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CHEQUES CASHED - CHÈQUES ENCAISSEÉS

JANUARY - 1974 - JANVIER

With the advent of centralized data processing, Bank Clearing Houses as they were known have been closed down. The current debit to individual accounts figures continue to reflect data from what had been the previous centres but it would be incorrect to assume that this comparison will remain valid through time. An examination is currently underway in an attempt to establish boundaries that can be more precisely defined.

The value of cheques cashed in the fifty clearing centres in January totalled 124,757 million, 21.2% above the value for the corresponding month of 1973. Payments in all of the 5 economic regions rose in the January comparison. Debits increased in the Atlantic Provinces by 29.2%, Quebec by 16.7%, Ontario by 18.7%, the Prairie Provinces by 34.8%, and British Columbia by 30.7%.

The Centres

Forty-eight of the fifty centres showed a higher value of cheques cashed than in December, 1973. In respect of the major centres, payments increased in Montréal by 12.8%, Toronto by 17.3%, Winnipeg by 36.3% and Vancouver by 32.4%.

Deposit Turnover

The turnover ratio of current deposits (compiled on an annual basis) was 132.56% compared with 122.90% for January 1973. The turnover ratio of savings accounts was 1.31 in comparison with the January 1973 ratio of 1.46.

Business Finance Division - Division des finances des entreprises

April - 1974 - Avril
5-4404-509

L'avènement du traitement centralisé des données a fait disparaître les chambres de compensation bancaires dans leur ancienne forme. Les chiffres se rapportant au débit des comptes personnels continuent de rendre compte des données qui correspondent aux anciens centres, mais il serait inexact d'en conclure que cette comparaison sera toujours valable. On étudie actuellement le problème afin d'essayer de déterminer des limites plus précises.

La valeur des chèques encaissés dans 50 centres de compensation en janvier s'élevait à 124,757 millions de dollars, soit 21.2 % de plus qu'en décembre, 1973. Les comparaisons pour le mois de décembre montrent que les versements ont augmenté dans les 5 régions économiques. Les débits ont augmenté de 29.2 %, dans les provinces de l'Atlantique, de 16.7 % au Québec, de 18.7 % en Ontario, de 34.8 % dans les provinces des Prairies et de 30.7 % en Colombie-Britannique.

Les centres

Quarante-huit des cinquante centres ont enregistré une valeur totale de chèques encaissés supérieure à celle du mois de décembre 1973. Pour ce qui est des grands centres, les versements ont augmenté de 12.8 % à Montréal, de 17.3 % à Toronto, de 36.3 % à Winnipeg et de 32.4 % à Vancouver.

Volume des transactions

Le taux de transactions sur comptes courants (calculé sur une base annuelle) était de 132.56 % comparativement à 122.90 % en janvier 1973. Le taux de transactions sur comptes d'épargne était de 1.31 comparativement à 1.46 en janvier 1973.



TABLE 1. Cheques Cashed Against Individual Accounts

TABLEAU 1. Chèques tirés sur les comptes individuels

	January - Janvier		
	1973	1974	1974 1973
	\$'000	%	
Newfoundland - Terre-Neuve			
St. John's	542,503	843,889	155.56
Prince Edward Island - Île-du-Prince-Édouard			
Charlottetown	86,918	112,379	129.29
Nova Scotia - Nouvelle-Écosse			
Glace Bay	9,812	13,727	139.90
Halifax	936,822	1,045,139	111.56
Sydney	81,479	105,018	128.89
Total - 3 centres	1,028,113	1,163,884	113.21
New Brunswick - Nouveau-Brunswick			
Fredericton	215,154	327,917	152.41
Moncton	220,649	254,753	115.46
Saint John	292,329	380,285	130.09
Total - 3 centres	728,132	962,955	132.25
Québec			
Chicoutimi	78,713	124,376	158.01
Drummondville	72,715	82,260	113.13
Granby	93,995	102,951	109.53
Montréal	22,114,326	24,945,573	112.80
Québec	3,015,613	4,368,859	144.88
St-Hyacinthe	87,153	119,649	137.29
Shawinigan	32,815	36,015	109.75
Sherbrooke	204,603	197,577	96.57
Trois-Rivières	103,920	125,590	120.85
Valleyfield	39,852	53,147	133.36
Total - 10 centres	25,843,115	30,155,997	116.69
Ontario			
Brantford	197,116	239,144	121.32
Chatham	245,212	346,184	141.16
Cornwall	97,047	109,816	113.16
Guelph	162,888	198,278	121.73
Hamilton	1,602,472	2,109,328	131.63
Kingston	148,133	217,034	146.51
Kitchener	489,434	601,873	122.97
London	1,345,356	1,477,773	109.84
Niagara Falls	110,536	126,922	114.82
Oshawa	820,354	1,002,924	122.26
Ottawa	1,955,763	2,088,778	106.80
Peterborough	129,403	151,686	117.22
St. Catharines	264,409	281,584	106.50
Sarnia	151,264	183,545	121.34
Sault Ste. Marie	266,918	912,091	341.71
Sudbury	198,239	191,870	96.79
Thunder Bay	199,076	250,448	125.81
Timmins	45,125	64,577	143.11
Toronto	46,306,343	54,295,634	117.25
Windsor	735,325	988,661	134.45
Total - 20 centres	55,470,413	65,838,420	118.69

TABLE 1. Cheques Cashed Against Individual Accounts — Concluded

TABLEAU 1. Chèques tirés sur les comptes individuels — fin

	January — Janvier		
	1973	1974	1974 1973
Manitoba	\$'000		%
Brandon	59,727	70,624	118.24
Winnipeg	4,266,030	5,814,784	136.30
Total — 2 centres	4,325,757	5,885,408	136.06
Saskatchewan	\$'000		%
Moose Jaw	55,673	61,834	111.07
Prince Albert	51,504	61,121	118.67
Regina	1,587,879	1,719,655	108.30
Saskatoon	318,500	415,198	130.36
Total — 4 centres	2,013,556	2,257,808	112.13
Alberta	\$'000		%
Calgary	3,345,464	4,545,959	135.88
Edmonton	2,187,595	3,339,178	152.64
Lethbridge	146,727	184,725	125.90
Medicine Hat	57,933	62,086	107.17
Total — 4 centres	5,737,719	8,131,948	141.73
British Columbia — Colombie-Britannique	\$'000		%
Vancouver	6,298,240	8,339,565	132.41
Victoria	897,854	1,064,725	118.59
Total — 2 centres	7,196,094	9,404,290	130.69
Total — 50 centres	102,972,320	124,756,978	121.16

TABLE 2. Cheques Cashed in 34 Clearing Centres, Year-to-date

TABLEAU 2. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative Years — Années représentatives	Canada	Atlantic Provinces — Provinces de l'Atlantique	Québec	Ontario	Prairie Provinces — Provinces des Prairies	British Columbia — Colombie-Britannique
\$'000						
1924	2,177,587(1)	51,937	616,921	907,190	453,695	147,844
1925	2,230,038	43,433	714,408	899,501	442,998	149,698
1929	4,095,330	66,663	1,527,636	1,658,998	591,636	250,397
1930	3,211,422	60,529	1,055,695	1,339,957	539,595	215,646
1931	2,668,326	54,373	904,153	1,161,547	385,481	162,772
1933	1,968,877	38,248	606,986	852,504	353,783	117,356
1935	2,682,051	43,509	781,272	1,289,471	435,391	132,408
1939	2,511,881	50,856	799,467	1,161,529	322,491	177,538
1940	2,674,335	63,562	808,906	1,135,585	493,748	172,534
1941	2,941,105	72,798	780,324	1,462,605	448,855	176,523
1945	5,069,995	111,196	1,553,035	2,226,044	872,432	307,288
1949	6,928,511	161,244(3)	2,073,052	2,907,239(2)	1,180,453	606,523
1950	7,307,022	197,111	2,284,057	3,105,448	1,155,839	564,567
1955	12,452,938	323,344	3,751,023	5,608,172	1,795,200	975,199
1960	20,397,897	421,135	6,033,848	9,749,568	2,897,683	1,295,663
1965	36,167,160	695,960	10,759,890	17,431,112	5,081,297	2,198,901
1967	48,256,097	1,106,420	15,145,995	22,040,053	6,731,190	3,232,439
1970	59,451,990	1,485,874	14,594,210	30,633,746(6)	8,228,152	4,510,008
1972	76,485,218	1,778,728	19,314,623	40,923,276	9,238,426	5,230,165
1973	100,664,563	1,992,303	25,334,542	54,064,592	12,077,032	7,196,094
1974	121,230,373	2,629,084	29,512,009	63,409,826	16,275,164	9,404,290

(1) Original 33 centres. — A l'origine, 33 centres. (2) Weyburn data added as of 1931. — Données sur Weyburn ajoutées à partir de 1931. (3) St. Catherines data added as of May 1941. — Données sur St. Catherines ajoutées à partir de mai 1941. (4) St. John's Newfoundland data added as of April, 1949. — Données sur Saint-Jean (T.-N.) à partir d'avril 1949. (5) Cornwall data added as of May, 1950. — Données sur Cornwall à partir de mai 1950. (6) Fort William merged with Port Arthur in January, 1970 to form 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. — En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliquée la relation existante en 1969 à Thunder Bay pour arriver aux chiffres de Fort William.

TABLE 3. Cheques Cashed by Type of Account

TABLEAU 3. Chèques tirés par type de compte

	Current — Courant		Savings — Épargne		Personal chequing — Chèques personnels	
	January — Janvier		January — Janvier		January — Janvier	
	1973	1974	1973	1974	1973	1974
\$'000						
<u>Newfoundland — Terre-Neuve</u>						
St. John's	474,783	785,183	53,956	39,940	13,764	18,766
<u>Prince Edward Island — Île-du-Prince-Édouard</u>						
Charlottetown	77,341	98,482	5,114	7,141	4,463	6,756
<u>Nova Scotia — Nouvelle-Écosse</u>						
Glace Bay	8,230	11,571	964	1,246	618	910
Halifax	873,839	970,593	30,398	38,041	32,585	36,505
Sydney	73,964	95,966	4,155	4,463	3,360	4,589
Total — 3 centres	956,033	1,078,130	35,517	43,750	36,563	42,004
<u>New Brunswick — Nouveau-Brunswick</u>						
Fredericton	199,444	306,245	8,386	12,865	7,324	8,807
Moncton	204,557	235,062	8,496	8,999	7,596	10,692
Saint John	267,443	352,086	11,951	16,803	12,935	11,396
Total — 3 centres	671,444	893,393	28,833	38,667	27,855	30,895
<u>Québec</u>						
Chicoutimi	69,586	114,623	6,395	6,061	2,732	3,692
Drummondville	66,481	76,345	4,978	4,837	666	1,078
Granby	88,702	94,081	3,572	6,820	1,721	2,050
Montréal	21,195,334	23,822,960	714,849	853,939	204,143	268,674
Québec	2,913,083	4,222,271	84,893	121,833	17,637	24,755
St-Hyacinthe	77,253	108,402	8,927	9,815	973	1,432
Shawinigan	29,383	31,975	2,328	3,064	1,104	976
Sherbrooke	189,174	178,258	10,821	12,895	4,608	6,424
Trois-Rivières	96,498	114,758	5,202	7,927	2,220	2,905
Valleyfield	35,765	48,153	3,098	3,928	989	1,066
Total — 10 centres	24,761,259	28,811,826	845,063	1,031,119	236,793	313,052
<u>Ontario</u>						
Brantford	176,963	215,268	13,318	14,418	6,835	9,458
Chatham	232,310	327,047	7,384	11,489	5,518	7,648
Cornwall	82,814	99,647	10,501	6,157	3,732	4,012
Guelph	142,962	173,335	11,032	14,523	8,894	10,420
Hamilton	1,462,936	1,923,221	86,489	112,645	53,047	73,462
Kingston	114,788	170,135	19,132	27,423	14,213	19,476
Kitchener	449,028	550,914	22,422	26,622	17,984	24,337
London	1,257,834	1,379,743	44,548	51,353	42,974	46,677
Niagara Falls	97,823	110,885	7,842	10,016	4,871	6,021
Oshawa	793,504	967,478	16,923	22,021	9,927	13,425
Ottawa	1,758,470	1,857,477	115,860	124,409	81,433	106,892
Peterborough	108,495	127,852	11,989	13,778	8,919	10,056
St. Catharines	222,456	244,972	29,658	21,134	12,295	15,748
Sarnia	133,481	160,663	9,762	12,809	8,021	10,073
Sault Ste. Marie	249,882	890,751	10,081	12,466	6,955	8,874
Sudbury	162,848	158,933	24,014	21,149	11,377	11,788
Thunder Bay	170,086	215,917	16,836	19,052	12,154	15,479
Timmins	38,411	55,762	4,515	5,671	2,199	3,144
Toronto	44,591,850	52,509,690	1,265,135	1,241,846	449,358	544,098
Windsor	667,917	910,733	43,310	50,824	24,098	27,104
Total — 20 centres	52,914,858	63,050,423	1,770,751	1,819,805	784,804	968,192

TABLE 3. Cheques Cashed by Type of Account — Concluded

TABLEAU 3. Chèques tirés par type de compte — fin

	Current — Courant		Savings — Épargne		Personal chequing — Chèques personnels	
	January — Janvier		January — Janvier		January — Janvier	
	1973	1974	1973	1974	1973	1974
\$'000						
<u>Manitoba</u>						
Brandon	49,785	57,670	4,463	6,240	5,479	6,714
Winnipeg	4,091,426	5,614,679	95,350	105,938	79,254	94,167
Total — 2 centres	4,141,211	5,672,349	99,813	112,178	84,733	100,881
<u>Saskatchewan</u>						
Moose Jaw	44,887	48,036	5,549	7,072	5,237	6,726
Prince Albert	44,346	53,164	3,466	3,421	3,692	4,536
Regina	1,539,987	1,661,961	25,663	30,206	22,229	27,488
Saskatoon	281,290	368,779	16,615	20,679	20,595	25,740
Total — 4 centres	1,910,510	2,131,940	51,293	61,378	51,753	64,490
<u>Alberta</u>						
Calgary	3,131,053	4,300,306	113,780	103,700	100,631	141,953
Edmonton	1,985,153	3,080,160	77,295	117,866	125,147	141,152
Lethbridge	128,055	161,149	7,350	9,355	11,322	14,221
Medicine Hat	42,051	50,275	10,384	4,606	5,498	7,205
Total — 4 centres	5,286,312	7,591,890	208,809	235,527	242,598	304,531
<u>British Columbia — Colombie-Britannique</u>						
Vancouver	5,839,003	7,741,516	245,451	293,474	213,786	304,575
Victoria	822,433	961,561	37,520	52,939	37,901	50,225
Total — 2 centres	6,661,436	8,703,077	282,971	346,413	251,687	354,800
Total — 50 centres	97,855,187	118,816,693	3,382,120	3,735,918	1,735,013	2,204,367

TABLE 4. Cheques Cashed Against Current and Savings Accounts

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

	Current(1) — Courant(1)			Savings — Épargne		
	Cheques cashed — Chèques encaissés	Deposits — Dépôts	Turnover — Rotation	Cheques cashed — Chèques encaissés	Deposits — Dépôts	Turnover — Rotation
	\$'000	%		\$'000	%	
1971	885,371,891	7,715,954(3)	114.75	34,090,452	22,798,922(3)	1.50
1972	1,028,679,510	9,095,564(3)	113.10	38,253,735	26,201,294(3)	1.46
1973	1,325,656,531	10,214,452(3)	129.78	44,318,965	29,464,452(3)	1.50
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

(1) As of June 1957, includes cheques cashed against personal chequing accounts. — Au 1^{er} juin, 1957, comprend les chèques tirés sur les comptes chèques personnels. (2) Revised to exclude federal government deposits. — Dépôts du gouvernement fédéral exclus. (3) Average deposits for the year. — Moyenne des dépôts de l'année.

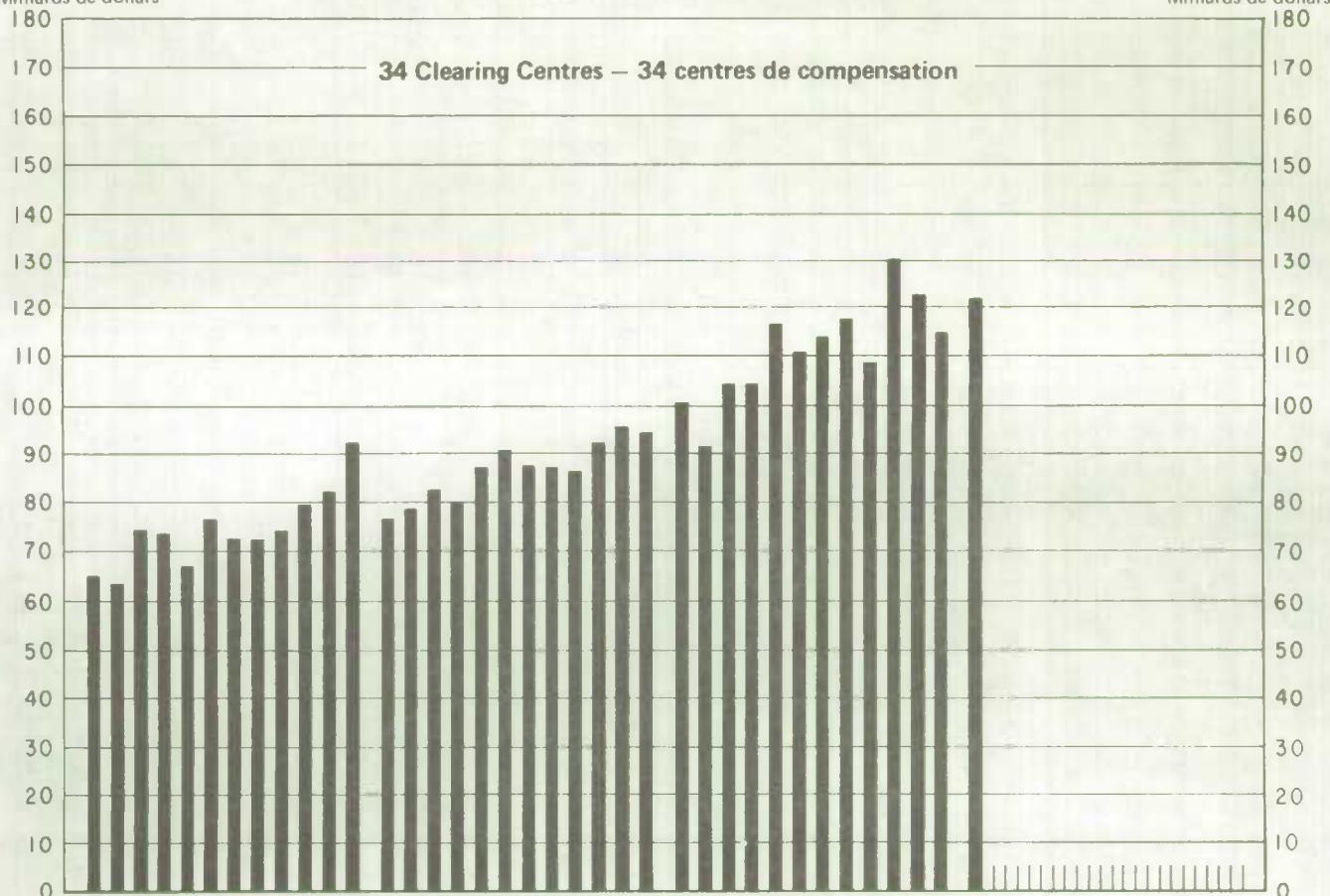
Note: Turnover in the monthly section reflects turnover on an annual basis.
Nota: La rotation dans la section mensuelle est calculée sur une base annuelle.

Value of Cheques Cashed in Canada

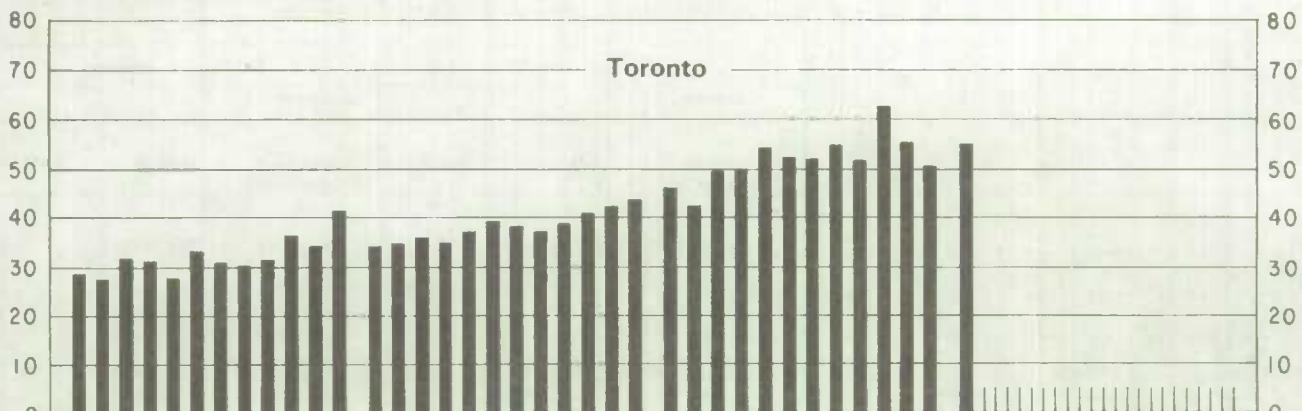
Valeur des chèques encaissés au Canada

Billions of Dollars
Milliards de dollars

Billions of Dollars
Milliards de dollars

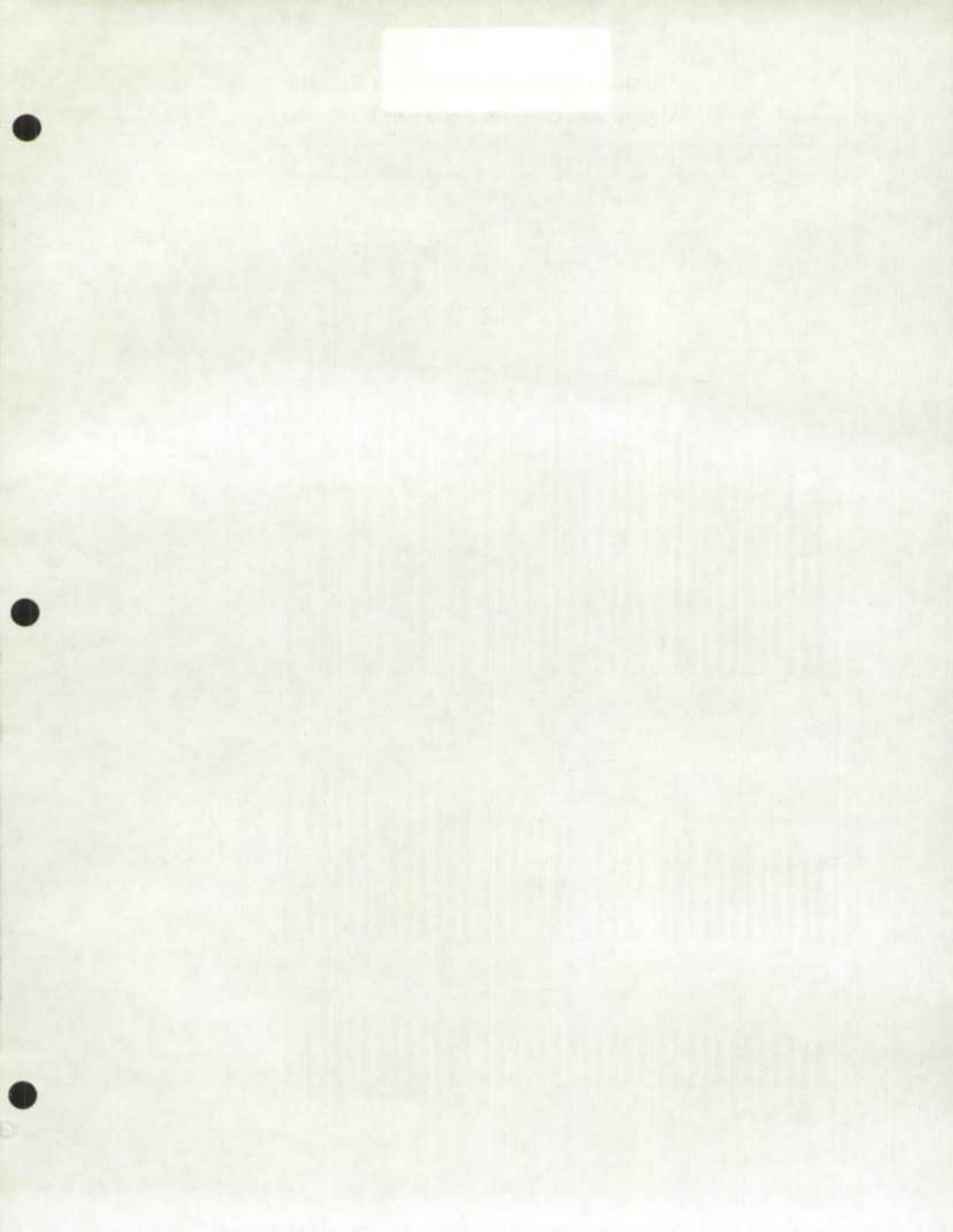


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