,332,025
1969	20,419,917	1,213,452	487,684	—	49,414,299 ¹³	7,425,774
1970	21,106,965	1,233,107	472,695	—	50,153,771 ¹³	7,259,684
1971	21,845,007	1,353,101	537,756	—	56,335,442 ¹³	8,658,792
1972	24,487,009	1,532,404	585,385	—	68,766,823 ¹³	9,960,065
1973	33,030,660	1,909,007	699,634	—	89,332,460 ¹³	12,663,573
1974	43,413,357	2,367,326	891,449	—	113,258,858	20,189,888

¹ For the 31 original centres. -- Pour les 31 premiers centres.² Includes Sarnia as of January 1926. -- Y compris Sarnia à partir de janvier 1926.³ Includes Sudbury as of September 1929. -- Y compris Sudbury à partir de septembre 1929.⁴ Weyburn branches absorbed by Imperial Bank, May 1931. -- Les succursales de Weyburn ont été absorbées par la Banque Impériale en mai 1931.⁵ Includes St. Catharines as of May 1941. -- Y compris St. Catharines à partir de mai 1941.⁶ Includes St. John's, Newfoundland as of April 1949. -- Y compris St. John's, Terre-Neuve à partir d'avril 1949.⁷ Includes Cornwall as of May 1950. -- Y compris Cornwall à partir de mai 1950.⁸ Includes the 17 new centres added in January 1953. -- Y compris les 17 nouveaux centres ajoutés en janvier 1953.⁹ Nine months. -- Neuf mois.¹⁰ Eight months. -- Huit mois.¹¹ Fort William merged with Port Arthur in January 1970 to form the Thunder Bay clearing centre. To preserve the continuity of the original 35 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure. -- Fort William s'est joint à Port Arthur en janvier 1970 pour former le centre de compensation de Thunder Bay. Afin de préserver la continuité des chiffres des 35 premiers centres, on a appliqué à Thunder Bay la relation existante en 1969 afin d'arriver aux chiffres de Fort William.¹² Excludes some items reported in preceding years. -- À l'exclusion de certains détails déclarés les années précédentes.¹³ New Westminster included in Vancouver. -- New Westminster est compris dans Vancouver.

TABLE 5. Cheques Cashed by Clearing Centres and Month, 1973 and 1974
TABLEAU 5. Chèques encaissés, par centre de compensation et par mois, 1973 et 1974

	Newfoundland		Prince Edward Island	
	Terre-Neuve		Île-du-Prince-Édouard	
	St. John's		Charlottetown	
	1973	1974	1973	1974
thousands of dollars – milliers de dollars				
January – Janvier	542,503	843,889	86,918	112,379
February – Février	504,574	654,046	63,780	101,578
March – Mars	522,773	1,050,009	94,851	107,324
April – Avril	614,947	766,217	91,063	104,305
May – Mai	672,595	656,957	94,505	132,850
June – Juin	562,502	983,456	104,786	108,912
July – Juillet	592,653	727,237	107,065	108,969
August – Août	816,811	839,861	104,680	130,081
September – Septembre	658,942	811,426	98,807	129,142
October – Octobre	653,765	853,022	100,563	131,001
November – Novembre	734,449	847,249	109,442	150,691
December – Décembre	706,166	879,438	106,411	151,387
Total	7,582,680	9,912,807	1,162,971	1,468,619
Nova Scotia – Nouvelle-Écosse				
	Glace Bay		Halifax	
	1973	1974	1973	1974
thousands of dollars – milliers de dollars				
January – Janvier	9,812	13,727	936,822	1,045,139
February – Février	8,667	11,130	820,024	908,873
March – Mars	8,633	13,428	851,112	1,146,860
April – Avril	9,947	12,434	906,821	1,071,598
May – Mai	12,258	15,734	972,491	1,339,745
June – Juin	13,593	14,868	916,529	1,184,337
July – Juillet	12,106	16,624	1,040,135	1,353,924
August – Août	12,477	15,507	758,707	957,181
September – Septembre	12,586	15,629	871,695	1,134,090
October – Octobre	13,931	15,140	1,007,358	1,287,224
November – Novembre	14,107	16,102	966,682	1,290,907
December – Décembre	13,870	16,722	1,058,345	1,334,508
Total	141,987	177,045	11,106,721	14,054,386
Sydney		Total - 3 centres		
	1973	1974	1973	1974
thousands of dollars – milliers de dollars				
January – Janvier	81,479	105,018	1,028,113	1,163,884
February – Février	74,031	100,171	902,722	1,020,174
March – Mars	93,336	100,800	953,081	1,261,088
April – Avril	77,185	104,272	993,953	1,188,304
May – Mai	95,504	127,912	1,080,253	1,483,391
June – Juin	108,538	131,136	1,038,660	1,330,341
July – Juillet	191,520	137,900	1,071,361	1,508,448
August – Août	102,121	120,703	873,305	1,093,391
September – Septembre	87,958	133,788	972,239	1,283,507
October – Octobre	101,245	121,959	1,122,534	1,424,323
November – Novembre	113,227	125,237	1,094,016	1,432,246
December – Décembre	111,283	131,979	1,183,498	1,483,209
Total	1,237,427	1,440,875	12,486,135	15,672,306

TABLE 5. Cheques Cashed by Cleaning Centre and Month, 1973 and 1974 – Continued
TABLEAU 5. Chèques encaissés, par centre de compensation et par mois, 1973 et 1974 – suite

	New Brunswick – Nouveau-Brunswick				
	Fredericton		Moncton		
	1973	1974	1973	1974	
thousands of dollars – milliers de dollars					
January – Janvier	215,154	327,917	220,649	254,753	
February – Février	152,519	209,608	192,844	211,610	
March – Mars	221,582	300,009	221,979	235,099	
April – Avril	240,173	327,996	210,604	279,092	
May – Mai	208,836	267,787	253,948	353,879	
June – Juin	265,275	234,593	232,729	278,483	
July – Juillet	242,030	288,101	245,761	267,046	
August – Août	231,909	245,653	247,212	438,038	
September – Septembre	236,970	281,277	228,775	255,699	
October – Octobre	271,513	336,344	237,820	370,340	
November – Novembre	288,250	229,528	259,452	377,914	
December – Décembre	235,174	256,056	241,764	331,786	
Total	2,809,385	3,304,869	2,793,537	3,653,739	
St. John's					
Total – 3 centres					
1973	1974	1973	1974		
thousands of dollars – milliers de dollars					
January – Janvier	292,329	380,285	728,132	962,955	
February – Février	239,769	319,652	585,132	740,870	
March – Mars	293,878	428,977	737,439	964,085	
April – Avril	306,602	386,657	757,379	993,745	
May – Mai	348,208	498,475	810,992	1,120,141	
June – Juin	306,809	406,201	804,813	919,277	
July – Juillet	348,494	511,777	836,285	1,066,924	
August – Août	336,688	426,568	815,809	1,110,259	
September – Septembre	321,221	427,371	786,966	964,347	
October – Octobre	338,071	486,239	847,404	1,192,923	
November – Novembre	357,319	498,048	905,021	1,105,490	
December – Décembre	409,647	441,269	886,585	1,029,111	
Total	3,899,035	5,211,519	9,501,957	12,170,127	
Québec					
Chicoutimi		Drummondville		Granby	
1973	1974	1973	1974	1973	1974
thousands of dollars – milliers de dollars					
January – Janvier	78,713	124,376	72,125	82,260	93,995
February – Février	72,249	100,411	59,594	69,984	73,089
March – Mars	93,728	118,702	64,840	73,809	80,542
April – Avril	115,386	130,899	78,983	81,251	80,290
May – Mai	135,796	203,926	80,314	100,675	105,530
June – Juin	138,972	156,616	91,403	83,348	94,201
July – Juillet	117,515	193,703	80,576	88,823	88,428
August – Août	129,118	177,205	89,590	90,080	101,331
September – Septembre	115,743	168,177	77,041	91,473	93,802
October – Octobre	128,402	185,198	94,305	91,239	102,716
November – Novembre	111,668	196,755	86,490	98,178	110,163
December – Décembre	108,117	185,094	85,858	105,160	95,048
Total	1,345,107	1,941,062	961,119	1,056,280	1,119,135
					1,445,667

TABLE 5. Cheques cashed by Clearing Centre and Month, 1973 and 1974 – Continued
TABLEAU 5. Chèques encaissés, par centre de compensation et par mois, 1973 et 1974 – suite

	Québec – Concluded – fin					
	Montréal		Québec			
	1973	1974	1973	1974		
thousands of dollars – milliers de dollars						
January – Janvier	22,114,326	24,945,573	3,015,613	4,368,859		
February – Février	20,089,822	24,028,022	2,732,258	3,513,994		
March – Mars	22,334,063	26,555,343	2,930,116	3,951,637		
April – Avril	22,104,329	27,539,870	2,858,591	3,838,924		
May – Mai	25,230,393	34,463,464	4,268,203	5,743,234		
June – Juin	23,448,799	31,923,472	3,067,501	3,807,329		
July – Juillet	24,375,035	32,483,323	3,041,006	3,705,845		
August – Août	23,681,076	34,417,221	4,041,422	4,076,165		
September – Septembre	23,164,449	32,452,875	2,929,142	5,996,211		
October – Octobre	27,078,768	34,138,631	4,177,821	4,696,105		
November – Novembre	27,582,765	35,481,850	3,643,214	7,279,618		
December – Décembre	24,883,490	36,169,136	3,262,957	4,951,825		
Total	286,087,255	374,598,780	39,967,844	59,929,746		
St. Hyacinthe Shawinigan Sherbrooke						
	1973	1974	1973	1974	1973	1974
thousands of dollars – milliers de dollars						
January – Janvier	87,153	119,649	32,815	36,015	204,603	197,577
February – Février	69,393	112,594	25,479	29,972	231,770	184,432
March – Mars	105,193	104,742	31,941	37,632	221,605	192,106
April – Avril	99,003	103,200	28,243	33,982	225,114	179,760
May – Mai	110,590	147,576	40,237	46,573	259,210	254,077
June – Juin	109,309	117,520	39,742	40,159	206,317	212,301
July – Juillet	102,261	132,981	31,988	41,004	206,798	213,281
August – Août	117,295	124,696	28,892	40,357	237,027	210,027
September – Septembre	104,437	123,431	29,484	39,665	199,730	214,381
October – Octobre	127,543	147,710	38,416	46,086	238,991	241,076
November – Novembre	123,860	164,375	35,842	45,752	233,247	248,307
December – Décembre	117,877	154,597	37,923	43,682	199,775	245,766
Total	1,273,914	1,553,071	401,002	480,879	2,664,189	2,593,091
Trois-Rivières Valleyfield Total – 10 centres						
	1973	1974	1973	1974	1973	1974
thousands of dollars – milliers de dollars						
January – Janvier	103,920	125,590	39,852	53,147	25,843,115	30,155,997
February – Février	98,273	113,237	36,828	44,598	23,488,755	28,286,131
March – Mars	107,913	131,141	39,433	49,408	26,009,374	31,318,256
April – Avril	103,841	127,391	40,020	49,524	25,733,800	32,175,033
May – Mai	122,418	166,765	47,945	62,691	30,400,336	41,332,857
June – Juin	112,539	140,912	39,181	54,688	27,347,964	36,657,614
July – Juillet	113,538	150,814	43,825	57,824	28,200,970	37,206,315
August – Août	101,595	149,098	45,767	54,827	28,573,115	39,468,272
September – Septembre	104,731	138,201	43,733	52,538	26,862,292	39,402,381
October – Octobre	133,782	157,934	52,479	62,217	32,173,223	39,894,777
November – Novembre	135,246	304,070	54,773	68,046	32,117,208	44,022,710
December – Décembre	128,299	255,261	48,404	60,108	28,967,748	42,308,263
Total	1,366,095	1,960,414	532,240	669,616	335,717,900	442,228,606

TABLE 5. Cheques Cashed by Clearing Centre and Month, 1973 and 1974 -- Continued
 TABLEAU 5. Chèques encaissés, par centre de compensation et par mois, 1973 et 1974 -- suite

	Ontario					
	Brantford		Chatham		Cornwall	
	1973	1974	1973	1974	1973	1974
thousands of dollars — milliers de dollars						
January — Janvier	197,116	239,144	245,212	346,184	97,047	109,816
February — Février	160,570	201,239	225,240	285,972	80,175	96,406
March — Mars	201,704	244,396	248,761	306,889	98,212	95,427
April — Avril	184,699	263,664	219,546	334,222	103,641	128,611
May — Mai	246,604	274,798	240,177	383,751	105,241	129,248
June — Juin	263,006	256,852	211,504	334,038	93,743	124,095
July — Juillet	246,188	294,581	219,058	492,254	117,773	140,569
August — Août	197,730	297,128	232,577	384,798	93,950	112,569
September — Septembre	186,428	281,159	216,795	274,947	91,762	127,360
October — Octobre	234,212	302,613	359,631	467,620	107,409	116,289
November — Novembre	231,104	313,997	447,121	548,287	132,874	310,215
December — Décembre	222,675	201,345	325,305	581,923	114,746	136,927
Total	2,572,036	3,170,916	3,190,927	4,740,885	1,236,573	1,627,532
Guelph						
	1973	1974	1973	1974	1973	1974
thousands of dollars — milliers de dollars						
January — Janvier	162,888	198,278	1,602,472	2,109,328	148,133	217,034
February — Février	125,346	163,416	1,465,542	2,000,816	141,978	173,309
March — Mars	147,749	189,001	1,769,333	1,991,166	153,781	180,421
April — Avril	155,605	210,923	1,815,484	2,204,495	157,545	156,150
May — Mai	176,367	245,201	1,955,965	2,688,197	214,345	240,853
June — Juin	172,381	247,753	1,930,066	2,350,029	187,824	213,867
July — Juillet	181,009	248,118	1,903,304	2,229,132	195,618	221,200
August — Août	170,126	243,949	1,852,727	2,179,375	202,872	184,324
September — Septembre	168,890	257,480	1,747,777	2,288,350	185,276	230,660
October — Octobre	210,319	243,111	1,883,369	2,477,001	198,744	240,557
November — Novembre	199,783	280,940	2,029,659	2,508,672	205,234	255,727
December — Décembre	209,093	264,849	1,992,467	2,362,268	177,843	352,616
Total	2,079,556	2,793,019	21,948,165	27,388,829	2,169,193	2,666,718
Kitchener						
	1973	1974	1973	1974	1973	1974
thousands of dollars — milliers de dollars						
January — Janvier	489,434	601,873	1,345,536	1,477,773	110,536	126,922
February — Février	447,526	480,894	1,262,338	1,393,476	98,559	114,418
March — Mars	505,567	606,965	1,356,295	1,547,617	113,195	129,092
April — Avril	443,565	581,220	1,334,035	1,651,338	113,741	130,322
May — Mai	586,527	743,420	1,426,804	1,921,399	131,787	169,061
June — Juin	542,142	647,033	1,321,452	1,897,882	128,217	150,815
July — Juillet	529,151	727,467	1,505,808	1,972,762	146,579	185,433
August — Août	551,342	642,109	1,384,658	1,780,565	133,274	142,063
September — Septembre	540,589	648,040	1,294,057	1,650,078	129,399	140,932
October — Octobre	631,217	728,981	1,612,371	1,876,964	150,585	141,237
November — Novembre	609,306	730,149	1,570,061	2,171,468	136,196	140,611
December — Décembre	571,292	737,405	1,474,194	1,960,063	130,540	135,737
Total	6,447,658	7,875,556	6,887,429	21,301,385	1,522,608	1,706,643

TABLE 5. Cheques Cashed by Clearing Centre and Month, 1973 and 1974 – Continued
 TABLEAU 5. Chèques encaissés, par centre de compensation et par mois, 1973 et 1974 – suite

	Ontario – Continued – suite					
	Oshawa		Ottawa		Peterborough	
	1973	1974	1973	1974	1973	1974
thousands of dollars – milliers de dollars						
January – Janvier	820,354	1,002,924	1,955,763	2,088,778	129,403	151,686
February – Février	813,798	812,865	1,578,884	1,956,687	101,020	129,608
March – Mars	838,928	1,169,788	1,823,267	2,136,105	127,541	187,924
April – Avril	845,330	1,193,001	1,942,300	2,252,576	125,960	150,726
May – Mai	984,475	1,501,681	1,900,960	2,475,523	150,915	191,381
June – Juin	1,083,910	1,345,705	1,572,162	2,208,236	151,912	173,195
July – Juillet	990,538	1,460,553	2,167,084	2,501,455	157,520	209,453
August – Août	862,187	1,112,975	2,135,214	2,334,766	142,149	165,459
September – Septembre	758,396	940,786	1,960,397	2,241,901	129,240	175,091
October – Octobre	1,129,939	1,227,841	2,025,012	2,540,126	153,468	182,106
November – Novembre	1,164,066	1,397,865	2,051,674	2,741,667	169,622	175,639
December – Décembre	1,226,101	1,523,212	1,995,669	2,493,651	153,897	180,672
Total	11,518,022	14,689,196	23,108,386	27,971,471	1,692,647	2,072,940
St. Catharines						
	1973	1974	1973	1974	1973	1974
thousands of dollars – milliers de dollars						
January – Janvier	264,409	281,854	151,264	183,545	266,918	912,091
February – Février	199,726	228,020	136,139	152,914	245,638	404,186
March – Mars	248,434	274,243	158,915	202,746	228,264	412,616
April – Avril	244,248	278,275	146,409	198,841	258,423	530,443
May – Mai	267,415	345,533	164,438	252,939	570,351	884,064
June – Juin	273,303	319,738	173,147	203,230	379,299	281,513
July – Juillet	285,024	314,893	199,636	250,320	545,019	266,985
August – Août	244,638	312,556	182,163	222,232	701,160	244,478
September – Septembre	247,766	316,257	149,629	225,576	651,405	263,334
October – Octobre	286,100	348,175	185,145	260,600	859,156	294,441
November – Novembre	294,649	383,040	184,388	219,261	734,906	273,362
December – Décembre	299,067	375,535	184,515	250,559	651,082	240,926
Total	3,154,779	3,778,119	2,015,778	2,622,763	6,091,621	5,008,439
Sudbury						
	1973	1974	1973	1974	1973	1974
thousands of dollars – milliers de dollars						
January – Janvier	198,239	191,870	199,076	250,448	45,125	64,577
February – Février	167,044	166,200	199,954	218,499	42,932	56,231
March – Mars	183,589	196,555	225,831	256,352	47,721	63,981
April – Avril	188,303	200,842	216,425	246,859	48,695	70,444
May – Mai	212,353	246,392	232,075	319,989	51,231	87,277
June – Juin	226,462	212,292	224,990	304,762	50,266	72,102
July – Juillet	221,514	237,343	239,440	285,014	55,089	90,982
August – Août	204,711	189,409	260,848	310,489	55,485	76,909
September – Septembre	206,195	242,868	224,388	298,369	50,245	76,570
October – Octobre	239,584	240,325	260,726	313,667	55,586	80,940
November – Novembre	221,589	255,457	268,234	326,476	61,275	96,984
December – Décembre	205,855	264,344	255,147	304,724	58,941	92,908
Total	2,475,438	2,643,897	2,807,134	3,435,648	622,591	929,905
Thunder Bay						
	1973	1974	1973	1974	1973	1974
thousands of dollars – milliers de dollars						
January – Janvier	198,239	191,870	199,076	250,448	45,125	64,577
February – Février	167,044	166,200	199,954	218,499	42,932	56,231
March – Mars	183,589	196,555	225,831	256,352	47,721	63,981
April – Avril	188,303	200,842	216,425	246,859	48,695	70,444
May – Mai	212,353	246,392	232,075	319,989	51,231	87,277
June – Juin	226,462	212,292	224,990	304,762	50,266	72,102
July – Juillet	221,514	237,343	239,440	285,014	55,089	90,982
August – Août	204,711	189,409	260,848	310,489	55,485	76,909
September – Septembre	206,195	242,868	224,388	298,369	50,245	76,570
October – Octobre	239,584	240,325	260,726	313,667	55,586	80,940
November – Novembre	221,589	255,457	268,234	326,476	61,275	96,984
December – Décembre	205,855	264,344	255,147	304,724	58,941	92,908
Total	2,475,438	2,643,897	2,807,134	3,435,648	622,591	929,905
Timmins						
	1973	1974	1973	1974	1973	1974
thousands of dollars – milliers de dollars						
January – Janvier	198,239	191,870	199,076	250,448	45,125	64,577
February – Février	167,044	166,200	199,954	218,499	42,932	56,231
March – Mars	183,589	196,555	225,831	256,352	47,721	63,981
April – Avril	188,303	200,842	216,425	246,859	48,695	70,444
May – Mai	212,353	246,392	232,075	319,989	51,231	87,277
June – Juin	226,462	212,292	224,990	304,762	50,266	72,102
July – Juillet	221,514	237,343	239,440	285,014	55,089	90,982
August – Août	204,711	189,409	260,848	310,489	55,485	76,909
September – Septembre	206,195	242,868	224,388	298,369	50,245	76,570
October – Octobre	239,584	240,325	260,726	313,667	55,586	80,940
November – Novembre	221,589	255,457	268,234	326,476	61,275	96,984
December – Décembre	205,855	264,344	255,147	304,724	58,941	92,908
Total	2,475,438	2,643,897	2,807,134	3,435,648	622,591	929,905

TABLE 5. Cheques Cashed by Clearing Centre and Month, 1973 and 1974 – Continued
TABLEAU 5. Chèques encaissés, par centre de compensation et par mois, 1973 et 1974 – suite

	Ontario – Concluded – fin					
	Toronto		Windsor		Total – 20 Centres	
	1973	1974	1973	1974	1973	1974
thousands of dollars – milliers de dollars						
January – Janvier	46,306,343	54,295,634	735,325	988,661	55,470,413	65,838,420
February – Février	42,932,771	49,035,307	724,359	1,005,537	51,149,539	59,076,000
March – Mars	49,466,949	56,221,026	984,728	945,571	58,928,763	67,357,881
April – Avril	49,702,068	58,117,770	876,670	847,135	59,122,692	69,747,857
May – Mai	54,191,616	63,013,109	1,055,918	1,041,204	64,865,564	77,155,020
June – Juin	52,394,899	56,650,132	923,072	1,011,834	62,303,757	69,005,103
July – Juillet	52,209,325	61,036,412	995,870	1,093,667	63,110,537	74,258,593
August – Août	54,939,941	58,610,807	800,081	913,634	65,347,833	70,460,594
September – Septembre	51,466,286	57,705,041	761,563	1,039,938	61,166,483	69,424,737
October – Octobre	62,185,583	68,674,523	1,105,982	1,335,952	73,874,138	82,093,069
November – Novembre	55,226,024	68,871,500	991,299	1,392,236	66,929,064	83,393,553
December – Décembre	50,370,266	67,294,365	1,090,556	1,175,938	61,709,251	80,929,967
Total	621,392,070	719,525,626	11,045,423	12,791,307	743,978,034	868,740,794
Manitoba						
	Brandon		Winnipeg		Total – 2 centres	
	1973	1974	1973	1974	1973	1974
	thousands of dollars – milliers de dollars					
January – Janvier	59,727	70,624	4,266,030	5,814,784	4,325,757	5,885,408
February – Février	53,444	59,932	3,991,744	4,749,554	4,045,188	4,809,486
March – Mars	66,938	69,294	4,347,175	6,333,442	4,414,113	6,402,736
April – Avril	58,945	79,147	4,347,253	5,916,827	4,406,198	5,995,974
May – Mai	73,230	101,437	5,109,509	7,808,815	5,182,739	7,910,252
June – Juin	62,107	75,971	4,860,201	6,907,706	4,922,308	6,983,677
July – Juillet	66,236	86,217	5,221,473	7,752,057	5,287,709	7,838,274
August – Août	72,828	78,293	5,109,180	6,690,975	5,182,008	6,769,268
September – Septembre	61,213	82,965	4,917,643	5,975,458	4,978,856	6,058,423
October – Octobre	75,841	86,153	5,588,798	6,788,356	5,664,639	6,874,509
November – Novembre	76,734	101,491	5,364,933	7,652,548	5,441,667	7,754,039
December – Décembre	67,319	101,424	5,442,976	8,021,931	5,510,295	8,123,355
Total	794,562	992,948	58,366,915	80,412,453	59,161,477	81,405,401
Saskatchewan						
	Moose Jaw		Prince Albert		Regina	
	1973	1974	1973	1974	1973	1974
	thousands of dollars – milliers de dollars					
January – Janvier	55,673	61,834	51,504	61,121	1,587,879	1,719,655
February – Février	36,541	40,769	48,652	54,563	897,060	970,329
March – Mars	45,392	45,808	53,527	62,403	1,216,937	1,638,343
April – Avril	46,356	56,731	51,518	58,934	1,205,660	1,440,126
May – Mai	58,914	74,068	60,355	83,713	1,133,444	1,828,115
June – Juin	52,998	58,308	57,521	52,599	1,091,540	1,524,960
July – Juillet	53,599	66,238	61,830	72,119	1,122,093	1,785,417
August – Août	53,738	63,585	59,658	69,597	1,308,147	1,191,211
September – Septembre	48,398	56,284	51,652	75,984	1,422,975	1,243,310
October – Octobre	57,171	63,000	71,002	78,479	1,369,432	1,424,148
November – Novembre	63,074	83,332	75,169	81,522	1,238,275	1,344,721
December – Décembre	54,199	68,323	62,178	83,637	1,165,776	1,638,096
Total	626,053	738,280	704,566	834,671	14,759,218	17,748,431

TABLE 5. Cheques cashed by Clearing Centre and Month, 1973 and 1974 -- Continued
TABLEAU 5. Chèques encaissés, par centre de compensation et par mois, 1973 et 1974 -- suite

	Saskatchewan -- Concluded -- fin				
	Saskatoon		Total -- 4 Centres		
	1973	1974	1973	1974	
thousands of dollars -- milliers de dollars					
January -- Janvier	318,500	415,198	1,424,314	2,257,808	
February -- Février	288,347	369,192	1,340,464	1,434,853	
March -- Mars	331,337	389,251	1,541,526	2,135,805	
April -- Avril	317,858	360,053	1,383,515	1,915,844	
May -- Mai	369,523	450,537	1,485,323	2,436,433	
June -- Juin	347,169	356,260	1,782,752	1,992,127	
July -- Juillet	336,334	437,372	1,497,890	2,361,146	
August -- Août	379,845	443,929	1,212,551	1,768,322	
September -- Septembre	341,468	404,145	1,086,225	1,779,723	
October -- Octobre	418,179	403,278	1,412,150	1,968,905	
November -- Novembre	395,361	449,723	1,689,926	1,959,298	
December -- Décembre	377,280	459,875	1,305,741	2,249,931	
Total	4,221,201	4,938,813	17,162,377	24,260,195	
Alberta					
	Calgary		Edmonton		
	1973	1974	1973	1974	
	thousands of dollars -- milliers de dollars				
January -- Janvier	3,345,464	4,545,959	2,187,595	3,339,178	
February -- Février	2,429,668	4,021,385	1,955,774	2,901,849	
March -- Mars	3,357,196	4,558,648	2,403,807	2,953,580	
April -- Avril	3,232,315	5,152,815	2,719,742	2,623,756	
May -- Mai	3,444,132	5,841,973	2,713,108	4,103,496	
June -- Juin	3,415,110	5,402,729	2,919,561	2,523,167	
July -- Juillet	3,515,851	5,580,965	2,751,919	3,942,098	
August -- Août	3,618,272	5,267,537	2,866,109	4,070,140	
September -- Septembre	3,514,343	4,978,522	2,629,915	4,259,848	
October -- Octobre	4,181,333	5,587,192	3,292,514	4,175,335	
November -- Novembre	4,022,345	5,619,367	3,321,492	4,287,018	
December -- Décembre	4,271,941	5,768,299	3,269,124	4,233,892	
Total	42,347,970	62,325,391	33,030,660	43,413,357	
Lethbridge		Medicine Hat		Total -- 4 centres	
1973	1974	1973	1974	1973	
thousands of dollars -- milliers de dollars					
January -- Janvier	146,727	184,725	57,933	62,086	5,737,719
February -- Février	110,522	154,572	44,283	53,686	4,540,247
March -- Mars	136,775	171,916	52,361	63,771	5,950,139
April -- Avril	133,815	196,732	52,511	78,172	6,138,383
May -- Mai	165,267	225,398	54,892	91,813	6,377,399
June -- Juin	163,320	179,729	54,015	74,012	6,552,006
July -- Juillet	171,301	198,573	51,666	82,223	6,490,737
August -- Août	164,160	199,495	55,325	67,938	6,703,866
September -- Septembre	145,646	185,933	54,500	68,421	6,344,404
October -- Octobre	180,580	212,696	73,833	76,533	7,728,260
November -- Novembre	216,819	249,233	85,657	88,545	7,646,313
December -- Décembre	174,075	208,324	62,658	84,249	7,777,798
Total	1,909,007	2,367,326	699,634	891,449	77,987,271
					108,997,533

TABLE 5. Cheques cashed by Clearing Centre and Month, 1973 and 1974 – Concluded

TABLEAU 5. Chèques encaissés, par centre de compensation et par mois, 1973 et 1974 – fin

	British Columbia – Colombie-Britannique			
	Vancouver ¹		Victoria	
	1973	1974	1973	1974
thousands of dollars – milliers de dollars				
January – Janvier	6,298,240	8,339,565	897,854	1,064,725
February – Février	6,092,615	7,846,524	830,918	1,108,502
March – Mars	6,404,307	8,651,602	1,040,746	1,225,662
April – Avril	6,448,123	9,759,772	881,313	1,730,362
May – Mai	7,620,689	10,292,718	906,758	2,030,356
June – Juin	7,213,334	9,211,032	1,178,900	1,785,985
July – Juillet	8,100,806	10,485,983	1,238,740	1,860,785
August – Août	8,704,225	9,237,292	1,348,149	998,144
September – Septembre	7,109,241	9,194,314	998,372	1,640,267
October – Octobre	8,620,206	10,006,643	1,039,934	2,052,807
November – Novembre	8,353,034	9,798,719	1,299,421	1,701,185
December – Décembre	8,367,640	10,434,694	1,002,468	2,991,108
Total	89,332,460	113,258,858	12,663,573	20,189,888
Total – 2 centres				
	1973	1974	1973	1974
thousands of dollars – milliers de dollars				
January – Janvier	7,196,094	9,404,290	102,972,320	124,756,978
February – Février	6,923,533	8,955,026	93,474,070	112,209,656
March – Mars	7,445,053	9,877,264	106,702,779	128,222,363
April – Avril	7,329,436	11,490,134	106,809,243	132,428,888
May – Mai	8,527,447	12,323,074	119,634,066	154,813,655
June – Juin	8,392,234	10,997,017	113,578,258	137,157,161
July – Juillet	9,339,546	12,346,768	116,783,119	147,226,533
August – Août	10,052,374	10,235,436	120,271,289	141,480,594
September – Septembre	8,107,613	10,834,581	111,641,095	140,180,991
October – Octobre	9,660,140	12,059,450	133,740,450	156,543,735
November – Novembre	9,652,455	11,499,904	126,401,514	162,409,343
December – Décembre	9,370,108	13,425,802	117,877,293	160,875,227
Total	101,996,033	133,448,746	1,369,885,496	1,698,305,124

¹ New Westminster included in Vancouver. – New Westminster est compris dans Vancouver.

TABLE 6. Cheques Cashed¹ against Current and Savings Accounts
TABLEAU 6. Chèques tirés¹ sur des comptes courants et des comptes d'épargne

	Current accounts – Comptes courants			Savings accounts – Comptes d'épargne		
	Cheques cashed ¹	Deposits	Turnover ratio	Cheques cashed	Deposits	Turnover ratio
	Chèques encaissés ¹	Dépôts	Taux de transaction	Chèques encaissés	Dépôts	Taux de transaction
	\$'000		%	\$'000		%
1942	58,023,253	..	..	2,653,701	2,252,774	1.18
1945	64,971,186	..	..	3,413,627	2,731,926	1.25
1946	65,174,276	..	..	4,073,331	3,301,891	1.23
1949	82,535,118	..	..	5,019,247	4,318,206	1.16
1950	94,845,881	..	..	5,789,578	4,542,669	1.27
1953	129,827,400	3,560,958	36.46	7,589,447	5,094,268	1.49
1955	152,565,052	3,959,938	38.53	8,785,926	6,100,120	1.44
1956	182,556,821	4,244,177	43.01	9,733,075	6,351,166	1.53
1957	195,351,567 ²	3,836,702	50.92	10,206,881	6,630,877	1.54
1958	217,592,465	4,175,368	52.11	10,580,696	7,172,999	1.48
1959	244,284,873	4,212,349	57.99	11,958,344	7,696,616	1.55
1960	265,969,659	4,067,321	65.39	11,840,378	7,701,144	1.54
1961	289,954,341	4,244,894	68.29	12,787,101	8,397,723	1.52
1962	321,514,972	4,334,824	74.17	14,283,520	8,942,591	1.60
1963	356,697,648	4,579,785	77.89	15,127,351	9,531,626	1.59
1964	413,230,047	4,889,983	84.51	17,033,510	10,163,609	1.68
1965	472,195,336	5,296,422	89.15	18,832,605	11,432,154	1.65
1966	515,543,767	5,760,324	89.50	22,282,350	12,404,781	1.80
1967	559,102,515	6,330,387	88.32	25,979,172	13,945,717	1.86
1968	606,647,464	6,554,230	92.56	30,051,171	16,577,362	1.81
1969	700,098,600	6,768,534	103.43	35,305,785	18,617,191	1.91
1970	784,254,858	6,742,830	116.31	33,655,625	19,933,072	1.69
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	1,640,276,213	11,124,141	147.45	58,069,869	38,269,960	1.52
1973						
January – Janvier .	99,590,200	9,723,815	122.90	3,382,120	27,840,297	1.46
February – Février .	90,586,591	9,249,080	117.53	2,887,479	28,477,842	1.22
March – Mars .	103,718,075	9,426,841	132.03	2,984,704	29,039,855	1.23
April – Avril .	103,281,733	10,031,102	123.55	3,527,510	29,484,454	1.43
May – Mai .	115,460,340	10,264,680	134.98	4,173,726	25,610,720	1.95
June – Juin .	110,018,779	10,377,500	127.22	3,649,479	25,862,336	1.69
July – Juillet .	112,929,108	10,313,877	131.39	3,854,011	26,106,193	1.77
August – Août .	116,479,384	10,467,614	133.53	3,791,905	30,938,121	1.47
September – Septembre .	107,929,727	10,466,556	123.74	3,711,368	31,399,352	1.42
October – Octobre .	129,692,064	10,575,182	147.17	4,048,386	32,233,272	1.51
November – Novembre .	121,642,533	10,517,806	138.78	4,758,981	33,106,850	1.72
December – Décembre .	114,327,997	11,159,376	122.94	3,549,296	33,651,976	1.27
1974						
January – Janvier .	121,021,060	10,955,781	132.56	3,735,918	34,299,799	1.31
February – Février .	108,797,118	10,322,129	126.48	3,412,538	35,156,857	1.16
March – Mars .	124,463,891	10,755,365	138.87	3,758,472	36,086,603	1.25
April – Avril .	127,855,258	11,317,312	135.57	4,573,630	36,608,318	1.50
May – Mai .	148,631,083	11,491,390	155.21	6,182,572	36,963,431	2.01
June – Juin .	132,265,599	11,093,801	143.07	4,932,520	37,717,247	1.57
July – Juillet .	142,470,053	11,135,715	153.53	4,756,480	38,697,446	1.47
August – Août .	136,873,072	10,877,197	151.00	4,607,522	39,682,086	1.39
September – Septembre .	135,209,029	11,615,062	139.69	4,971,962	40,426,196	1.48
October – Octobre .	151,662,748	11,212,773	162.31	4,880,987	41,430,314	1.41
November – Novembre .	155,106,570	11,039,768	168.60	7,302,773	41,368,154	2.12
December – Décembre .	155,920,732	11,673,399	160.28	4,954,495	40,803,074	1.46

¹ (A) For 33 centres from 1943 to 1948. – Pour 33 centres de 1943 à 1948.

(B) For 34 centres in 1949. – Pour 34 centres en 1949.

(C) For 35 centres from 1949 to 1957. – Pour 35 centres de 1949 à 1957.

(D) For 52 centres from 1957 to 1960. – Pour 52 centres de 1957 à 1960.

(E) For 51 centres from 1961 to 1969. – Pour 51 centres de 1961 à 1969.

(F) For 50 centres from 1970. – Pour 50 centres de 1970.

2 As of June 1957 includes personal chequing accounts. – À partir de juin 1957, comprend les comptes de chèques personnels.

Note: Turnover is the ratio of cheques cashed to an average of deposits. Turnover in the monthly section is placed on an annual footing by multiplying this ratio by 12. Statistics on current deposits were revised according to the Bank Act of 1954 and are not available by month prior to 1953. – Nota: Le volume des transactions est exprimé comme le taux de chèques tirés sur un nombre moyen de comptes. Le volume des transactions mensuelles est calculé sur une base annuelle en multipliant le taux par 12. Les données sur les comptes courants ont été rectifiées en fonction de la Loi sur les banques de 1954, et ne sont disponibles par mois qu'après 1953.

... Figures not available. – Chiffres non disponibles.

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