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#### CHEQUES CASHED

MARCH 1981

#### Introduction

Statistical data shown in this publication 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. These data are shown in Tables 1, 3, 4 and 5 and the chart. Cheques drawn on the Receiver General or cheques drawn on bank deposit accounts held in the name of the Receiver General are not included in the data. Cheques drawn on these accounts appear exclusively in Table 2, effective with the March 1979 issue.

#### Coverage

As no data are available for cheques charged to accounts in bank branches outside the 50 cities, 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 cities included at that time represented 89% of the Canadian total. Three new cities were added between the years 1941 and 1950.

#### CHÈQUES ENCAISSÉS

MARS 1981

#### Introduction

D'une manière générale, les données statistiques présentées ici s'en tiennent aux sommes portées au débit des 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. Ces données apparaissent dans les tableaux 1, 3, 4 et 5 et aussi le graphique. Les chèques tirés sur le Receveur général ou les chèques tirés sur les comptes de dépôt détenus au nom du Receveur général ne sont pas compris ici. Les chèques tirés sur ces comptes sont inclus exclusivement dans le tableau 2, à partir du bulletin de mars 1979.

#### 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 50 villes; 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 encaissés dans les 32 villes 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.

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Mai 1981  
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Again in January 1953, the Canadian Bankers' Association collected the total of all cheques cashed in Canada during that month. Debits in the 35 cities for which payments were recorded, accounted for only 85% of the all-Canada total. To improve the series, the Canadian Bankers' Association expanded its coverage by 17 additional cities, as from January 1953.

#### History

Historical data are available since 1924 when there were 31 cities. In 1926 Sarnia was included and 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 1949, St. John's was added, bringing the number to 34. In May 1950, cheques cashed in Cornwall were included making a total of 35 cities. In January 1953, there were 17 new cities added making a total of 52 cities. Cheques cashed in New Westminster were included with Vancouver in January 1961, reducing the total number of cities to 51 and the original 35 cities to 34. As of January 1970, Fort William and Port Arthur had merged and are now designated as Thunder Bay reducing the number of cities to 50.

Inquiries about this publication should be addressed to Financial Institutions Section, Business Finance Division, Ottawa, Ontario, K1A 0T6 (telephone: 995-9771).

En janvier 1953, l'Association refit le même calcul pour ce mois-là au Canada. Les débits, dans les 35 villes de l'époque, représentaient 85 % du total canadien. Afin d'améliorer la qualité des chiffres, l'enquête de l'Association des banquiers canadiens a été étendue, à partir de janvier 1953, à 17 autres villes.

#### Historique

Des données chronologiques sont disponibles depuis l'année 1924 (il y avait alors 31 villes). En 1926, Sarnia est venue s'ajouter aux villes déjà existantes, et 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 ce qui portait le total des villes à 34. En mai 1950, Cornwall faisait passer ce nombre à 35. En janvier 1953, 17 nouvelles villes étaient créées ce qui donnait un total de 52. Puis, en janvier 1961, les chèques encaissés à New Westminster étaient compris dans ceux de Vancouver, ramenant le total à 51 et réduisant de 35 à 34 le nombre des villes du début. Enfin, en janvier 1970, Fort William et Port Arthur se joignaient pour former la ville de Thunder Bay donnant alors un total de 50 villes.

Toutes demandes de renseignements sur la présente publication doivent être adressées à la Section des institutions financières de la Division des finances des entreprises à Ottawa (Ontario), K1A 0T6 (téléphone: 995-9771).

TABLE 1. Cheques Cashed Against Individual Accounts

TABLEAU 1. Chèques tirés sur les comptes individuels

|   | March       |             | First three months  |             |             |              |
|---|-------------|-------------|---------------------|-------------|-------------|--------------|
|   | Mars        |             | Trois premiers mois |             |             |              |
|   | 1980        | 1981        | 1981<br>1980        | 1980        | 1981        | 1981<br>1980 |
|   | \$'000      | \$'000      |                     | \$'000      | \$'000      |              |
| Newfoundland - Terre-Neuve:                   |             |             |                     |             |             |              |
| St. John's                                    | 2,115,431   | 2,511,452   | 1.19                | 6,459,048   | 6,766,460   | 1.05         |
| Prince Edward Island - Île-du-Prince-Édouard: |             |             |                     |             |             |              |
| Charlottetown                                 | 271,286     | 329,538     | 1.21                | 755,278     | 881,588     | 1.17         |
| Nova Scotia - Nouvelle-Écosse:                |             |             |                     |             |             |              |
| Glace Bay                                     | 17,954      | 23,358      | 1.30                | 55,014      | 63,675      | 1.16         |
| Halifax                                       | 2,823,340   | 3,254,382   | 1.15                | 8,756,626   | 9,572,566   | 1.09         |
| Sydney  | 401,313     | 315,392     | 0.79                | 1,048,225   | 872,885     | 0.83         |
| Total - 3 centres                             | 3,242,607   | 3,593,132   | 1.11                | 9,859,865   | 10,509,126  | 1.07         |
| New Brunswick - Nouveau-Brunswick:            |             |             |                     |             |             |              |
| Fredericton                                   | 771,406     | 764,270     | 0.99                | 2,147,021   | 2,183,628   | 1.02         |
| Moncton                                       | 329,156     | 397,380     | 1.21                | 1,012,924   | 1,204,664   | 1.19         |
| Saint John                                    | 946,833     | 1,601,299   | 1.69                | 3,034,337   | 4,568,960   | 1.51         |
| Total - 3 centres                             | 2,047,395   | 2,762,949   | 1.35                | 6,194,282   | 7,957,252   | 1.28         |
| Québec:                                       |             |             |                     |             |             |              |
| Chicoutimi                                    | 346,496     | 378,529     | 1.09                | 1,099,453   | 1,073,613   | 0.98         |
| Drummondville                                 | 132,947     | 161,151     | 1.21                | 399,486     | 481,837     | 1.21         |
| Granby  | 179,176     | 202,478     | 1.13                | 527,493     | 596,479     | 1.13         |
| Montréal                                      | 59,240,237  | 71,564,264  | 1.21                | 165,340,054 | 196,096,397 | 1.19         |
| Québec  | 9,241,702   | 10,255,202  | 1.11                | 27,589,906  | 32,241,061  | 1.17         |
| St-Hyacinthe                                  | 323,137     | 324,499     | 1.00                | 960,925     | 1,002,081   | 1.04         |
| Shawinigan                                    | 69,344      | 83,770      | 1.21                | 223,484     | 235,936     | 1.06         |
| Sherbrooke                                    | 615,740     | 449,503     | 1.08                | 1,275,810   | 1,395,298   | 1.09         |
| Trois-Rivières                                | 306,083     | 323,413     | 1.06                | 964,599     | 982,030     | 1.02         |
| Valleyfield                                   | 95,745      | 119,052     | 1.24                | 285,435     | 345,994     | 1.21         |
| Total - 10 centres                            | 70,350,607  | 83,861,861  | 1.19                | 198,666,645 | 234,450,726 | 1.18         |
| Ontario:                                      |             |             |                     |             |             |              |
| Brantford                                     | 436,714     | 565,498     | 1.29                | 1,238,179   | 1,501,983   | 1.21         |
| Chatham                                       | 1,040,800   | 1,330,032   | 1.28                | 3,888,994   | 4,243,721   | 1.09         |
| Cornwall                                      | 191,794     | 242,109     | 1.26                | 585,544     | 727,150     | 1.24         |
| Guelph  | 374,348     | 475,107     | 1.27                | 1,164,876   | 1,404,978   | 1.21         |
| Hamilton                                      | 4,868,978   | 5,424,928   | 1.11                | 13,868,597  | 15,690,069  | 1.13         |
| Kingston                                      | 325,620     | 365,976     | 1.12                | 968,117     | 1,048,001   | 1.08         |
| Kitchener                                     | 1,058,044   | 1,062,908   | 1.00                | 2,988,697   | 3,066,762   | 1.03         |
| London  | 3,042,754   | 3,100,542   | 1.02                | 8,435,474   | 9,144,546   | 1.08         |
| Niagara Falls                                 | 295,503     | 345,238     | 1.17                | 832,810     | 990,151     | 1.19         |
| Oshawa  | 2,209,750   | 2,071,620   | 0.94                | 5,946,559   | 5,301,639   | 0.89         |
| Ottawa  | 4,794,817   | 6,819,551   | 1.42                | 16,290,771  | 23,557,847  | 1.45         |
| Peterborough                                  | 280,981     | 325,987     | 1.16                | 822,414     | 915,181     | 1.11         |
| St. Catherines                                | 762,482     | 784,859     | 1.03                | 2,164,070   | 2,216,637   | 1.02         |
| Sarnia  | 716,114     | 1,078,074   | 1.51                | 2,258,417   | 2,826,286   | 1.25         |
| Sault Ste. Marie                              | 647,772     | 362,853     | 0.81                | 1,116,964   | 1,147,321   | 1.03         |
| Sudbury                                       | 318,232     | 430,285     | 1.35                | 1,010,593   | 1,237,208   | 1.22         |
| Thunder Bay                                   | 567,695     | 698,700     | 1.23                | 1,782,295   | 1,950,907   | 1.09         |
| Timmins                                       | 145,704     | 207,903     | 1.43                | 437,881     | 567,609     | 1.30         |
| Toronto                                       | 248,169,451 | 317,791,576 | 1.28                | 675,065,445 | 901,598,055 | 1.34         |
| Windsor                                       | 1,606,509   | 2,051,442   | 1.28                | 4,555,692   | 5,257,294   | 1.15         |
| Total - 20 centres                            | 271,654,062 | 345,535,188 | 1.27                | 745,422,389 | 984,393,345 | 1.32         |
| Manitoba:                                     |             |             |                     |             |             |              |
| Brandon                                       | 235,864     | 227,152     | 0.96                | 588,029     | 623,309     | 1.06         |
| Winnipeg                                      | 9,884,464   | 17,901,688  | 1.81                | 35,624,337  | 50,042,950  | 1.40         |
| Total - 2 centres                             | 10,120,328  | 18,128,840  | 1.79                | 36,212,366  | 50,666,259  | 1.40         |
| Saskatchewan:                                 |             |             |                     |             |             |              |
| Moose Jaw                                     | 124,805     | 195,989     | 1.57                | 402,660     | 541,916     | 1.35         |
| Prince Albert                                 | 159,695     | 204,790     | 1.28                | 478,279     | 587,030     | 1.23         |
| Regina  | 2,720,234   | 3,807,212   | 1.40                | 8,687,498   | 10,470,721  | 1.21         |
| Saskatoon                                     | 1,249,779   | 1,371,783   | 1.10                | 3,706,394   | 4,001,030   | 1.08         |
| Total - 4 centres                             | 4,254,513   | 5,579,774   | 1.31                | 13,274,831  | 15,600,697  | 1.18         |

TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABLEAU 1. Chèques tirés sur les comptes individuels - fin

|  | March              |                    | First three months  |                      |                      |              |
|--|--------------------|--------------------|---------------------|----------------------|----------------------|--------------|
|  | Mars               |                    | Trois premiers mois |                      |                      |              |
|  | 1980               | 1981               | 1981<br>1980        | 1980                 | 1981                 | 1981<br>1980 |
|  | \$'000             | \$'000             |                     | \$'000               | \$'000               |              |
| Alberta:                                 |                    |                    |                     |                      |                      |              |
| Calgary                                  | 18,759,906         | 26,132,243         | 1.39                | 56,061,334           | 75,544,854           | 1.25         |
| Edmonton                                 | 14,643,500         | 18,879,654         | 1.29                | 38,980,002           | 48,417,891           | 1.24         |
| Lethbridge                               | 419,325            | 530,423            | 1.26                | 1,194,615            | 1,471,860            | 1.23         |
| Medicine Hat                             | 278,233            | 423,119            | 1.52                | 928,190              | 1,147,542            | 1.24         |
| <b>Total - 4 centres</b>                 | <b>34,100,964</b>  | <b>45,965,439</b>  | <b>1.35</b>         | <b>97,164,141</b>    | <b>126,582,147</b>   | <b>1.30</b>  |
| British Columbia - Colombie-Britannique: |                    |                    |                     |                      |                      |              |
| Vancouver                                | 24,210,245         | 32,096,773         | 1.33                | 65,956,853           | 90,838,462           | 1.38         |
| Victoria                                 | 4,984,236          | 10,272,286         | 2.06                | 16,733,507           | 25,547,846           | 1.53         |
| <b>Total - 2 centres</b>                 | <b>29,194,481</b>  | <b>42,369,059</b>  | <b>1.45</b>         | <b>82,690,360</b>    | <b>116,386,308</b>   | <b>1.41</b>  |
| <b>TOTAL - 50 CENTRES</b>                | <b>427,351,674</b> | <b>550,637,232</b> | <b>1.29</b>         | <b>1,196,699,205</b> | <b>1,554,193,908</b> | <b>1.30</b>  |

TABLE 2. Cheques Drawn on the Receiver General for Canada

TABLEAU 2. Chèques tirés sur le Receveur général du Canada

|               | March            |                   | First three months  |                   |                   |              |
|---------------|------------------|-------------------|---------------------|-------------------|-------------------|--------------|
|               | Mars             |                   | Trois premiers mois |                   |                   |              |
|               | 1980             | 1981              | 1981<br>1980        | 1980              | 1981              | 1981<br>1980 |
|               | \$'000           | \$'000            |                     | \$'000            | \$'000            |              |
| Vancouver     | 327,727          | 406,153           | 1.24                | 934,077           | 1,074,797         | 1.15         |
| Calgary       | 257,748          | 296,557           | 1.15                | 664,952           | 797,971           | 1.20         |
| Regina        | 106,415          | 134,538           | 1.26                | 272,209           | 326,276           | 1.20         |
| Winnipeg      | 199,586          | 243,640           | 1.22                | 531,180           | 637,318           | 1.20         |
| Toronto       | 925,666          | 1,118,022         | 1.21                | 2,448,573         | 2,853,279         | 1.17         |
| Ottawa        | 5,619,126        | 6,405,621         | 1.14                | 16,252,588        | 15,387,141        | 0.95         |
| Montréal      | 810,165          | 991,903           | 1.22                | 2,355,513         | 2,692,020         | 1.14         |
| Saint John    | 54,895           | 59,105            | 1.08                | 148,994           | 163,557           | 1.10         |
| Halifax       | 358,357          | 406,441           | 1.13                | 969,634           | 1,070,888         | 1.10         |
| <b>CANADA</b> | <b>8,659,685</b> | <b>10,061,980</b> | <b>1.16</b>         | <b>24,577,720</b> | <b>25,003,247</b> | <b>1.02</b>  |

TABLE 3. Cheques Cashed by Type of Account

TABLEAU 3. Chèques tirés par type de compte

|  | March - Mars       |                    |                  |                  |                    |                  |
|--|--------------------|--------------------|------------------|------------------|--------------------|------------------|
|  | Current            |                    | Savings          |                  | Personal chequing  |                  |
|  | Courant            |                    | Espargne         |                  | Chèques personnels |                  |
|  | 1980               | 1981               | 1980             | 1981             | 1980               | 1981             |
| thousands of dollars - milliers de dollars           |                    |                    |                  |                  |                    |                  |
| <b>Newfoundland - Terre-Neuve:</b>                   |                    |                    |                  |                  |                    |                  |
| St. John's   | 1,920,175          | 2,352,243          | 133,626          | 101,659          | 61,630             | 57,550           |
| <b>Prince Edward Island - Île-du-Prince-Édouard:</b> |                    |                    |                  |                  |                    |                  |
| Charlottetown  | 243,238            | 292,821            | 13,844           | 19,761           | 14,204             | 16,956           |
| <b>Nova Scotia - Nouvelle-Écosse:</b>                |                    |                    |                  |                  |                    |                  |
| Glace Bay  | 13,492             | 17,097             | 2,353            | 3,556            | 2,109              | 2,705            |
| Halifax  | 2,630,056          | 3,015,780          | 87,801           | 125,731          | 105,483            | 112,871          |
| Sydney   | 378,299            | 286,237            | 10,641           | 12,439           | 12,373             | 16,716           |
| <b>Total - 3 centres</b>                             | <b>3,021,847</b>   | <b>3,319,114</b>   | <b>100,795</b>   | <b>141,726</b>   | <b>119,965</b>     | <b>132,292</b>   |
| <b>New Brunswick - Nouveau-Brunswick:</b>            |                    |                    |                  |                  |                    |                  |
| Fredericton  | 718,112            | 701,876            | 32,152           | 37,760           | 21,142             | 24,634           |
| Moncton  | 279,255            | 339,102            | 22,716           | 25,883           | 27,185             | 32,395           |
| Saint John   | 883,356            | 1,530,256          | 34,315           | 38,531           | 29,162             | 32,512           |
| <b>Total - 3 centres</b>                             | <b>1,880,723</b>   | <b>2,571,234</b>   | <b>89,183</b>    | <b>102,174</b>   | <b>77,489</b>      | <b>89,541</b>    |
| <b>Quebec:</b>                                       |                    |                    |                  |                  |                    |                  |
| Chaudière  | 322,168            | 347,764            | 15,528           | 20,450           | 8,800              | 10,315           |
| Blainville   | 117,178            | 143,264            | 12,753           | 14,108           | 3,016              | 3,779            |
| Granby   | 163,691            | 183,397            | 9,308            | 11,329           | 6,177              | 7,752            |
| Montreal   | 57,074,330         | 68,455,173         | 1,587,804        | 2,389,833        | 578,103            | 719,258          |
| Outremont  | 8,877,596          | 9,755,659          | 321,181          | 451,274          | 42,925             | 48,269           |
| St-Hyacinthe   | 300,528            | 292,963            | 17,400           | 24,243           | 5,209              | 7,293            |
| Shawinigan   | 60,328             | 73,196             | 6,195            | 7,555            | 2,821              | 3,019            |
| Sherbrooke   | 373,071            | 398,866            | 27,164           | 32,469           | 15,505             | 18,168           |
| Trois-Rivières                                       | 280,734            | 290,472            | 16,568           | 23,250           | 8,781              | 9,691            |
| Valleyfield  | 84,400             | 102,952            | 7,934            | 11,814           | 3,411              | 4,286            |
| <b>Total - 10 centres</b>                            | <b>67,654,024</b>  | <b>80,043,706</b>  | <b>2,021,835</b> | <b>2,986,325</b> | <b>674,748</b>     | <b>831,830</b>   |
| <b>Ontario:</b>                                      |                    |                    |                  |                  |                    |                  |
| Brantford  | 384,998            | 493,583            | 30,381           | 48,202           | 21,335             | 23,713           |
| Chatham  | 982,387            | 1,275,134          | 28,524           | 34,122           | 29,889             | 20,776           |
| Cornwall   | 163,061            | 202,373            | 17,505           | 27,467           | 11,228             | 12,269           |
| Guelph   | 320,351            | 401,579            | 31,379           | 44,611           | 22,618             | 28,917           |
| Hamilton   | 4,449,598          | 4,884,780          | 248,010          | 388,621          | 171,370            | 151,527          |
| Kingston   | 238,426            | 254,954            | 52,242           | 68,862           | 36,952             | 42,160           |
| Kitchener  | 945,627            | 884,841            | 61,246           | 122,938          | 51,171             | 55,129           |
| London   | 2,823,065          | 2,707,057          | 121,230          | 289,193          | 98,459             | 104,292          |
| Niagara Falls  | 250,557            | 292,045            | 28,769           | 36,239           | 16,177             | 16,954           |
| Oshawa   | 2,121,812          | 1,959,950          | 57,396           | 76,070           | 30,542             | 35,600           |
| Ottawa   | 4,261,908          | 6,005,159          | 287,534          | 539,837          | 245,375            | 274,555          |
| Peterborough   | 219,850            | 256,175            | 38,065           | 41,810           | 23,066             | 28,002           |
| St. Catharines                                       | 685,273            | 678,920            | 46,211           | 68,997           | 30,998             | 36,942           |
| Sarnia   | 663,849            | 1,002,061          | 28,791           | 44,756           | 23,474             | 31,257           |
| Sault Ste. Marie                                     | 377,953            | 305,827            | 36,678           | 35,592           | 33,141             | 21,434           |
| Sudbury  | 249,464            | 334,142            | 39,491           | 61,847           | 29,277             | 34,296           |
| Thunder Bay  | 467,414            | 573,574            | 59,614           | 78,259           | 40,667             | 46,867           |
| Timmins  | 119,492            | 173,302            | 17,080           | 22,497           | 9,132              | 12,104           |
| Toronto  | 244,677,638        | 313,074,758        | 2,247,254        | 3,062,448        | 1,244,559          | 1,654,370        |
| Windsor  | 1,414,160          | 1,748,495          | 126,880          | 173,695          | 65,469             | 129,252          |
| <b>Total - 20 centres</b>                            | <b>265,814,883</b> | <b>337,508,709</b> | <b>3,604,280</b> | <b>5,266,063</b> | <b>2,234,899</b>   | <b>2,760,416</b> |
| <b>Manitoba:</b>                                     |                    |                    |                  |                  |                    |                  |
| Brandon  | 199,782            | 178,199            | 20,156           | 27,661           | 15,926             | 21,292           |
| Winnipeg   | 9,376,421          | 17,177,263         | 269,545          | 429,196          | 238,498            | 295,229          |
| <b>Total - 2 centres</b>                             | <b>9,576,203</b>   | <b>17,355,462</b>  | <b>289,701</b>   | <b>456,857</b>   | <b>254,424</b>     | <b>316,521</b>   |
| <b>Saskatchewan:</b>                                 |                    |                    |                  |                  |                    |                  |
| Prince Albert  | 88,328             | 141,523            | 18,945           | 29,987           | 17,532             | 24,479           |
| Regina   | 133,570            | 160,642            | 11,729           | 26,609           | 14,396             | 17,539           |
| Saskatoon  | 2,576,691          | 3,617,094          | 67,129           | 92,347           | 76,414             | 97,771           |
| <b>Total - 4 centres</b>                             | <b>3,901,837</b>   | <b>5,089,435</b>   | <b>165,654</b>   | <b>254,581</b>   | <b>187,022</b>     | <b>235,758</b>   |

TABLE 3. Cheques Cashed by Type of Account - Concluded

TABLEAU 3. Chèques tirés par type de compte - fin

|   | March - Mars       |                    |                  |                   |                    |                  |
|---|--------------------|--------------------|------------------|-------------------|--------------------|------------------|
|   | Current            |                    | Savings          |                   | Personal chequing  |                  |
|   | Courant            |                    | Épargne          |                   | Chèques personnels |                  |
|   | 1980               | 1981               | 1980             | 1981              | 1980               | 1981             |
| thousands of dollars - milliers de dollars      |                    |                    |                  |                   |                    |                  |
| <b>Alberta:</b>                                 |                    |                    |                  |                   |                    |                  |
| Calgary   | 17,706,657         | 24,480,099         | 458,543          | 873,410           | 594,706            | 778,734          |
| Edmonton  | 13,918,355         | 17,684,806         | 315,476          | 532,696           | 409,669            | 662,152          |
| Lethbridge                                      | 326,800            | 421,082            | 39,668           | 50,369            | 52,857             | 58,972           |
| Medicine Hat                                    | 231,527            | 365,092            | 18,912           | 26,508            | 27,794             | 31,519           |
| <b>Total - 4 centres</b>                        | <b>32,183,339</b>  | <b>42,951,079</b>  | <b>832,599</b>   | <b>1,482,983</b>  | <b>1,085,026</b>   | <b>1,531,377</b> |
| <b>British Columbia - Colombie-Britannique:</b> |                    |                    |                  |                   |                    |                  |
| Vancouver                                       | 22,508,390         | 29,610,593         | 922,831          | 1,406,142         | 779,024            | 1,080,038        |
| Victoria  | 4,697,904          | 9,859,792          | 158,717          | 240,666           | 127,615            | 171,828          |
| <b>Total - 2 centres</b>                        | <b>27,206,294</b>  | <b>39,470,385</b>  | <b>1,081,548</b> | <b>1,646,808</b>  | <b>906,639</b>     | <b>1,251,866</b> |
| <b>TOTAL - 50 CENTRES</b>                       | <b>413,402,563</b> | <b>530,954,188</b> | <b>8,333,065</b> | <b>12,458,937</b> | <b>5,616,046</b>   | <b>7,224,107</b> |

TABLE 4. Cheques Cashed Against Current and Savings Accounts

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

|                       | Current(1) - Courant(1) |                   |           | Savings - Épargne |                   |             |
|-----------------------|-------------------------|-------------------|-----------|-------------------|-------------------|-------------|
|                       | Cheques cashed          | Deposits(2)       |           | Turnover          | Cheques cashed    | Deposits(2) |
|                       |                         | Chèques encaissés | Dépôts(2) |                   | Chèques encaissés | Dépôts(2)   |
|                       | \$'000                  | \$'000            |           | \$'000            | \$'000            |             |
| 1975                  | 2,074,332,993           | 13,131,134        | 157.97    | 64,194,432        | 44,540,450        | 1.44        |
| 1976                  | 2,403,265,501           | 13,912,083        | 172.75    | 66,333,722        | 53,798,772        | 1.23        |
| 1977                  | 2,642,922,920           | 15,122,023        | 174.78    | 75,385,348        | 63,332,456        | 1.19        |
| 1978                  | 3,051,031,358           | 16,362,501        | 186.46    | 87,353,202        | 72,221,357        | 1.21        |
| 1979                  | 3,926,647,426           | 17,329,464        | 226.59    | 91,582,377        | 88,061,407        | 1.04        |
| 1980                  | 5,250,661,140           | 18,473,954        | 284.22    | 124,674,470       | 104,726,669       | 1.19        |
| <b>1980</b>           |                         |                   |           |                   |                   |             |
| March - Mars          | 419,018,609             | 18,572,122        | 270.74    | 8,333,065         | 100,694,086       | 0.99        |
| April - Avril         | 431,231,119             | 18,262,624        | 283.35    | 11,272,234        | 102,060,803       | 1.33        |
| May - Mai             | 443,709,763             | 17,481,224        | 304.58    | 11,089,778        | 104,487,273       | 1.27        |
| June - Juin           | 428,085,534             | 18,322,705        | 280.36    | 9,930,190         | 105,845,853       | 1.13        |
| July - Juillet        | 438,504,937             | 18,981,118        | 277.23    | 10,602,057        | 107,892,669       | 1.18        |
| August - Août         | 394,813,860             | 18,492,607        | 256.20    | 10,578,720        | 107,360,870       | 1.18        |
| September - Septembre | 446,315,084             | 18,985,986        | 282.09    | 10,561,298        | 106,871,079       | 1.19        |
| October - Octobre     | 499,740,539             | 19,173,363        | 312.72    | 11,631,072        | 107,282,011       | 1.30        |
| November - Novembre   | 479,054,938             | 18,980,755        | 302.87    | 11,928,630        | 107,214,837       | 1.34        |
| December - Décembre   | 517,460,667             | 19,209,859        | 323.25    | 12,125,985        | 107,742,919       | 1.35        |
| <b>1981</b>           |                         |                   |           |                   |                   |             |
| January - Janvier     | 501,060,357             | 18,363,919        | 327.42    | 12,069,723        | 112,275,742       | 1.29        |
| February - Février    | 479,264,157             | 17,658,077        | 325.70    | 11,162,439        | 115,712,138       | 1.16        |
| March - Mars          | 538,178,295             | 18,047,485        | 357.84    | 12,458,937        | 116,358,250       | 1.28        |

(1) Includes cheques cashed against personal chequing accounts.

(1) Comprend les chèques tirés sur les comptes chèques personnels.

(2) Average deposits for the year.

(2) 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.

TABLE 5. Cheques Cashed in 34 Clearing Centres, Year-to-date

TABLEAU 5. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

| Representative years<br>Années représentatives | Canada        | Atlantic provinces<br>Provinces de l'Atlantique | Quebec      | Ontario       | Prairie provinces<br>Provinces des Prairies | British Columbia<br>Colombie-Britannique |
|--|---------------|---|-------------|---------------|---|--|
| thousands of dollars - milliers de dollars     |               |   |             |               |   |  |
| 1924   | 6,338,218(1)  | 146,867   | 1,909,392   | 2,596,716     | 1,267,761                                   | 417,482                                  |
| 1925   | 6,150,108     | 125,882   | 1,872,575   | 2,446,619     | 1,282,945                                   | 422,087                                  |
| 1929   | 11,504,782    | 191,235   | 4,220,848   | 4,660,142(2)  | 1,644,222                                   | 788,335                                  |
| 1930   | 9,118,487     | 167,396   | 3,092,172   | 3,784,311     | 1,469,326                                   | 605,282                                  |
| 1932   | 5,485,120     | 129,233   | 1,880,528   | 2,045,682     | 1,041,221(3)                                | 388,456                                  |
| 1935   | 7,151,097     | 264,460   | 2,059,698   | 3,413,815     | 1,029,204                                   | 383,920                                  |
| 1940   | 8,042,213     | 199,348   | 2,521,116   | 3,504,308     | 1,292,446                                   | 524,995                                  |
| 1945   | 14,832,464    | 322,263   | 4,380,524   | 6,947,178(4)  | 2,259,561                                   | 922,938                                  |
| 1950   | 21,036,876    | 553,723(5)                                      | 6,392,333   | 9,029,068(6)  | 3,335,352                                   | 1,726,400                                |
| 1955   | 36,615,038    | 822,399   | 10,938,261  | 16,642,409    | 5,366,624                                   | 2,845,345                                |
| 1960   | 63,898,039    | 1,259,774                                       | 18,870,155  | 30,932,494    | 8,528,339                                   | 4,307,277                                |
| 1965   | 111,710,056   | 2,102,986                                       | 34,063,615  | 52,884,018    | 15,407,643                                  | 7,251,794                                |
| 1970   | 178,853,936   | 4,562,098                                       | 46,196,079  | 90,879,406(7) | 24,003,879                                  | 13,212,474                               |
| 1971   | 202,602,350   | 4,552,902                                       | 54,337,415  | 104,786,566   | 24,436,408                                  | 14,489,059                               |
| 1972   | 239,092,764   | 5,147,300                                       | 62,423,237  | 124,923,549   | 28,936,498                                  | 17,662,180                               |
| 1973   | 296,463,388   | 5,639,256                                       | 73,874,176  | 161,440,764   | 33,944,512                                  | 21,564,680                               |
| 1974   | 356,207,894   | 7,479,192                                       | 87,937,543  | 186,100,662   | 46,453,917                                  | 28,236,580                               |
| 1975   | 478,465,073   | 8,873,504                                       | 121,018,109 | 249,071,563   | 61,611,877                                  | 37,890,020                               |
| 1976   | 565,751,1829  | 11,316,395                                      | 148,670,161 | 287,211,763   | 73,616,531                                  | 44,936,979                               |
| 1977   | 629,462,080   | 12,466,058                                      | 170,989,798 | 312,322,537   | 83,192,731                                  | 50,492,956                               |
| 1978   | 683,164,358   | 12,923,135                                      | 168,468,302 | 355,886,697   | 92,738,216                                  | 53,148,008                               |
| 1979   | 858,807,259   | 15,397,205                                      | 164,141,088 | 501,838,665   | 113,358,280                                 | 64,072,021                               |
| 1980   | 1,177,869,363 | 19,262,935                                      | 194,205,770 | 735,058,960   | 146,651,338                                 | 82,690,360                               |
| 1981   | 1,535,118,866 | 22,112,650                                      | 229,732,756 | 974,038,049   | 192,849,103                                 | 116,386,308                              |

(1) Original 31 centres.

(1) À l'origine, 31 centres.

(2) Includes Sarnia as of January 1926 and Sudbury as of September 1929.

(2) Y compris Sarnia à partir de janvier 1926 et Sudbury à partir de septembre 1929.

(3) Weyburn branches absorbed by Imperial Bank, May 1931.

(3) Les succursales de Weyburn ont été absorbées par la Banque Impériale en mai 1931.

(4) St. Catharines data added as of May 1941.

(4) Données sur St. Catharines ajoutées à partir de mai 1941.

(5) St. John's, Newfoundland, data added as of April 1949.

(5) Données sur St. John's, Terre-Neuve, ajoutées à partir d'avril 1949.

(6) Cornwall data added as of May 1950.

(6) Données sur Cornwall ajoutées à partir de mai 1950.

(7) Fort William merged with Port Arthur in January 1970 to form Thunder Bay clearing centre. To preserve the continuity of the original 34 centres the relationship existing in 1969 is applied to Thunder Bay to arrive at the Fort William figure,

(7) 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.

**Value of Cheques Cashed in Canada**

**Valeur des chèques encaissés au Canada**

