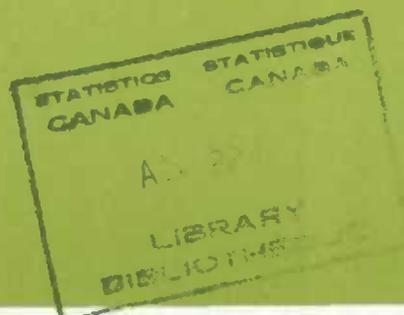




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CHEQUES CASHED

FEBRUARY 1982

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 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.

April 1982
S-4404-509

CHÈQUES ENCAISSÉS

FÉVRIER 1982

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 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.

Avril 1982
S-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 venu 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

	February			First two months		
	Février			Deux premiers mois		
	1981	1982	1982 1981	1981	1982	1982 1981
	\$'000	\$'000		\$'000	\$'000	
Newfoundland - Terre-Neuve:						
St. John's	2,245,822	1,804,934	0.80	4,255,008	3,477,073	0.82
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	236,505	316,481	1.34	552,050	606,890	1.10
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	19,789	20,196	1.02	40,317	41,996	1.04
Halifax	2,815,617	3,586,044	1.27	6,318,184	7,495,280	1.19
Sydney	254,282	400,115	1.57	557,493	724,615	1.30
Total - 3 centres	3,089,688	4,006,355	1.30	6,915,994	8,261,891	1.19
New Brunswick - Nouveau-Brunswick:						
Fredericton	695,851	858,414	1.23	1,419,358	1,569,858	1.11
Moncton	377,556	395,227	1.05	807,284	777,696	0.96
Saint John	1,230,081	1,339,788	1.09	2,967,661	2,726,785	0.92
Total - 3 centres	2,303,488	2,593,429	1.13	5,194,303	5,074,339	0.98
Québec:						
Chicoutimi	354,868	334,382	0.94	695,084	700,499	1.01
Drummondville	152,287	152,501	1.00	320,686	315,342	0.98
Granby	199,537	212,036	1.06	398,001	435,850	1.11
Montréal	64,865,636	61,935,024	0.95	124,532,133	124,564,000	1.00
Québec	10,255,309	11,728,285	1.14	21,985,859	22,190,000	1.01
St-Hyacinthe	327,618	344,782	1.05	677,582	697,213	1.03
Shawinigan	65,391	123,440	1.89	152,166	242,792	1.60
Sherbrooke	504,515	458,153	0.91	945,795	915,667	0.97
Trois-Rivières	312,295	349,574	1.12	658,617	709,892	1.08
Valleyfield	115,166	127,134	1.10	226,942	254,040	1.12
Total - 10 centres	77,152,622	75,765,311	0.98	150,588,865	151,025,295	1.00
Ontario:						
Brantford	436,530	481,971	1.10	936,485	1,038,518	1.11
Dhatham	1,483,350	831,919	0.56	2,913,689	1,815,409	0.62
Cornwall	206,315	249,178	1.21	485,041	501,343	1.03
Guelph	434,999	411,145	0.95	929,871	891,137	0.96
Hamilton	5,186,752	5,098,897	0.98	10,265,141	10,620,451	1.03
Kingston	319,833	399,051	1.25	682,025	811,986	1.19
Kitchener	993,094	1,190,552	1.20	2,003,854	2,443,472	1.22
London	3,162,335	3,733,114	1.18	6,044,004	7,249,846	1.20
Niagara Falls	299,006	319,563	1.07	644,913	630,818	0.98
Oshawa	1,625,363	1,608,069	0.99	3,230,019	3,230,944	1.00
Ottawa	7,887,202	9,241,033	1.17	16,738,296	18,372,680	1.10
Peterborough	267,207	314,978	1.18	589,194	654,694	1.11
St. Catharines	699,021	771,149	1.10	1,431,778	1,590,515	1.11
Sarnia	921,709	1,733,594	1.88	1,748,212	3,483,226	1.99
Sault Ste. Marie	356,154	461,264	1.30	784,468	943,213	1.20
Sudbury	384,002	517,597	1.35	806,923	1,084,291	1.34
Thunder Bay	581,583	746,776	1.28	1,252,207	1,417,873	1.13
Timmins	168,737	244,106	1.45	359,706	498,255	1.39
Toronto	283,237,983	289,561,361	1.02	583,806,479	613,227,076	1.05
Windsor	1,633,970	1,396,089	0.85	3,205,852	3,013,979	0.94
Total - 20 centres	310,285,145	319,311,406	1.03	638,858,157	673,519,726	1.05
Manitoba:						
Brandon	187,010	218,799	1.17	396,157	447,613	1.13
Winnipeg	15,637,840	16,132,039	1.03	32,141,262	33,931,747	1.06
Total - 2 centres	15,824,850	16,350,838	1.03	32,537,419	34,379,360	1.06
Saskatchewan:						
Moose Jaw	162,509	157,675	0.97	345,927	352,378	1.02
Prince Albert	190,972	192,953	1.01	382,240	396,949	1.04
Regina	3,114,967	3,780,725	1.21	6,663,509	8,197,617	1.23
Saskatoon	1,210,958	1,502,537	1.24	2,629,247	3,010,937	1.15
Total - 4 centres	4,679,406	5,633,890	1.20	10,020,923	11,957,881	1.19

TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABLEAU 1. Chèques tirés sur les comptes individuels - fin

	February			First two months		
	Février			Deux premiers mois		
	1981	1982	1982 1981	1981	1982	1982 1981
	\$'000	\$'000		\$'000	\$'000	
Alberta:						
Calgary	23,752,687	26,034,469	1.10	49,412,611	54,970,339	1.11
Edmonton	14,496,248	18,560,614	1.28	29,538,237	38,435,229	1.30
Lethbridge	477,979	447,419	0.94	941,437	962,003	1.02
Medicine Hat	352,447	282,250	0.80	724,423	591,708	0.82
Total - 4 centres	39,079,361	45,324,752	1.16	80,616,708	94,959,279	1.18
British Columbia - Colombie-Britannique:						
Vancouver	28,605,950	25,860,780	0.90	58,741,689	54,160,155	0.92
Victoria	6,923,759	12,470,223	1.80	15,275,560	26,217,528	1.72
Total - 2 centres	35,529,709	38,331,003	1.08	74,017,249	80,377,683	1.09
TOTAL - 50 CENTRES	490,426,596	509,438,399	1.04	1,003,556,676	1,063,639,417	1.06

TABLE 2. Cheques Drawn on the Receiver General for Canada

TABLEAU 2. Chèques tirés sur le Receveur général du Canada

	February			First two months		
	Février			Deux premiers mois		
	1981	1982	1982 1981	1981	1982	1982 1981
	\$'000	\$'000		\$'000	\$'000	
Vancouver	352,776	441,272	1.25	668,644	830,412	1.24
Calgary	300,819	297,767	0.99	501,414	545,303	1.09
Regina	101,783	124,196	1.22	191,738	222,990	1.16
Winnipeg	209,468	242,310	1.16	393,678	446,856	1.14
Toronto	948,603	1,211,739	1.28	1,735,257	2,123,058	1.22
Ottawa	3,667,522	4,265,883	1.16	8,981,520	9,559,843	1.06
Montréal	909,514	1,064,994	1.17	1,700,117	1,976,993	1.16
Saint John	53,239	67,330	1.26	104,452	132,406	1.27
Halifax	346,143	397,079	1.15	664,447	741,808	1.12
CANADA	6,889,867	8,112,570	1.18	14,941,267	16,579,669	1.11

TABLE 3. Cheques Cashed by Type of Account

TABLEAU 3. Chèques tirés par type de compte

	February - Février					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1981	1982	1981	1982	1981	1982
thousands of dollars - milliers de dollars						
Newfoundland - Terre-Neuve:						
St. John's	2,106,740	1,648,288	89,516	107,613	49,566	49,033
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	206,053	282,953	15,066	19,831	15,386	13,697
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	14,016	13,113	3,843	4,747	1,930	2,336
Halifax	2,618,583	3,323,977	98,903	154,797	98,131	107,270
Sydney	228,329	369,316	11,483	17,574	14,470	13,225
Total - 3 centres	2,860,928	3,706,406	114,229	177,118	114,531	122,831
New Brunswick - Nouveau-Brunswick:						
Fredericton	641,546	788,043	32,286	47,098	22,019	23,273
Moncton	325,917	333,901	23,781	33,671	27,858	27,655
Saint John	1,162,809	1,263,339	37,970	45,752	29,302	30,697
Total - 3 centres	2,130,272	2,385,283	94,037	126,521	79,179	81,625
Quebec:						
Chicoutimi	328,182	298,566	17,977	26,360	8,709	9,456
Granby	136,470	131,788	13,014	17,550	2,803	3,163
Shawville	182,608	188,567	10,393	17,045	6,536	6,424
Montréal	61,887,758	58,673,083	2,300,202	2,667,636	677,676	594,305
Québec	9,730,023	11,153,821	485,539	534,410	39,747	40,054
St-Hyacinthe	299,635	304,549	21,855	29,675	6,128	10,558
Shawinigan	55,162	109,969	7,293	10,174	2,936	3,297
Sherbrooke	455,629	397,033	30,622	44,710	18,264	16,410
Trois-Rivières	281,711	308,525	21,943	32,131	8,661	8,918
Valleyfield	100,576	107,263	10,432	14,876	4,158	4,995
Total - 10 centres	73,457,754	71,673,164	2,919,270	3,394,567	775,598	697,580
Ontario:						
Brantford	374,050	405,729	41,616	54,394	20,864	21,848
Chatham	1,441,330	777,807	25,415	36,639	16,605	17,473
Cornwall	174,589	212,268	20,657	26,312	11,069	10,598
Guelph	373,092	334,096	38,468	52,866	23,439	24,183
Hamilton	4,714,007	4,353,685	336,362	601,562	136,383	143,650
Kingston	212,585	268,825	69,031	92,425	38,217	37,801
Kitchener	829,198	1,006,159	108,289	137,759	55,607	46,634
London	2,797,281	3,398,046	274,750	340,043	90,304	95,025
Niagara Falls	249,332	259,506	35,200	44,002	14,474	16,055
Oshawa	1,530,731	1,480,542	64,218	92,241	30,414	35,286
Ottawa	7,075,780	8,408,438	465,759	461,621	345,663	370,974
Peterborough	206,292	233,558	37,254	56,226	23,161	25,194
St. Catharines	606,213	645,843	60,079	90,761	32,729	34,545
Sarnia	860,825	1,646,711	36,435	60,555	24,449	26,328
Sault Ste. Marie	294,588	392,613	39,456	45,447	22,110	23,204
Sudbury	298,542	416,918	54,483	69,127	30,977	31,552
Thunder Bay	474,058	614,961	68,092	90,168	39,433	41,647
Timmins	138,738	199,986	19,448	31,377	10,551	12,743
Toronto	279,155,585	284,685,978	2,653,062	3,393,358	1,429,336	1,482,025
Windsor	1,367,843	1,146,137	143,154	188,628	122,973	61,324
Total - 20 centres	303,175,159	310,887,806	4,591,228	5,865,511	2,518,758	2,558,089
Manitoba:						
Brandon	145,474	171,429	23,132	27,667	18,404	19,703
Winnipeg	14,856,179	15,031,825	508,003	803,963	273,658	296,251
Total - 2 centres	15,001,653	15,203,254	531,135	831,630	292,062	315,954
Saskatchewan:						
Moose Jaw	118,262	107,622	23,926	31,657	20,321	18,396
Prince Albert	159,315	154,502	16,133	21,635	15,524	16,816
Regina	2,951,087	3,563,070	77,676	118,646	86,204	99,009
Saskatoon	991,065	1,131,150	103,394	269,518	116,499	101,869
Total - 4 centres	4,219,729	4,956,344	221,129	441,456	238,548	236,090

TABLE 3. Cheques Cashed by Type of Account - Concluded

TABLEAU 3. Chèques tirés par type de compte - fin

	February - Février					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1981	1982	1981	1982	1981	1982
thousands of dollars - milliers de dollars						
Alberta:						
Calgary	22,386,479	24,498,383	673,137	829,710	693,071	706,376
Edmonton	13,612,695	17,197,514	461,080	915,594	422,473	447,506
Lethbridge	385,716	344,771	42,556	51,468	49,707	51,180
Medicine Hat	302,083	212,887	21,986	36,954	28,378	32,409
Total - 4 centres	36,686,973	42,253,555	1,198,759	1,833,726	1,193,629	1,237,471
British Columbia - Colombie-Britannique:						
Vancouver	26,590,267	22,752,138	1,093,620	2,079,553	922,063	1,029,089
Victoria	6,470,232	12,012,212	294,450	239,680	159,077	218,331
Total - 2 centres	33,060,499	34,764,350	1,388,070	2,319,233	1,081,140	1,247,420
TOTAL - 50 CENTRES	472,905,760	487,761,403	11,162,439	15,117,206	6,358,397	6,559,790

TABLE 4. Cheques Cashed in 34 Clearing Centres, Year-to-date

TABLEAU 4. 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
	thousands of dollars - milliers de dollars					
1924	4,364,591(1)	98,504	1,300,536	1,804,687	881,589	279,275
1925	4,145,081	82,147	1,309,692	1,643,713	825,918	283,611
1929	7,522,611	124,623	2,714,749	3,126,617(2)	1,070,759	485,863
1930	6,026,446	111,977	1,997,250	2,500,398	1,011,754	405,067
1932	4,061,081	87,996	1,242,211	1,784,387	688,420(3)	258,067
1935	4,771,092	80,368	1,353,896	2,352,986	733,293	250,549
1940	5,629,552	138,843	1,756,871	2,451,499	919,825	362,514
1945	9,503,506	210,458(5)	2,864,454	4,274,664(4)	1,556,769	597,161
1950	13,306,823	360,086	4,029,045	5,625,119(6)	2,182,304	1,110,269
1955	23,886,782	625,776	7,209,446	10,840,423	3,386,597	1,824,540
1960	41,827,091	825,101	12,361,800	20,389,798	5,554,173	2,696,219
1965	71,304,118	1,376,674	21,797,899	33,890,732	9,677,447	4,561,366
1970	116,019,994	2,864,084	29,471,928	59,341,212(7)	15,691,445	8,651,325
1971	128,473,684	2,717,979	34,967,820	66,742,031	15,166,931	8,878,923
1972	154,923,801	3,375,169	39,747,014	82,243,600	18,408,361	11,149,657
1973	192,078,458	3,749,514	48,388,392	103,887,858	21,933,067	14,119,627
1974	230,694,138	4,618,247	57,238,457	120,827,123	29,650,995	18,359,316
1975	318,146,360	5,691,151	79,724,353	164,623,690	42,670,419	25,436,747
1976	367,362,701	7,167,290	97,473,512	186,704,317	48,127,083	27,890,499
1977	402,881,027	7,794,810	109,697,081	199,972,874	53,264,593	32,151,669
1978	441,664,053	8,526,861	108,019,973	230,825,821	60,470,367	33,821,031
1979	559,986,300	9,887,469	103,838,695	327,801,690	76,523,883	41,934,563
1980	757,171,834	13,048,175	125,308,091	467,144,156	98,175,533	53,495,879
1981	991,297,304	14,348,137	147,463,787	632,293,081	123,175,050	74,017,249
1982	1,050,449,638	14,476,834	147,669,667	666,628,934	141,296,520	80,377,683

(1) Original 31 centres.

(2) À l'origine, 31 centres.

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

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

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

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

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

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

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

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

(11) Cornwall data added as of May 1950.

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

(13) 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.

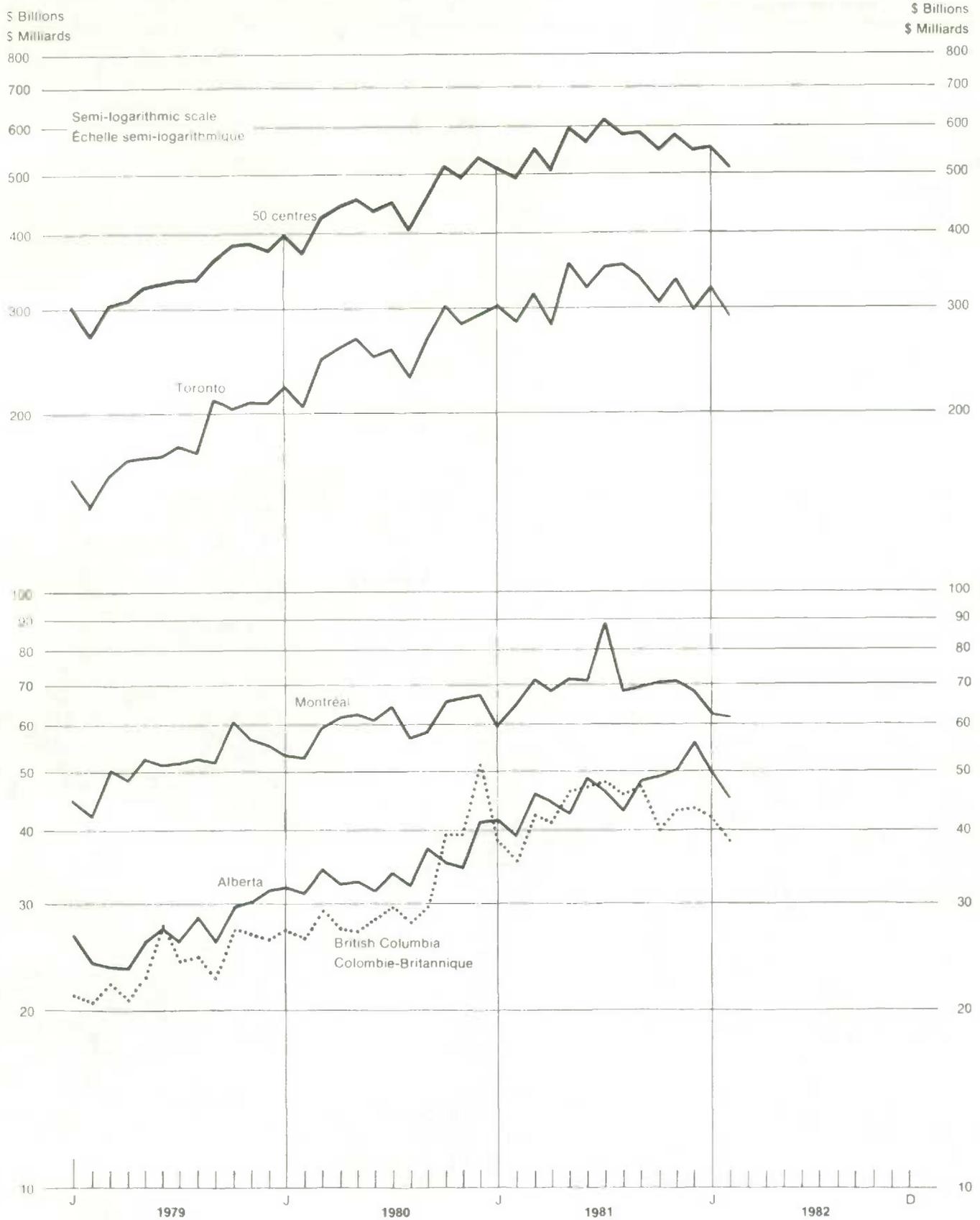
(14) En 1970, Fort William et Port Arthur se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Fort William.

(15) revised figures.

(16) chiffres révisés.

Value of Cheques Cashed in Canada

Valeur des chèques encaissés au Canada



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