



Statistics
Canada Statistique
Canada



Price: Canada, \$1.50, \$15.00 a year
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CHEQUES CASHED

JULY 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.

September 1982
5-4404-509

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

CHÈQUES ENCAISSEES

JUILLET 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.

September 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

	July		First seven months			
	Juillet		Sept premiers mois			
	1981	1982	1982 1981	1981	1982	1982 1981
	\$'000	\$'000		\$'000	\$'000	
Newfoundland - Terre-Neuve:						
St. John's	2,216,444	1,944,095	0.88	15,900,360	14,247,399	0.90
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	371,896	482,721	1.30	2,192,484	2,510,798	1.15
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	23,230	23,684	1.02	160,332	166,873	1.04
Halifax	3,923,974	4,011,159	1.02	24,178,059	28,019,120	1.16
Sydney	405,100	525,352	1.30	2,488,105	2,883,653	1.16
Total - 3 centres	4,352,304	4,560,195	1.05	26,826,496	31,069,646	1.16
New Brunswick - Nouveau-Brunswick:						
Fredericton	1,030,384	683,982	0.66	6,154,642	5,757,343	0.94
Moncton	493,462	455,683	0.92	3,027,353	3,150,738	1.04
Saint John	1,444,690	1,268,482	0.88	9,869,274	8,899,905	0.90
Total - 3 centres	2,968,536	2,408,147	0.81	19,051,269	17,807,986	0.93
Québec:						
Chicoutimi	520,614	354,116	0.68	2,676,734	2,529,247	0.94
Drummondville	199,368	180,591	0.91	1,193,739	1,171,194	0.98
Granby	242,752	213,083	0.88	1,483,623	1,564,071	1.05
Montréal	88,233,409	72,086,339	0.82	495,087,587	470,420,735	0.95
Québec	12,420,621	12,860,265	1.04	77,119,538	81,537,984	1.06
St-Hyacinthe	426,549	490,918	1.15	2,485,934	2,482,822	1.00
Shawinigan	132,476	112,139	0.85	670,936	863,336	1.29
Sherbrooke	510,060	515,702	1.01	3,423,893	3,503,104	1.02
Trois-Rivières	513,542	364,451	0.71	2,552,905	2,574,941	1.01
Valleyfield	148,018	138,635	0.94	884,392	967,968	1.09
Total - 10 centres	103,347,409	87,316,239	0.84	587,579,281	567,615,402	0.97
Ontario:						
Brantford	580,504	596,620	1.03	3,820,858	3,955,387	1.04
Chatham	1,039,051	801,823	0.77	7,956,125	6,002,288	0.75
Cornwall	328,424	336,035	1.02	2,001,079	2,020,972	1.01
Guelph	554,579	387,931	0.70	3,492,659	2,883,057	0.83
Hamilton	7,697,657	5,774,744	0.75	40,668,850	39,743,263	0.98
Kingston	551,994	607,409	1.10	3,038,755	3,441,865	1.13
Kitchener	1,140,733	1,616,595	1.42	7,876,690	9,245,725	1.17
London	4,177,076	3,428,198	0.82	24,610,723	25,286,656	1.03
Niagara Falls	380,734	354,991	0.93	2,475,452	2,503,137	1.01
Oshawa	1,728,228	1,767,420	1.02	14,124,680	12,020,486	0.85
Ottawa	9,319,408	9,383,088	1.01	58,553,591	64,158,067	1.10
Peterborough	376,297	396,751	1.05	2,478,816	2,611,556	1.05
St. Catharines	849,642	717,396	0.84	5,540,364	5,678,681	1.02
Sarnia	1,166,316	1,264,499	1.08	7,154,403	10,740,664	1.50
Sault Ste. Marie	497,685	485,451	0.98	3,019,191	3,481,379	1.15
Sudbury	487,977	628,038	1.29	3,223,728	4,188,073	1.30
Thunder Bay	694,673	947,968	1.36	4,949,421	5,563,737	1.12
Timmins	232,430	292,211	1.26	1,491,651	1,957,254	1.31
Toronto	351,874,371	355,749,524	1.01	2,215,610,427	2,401,264,496	1.08
Windsor	1,895,009	1,798,137	0.95	13,176,879	11,654,119	0.88
Total - 20 centres	385,572,788	387,334,829	1.00	2,425,264,342	2,618,400,862	1.08
Manitoba:						
Brandon	252,639	241,447	0.96	1,613,628	1,731,238	1.07
Winnipeg	17,288,688	16,360,496	0.95	112,874,273	119,138,380	1.06
Total - 2 centres	17,541,327	16,601,943	0.95	114,487,901	120,869,618	1.06
Saskatchewan:						
Moose Jaw	174,138	191,283	1.10	1,304,310	1,360,926	1.04
Prince Albert	262,550	211,123	0.80	1,488,405	1,418,235	0.95
Saskatoon	3,959,191	3,475,123	0.88	26,289,417	28,801,019	1.10
Total - 4 centres	6,023,957	5,706,731	0.95	38,760,424	43,539,262	1.12

TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABLEAU 1. Chèques tirés sur les comptes individuels - fin

	July		First seven months			
	Juillet		Sept premiers mois			
	1981	1982	1982 1981	1981	1982	1982 1981
	\$'000	\$'000		\$'000	\$'000	
Alberta:						
Calgary	28,039,164	29,370,052	1.05	186,505,630	214,993,572	1.15
Edmonton	17,651,055	20,218,432	1.15	116,411,645	144,493,831	1.24
Lethbridge	537,886	538,129	1.00	3,795,205	3,784,814	1.00
Medicine Hat	290,750	383,486	1.32	2,703,893	2,325,005	0.86
Total - 4 centres	46,518,855	50,510,099	1.09	309,416,373	365,597,222	1.18
British Columbia - Colombie-Britannique:						
Vancouver	35,451,939	27,819,298	0.78	225,682,183	191,529,791	0.85
Victoria	12,637,430	15,824,319	1.25	74,037,199	88,626,646	1.20
Total - 2 centres	48,089,369	43,643,617	0.91	299,719,382	280,156,437	0.93
TOTAL - 50 CENTRES	617,002,885	600,508,616	0.97	3,839,198,312	4,061,814,632	1.06

TABLE 2. Cheques Drawn on the Receiver General for Canada

TABLEAU 2. Chèques tirés sur le Receveur général du Canada

	July		First seven months			
	Juillet		Sept premiers mois			
	1981	1982	1982 1981	1981	1982	1982 1981
	\$'000	\$'000		\$'000	\$'000	
Vancouver	365,461	634,141	1.74	3,294,449	4,337,784	1.32
Calgary	271,526	534,344	1.97	2,529,952	3,242,351	1.28
Regina	109,922	203,013	1.85	935,361	1,159,865	1.24
Winnipeg	220,945	324,736	1.47	1,883,497	2,289,306	1.22
Toronto	889,343	1,426,569	1.60	8,698,421	10,603,420	1.22
Ottawa	4,035,732	7,241,697	1.79	34,251,945	37,074,523	1.08
Montréal	865,427	1,214,820	1.40	7,128,162	8,769,920	1.23
Saint John	49,678	73,256	1.47	491,243	595,142	1.21
Halifax	334,124	468,488	1.40	2,897,654	3,325,793	1.15
CANADA	7,142,158	12,121,064	1.70	62,110,684	71,398,104	1.15

TABLE 3. Cheques Cashed by Type of Account

TABLEAU 3. Chèques tirés par type de compte

	July - Juillet					
	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	2,038,902	1,772,370	115,784	118,096	61,758	53,629
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	332,907	438,607	22,007	26,063	16,982	18,051
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	15,754	15,190	4,765	5,335	2,711	3,159
Halifax	3,670,164	3,751,547	133,725	149,324	120,085	110,288
Sydney	373,031	489,065	15,947	21,818	16,122	14,469
Total - 3 centres	4,058,949	4,255,802	154,437	176,477	138,918	127,916
New Brunswick - Nouveau-Brunswick:						
Fredericton	963,350	588,490	41,270	67,862	25,764	27,630
Moncton	430,191	386,164	32,952	38,263	30,319	31,256
Saint John	1,368,391	1,180,293	45,587	52,625	30,712	35,564
Total - 3 centres	2,761,932	2,154,947	119,809	158,750	86,795	94,450
Québec:						
Chicoutimi	470,468	317,461	33,448	27,185	16,698	9,470
Drummondville	175,427	156,813	19,572	21,987	4,369	3,791
Granby	214,107	188,202	17,285	17,491	11,360	7,390
Montréal	84,325,098	68,535,486	2,969,210	2,910,488	939,101	640,365
Québec	11,718,057	12,002,786	640,579	806,826	61,985	50,653
St-Hyacinthe	381,337	444,706	33,416	34,522	11,796	11,690
Shawinigan	113,187	96,570	14,635	11,771	4,654	3,798
Sherbrooke	445,062	449,576	45,505	48,561	19,493	17,565
Trois-Rivières	464,884	324,047	35,156	32,083	13,502	8,321
Valleyfield	129,094	115,195	14,159	18,052	4,765	5,388
Total - 10 centres	98,436,721	82,628,842	3,822,965	3,928,966	1,087,723	758,431
Ontario:						
Brantford	505,440	507,015	52,423	66,158	22,641	23,447
Chatham	970,422	742,540	37,167	39,092	31,462	20,191
Cornwall	275,991	287,562	36,696	35,736	15,737	12,737
Guelph	464,510	295,481	63,779	64,394	26,290	28,056
Hamilton	7,038,584	4,787,704	426,164	813,286	232,909	173,754
Kingston	413,551	463,758	93,065	95,222	45,378	48,429
Kitchener	943,123	1,398,078	141,077	163,601	56,533	54,916
London	3,745,426	3,033,441	324,114	288,070	107,536	106,687
Niagara Falls	316,242	282,658	46,770	53,821	17,722	18,512
Oshawa	1,579,575	1,613,095	100,118	109,649	48,535	44,676
Ottawa	8,287,700	8,492,109	593,555	578,154	438,153	312,825
Peterborough	290,256	290,046	56,555	75,974	29,486	30,731
St. Catharines	732,553	603,118	80,328	79,860	36,761	34,418
Sarnia	1,045,778	1,160,948	79,682	75,330	40,856	28,221
Sault Ste. Marie	425,523	408,109	47,085	52,674	25,077	24,668
Sudbury	369,277	509,975	82,278	81,378	36,422	36,685
Thunder Bay	541,556	800,604	105,123	100,391	47,994	46,973
Timmins	189,898	230,851	28,818	40,131	13,714	21,229
Toronto	346,411,540	350,215,592	3,727,655	3,912,472	1,735,176	1,621,460
Windsor	1,619,739	1,493,323	206,099	222,911	69,171	81,903
Total - 20 centres	376,166,684	377,616,007	6,328,551	6,948,304	3,077,553	2,770,518
Manitoba:						
Brandon	193,712	188,098	35,696	32,278	23,231	21,071
Winnipeg	16,415,786	15,388,819	551,008	664,814	324,894	306,863
Total - 2 centres	16,609,498	15,576,917	586,704	697,092	345,125	327,934
Saskatchewan:						
Moose Jaw	120,148	126,652	34,027	41,624	19,963	23,007
Prince Albert	213,024	163,776	30,644	27,551	18,882	19,796
Regina	3,670,400	3,238,711	166,402	134,869	122,389	101,543
Winnipeg	1,367,838	1,469,428	160,719	243,686	99,521	116,088
Total - 4 centres	5,371,410	4,998,567	391,792	447,730	260,755	260,434

TABLE 3. Cheques Cashed by Type of Account - Concluded

TABLEAU 3. Chèques tirés par type de compte - fin

	July - Juillet					
	Current		Savings		Personal chequing	
	Courant		Espargne		Chèques personnels	
	1981	1982	1981	1982	1981	1982
thousands of dollars - milliers de dollars						
Alberta:						
Calgary	26,366,590	27,642,648	813,497	997,908	859,077	729,496
Edmonton	16,393,893	18,562,349	756,107	1,151,393	501,055	504,690
Lethbridge	428,895	424,809	53,210	58,933	55,781	54,387
Medicine Hat	224,703	307,079	37,073	44,636	28,974	31,771
Total - 4 centres	43,414,081	46,936,885	1,659,887	2,252,870	1,444,887	1,320,344
British Columbia - Colombie-Britannique:						
Vancouver	32,895,275	25,122,962	1,491,882	1,906,039	1,064,782	790,297
Victoria	12,201,844	15,388,833	269,111	298,787	166,475	136,699
Total - 2 centres	45,097,119	40,511,795	1,760,993	2,204,826	1,231,257	926,996
TOTAL - 50 CENTRES	594,288,203	576,890,739	14,962,929	16,959,174	7,751,753	6,658,703

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
		Provinces de l'Atlantique			Provinces des Prairies	
thousands of dollars - milliers de dollars						
1924	15,037,121(1)	348,489	4,492,626	5,968,377	3,250,536	977,093
1925	15,060,632	319,887	4,637,063	6,060,188	3,008,713	1,034,781
1929	26,839,467	465,926	9,416,816	11,010,029(2)	4,186,672	1,760,024
1930	22,119,155	410,522	7,824,022	8,938,991	3,536,779	1,409,041
1932	16,712,583	310,702	4,493,489	6,458,058	2,563,488(3)	886,846
1935	17,761,236	314,331	5,119,396	8,198,527	3,188,188	940,794
1940	19,624,239	471,159	5,840,484	8,578,021	3,512,964	1,221,611
1945	38,086,305	845,830	10,849,832	17,630,312(4)	6,393,854	2,366,477
1950	54,616,235	1,467,171(5)	15,632,517	23,565,354(6)	9,285,772	4,665,421
1955	93,266,234	2,522,672	27,487,066	42,298,001	13,924,399	7,034,096
1960	155,603,633	3,115,952	45,897,400	73,681,461	22,618,798	10,290,022
1965	270,642,673	5,293,657	81,842,770	126,993,526	38,259,462	18,253,258
1970	447,307,437	11,122,874	115,178,759	227,585,966(7)	61,133,113	32,286,725
1971	493,451,005	11,342,503	128,973,508	254,210,767	62,819,999	36,104,228
1972	584,911,034	12,639,593	153,675,840	304,315,801	70,953,393	43,326,407
1973	741,704,073	14,171,084	183,165,472	403,545,471	85,668,703	55,153,343
1974	912,763,866	18,544,273	232,302,423	466,338,302	120,185,295	75,393,573
1975	1,180,858,009	21,625,699	304,107,674	615,349,319	146,75,650	93,059,667
1976	1,372,802,032	27,569,936	361,434,302	692,917,510	179,981,402	110,898,882
1977	1,513,209,951	29,227,696	399,752,958	763,373,057	200,580,169	120,276,071
1978	1,696,408,597	30,609,874	411,676,782	905,310,009	220,071,314	128,740,618
1979	2,136,322,042	38,738,541	408,635,862	1,257,023,406	272,389,637	159,534,596
1980	2,935,405,828	46,271,427	490,613,879	1,853,231,204	350,124,858	195,164,460
1981	3,789,299,685	52,975,046	575,631,018	2,398,269,541	462,664,698	299,719,382
1982	4,012,819,521	54,317,162	555,461,823	2,592,877,997	530,006,102	280,156,437

(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.

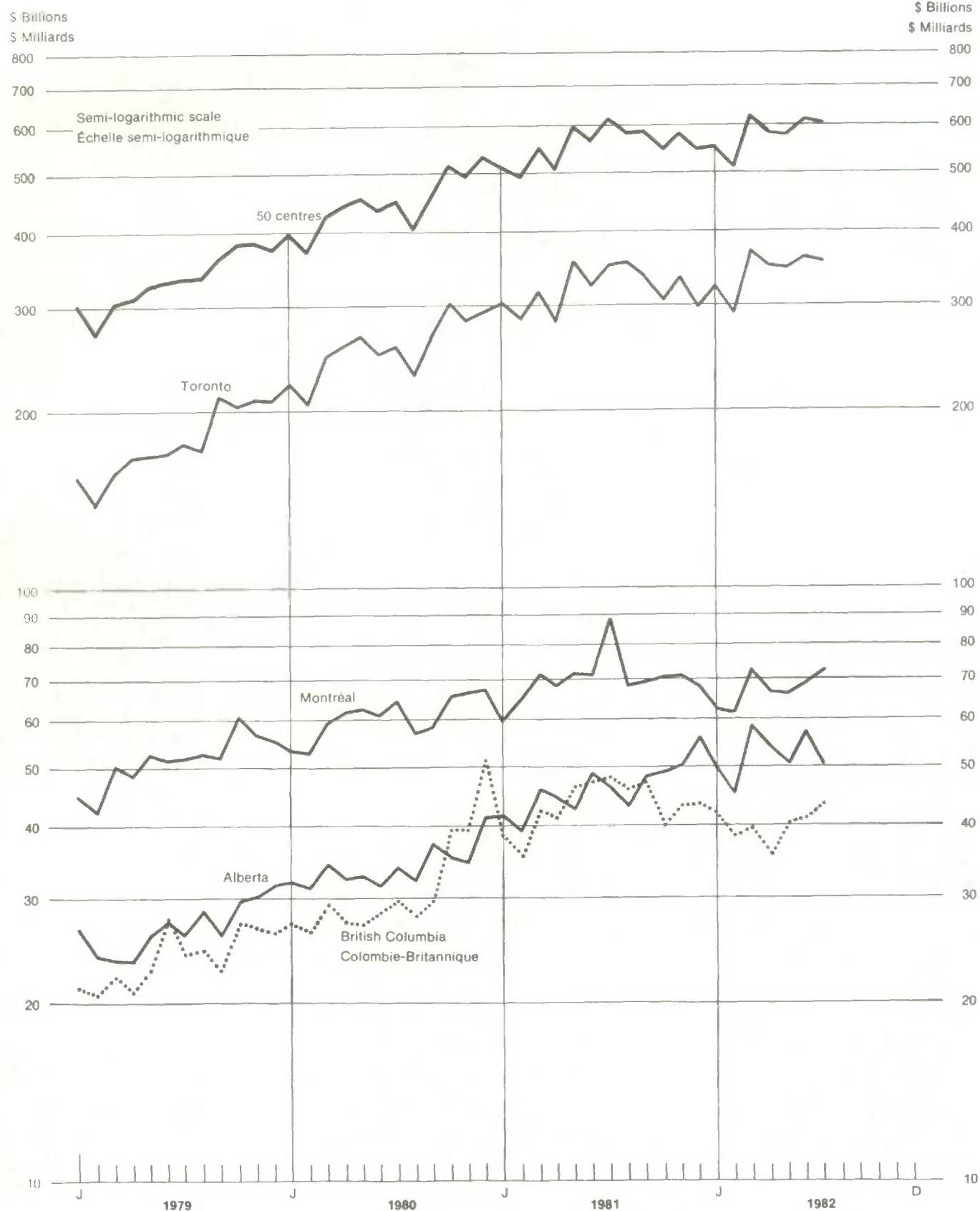
(6) Données sur Cornwall ajoutées à partir de mai 1950.

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

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