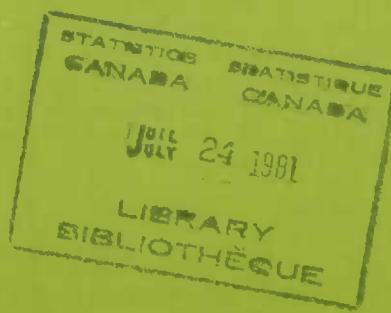


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CHEQUES CASHED

MAY 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.

July 1981
 5-4404-509

CHÈQUES ENCAISSÉS

MAI 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.

Juillet 1981
 5-4404-509

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

	May 1980 \$'000	1981 \$'000	First five months 1981 1980 \$'000	May 1981 \$'000	First five months 1981 1980 \$'000
Newfoundland - Terre-Neuve:					
St. John's					
	2,102,181	2,304,712	1.10	10,255,871	11,366,554
Prince Edward Island - Île-du-Prince-Édouard:					
Charlottetown	269,491	286,748	1.06	1,293,609	1,510,434
Nova Scotia - Nouvelle-Écosse:					
Glace Bay	21,278	23,838	1.12	96,169	111,420
Halifax	3,284,460	3,716,445	1.13	15,003,324	16,614,923
Sydney	223,643	311,595	1.39	1,494,874	1,680,795
Total - 3 centres	3,529,381	4,051,878	1.15	16,594,367	18,407,138
New Brunswick - Nouveau-Brunswick:					
Fredericton	675,577	1,125,165	1.67	3,533,047	4,239,825
Moncton	382,960	426,506	1.11	1,757,277	2,070,353
Saint John	1,011,673	959,491	0.95	5,109,879	6,963,919
Total - 3 centres	2,070,210	2,511,162	1.21	10,400,203	13,274,097
Québec:					
Chicoutimi	354,516	355,121	1.00	1,787,064	1,777,690
Drummondville	149,379	170,197	1.14	692,958	817,999
Granby	214,097	211,363	0.99	946,384	1,019,176
Montréal	62,149,344	71,723,597	1.15	289,351,794	335,943,513
Québec	12,414,426	9,914,328	0.80	50,691,278	53,736,899
Mt-Hyacinthe	343,532	358,027	1.04	1,652,758	1,736,402
Shawinigan	82,210	103,059	1.25	383,583	431,949
Sherbrooke	386,157	518,644	1.34	2,115,891	2,371,240
Trois-Rivières	330,586	346,747	1.05	1,610,909	1,664,147
Valleyfield	113,061	131,337	1.16	501,880	598,083
Total - 10 centres	76,537,308	83,832,420	1.10	349,734,499	400,097,098
Ontario:					
Brantford	436,151	580,006	1.33	2,117,267	2,623,095
Chatham	598,482	821,728	1.37	5,225,500	6,009,655
Cornwall	225,719	370,051	1.64	1,022,253	1,356,432
Guelph	437,749	504,791	1.15	2,093,057	2,378,780
Hamilton	4,818,739	5,668,491	1.18	23,819,091	26,891,475
Kingston	404,020	492,548	1.22	1,753,763	1,941,339
Kitchener	1,079,366	1,176,337	1.09	5,211,316	5,417,016
London	3,291,193	3,696,058	1.12	15,214,936	16,308,284
Niagara Falls	296,851	373,772	1.26	1,416,016	1,712,644
Oshawa	2,339,019	2,328,779	1.00	10,504,753	9,757,151
Ottawa	5,638,596	9,591,206	1.70	27,429,799	40,813,221
Peterborough	326,323	412,246	1.26	1,455,075	1,669,560
St. Catharines	726,051	868,737	1.20	3,610,389	3,833,370
Sarnia	627,577	1,089,709	1.74	3,580,664	4,954,471
Sault Ste. Marie	383,480	477,999	1.25	1,849,600	2,033,682
Sudbury	415,633	530,828	1.28	1,863,716	2,206,128
Thunder Bay	645,153	690,305	1.07	2,974,242	3,383,542
Timmins	164,863	238,396	1.45	773,016	1,023,164
Toronto	267,195,590	357,687,557	1.34	1,200,957,699	1,540,567,790
Windsor	1,570,425	1,866,581	1.19	7,749,380	9,113,420
Total - 20 centres	291,620,980	389,466,125	1.34	1,320,621,532	1,683,994,219
Manitoba:					
Brandon	203,486	244,098	1.20	998,176	1,096,665
Winnipeg	13,717,832	17,595,724	1.28	61,862,944	82,334,518
Total - 2 centres	13,921,318	17,839,822	1.28	62,861,120	83,431,183
Saskatchewan:					
Moose Jaw	157,497	192,712	1.22	709,217	930,879
Prince Albert	172,400	224,200	1.30	813,593	1,004,644
Regina	3,677,546	3,621,121	0.98	15,482,712	18,327,446
Saskatoon	1,074,442	1,331,746	1.24	6,013,413	6,520,255
Total - 4 centres	5,081,885	5,369,779	1.06	23,018,935	26,783,224

TABLE 1. Cheques Cashed Against Individual Accounts - Conclusion

TABLEAU 1. Chèques tirés sur les comptes individuels - fin

	May		First five months			
	Mai		Cinq premiers mois			
	1980	1981	1981 1980	1980	1981	1981 1980
	\$'000	\$'000		\$'000	\$'000	
Alberta:						
Calgary	18,705,741	25,755,269	1.38	93,182,312	128,793,388	1.38
Edmonton	13,083,663	16,025,879	1.22	65,202,956	80,564,162	1.24
Lethbridge	473,046	600,029	1.27	2,110,025	2,624,550	1.24
Medicine Hat	327,405	442,679	1.35	1,587,248	2,026,625	1.28
Total - 4 centres	32,589,855	42,823,856	1.31	162,082,541	214,008,725	1.32
British Columbia - Colombie-Britannique:						
Vancouver	21,701,213	33,737,816	1.55	108,684,478	154,938,713	1.43
Victoria	5,375,719	13,027,367	2.42	28,454,944	49,292,130	1.73
Total - 2 centres	27,076,932	46,765,183	1.73	137,139,422	204,230,843	1.49
TOTAL - 50 CENTRES	454,799,541	595,251,685	1.31	2,094,002,099	2,657,103,515	1.27

TABLE 2. Cheques Drawn on the Receiver General for Canada

TABLEAU 2. Chèques tirés sur le Receveur général du Canada

	May		First five months			
	Mai		Cinq premiers mois			
	1980	1981	1981 1980	1980	1981	1981 1980
	\$'000	\$'000		\$'000	\$'000	
Vancouver	588,535	627,221	1.07	2,071,379	2,297,152	1.11
Calgary	461,590	508,176	1.10	1,498,163	1,773,422	1.18
Regina	161,117	153,188	0.95	588,731	654,918	1.11
Winnipeg	319,081	324,694	1.02	1,178,105	1,310,284	1.11
Toronto	1,595,004	1,578,122	0.99	5,693,554	6,104,405	1.07
Ottawa	6,559,278	4,280,866	0.65	27,850,954	26,328,231	0.95
Montréal	1,212,715	1,193,928	0.98	4,726,602	5,140,181	1.09
Saint John	75,681	111,428	1.47	304,143	366,425	1.20
Halifax	453,535	488,575	1.08	1,952,611	2,139,878	1.10
CANADA	11,426,536	9,266,198	0.81	45,864,242	46,114,896	1.01

TABLE 3. Cheques Cashed by Type of Account

TABLEAU 3. Chèques tirés par type de compte

	May - Mai					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1980	1981	1980	1981	1980	1981
thousands of dollars - milliers de dollars						
Newfoundland - Terre-Neuve:						
St. John's	1,964,248	2,145,001	84,919	97,673	53,014	62,038
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	231,920	245,324	19,418	24,055	18,153	17,369
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	15,584	16,333	3,313	5,487	2,381	2,018
Halifax	3,047,152	3,241,511	114,912	269,961	122,396	204,973
Sydney	196,299	272,544	14,007	17,100	13,337	21,951
Total - 3 centres	3,259,035	3,530,388	132,232	292,548	138,114	228,942
New Brunswick - Nouveau-Brunswick:						
Fredericton	610,202	1,034,876	39,816	64,437	25,559	25,852
Moncton	321,023	356,879	30,419	37,778	31,518	31,849
Saint John	933,066	861,929	46,308	59,922	32,299	37,640
Total - 3 centres	1,864,291	2,253,684	116,543	162,137	89,376	95,341
Quebec:						
Chicoutimi	324,214	319,157	20,262	24,772	10,040	11,192
Bécancourville	130,795	148,817	14,823	18,016	3,761	3,364
Granby	193,486	187,807	10,964	14,960	9,647	8,596
Montréal	59,002,218	68,183,760	2,467,805	2,828,762	679,321	711,075
Québec	11,965,748	9,337,188	397,307	522,732	51,371	54,408
St. Hyacinthe	313,113	313,561	24,067	35,776	6,352	8,690
Shawinigan	70,698	88,752	8,293	10,878	3,219	3,429
Sherbrooke	332,591	457,880	34,903	42,108	18,663	18,656
Trois-Rivières	296,405	308,760	24,084	27,440	10,097	10,547
Valleyfield	97,880	114,258	10,549	12,222	4,632	4,857
Total - 10 centres	72,727,148	79,459,940	3,013,057	3,537,666	797,103	834,814
Ontario:						
Brantford	367,763	497,574	44,085	54,693	24,303	27,739
Chatham	542,747	747,584	32,276	49,584	23,459	24,560
Cornwall	182,195	317,030	30,157	39,015	13,367	14,006
Guelph	369,592	417,734	42,949	57,909	25,208	29,148
Hamilton	4,313,629	4,973,389	346,530	514,501	158,580	180,601
Kingston	292,175	339,610	67,420	99,444	44,425	53,494
Kitchener	944,016	948,236	82,217	167,583	53,133	60,518
London	3,005,763	3,261,133	177,118	323,644	108,312	111,281
Niagara Falls	218,981	302,090	38,781	51,367	19,089	20,315
Oshawa	2,221,014	2,170,775	78,838	114,462	39,167	43,542
Ottawa	5,004,086	8,724,268	368,804	548,870	265,706	318,068
Peterborough	251,801	305,480	45,614	75,104	28,908	31,662
St. Catharines	628,348	736,242	62,156	93,527	35,547	38,968
Sarnia	562,977	996,850	39,577	59,107	25,023	33,752
Sault Ste. Marie	317,538	399,096	42,376	53,655	23,566	25,248
Sudbury	321,226	388,113	59,775	104,895	34,632	37,820
Thunder Bay	529,283	524,390	72,982	114,078	42,888	51,837
Timmins	132,719	192,339	20,789	32,078	11,355	13,979
Toronto	262,282,845	351,792,025	2,874,440	3,934,471	2,038,305	1,961,061
Windsor	1,314,633	1,518,865	177,361	267,305	78,431	80,411
Total - 20 centres	283,823,331	379,552,823	4,704,245	6,755,292	3,093,404	3,158,010
Manitoba:						
Brandon	151,075	173,744	29,903	44,201	22,508	26,153
Winnipeg	13,051,176	16,615,611	389,826	619,386	276,830	360,727
Total - 2 centres	13,202,251	16,789,355	419,729	663,587	299,338	386,880
Saskatchewan:						
Saskatoon	108,990	127,616	26,984	39,611	21,523	25,485
Prince Albert	138,193	168,622	16,963	34,883	17,244	20,695
Sherina	3,497,640	3,380,785	86,040	131,871	93,866	108,465
Saskatoon	895,353	1,054,029	82,906	167,087	96,183	110,630
Total - 4 centres	4,640,176	4,731,052	212,893	373,452	228,816	265,275

TABLE 3. Cheques Cashed by Type of Account - Conclusion

TABLEAU 3. Chèques tirés par type de compte - fin

	May - Mai		Savings		Personal chequing	
	Current	Courant	Épargne		Chèques personnels	
	1980	1981	1980	1981	1980	1981
thousands of dollars - milliers de dollars						
Alberta:						
Calgary	17,409,706	24,105,887	630,862	833,093	665,173	816,289
Edmonton	12,203,222	14,815,124	430,270	679,072	450,171	531,683
Lethbridge	380,124	464,329	38,768	71,982	54,154	63,718
Medicine Hat	274,797	367,058	23,763	39,644	28,845	35,977
Total - 4 centres	30,267,849	39,752,398	1,123,663	1,623,791	1,198,343	1,447,667
British Columbia - Colombie-Britannique:						
Vancouver	19,748,110	31,184,066	1,083,965	1,514,521	869,138	1,039,229
Victoria	5,060,815	12,481,543	179,114	329,293	135,790	216,531
Total - 2 centres	24,808,925	43,665,609	1,263,079	1,843,814	1,004,928	1,255,760
TOTAL - 50 CENTRES	436,789,174	572,125,574	11,089,778	15,374,015	6,920,589	7,752,096

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			Total - Total
	Chèques cashed	Deposits(2)	Turnover	Chèques cashed	Deposits(2)	
	Chèques encaissés	Dépôts(2)	Rotation	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
1980						
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
1981						
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	18,047,685	357.84	12,458,937	116,358,250	1.28
April - Avril	494,289,504	18,442,091	321.63	13,368,418	117,380,356	1.37
May - Mai	579,877,670	18,559,145	374.94	15,374,015	118,321,420	1.56

(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.

Note: 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	Canada	Atlantic provinces	Québec	Ontario	Prairie provinces	British Columbia
Années représentatives	Provinces de l'Atlantique				Provinces des Prairies	Colombie-Britannique
thousands of dollars - milliers de dollars						
1924	10,657,710(1)	249,263	3,201,134	4,310,880	2,200,389	696,044
1925	10,661,063	221,017	3,240,833	4,291,263	2,195,320	712,630
1929	19,255,760	324,976	6,694,400	7,987,367	2,956,913	1,292,104
1930	15,627,428	285,818	5,471,191	6,399,226(2)	2,449,117	1,022,076
1932	10,334,208	220,956	3,152,682	4,537,891	1,778,240(3)	644,439
1935	12,505,825	210,182	3,573,680	5,816,365	2,244,929	660,669
1940	14,352,769	370,775	4,325,526	6,235,612	2,541,802	879,054
1945	26,581,560	603,979	7,658,764	12,330,829(4)	4,318,138	1,669,850
1950	36,469,576	953,471(5)	10,743,830	15,574,074(6)	6,083,703	3,114,498
1955	63,084,617	1,351,953	18,924,010	28,603,222	9,344,705	4,860,727
1960	108,659,710	2,191,534	32,187,836	51,781,571	15,310,045	7,188,724
1965	190,578,227	3,714,732	58,339,484	89,333,567	26,518,105	12,672,339
1970	108,630,218	7,891,418	79,963,211	156,086,332(7)	41,985,009	22,704,248
1971	343,892,094	8,074,500	91,252,260	176,526,591	43,135,471	24,903,272
1972	406,530,893	8,835,639	106,755,808	211,531,191	49,242,607	30,165,648
1973	517,552,925	9,925,472	128,820,016	282,093,015	59,292,859	37,421,563
1974	635,582,393	12,831,812	159,956,872	327,717,346	83,026,575	52,049,788
1975	825,166,873	15,060,788	209,971,362	431,918,944	103,441,746	66,774,033
1976	951,850,227 ^r	19,100,745	250,373,962	481,658,092 ^r	124,902,719	75,814,709
1977	1,068,938,631	21,127,139	286,602,608	534,474,580	141,686,692	85,047,612
1978	1,182,572,240	21,374,960	295,905,029	619,608,302	155,938,591	89,745,358
1979	1,483,060,907	26,322,896	286,389,743	873,276,168	189,374,898	107,697,202
1980	2,061,950,601	32,126,351	342,158,963	1,302,563,269	247,962,596	137,139,422
1981	2,622,998,178	37,015,749	392,051,652	1,665,476,802	324,223,132	204,230,843

(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) Port 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, Port 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 Port William.

^r revised figures.

^r nombres rectifiés.



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Value of Cheques Cashed in Canada

Valeur des chèques encaissés au Canada

