

Statistics
CanadaStatistique
Canada

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CHEQUES CASHED

APRIL 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.

June 1982
 5-4404-509

Prix: Canada, \$1.50, \$15.00 par année
 Autres pays, \$1.80, \$18.00 par année

CHÈQUES ENCAISSEÉS

AVRIL 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.

Juin 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

	April		First four months			
	Avril		Quatre premiers mois			
	1981	1982	1982 1981	1981	1982	1982 1981
	\$'000	\$'000		\$'000	\$'000	
Newfoundland - Terre-Neuve:						
St. John's	2,295,382	2,345,977	1.02	9,061,842	7,626,354	0.84
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	342,098	376,178	1.10	1,223,686	1,338,504	1.09
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	23,907	25,105	1.05	87,582	91,555	1.05
Halifax	3,325,912	3,870,975	1.16	12,898,478	15,823,777	1.23
Sydney	496,315	431,957	0.87	1,369,200	1,713,691	1.25
Total - 3 centres	3,846,134	4,328,037	1.13	14,355,260	17,629,023	1.23
New Brunswick - Nouveau-Brunswick:						
Fredericton	931,032	908,672	0.98	3,114,660	3,396,554	1.09
Moncton	439,183	498,164	1.13	1,643,847	1,718,910	1.05
Saint John	1,435,468	1,220,419	0.85	6,004,428	5,264,997	0.88
Total - 3 centres	2,805,683	2,627,255	0.94	10,762,935	10,380,461	0.96
Québec:						
Blainville	348,956	355,874	1.02	1,422,569	1,445,016	1.02
Champlainville	165,965	163,998	0.99	647,802	646,479	1.00
Chambly	211,334	241,623	1.14	807,813	912,483	1.13
Montréal	68,123,519	66,623,488	0.98	264,219,916	263,891,607	1.00
Outremont	11,581,510	11,553,078	1.00	43,822,571	45,803,204	1.05
St-Hyacinthe	376,294	296,485	0.79	1,378,375	1,322,943	0.96
Shawinigan	92,954	125,488	1.35	328,890	493,153	1.50
Sherbrooke	457,298	481,998	1.05	1,852,596	1,949,741	1.05
Trois-Rivières	335,370	366,744	1.09	1,317,400	1,448,413	1.10
Valleyfield	120,752	140,520	1.16	466,746	537,234	1.15
Total - 10 centres	81,813,952	80,349,296	0.98	316,264,678	318,450,273	1.01
Ontario:						
Brantford	541,106	582,641	1.08	2,043,089	2,167,249	1.06
Chatham	944,206	798,101	0.85	5,187,927	3,579,629	0.69
Cornwall	259,231	241,429	0.93	986,381	1,056,081	1.07
Guelph	469,011	388,481	0.83	1,873,989	1,779,712	0.95
Hamilton	5,532,915	5,968,884	1.08	21,222,984	22,531,153	1.06
Kingston	400,790	494,791	1.23	1,448,791	1,754,510	1.21
Kitchener	1,173,917	1,193,375	1.02	4,240,679	4,832,136	1.14
London	3,467,680	3,339,012	0.96	12,612,226	14,816,074	1.17
Niagara Falls	348,721	396,873	1.14	1,338,872	1,416,626	1.06
Oshawa	2,126,733	1,624,330	0.76	7,428,372	6,535,383	0.88
Ottawa	7,664,168	9,145,559	1.19	31,222,015	36,087,535	1.16
Peterborough	342,133	391,256	1.14	1,257,314	1,424,316	1.13
St. Catharines	747,996	754,301	1.01	2,964,633	3,168,931	1.07
Sarnia	1,038,476	1,946,998	1.87	3,864,762	7,024,654	1.82
Sault Ste. Marie	408,362	457,619	1.12	1,555,683	1,907,798	1.23
Sudbury	438,092	632,614	1.44	1,675,300	2,305,316	1.38
Thunder Bay	742,330	830,293	1.12	2,693,237	3,009,119	1.12
Timmins	217,159	317,964	1.46	784,768	1,088,462	1.39
Toronto	281,282,178	353,459,805	1.26	1,182,880,233	1,337,682,844	1.13
Windsor	1,989,545	1,701,778	0.86	7,246,839	6,450,425	0.89
Total - 20 centres	310,134,749	384,666,104	1.24	1,294,528,094	1,460,617,953	1.13
Manitoba:						
Brandon	229,258	240,851	1.05	852,567	944,875	1.11
Winnipeg	14,695,844	16,330,269	1.11	64,738,794	67,535,062	1.04
Total - 2 centres	14,925,102	16,571,120	1.11	65,591,361	68,479,937	1.04
Saskatchewan:						
Moose Jaw	196,251	208,031	1.06	738,167	741,750	1.00
Prince Albert	193,414	194,397	1.01	780,444	803,913	1.03
Regina	4,235,604	4,230,291	1.00	14,706,325	16,620,607	1.13
Winnipeg	1,187,479	1,759,373	1.48	5,188,509	6,805,307	1.31
Total - 4 centres	5,812,748	6,392,092	1.10	21,413,445	24,971,577	1.17

TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABLEAU 1. Chèques tirés sur les comptes individuels - fin

	April		First four months			
	Avril		Quatre premiers mois			
	1981	1982	1982 1981	1981	1982	1982 1981
	\$'000	\$'000		\$'000	\$'000	
Alberta:						
Calgary	27,493,265	31,334,517	1.14	103,038,119	119,519,149	1.16
Edmonton	16,120,392	22,196,023	1.38	64,538,283	85,051,189	1.32
Lethbridge	552,661	529,981	0.96	2,024,521	2,023,859	1.00
Medicine Hat	436,404	344,959	0.79	1,583,946	1,270,063	0.80
Total - 4 centres	44,602,722	54,405,480	1.22	171,184,869	207,864,260	1.21
British Columbia - Colombie-Britannique:						
Vancouver	30,362,435	27,653,721	0.91	121,200,897	108,568,256	0.90
Victoria	10,716,917	7,812,204	0.73	36,264,763	46,683,858	1.29
Total - 2 centres	41,079,352	35,465,925	0.86	157,465,660	155,252,114	0.99
TOTAL - 50 CENTRES	507,657,922	587,527,464	1.16	2,061,851,830	2,272,610,456	1.10

TABLE 2. Cheques Drawn on the Receiver General for Canada

TABLEAU 2. Chèques tirés sur le Receveur général du Canada

	April		First four months			
	Avril		Quatre premiers mois			
	1981	1982	1982 1981	1981	1982	1982 1981
	\$'000	\$'000		\$'000	\$'000	
Vancouver	595,134	757,508	1.27	1,669,931	2,148,512	1.29
Calgary	467,275	522,068	1.12	1,265,246	1,446,702	1.14
Regina	175,454	211,425	1.21	501,730	571,489	1.14
Winnipeg	348,272	429,760	1.23	985,590	1,167,695	1.18
Toronto	1,673,004	1,715,986	1.03	4,526,283	5,228,813	1.16
Ottawa	6,660,224	6,332,527	0.95	22,047,365	21,725,328	0.99
Montréal	1,254,233	1,691,039	1.35	3,946,253	4,816,603	1.22
Saint John	91,440	104,532	1.14	254,997	318,341	1.25
Halifax	580,415	587,551	1.01	1,651,303	1,783,410	1.08
CANADA	11,845,451	12,352,396	1.04	36,848,698	39,206,893	1.06

TABLE 3. Cheques Cashed by Type of Account

TABLEAU 3. Chèques tirés par type de compte

	April - Avril					
	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	2,072,066	2,140,831	166,579	152,532	56,737	52,614
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	306,074	326,021	19,275	34,506	16,749	15,651
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	16,449	16,382	4,183	5,799	3,275	2,924
Halifax	3,064,178	3,553,934	156,398	203,595	105,336	113,446
Sydney	468,854	395,474	13,886	22,919	13,575	13,564
Total - 3 centres	3,549,481	3,965,790	174,467	232,313	122,186	129,934
New Brunswick - Nouveau-Brunswick:						
Fredericton	863,592	823,010	41,341	58,670	26,099	26,992
Moncton	374,607	419,512	34,352	47,079	30,224	31,573
Saint John	1,357,306	1,118,825	44,265	67,479	33,897	34,115
Total - 3 centres	2,595,505	2,361,347	119,958	173,228	90,220	92,680
Quebec:						
Chicoutimi	317,360	316,416	21,642	30,572	9,954	8,886
Duhamontville	147,636	139,826	15,192	20,029	3,137	4,143
Granby	191,974	214,442	12,785	19,835	6,575	7,346
Montreal	65,034,566	62,900,503	2,460,735	3,153,982	628,218	589,003
Quebec	11,063,813	10,860,878	473,209	637,876	44,488	54,324
St-Hyacinthe	341,035	251,514	28,464	33,892	6,795	11,079
Shawinigan	80,347	108,810	9,615	13,192	2,992	3,486
Sherbrooke	407,605	415,955	33,188	46,408	16,505	17,635
Trois-Rivières	301,571	322,198	24,795	35,913	9,004	8,633
Valleyfield	104,844	114,965	11,965	19,779	3,943	5,776
Total - 10 centres	77,990,751	75,645,507	3,091,590	3,993,478	731,611	710,311
Ontario:						
Brantford	472,619	488,907	44,062	69,945	24,425	23,789
Chatham	879,521	729,579	42,004	47,003	22,681	21,519
Cornwall	218,370	189,592	28,025	39,898	12,836	11,939
Guelph	392,437	290,443	51,992	71,933	24,582	26,105
Hamilton	4,984,642	5,036,006	397,507	780,025	150,766	152,853
Kingston	276,195	331,892	81,827	124,557	42,768	38,342
Kitchener	988,162	968,319	150,289	176,680	55,466	48,376
London	3,074,652	2,949,071	290,579	292,077	102,449	97,864
Niagara Falls	284,493	311,616	45,327	66,765	18,901	18,492
Oshawa	1,990,660	1,464,260	100,963	119,498	35,110	40,572
Ottawa	6,912,370	8,276,310	470,560	588,945	281,238	280,304
Peterborough	254,580	282,715	59,615	79,203	27,938	29,338
St. Catharines	636,218	619,274	75,882	99,280	35,896	35,747
Sarnia	953,657	1,812,618	50,660	105,181	34,159	29,199
Sault Ste. Marie	346,572	362,390	40,705	67,305	21,085	27,926
Sudbury	335,660	505,227	68,335	91,508	34,097	35,879
Thunder Bay	608,222	654,060	89,628	131,591	44,480	44,642
Timmins	180,669	262,353	25,046	42,832	11,444	12,779
Toronto	276,296,141	347,959,108	3,276,240	3,860,225	1,709,797	1,640,472
Windsor	1,734,386	1,368,374	183,208	263,091	71,951	70,313
Total - 20 centres	301,800,226	374,862,114	5,572,454	7,117,542	2,762,069	2,686,448
Manitoba:						
Brandon	168,824	173,395	35,508	45,013	24,926	22,443
Winnipeg	13,908,331	15,320,775	496,825	714,116	290,688	295,378
Total - 2 centres	14,077,155	15,494,170	532,333	759,129	315,614	317,821
Saskatchewan:						
Moose Jaw	140,247	131,028	31,657	53,847	24,347	23,156
Prince Albert	149,706	150,596	25,026	23,640	18,682	20,161
Regina	4,024,548	3,990,700	110,902	133,457	100,154	106,134
Saskatoon	962,051	1,436,709	121,497	203,763	103,931	118,901
Total - 4 centres	5,276,552	5,709,033	289,082	414,707	247,114	268,352

TABLE 3. Cheques Cashed by Type of Account - Concluded

TABLEAU 3. Chèques tirés par type de compte - fin

	April - Avril					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1981	1982	1981	1982	1981	1982
thousands of dollars - milliers de dollars						
Alberta:						
Calgary	25,777,319	29,375,851	828,553	1,190,110	887,393	768,556
Edmonton	15,020,722	20,777,230	578,665	941,258	521,005	477,535
Lethbridge	428,715	395,940	59,257	75,719	64,689	58,322
Medicine Hat	370,184	265,485	30,860	46,344	35,360	33,130
Total - 4 centres	41,596,940	50,814,506	1,497,335	2,253,431	1,508,447	1,337,543
British Columbia - Colombie-Britannique:						
Vancouver	27,835,612	24,549,742	1,558,377	2,247,804	968,446	856,175
Victoria	10,200,172	7,359,286	346,968	310,432	169,777	142,486
Total - 2 centres	38,035,784	31,909,028	1,905,345	2,558,236	1,138,223	998,661
TOTAL - 50 CENTRES	487,300,534	563,228,347	13,368,418	17,689,102	6,988,970	6,610,015

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	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	(8,367,600(1)	198,755	2,551,002	3,390,765	1,672,167	554,911
1925	8,379,244	173,903	2,572,073	3,331,100	1,733,766	568,402
1929	15,128,086	256,132	5,368,501	6,193,617(2)	2,267,513	1,042,323
1930	12,200,559	223,181	4,256,833	4,997,666	1,918,285	804,594
1932	8,159,030	171,755	2,476,438	3,570,942	1,420,325(3)	519,570
1935	9,373,617	162,693	2,715,199	4,456,592	1,515,147	523,986
1940	10,980,511	266,338	3,348,287	4,832,544	1,831,987	701,359
1945	19,687,569	438,814	5,718,120	9,148,327(4)	3,155,701	1,226,607
1950	28,479,818	741,739(5)	8,573,674	12,251,900(6)	4,535,188	2,377,317
1955	50,423,525	1,303,099	14,788,898	23,310,603	7,186,762	3,834,163
1960	86,483,032	1,722,814	25,948,460	41,245,250	11,854,944	5,711,564
1965	151,912,854	2,848,098	46,327,562	71,344,248	21,367,451	10,025,495
1970	246,419,755	6,293,165	64,022,539	124,231,461(7)	33,789,786	18,082,804
1971	276,375,491	6,450,852	73,523,031	142,331,377	34,271,238	19,798,993
1972	318,874,090	6,964,659	82,703,507	166,730,460	38,876,978	23,598,486
1973	400,886,703	7,678,230	99,062,210	219,141,662	46,110,485	28,894,116
1974	485,221,972	9,982,756	119,496,097	253,599,195	62,417,210	39,726,714
1975	653,306,843	11,756,747	165,618,285	340,446,770	83,293,121	52,191,920
1976	758,886,600	15,112,279	198,893,648	384,629,540	99,600,851	60,650,282
1977	843,637,497	16,695,311	229,278,323	417,988,753	112,202,277	67,472,833
1978	917,414,554	17,122,571	228,704,591	478,287,183	123,248,458	70,051,751
1979	1,163,302,984	20,433,840	222,255,678	685,255,146	150,364,078	85,014,242
1980	1,613,851,925	25,345,077	267,209,036	1,014,865,784	196,169,558	110,062,490
1981	2,035,417,499	29,608,595	309,895,083	1,280,258,406	258,189,675	157,465,660
1982	2,245,096,053	30,434,038	311,644,552	1,446,449,575	301,315,774	155,252,114

(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.

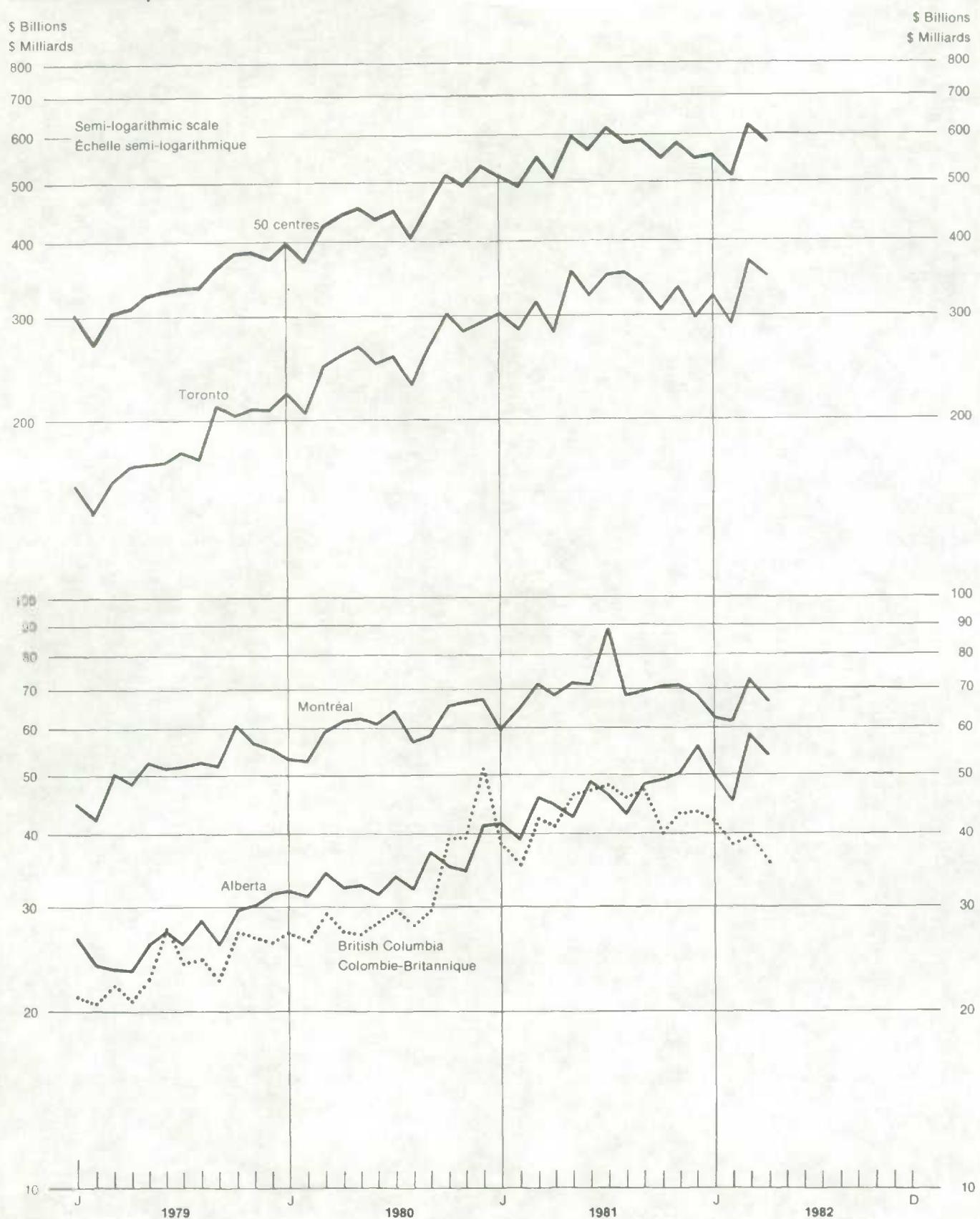
(6) Données sur Cornwall ajoutées à partir de mai 1950.

(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 1970 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 un centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliqué la relation existante en 1970 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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