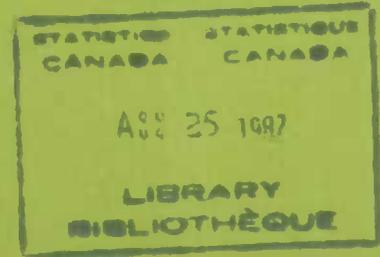




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### CHEQUES CASHED

JUNE 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.

August 1982  
5-4404-509

### CHÈQUES ENCAISSÉS

JUIN 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.

August 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

	June		First six months			
	Juin		Six premiers mois			
	1981	1982	1982 1981	1981	1982	1982 1981
	\$'000	\$'000		\$'000	\$'000	
<b>Newfoundland - Terre-Neuve:</b>						
St. John's	2,317,362	2,774,001	1.20	13,683,916	12,303,304	0.90
<b>Prince Edward Island - Ile-du-Prince-Edouard:</b>						
Charlottetown	310,154	350,374	1.13	1,820,588	2,028,077	1.11
<b>Nova Scotia - Nouvelle-Ecosse:</b>						
Glace Bay	25,682	27,401	1.07	137,102	143,189	1.04
Halifax	3,639,162	4,356,990	1.20	20,254,085	24,007,961	1.19
Sydney	402,210	348,753	0.87	2,083,005	2,358,301	1.13
<b>Total - 3 centres</b>	<b>4,067,054</b>	<b>4,733,144</b>	<b>1.16</b>	<b>22,474,192</b>	<b>26,509,451</b>	<b>1.18</b>
<b>New Brunswick - Nouveau-Brunswick:</b>						
Fredericton	884,433	965,961	1.09	5,124,258	5,073,361	0.99
Moncton	463,538	490,622	1.06	2,533,891	2,695,055	1.06
Saint John	1,460,665	1,167,924	0.80	8,424,584	7,631,423	0.91
<b>Total - 3 centres</b>	<b>2,808,636</b>	<b>2,624,507</b>	<b>0.93</b>	<b>16,082,733</b>	<b>15,399,839</b>	<b>0.96</b>
<b>Québec:</b>						
Chicoutimi	378,430	368,881	0.97	2,156,120	2,175,131	1.01
Drummondville	176,372	178,777	1.01	994,371	990,603	1.00
Granby	221,695	215,961	0.97	1,240,871	1,350,988	1.09
Montréal	70,910,665	68,560,919	0.97	406,854,178	398,334,396	0.98
Québec	10,962,018	11,575,593	1.06	64,698,917	68,677,719	1.06
St-Hyacinthe	322,983	343,515	1.06	2,059,385	1,991,904	0.97
Shawinigan	106,511	131,492	1.23	538,460	751,197	1.40
Sherbrooke	542,593	517,615	0.95	2,913,833	2,987,402	1.03
Trois-Rivières	375,216	394,834	1.05	2,039,363	2,210,490	1.08
Valleyfield	138,291	148,481	1.07	736,374	829,333	1.13
<b>Total - 10 centres</b>	<b>84,134,774</b>	<b>82,436,068</b>	<b>0.98</b>	<b>484,231,872</b>	<b>480,299,163</b>	<b>0.99</b>
<b>Ontario:</b>						
Brantford	617,259	629,070	1.02	3,240,354	3,358,767	1.04
Chatham	907,419	889,404	0.98	6,917,074	5,200,465	0.75
Cornwall	316,223	318,626	1.01	1,672,655	1,684,937	1.01
Guelph	559,300	373,439	0.67	2,938,080	2,849,126	0.85
Hamilton	6,079,718	5,765,474	0.95	32,971,193	33,968,519	1.03
Kingston	545,422	596,264	1.09	2,486,761	2,834,456	1.14
Kitchener	1,318,941	1,396,307	1.06	6,735,957	7,629,130	1.13
London	4,125,363	3,766,840	0.91	20,433,647	21,858,458	1.07
Niagara Falls	382,074	361,885	0.95	2,094,718	2,148,146	1.03
Oshawa	2,639,301	2,033,394	0.77	12,396,452	10,253,066	0.83
Ottawa	8,420,962	9,250,462	1.10	49,234,183	54,774,979	1.11
Peterborough	432,959	406,443	0.94	2,102,519	2,214,805	1.05
St. Catharines	857,352	817,243	0.95	4,690,722	4,961,285	1.06
Sarnia	1,033,616	1,310,514	1.27	5,988,087	9,476,165	1.58
Sault Ste. Marie	487,824	518,598	1.06	2,521,506	2,995,928	1.19
Sudbury	529,623	654,908	1.24	2,735,751	3,560,035	1.30
Thunder Bay	871,206	769,699	0.88	4,254,748	4,615,769	1.08
Timmins	236,057	269,586	1.14	1,259,221	1,665,043	1.32
Toronto	323,168,266	361,621,444	1.12	1,863,736,056	2,045,514,972	1.10
Windsor	2,168,450	1,802,774	0.83	11,281,870	9,855,982	0.87
<b>Total - 20 centres</b>	<b>355,697,335</b>	<b>393,552,374</b>	<b>1.11</b>	<b>2,039,691,554</b>	<b>2,231,066,033</b>	<b>1.09</b>
<b>Manitoba:</b>						
Brandon	264,324	295,364	1.12	1,360,989	1,489,791	1.09
Winnipeg	13,251,067	17,729,301	1.34	95,585,585	102,777,884	1.08
<b>Total - 2 centres</b>	<b>13,515,391</b>	<b>18,024,665</b>	<b>1.33</b>	<b>96,946,574</b>	<b>104,267,675</b>	<b>1.08</b>
<b>Saskatchewan:</b>						
Moose Jaw	199,293	208,132	1.04	1,130,172	1,169,643	1.03
Prince Albert	221,211	197,574	0.89	1,225,855	1,207,112	0.98
Regina	4,002,780	4,659,167	1.16	22,330,226	25,325,896	1.13
Saskatoon	1,529,959	1,801,073	1.18	8,050,214	10,129,880	1.26
<b>Total - 4 centres</b>	<b>5,953,243</b>	<b>6,865,946</b>	<b>1.15</b>	<b>32,736,467</b>	<b>37,832,531</b>	<b>1.16</b>

TABLE 1. Cheques Cashed Against Individual Accounts - ~~Continued~~

TABLEAU 1. Chèques tirés sur les comptes individuels - fin

	June			First six months		
	Juin			Six premiers mois		
	1981	1982	1982 1981	1981	1982	1982 1981
	\$'000	\$'000		\$'000	\$'000	
<b>Alberta:</b>						
Calgary	29,673,078	35,477,705	1.20	158,466,466	185,623,520	1.17
Edmonton	18,196,428	20,507,137	1.13	98,760,590	124,275,399	1.26
Lethbridge	632,769	624,491	0.99	3,257,319	3,246,685	1.00
Medicine Hat	386,518	362,301	0.94	2,413,143	1,941,519	0.80
<b>Total - 4 centres</b>	<b>48,888,793</b>	<b>56,971,634</b>	<b>1.17</b>	<b>262,897,518</b>	<b>315,087,123</b>	<b>1.20</b>
<b>British Columbia - Colombie-Britannique:</b>						
Vancouver	35,291,531	27,685,120	0.78	190,230,244	163,710,493	0.86
Victoria	12,107,639	13,336,520	1.10	61,399,769	72,802,327	1.19
<b>Total - 2 centres</b>	<b>47,399,170</b>	<b>41,021,640</b>	<b>0.87</b>	<b>251,630,013</b>	<b>236,512,820</b>	<b>0.94</b>
<b>TOTAL - 50 CENTRES</b>	<b>565,091,912</b>	<b>609,354,333</b>	<b>1.08</b>	<b>3,222,195,427</b>	<b>3,461,306,016</b>	<b>1.07</b>

TABLE 2. Cheques Drawn on the Receiver General for Canada

TABLEAU 2. Chèques tirés sur le Receveur général du Canada

	June			First six months		
	Juin			Six premiers mois		
	1981	1982	1982 1981	1981	1982	1982 1981
	\$'000	\$'000		\$'000	\$'000	
Vancouver	631,836	816,002	1.29	2,928,988	3,703,643	1.26
Calgary	485,004	606,900	1.25	2,258,426	2,708,007	1.20
Regina	170,521	191,920	1.13	825,439	956,852	1.16
Winnipeg	352,268	387,485	1.10	1,662,552	1,964,570	1.18
Toronto	1,704,673	2,024,890	1.19	7,809,078	9,176,851	1.18
Ottawa	3,887,982	3,780,239	0.97	30,216,213	29,832,826	0.99
Montréal	1,122,554	1,358,090	1.21	6,262,735	7,555,100	1.21
Saint John	75,140	101,853	1.36	441,565	521,886	1.18
Halifax	423,652	512,000	1.21	2,563,530	2,857,305	1.11
<b>CANADA</b>	<b>8,853,630</b>	<b>9,779,379</b>	<b>1.10</b>	<b>54,968,526</b>	<b>59,277,040</b>	<b>1.08</b>

TABLE 3. Cheques Cashed by Type of Account

TABLEAU 3. Chèques tirés par type de compte

	June - Juin					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1981	1982	1981	1982	1981	1982
thousands of dollars - milliers de dollars						
<b>Newfoundland - Terre-Neuve:</b>						
St. John's	2,120,589	2,560,504	134,356	154,817	62,417	58,680
<b>Prince Edward Island - Ile-du-Prince-Édouard:</b>						
Charlottetown	268,772	308,344	22,865	23,447	18,517	18,583
<b>Nova Scotia - Nouvelle-Écosse:</b>						
Glace Bay	17,268	16,917	5,540	7,257	2,874	3,227
Halifax	3,358,800	4,074,192	150,107	157,180	130,255	125,618
Sydney	366,212	312,454	17,211	21,681	18,787	14,618
<b>Total - 3 centres</b>	<b>3,742,280</b>	<b>4,403,563</b>	<b>172,858</b>	<b>186,118</b>	<b>151,916</b>	<b>143,463</b>
<b>New Brunswick - Nouveau-Brunswick:</b>						
Fredericton	790,680	885,045	55,743	50,553	38,010	30,363
Moncton	393,526	416,038	38,613	41,822	31,399	32,762
Saint John	1,359,851	1,067,220	64,492	64,276	36,322	36,428
<b>Total - 3 centres</b>	<b>2,544,057</b>	<b>2,368,303</b>	<b>158,848</b>	<b>156,651</b>	<b>105,731</b>	<b>99,553</b>
<b>Québec:</b>						
Chicoutimi	340,006	326,744	26,561	31,956	11,863	10,181
Drummondville	155,082	151,149	17,770	23,772	3,520	3,856
Granby	198,787	187,935	15,425	20,238	7,483	7,788
Montreal	67,103,369	64,827,263	3,069,395	3,090,808	737,901	642,848
Québec	10,299,158	10,817,063	608,824	695,724	54,036	62,806
St-Hyacinthe	283,579	293,559	31,173	37,485	8,231	12,471
Shawinigan	91,047	114,782	12,004	12,689	3,460	4,021
Sherbrooke	481,754	446,400	41,571	52,353	19,268	18,882
Trois-Rivières	336,269	348,092	29,589	37,776	9,358	8,966
Valleyfield	120,731	122,654	13,369	20,258	4,191	5,569
<b>Total - 10 centres</b>	<b>79,409,782</b>	<b>77,635,641</b>	<b>3,865,681</b>	<b>4,023,039</b>	<b>859,311</b>	<b>777,388</b>
<b>Ontario:</b>						
Brantford	537,539	533,427	52,839	69,264	26,881	26,379
Chatham	843,105	823,539	39,340	42,743	24,974	23,122
Cornwall	262,288	269,194	40,464	35,870	13,471	13,562
Guelph	468,143	278,985	60,460	65,253	30,697	29,201
Hamilton	5,430,520	4,830,642	480,757	764,639	168,441	170,193
Kingston	402,402	446,151	95,113	100,645	47,907	49,468
Kitchener	1,070,821	1,161,873	189,258	178,046	58,862	56,388
London	3,640,673	3,373,670	367,463	272,450	117,227	120,720
Niagara Falls	514,568	284,085	48,031	58,232	19,475	19,568
Oshawa	2,488,212	1,871,711	106,926	116,110	44,163	45,573
Ottawa	7,543,082	8,321,385	533,234	586,329	344,646	342,748
Peterborough	324,615	293,952	74,238	80,840	34,106	31,651
St. Catharines	727,301	675,413	88,166	100,896	41,885	40,934
Sarnia	922,936	1,190,191	74,342	89,739	36,338	30,584
Sault Ste. Marie	409,442	431,578	51,549	59,547	26,833	27,473
Sudbury	408,064	532,749	82,322	84,613	39,237	37,546
Thunder Bay	705,454	611,263	113,368	109,802	52,384	48,634
Timmins	193,031	217,255	29,258	37,805	13,768	14,526
Toronto	317,399,628	355,927,051	3,834,811	3,974,975	1,933,827	1,719,418
Windsor	1,852,357	1,496,125	235,844	232,352	80,249	74,297
<b>Total - 20 centres</b>	<b>345,944,181</b>	<b>383,570,239</b>	<b>6,597,783</b>	<b>7,060,150</b>	<b>3,155,371</b>	<b>2,921,985</b>
<b>Manitoba:</b>						
Brandon	200,322	233,523	38,818	35,468	25,184	26,353
Winnipeg	12,296,569	16,734,761	617,567	661,876	336,931	332,664
<b>Total - 2 centres</b>	<b>12,496,891</b>	<b>16,968,284</b>	<b>656,385</b>	<b>697,344</b>	<b>362,115</b>	<b>359,017</b>
<b>Saskatchewan:</b>						
Moose Jaw	138,183	137,032	37,835	45,081	23,275	26,019
Prince Albert	161,677	147,351	40,185	28,663	19,349	21,560
Regina	3,753,525	4,412,252	134,480	134,623	114,775	112,292
Saskatoon	1,255,473	1,371,179	159,818	317,390	114,668	112,504
<b>Total - 4 centres</b>	<b>5,308,858</b>	<b>6,067,814</b>	<b>372,318</b>	<b>525,757</b>	<b>272,067</b>	<b>272,375</b>

TABLE 3. Cheques Cashed by Type of Account - Continued

TABLÉAU 3. Chèques tirés par type de compte - Fin

	June - Juin					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1981	1982	1981	1982	1981	1982
Thousands of dollars - milliers de dollars						
<b>Alberta:</b>						
Calgary	27,932,358	33,499,081	817,156	1,160,012	923,564	818,612
Edmonton	16,982,750	18,716,647	648,394	1,254,195	565,284	536,295
Lethbridge	502,624	493,233	63,581	66,483	66,564	64,775
Medicine Hat	318,756	290,230	33,226	37,774	34,536	34,297
<b>Total - 4 centres</b>	<b>45,736,488</b>	<b>52,999,191</b>	<b>1,562,357</b>	<b>2,518,464</b>	<b>1,589,948</b>	<b>1,453,979</b>
<b>British Columbia - Colombie-Britannique:</b>						
Vancouver	32,562,530	25,027,888	1,587,746	1,823,789	1,141,255	833,443
Victoria	11,620,358	12,886,979	304,270	301,460	183,011	148,081
<b>Total - 2 centres</b>	<b>44,182,888</b>	<b>37,914,867</b>	<b>1,892,016</b>	<b>2,125,249</b>	<b>1,324,266</b>	<b>981,524</b>
<b>TOTAL - 50 CENTRES</b>	<b>541,754,786</b>	<b>584,796,750</b>	<b>15,435,467</b>	<b>17,471,036</b>	<b>7,901,659</b>	<b>7,086,547</b>

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

TABLÉAU 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	12,714,486(1)	297,804	3,824,746	5,096,439	2,667,954	827,543
1925	12,812,269	269,043	3,899,801	5,199,570	2,577,296	866,559
1929	22,835,608	386,505	7,878,276	9,511,588(2)	3,532,048	1,527,191
1930	19,035,169	355,181	6,692,408	7,763,045	3,006,687	1,217,848
1932	12,536,993	264,529	3,846,040	5,482,129	2,175,722(3)	768,573
1935	15,216,135	262,826	4,379,880	7,080,079	2,696,220	797,130
1940	17,001,691	400,017	5,070,783	7,488,654	2,997,221	1,045,016
1945	32,667,134	725,659	9,364,105	15,147,938(4)	5,407,461	2,021,971
1950	46,514,276	1,231,998(5)	13,406,350	20,104,323(6)	7,841,926	3,929,679
1955	78,117,163	1,987,919	23,026,499	35,389,668	11,757,076	5,956,001
1960	133,755,325	2,662,169	39,660,493	63,602,155	18,999,662	8,830,846
1965	231,751,399	4,565,057	70,398,703	108,885,546	32,357,684	15,544,409
1970	376,759,465	9,498,169	96,581,182	192,001,590(7)	53,212,613	27,465,911
1971	420,248,815	9,849,928	110,505,486	216,101,377	53,353,165	30,438,859
1972	497,450,952	10,741,119	131,143,488	258,300,360	60,294,197	36,971,788
1973	628,082,577	11,944,041	155,542,633	342,465,705	72,316,401	45,813,797
1974	769,279,341	15,684,289	195,899,974	394,466,257	100,182,016	63,046,805
1975	999,174,850	18,495,597	256,584,299	520,654,755	124,716,958	78,723,241
1976	1,163,515,599	22,942,323	307,304,793	587,857,166	152,632,649	92,778,668
1977	1,297,068,281	25,421,442	344,852,120	651,237,893	172,930,996	102,625,830
1978	1,450,941,886	26,300,920	355,290,746	772,240,382	188,618,926	108,690,912
1979	1,807,894,268	32,185,186	346,212,472	1,062,420,641	231,676,143	135,399,826
1980	2,493,157,564	39,783,732	415,673,722	1,573,846,261	298,334,849	165,519,000
1981	3,179,991,750	44,896,476	474,466,928	2,016,417,774	392,980,559	251,630,013
1982	3,419,615,001	46,637,743	469,999,517	2,209,277,592	457,187,329	236,512,820

(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.

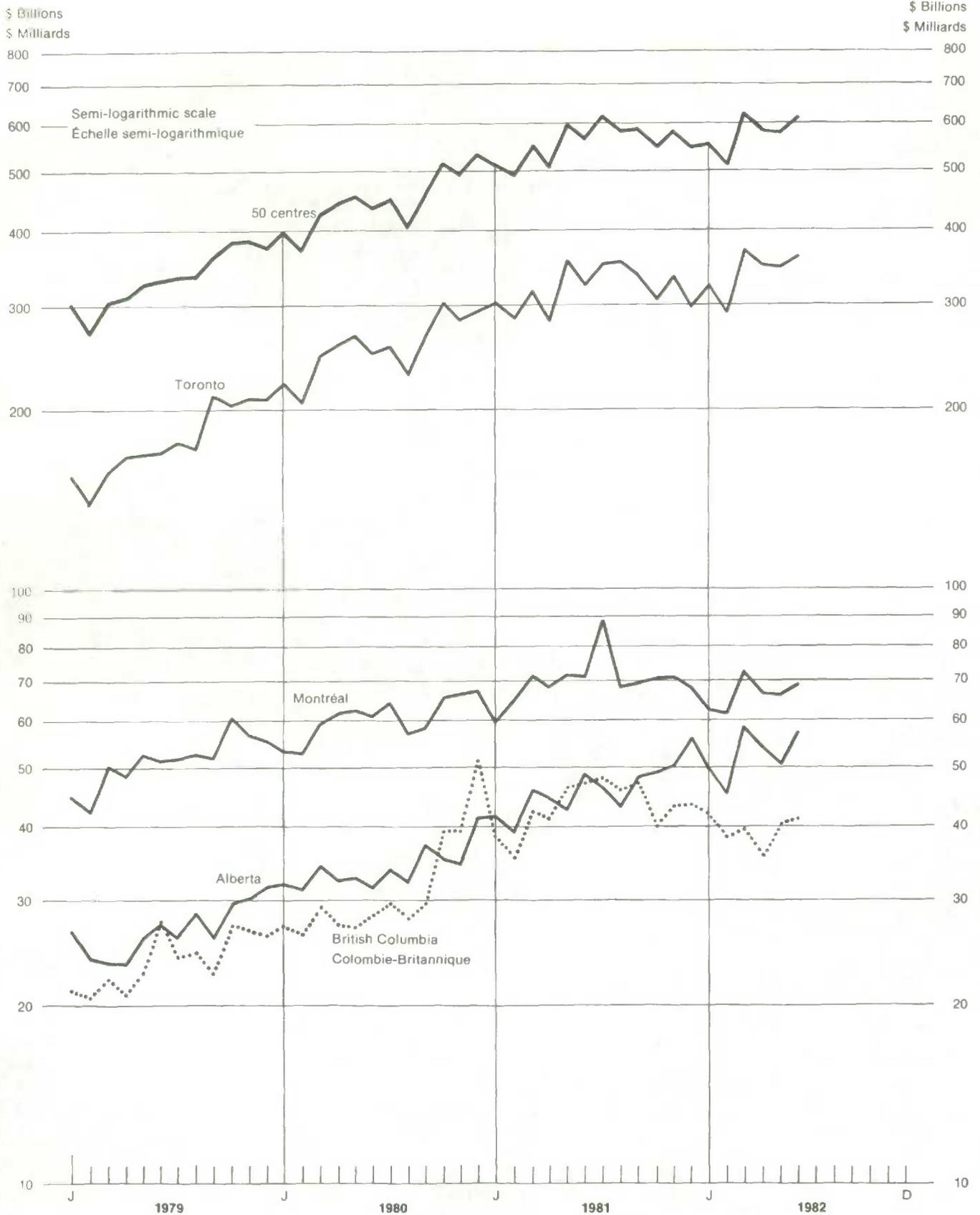
(6) Données sur Cornwall ajoutées à partir de mai 1950.

(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 situation existante en 1969 à Thunder Bay pour arriver aux chiffres de Fort William.

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## Valeur des chèques encaissés au Canada



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