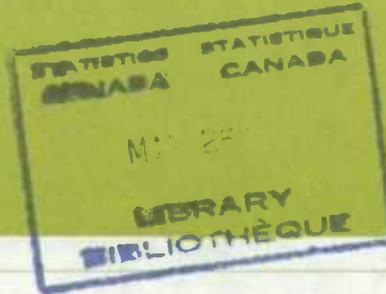




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CHEQUES CASHED

MARCH 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.

May 1982
5-4404-509

CHÈQUES ENCAISSÉS

MARS 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.

Mai 1982
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 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

	March			First three months		
	Mars			Trois premiers mois		
	1981	1982	1982 1981	1981	1982	1982 1981
	\$'000	\$'000		\$'000	\$'000	
Newfoundland - Terre-Neuve:						
St. John's	2,511,452	1,803,304	0.72	6,766,460	5,280,377	0.78
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	329,538	355,436	1.08	881,588	962,326	1.09
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	23,358	24,454	1.05	63,675	66,450	1.04
Halifax	3,254,382	4,457,522	1.37	9,572,566	11,952,802	1.25
Sydney	315,392	557,119	1.77	872,885	1,281,734	1.47
Total - 3 centres	3,593,132	5,039,095	1.40	10,509,126	13,300,986	1.27
New Brunswick - Nouveau-Brunswick:						
Fredericton	764,270	918,024	1.20	2,183,628	2,487,882	1.14
Moncton	397,380	443,050	1.11	1,204,664	1,220,746	1.01
Saint John	1,601,299	1,317,793	0.82	4,568,960	4,044,578	0.89
Total - 3 centres	2,762,949	2,678,867	0.97	7,957,252	7,753,206	0.97
Québec:						
Chicoutimi	378,529	388,643	1.03	1,073,613	1,089,142	1.01
Leamondville	161,151	167,139	1.04	481,837	482,481	1.00
Granby	202,478	235,010	1.16	596,479	670,860	1.12
Montréal	71,564,264	72,704,119	1.02	196,096,397	197,268,119	1.01
Québec	10,255,202	12,060,126	1.18	32,241,061	34,250,126	1.06
St-Hyacinthe	324,499	329,245	1.01	1,002,081	1,026,458	1.02
Shawinigan	83,770	124,873	1.49	235,936	367,665	1.56
Sherbrooke	449,503	552,076	1.23	1,395,298	1,467,743	1.05
Trois-Rivières	323,413	371,777	1.15	982,030	1,081,669	1.10
Valleyfield	119,052	142,674	1.20	345,994	396,714	1.15
Total - 10 centres	83,861,861	87,075,682	1.04	234,450,726	238,100,977	1.02
Ontario:						
Brantford	565,498	546,090	0.97	1,501,983	1,584,608	1.06
Chatham	1,330,032	966,119	0.73	4,243,721	2,781,528	0.66
Cornwall	242,109	313,309	1.29	727,150	814,652	1.12
Guelph	475,107	500,094	1.05	1,404,978	1,391,231	0.99
Hamilton	5,424,928	5,941,818	1.10	15,690,069	16,562,269	1.06
Kingston	365,976	447,733	1.22	1,048,001	1,259,719	1.20
Kitchener	1,062,908	1,195,289	1.12	3,066,762	3,638,761	1.19
London	3,100,542	4,227,216	1.36	9,144,546	11,477,062	1.26
Niagara Falls	345,238	388,935	1.13	990,151	1,019,753	1.03
Oshawa	2,071,620	1,680,109	0.81	5,301,639	4,911,053	0.93
Ottawa	6,819,551	8,569,296	1.26	23,557,847	26,941,976	1.14
Peterborough	325,987	378,366	1.16	915,181	1,033,060	1.13
St. Catharines	784,859	824,115	1.05	2,216,637	2,414,630	1.09
Sarnia	1,078,074	1,594,430	1.48	2,826,286	5,077,656	1.80
Sault Ste. Marie	362,853	506,966	1.40	1,147,321	1,450,179	1.26
Sudbury	430,285	588,411	1.37	1,237,208	1,672,702	1.35
Thunder Bay	698,700	760,953	1.09	1,950,907	2,178,826	1.12
Timmins	207,903	272,243	1.31	567,609	770,498	1.36
Toronto	317,791,576	370,995,963	1.17	901,598,055	984,223,039	1.09
Windsor	2,051,442	1,734,668	0.85	5,257,294	4,748,647	0.90
Total - 20 centres	345,535,188	402,432,123	1.16	984,393,345	1,075,951,849	1.09
Manitoba:						
Brandon	227,152	256,411	1.13	623,309	704,024	1.13
Winnipeg	17,901,688	17,273,046	0.96	50,042,950	51,204,793	1.02
Total - 2 centres	18,128,840	17,529,457	0.97	50,666,259	51,908,817	1.02
Saskatchewan:						
Moose Jaw	195,989	181,341	0.93	541,916	533,719	0.98
Prince Albert	204,790	212,567	1.04	587,030	609,516	1.04
Regina	3,807,212	4,192,699	1.10	10,470,721	12,390,316	1.18
Saskatoon	1,371,783	2,034,997	1.48	4,001,030	5,045,934	1.26
Total - 4 centres	5,579,774	6,621,604	1.19	15,600,697	18,579,485	1.19

TABLE 1. Cheques Cashed Against Individual Accounts - Continued

TABLEAU 1. Chèques tirés sur les comptes individuels - Fin

	March			Total three months		
	Mars			Trois premiers mois		
	1981	1982	1982 1981	1981	1982	1982 1981
	\$'000	\$'000		\$'000	\$'000	
Alberta:						
Calgary	26,132,243	33,214,293	1.27	75,544,854	88,184,632	1.17
Edmonton	18,879,654	24,419,937	1.29	48,417,891	62,855,166	1.30
Lethbridge	530,423	531,875	1.00	1,471,860	1,493,878	1.01
Medicine Hat	423,119	333,396	0.79	1,147,542	925,104	0.81
Total - 4 centres	45,965,439	58,499,501	1.27	126,582,147	153,458,780	1.21
British Columbia - Colombie-Britannique:						
Vancouver	32,096,773	26,754,380	0.83	90,838,462	80,914,535	0.89
Victoria	10,272,286	12,654,126	1.23	25,547,846	38,871,654	1.52
Total - 2 centres	42,369,059	39,408,506	0.93	116,386,308	119,786,189	1.03
TOTAL - 50 CENTRES	550,637,232	621,443,575	1.13	1,554,193,908	1,685,082,992	1.08

TABLE 2. Cheques Drawn on the Receiver General for Canada

TABLEAU 2. Chèques tirés sur le Receveur général du Canada

	March			Total three months		
	Mars			Trois premiers mois		
	1981	1982	1982 1981	1981	1982	1982 1981
	\$'000	\$'000		\$'000	\$'000	
Vancouver	406,153	560,592	1.38	1,074,797	1,391,004	1.29
Calgary	296,557	379,331	1.28	797,971	924,634	1.16
Regina	134,538	137,074	1.02	326,276	360,064	1.10
Winnipeg	243,640	291,079	1.19	637,318	737,935	1.16
Toronto	1,118,022	1,389,769	1.24	2,853,279	3,512,827	1.23
Ottawa	6,405,621	5,832,958	0.91	15,387,141	15,392,801	1.00
Montréal	991,903	1,148,571	1.16	2,692,020	3,125,564	1.16
Saint John	59,105	81,403	1.38	163,557	213,809	1.31
Halifax	406,441	454,051	1.12	1,070,888	1,195,859	1.12
CANADA	10,061,980	10,274,828	1.02	25,003,247	26,854,497	1.07

TABLE 3. Cheques Cashed by Type of Account

TABLERAU 3. Chèques tirés par type de compte

	March - Mars					
	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	2,352,243	1,629,666	101,659	115,547	57,550	58,091
Prince Edward Island - Ile-du-Prince-Édouard:						
Charlottetown	292,821	314,183	19,761	24,249	16,956	17,004
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	17,097	15,363	3,556	6,143	2,705	2,948
Halifax	3,015,280	4,184,605	125,731	156,254	112,871	116,663
Sydney	286,237	524,918	12,439	18,750	16,716	13,451
Total - 3 centres	3,319,114	4,724,886	141,726	181,147	132,292	133,062
New Brunswick - Nouveau-Brunswick:						
Fredericton	701,876	831,649	37,760	57,350	24,634	29,025
Moncton	339,102	370,438	25,883	38,538	32,395	34,074
Saint John	1,530,256	1,226,060	38,531	56,772	32,512	34,961
Total - 3 centres	2,571,234	2,428,147	102,174	152,660	89,541	98,060
Québec:						
Chicoutimi	347,764	351,331	20,450	27,816	10,315	9,496
Summerville	143,264	140,951	14,108	21,799	3,779	4,389
Granby	183,397	211,775	11,329	16,211	7,752	7,024
Montréal	68,455,173	69,090,425	2,389,833	2,964,046	719,258	649,648
Québec	9,755,659	11,450,185	451,274	565,007	48,269	44,934
St-Hyacinthe	292,963	274,630	24,243	42,828	7,293	11,787
Shawinigan	73,196	110,810	7,555	10,561	3,019	3,502
Sherbrooke	398,866	485,695	32,469	48,560	18,168	17,821
Trois-Rivières	290,472	327,059	23,250	35,275	9,691	9,443
Valleyfield	102,952	118,615	11,814	17,657	4,286	6,402
Total - 10 centres	80,043,706	82,561,476	2,986,325	3,749,760	831,830	764,446
Ontario:						
Brantford	493,583	453,105	48,202	67,109	23,713	25,876
Chatham	1,275,134	893,998	34,122	51,878	20,776	20,243
Cornwall	202,373	267,141	27,467	34,011	12,269	12,157
Guelph	401,579	407,539	44,611	64,033	28,917	28,522
Hamilton	4,884,780	5,045,356	388,621	736,317	151,527	160,145
Kincaton	254,954	303,311	68,862	100,942	42,160	43,480
Kitchener	884,841	979,218	122,938	158,202	55,129	57,869
London	2,707,057	3,756,367	289,193	297,058	104,292	173,811
Niagara Falls	292,045	310,849	36,239	57,785	16,954	20,301
Oshawa	1,959,950	1,531,597	76,070	107,995	35,600	40,517
Ottawa	6,005,159	7,691,466	539,837	564,971	274,555	312,859
Peterborough	256,175	284,726	41,810	63,698	28,002	29,942
St. Catharines	678,920	684,989	68,997	100,398	36,942	38,728
Sarnia	1,002,061	1,488,453	44,756	77,135	31,257	28,842
Sault Ste. Marie	305,827	428,229	35,592	53,816	21,434	24,921
Sudbury	334,142	471,551	61,847	80,438	34,296	36,422
Thunder Bay	573,574	603,413	78,259	110,620	46,867	46,920
Timmins	173,302	222,837	22,497	35,593	12,104	13,813
Toronto	313,074,758	365,047,045	3,062,448	4,210,883	1,654,370	1,738,035
Windsor	1,748,495	1,431,674	173,695	224,536	129,252	78,458
Total - 20 centres	337,508,709	392,302,844	5,266,063	7,197,418	2,760,416	2,931,861
Manitoba:						
Brandon	178,199	201,011	27,661	32,434	21,292	22,966
Winnipeg	17,177,263	16,370,743	429,196	589,094	295,229	313,209
Total - 2 centres	17,355,462	16,571,754	456,857	621,528	316,521	336,175
Saskatchewan:						
Moose Jaw	141,523	118,687	29,987	41,431	24,479	21,223
Prince Albert	160,642	168,147	26,609	24,932	17,539	19,488
Regina	3,617,094	3,944,854	92,347	143,555	97,771	104,290
Saskatoon	1,170,176	1,580,204	105,638	338,141	95,969	116,652
Total - 4 centres	5,089,435	5,811,892	254,581	548,059	235,758	261,653

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	
	1981	1982	1981	1982	1981	1982
thousands of dollars - milliers de dollars						
Alberta:						
Calgary	24,480,099	31,317,166	873,410	1,114,386	778,734	782,741
Edmonton	17,684,806	22,829,081	532,696	1,091,890	662,152	498,966
Lethbridge	421,082	406,611	50,369	65,340	58,972	59,924
Medicine Hat	365,092	259,317	26,508	40,490	31,519	33,589
Total - 4 centres	42,951,079	54,812,175	1,482,983	2,312,106	1,531,377	1,375,220
British Columbia - Colombie-Britannique:						
Vancouver	29,610,593	23,974,783	1,406,142	1,926,200	1,080,038	853,397
Victoria	9,859,792	12,245,809	240,666	260,094	171,828	148,223
Total - 2 centres	39,470,385	36,220,592	1,646,808	2,186,294	1,251,866	1,001,620
TOTAL - 50 CENTRES	530,954,188	597,377,615	12,458,937	17,088,768	7,224,107	6,977,192

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

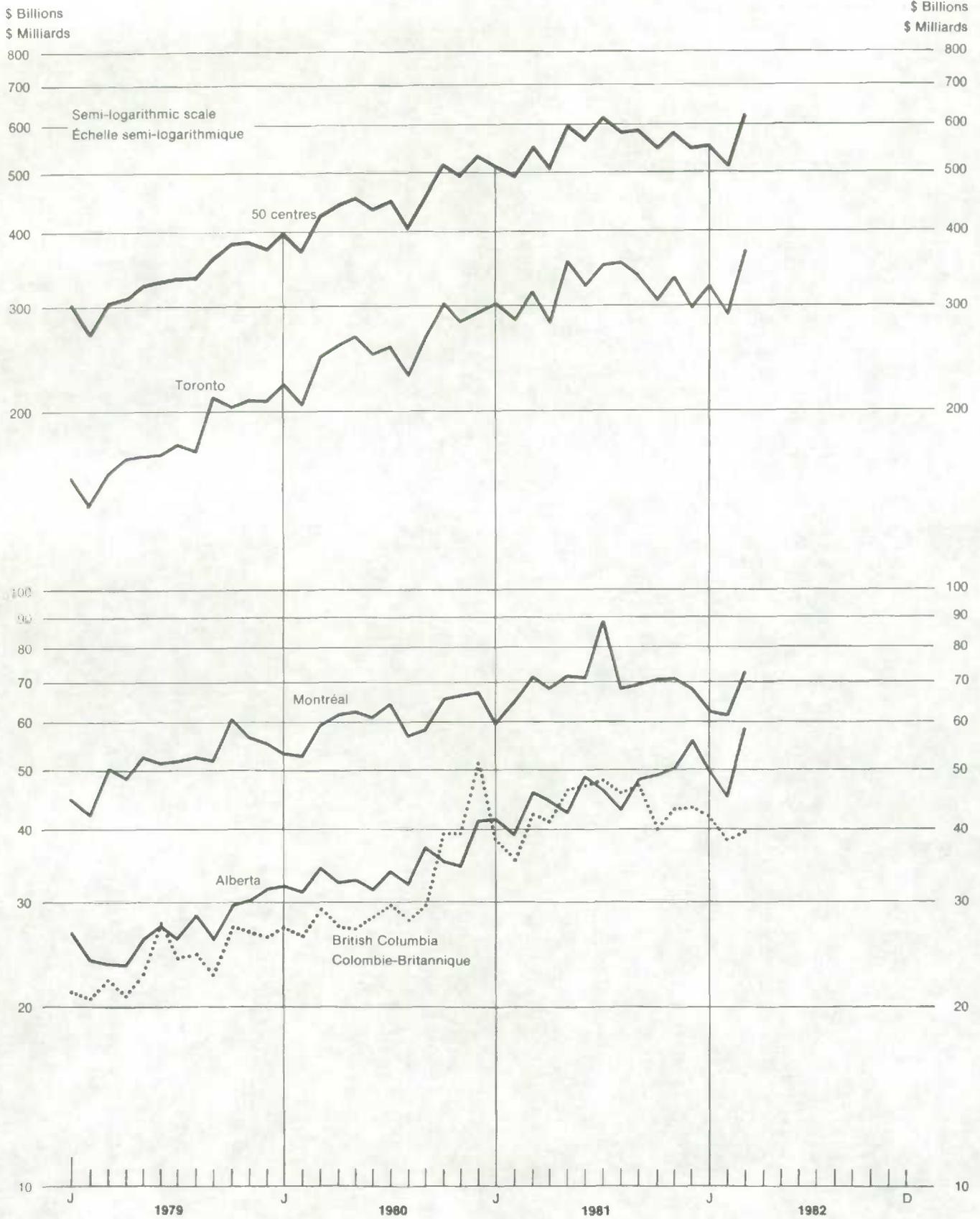
TABLEAU 4. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative years	Atlantic provinces		Québec	Ontario	Prairie provinces	British Columbia
	Canada	Provinces de l'Atlantique				
Années représentatives	Canada	Provinces de l'Atlantique	Québec	Ontario	Provinces des Prairies	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	565,751,829	11,316,395	148,670,161	287,211,763	73,616,531	44,936,979
1977	629,462,080	12,464,058	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
1982	1,664,573,361	22,498,503	232,985,988	1,065,355,599	223,947,082	119,786,189

(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 appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Fort William.

Value of Cheques Cashed in Canada

Valeur des chèques encaissés au Canada



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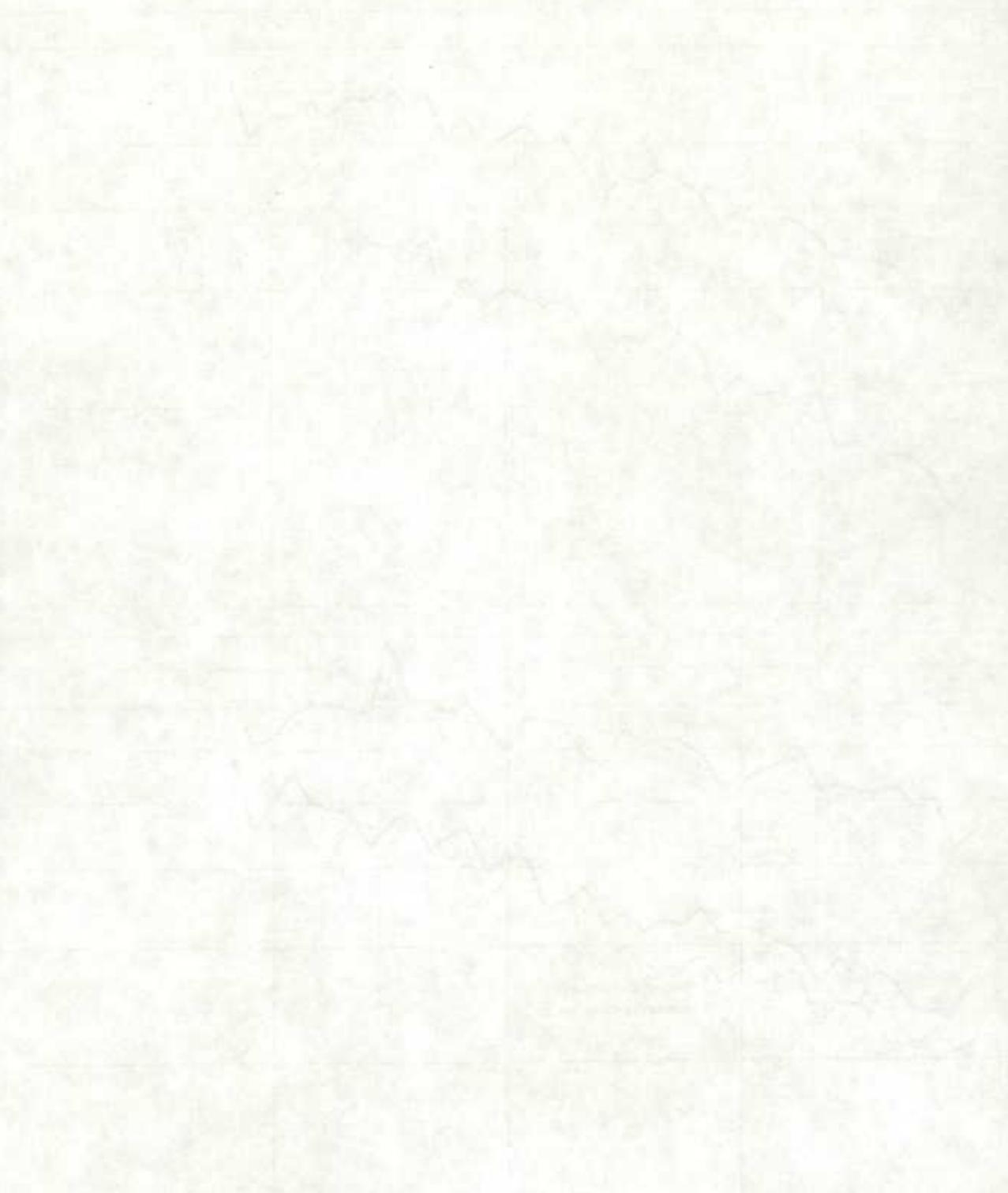


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