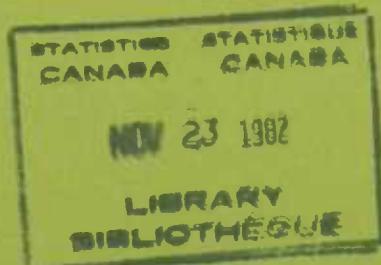


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CHEQUES CASHED

SEPTEMBER 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.

CHEQUES ENCAISSEES

SEPTEMBRE 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.

November 1982
 5-4404-509

Novembre 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

	September		First nine months			
	Septembre		Neuf premiers mois			
	1981	1982	1982 1981	1981	1982	1982 1981
	\$'000	\$'000		\$'000	\$'000	
Newfoundland - Terre-Neuve:						
St. John's	1,909,990	2,711,124	1.42	19,919,669	19,574,698	0.98
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	399,847	369,678	0.92	2,946,305	3,249,391	1.10
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	24,197	24,300	1.00	208,990	216,204	1.03
Halifax	4,537,697	4,579,646	1.01	33,042,494	37,060,060	1.12
Sydney	378,336	504,481	1.35	3,239,166	3,863,898	1.19
Total - 3 centres	4,940,230	5,108,427	1.03	36,690,650	41,140,162	1.13
New Brunswick - Nouveau-Brunswick:						
Fredericton	1,130,886	747,281	0.66	8,197,455	7,359,747	0.90
Moncton	442,747	476,403	1.08	3,906,716	4,063,704	1.04
Saint John	1,382,593	941,665	0.68	12,858,301	10,780,937	0.84
Total - 3 centres	2,956,226	2,165,349	0.73	24,962,472	22,204,388	0.89
Québec:						
Chicoutimi	368,635	381,099	1.03	3,403,864	3,263,269	0.96
Brummondville	173,827	179,843	1.03	1,540,591	1,525,561	0.99
Granby	236,974	205,654	0.87	1,929,362	1,975,605	1.02
Montréal	69,748,468	64,777,882	0.93	632,819,016	604,287,376	0.95
Québec	11,597,292	11,306,288	0.97	99,033,587	103,961,474	1.05
St-Hyacinthe	418,881	356,985	0.85	3,307,830	3,235,395	0.98
Shawinigan	79,141	65,243	0.82	835,388	1,038,079	1.24
Sherbrooke	484,597	498,449	1.03	4,379,472	4,525,662	1.03
Trois-Rivières	410,318	392,316	0.96	3,367,649	3,347,453	0.99
Valleyfield	131,039	133,333	1.02	1,144,679	1,237,900	1.08
Total - 10 centres	83,649,172	78,297,092	0.94	751,761,438	728,397,774	0.97
Ontario:						
Brantford	476,823	592,882	1.24	4,934,018	5,056,083	1.02
Chatham	1,432,775	1,088,665	0.76	10,676,870	8,327,699	0.78
Cornwall	322,838	389,913	1.21	2,568,326	2,731,456	1.06
Guelph	557,194	380,889	0.68	4,591,037	3,671,971	0.80
Hamilton	7,327,150	5,606,386	0.77	55,706,290	51,002,603	0.92
Kingston	544,140	614,881	1.13	4,086,172	4,672,183	1.14
Kitchener	1,200,369	1,432,138	1.19	10,111,457	11,910,548	1.18
London	6,254,707	3,256,544	0.52	34,882,143	31,990,369	0.92
Niagara Falls	410,193	401,395	0.98	3,294,040	3,316,705	1.01
Oshawa	1,835,778	1,804,776	0.98	18,155,490	15,573,015	0.86
Ottawa	7,822,518	9,791,473	1.25	74,116,079	82,983,918	1.12
Peterborough	395,881	400,055	1.01	3,261,316	3,378,578	1.04
St. Catharines	860,614	742,335	0.86	7,299,701	7,225,995	0.99
Sarnia	1,346,587	1,340,085	1.00	9,849,082	13,539,809	1.37
Sault Ste. Marie	542,687	551,225	1.02	4,148,311	4,486,208	1.08
Sudbury	517,333	629,840	1.22	4,211,675	5,421,965	1.29
Thunder Bay	769,222	746,877	0.97	6,526,938	7,099,888	1.09
Timmins	249,703	290,773	1.16	1,963,351	2,527,723	1.29
Toronto	337,294,201	388,270,758	1.15	2,905,283,671	3,146,752,972	1.08
Windsor	1,663,948	1,752,518	1.05	16,833,733	14,940,403	0.89
Total - 20 centres	371,824,561	420,084,408	1.13	3,182,489,700	3,426,610,091	1.08
Manitoba:						
Brandon	321,998	256,555	0.80	2,168,700	2,223,130	1.03
Winnipeg	17,327,022	20,536,136	1.19	141,913,132	156,525,175	1.11
Total - 2 centres	17,649,020	20,792,691	1.18	143,781,832	158,748,305	1.10
Saskatchewan:						
Moose Jaw	182,836	186,309	1.02	1,672,923	1,733,258	1.04
Prince Albert	224,800	212,773	0.95	1,909,040	1,834,754	0.96
Regina	3,964,299	4,295,931	1.08	33,747,936	36,800,510	1.09
Saskatoon	1,369,758	1,740,414	1.27	12,525,392	15,139,383	1.21
Total - 4 centres	5,741,693	6,435,427	1.12	49,855,291	55,507,905	1.11

TABLE 1. Cheques Cashed Against Individual Accounts - Continued

TABLEAU 1. Chèques tirés sur les comptes individuels - fin

	September		First nine months			
	Septembre		Neuf premiers mois			
	1981	1982	1982 1981	1981	1982	1982 1981
	\$'000	\$'000		\$'000	\$'000	
Alberta:						
Calgary	30,074,870	35,372,258	1.18	243,103,508	280,084,456	1.15
Edmonton	17,361,501	20,081,200	1.16	149,568,787	185,052,298	1.24
Lethbridge	566,957	544,017	0.96	4,875,684	4,856,262	1.00
Medicine Hat	331,736	348,988	1.05	3,321,643	2,951,407	0.89
Total - 4 centres	48,335,064	56,346,463	1.17	400,869,622	472,944,408	1.18
British Columbia - Colombie-Britannique:						
Vancouver	35,166,317	27,373,927	0.78	295,886,783	245,657,197	0.83
Victoria	11,930,074	18,089,268	1.52	96,900,953	118,687,605	1.22
Total - 2 centres	47,096,391	45,463,195	0.97	392,787,736	364,344,802	0.93
TOTAL - 50 CENTRES	584,502,194	637,773,854	1.09	5,005,864,715	5,292,721,924	1.06

TABLE 2. Cheques Drawn on the Receiver General for Canada

TABLEAU 2. Chèques tirés sur le Receveur général du Canada

	September		First nine months			
	Septembre		Neuf premiers mois			
	1981	1982	1982 1981	1981	1982	1982 1981
	\$'000	\$'000		\$'000	\$'000	
Vancouver	432,1297	548,569	1.27	4,182,611	5,471,848	1.31
Calgary	339,089	390,777	1.15	3,234,983	4,036,739	1.25
Regina	128,444	131,356	1.02	1,190,471	1,427,880	1.20
Winnipeg	249,013	273,862	1.10	2,384,445	2,854,748	1.20
Toronto	1,105,745	1,362,893	1.23	11,156,182	13,420,377	1.20
Ottawa	5,771,515	7,409,987	1.28	44,700,119	51,776,693	1.16
Montréal	957,898	1,086,513	1.13	9,085,086	11,079,897	1.22
Saint John	50,663	66,016	1.30	604,460	738,282	1.22
Halifax	356,902	421,576	1.18	3,633,465	4,209,749	1.16
CANADA	9,391,566	11,691,549	1.24	80,171,822	95,016,213	1.19

TABLE 3. Cheques Cashed by Type of Account

TABLEAU 3. Chèques tirés par type de compte

	September - Septembre					
	Current		Savings		Personal chequing	
	Courant		Espargne		Chèques personnels	
	1981	1982	1981	1982	1981	1982
thousands of dollars - milliers de dollars						
Newfoundland - Terre-Neuve:						
St. John's	1,721,914	2,471,990	130,963	184,620	57,113	54,514
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	355,424	327,573	25,724	24,052	18,699	18,053
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	16,794	15,030	4,771	5,737	2,632	3,533
Halifax	4,271,818	4,308,526	152,380	154,530	113,499	116,590
Sydney	285,884	467,541	17,487	21,640	74,965	15,300
Total - 3 centres	4,574,496	4,791,097	174,638	181,907	191,096	135,423
New Brunswick - Nouveau-Brunswick:						
Fredericton	1,052,648	643,024	50,122	70,488	28,116	33,769
Moncton	373,008	399,756	37,337	43,479	32,402	33,168
Saint John	1,296,506	849,225	51,571	49,834	34,516	42,606
Total - 3 centres	2,722,162	1,892,005	139,030	163,801	95,034	109,543
Quebec:						
Chicoutimi	333,869	340,479	24,877	30,808	9,889	9,812
Drummondville	152,610	156,092	17,990	20,387	3,227	3,364
Granby	216,463	183,157	13,510	16,025	7,001	6,472
Montreal	66,221,516	61,140,498	2,911,096	3,072,395	615,856	564,989
Quebec	10,934,898	10,695,882	618,705	552,794	43,689	57,612
St-Hyacinthe	381,531	314,771	29,727	30,459	7,623	11,755
Rawdon	66,630	56,861	9,232	5,675	3,279	2,707
Sherbrooke	423,394	436,154	43,973	46,514	17,230	15,781
Trois-Rivieres	372,768	350,703	28,584	33,390	8,966	8,223
Valleyfield	113,721	111,284	13,078	16,686	4,240	5,363
Total - 10 centres	79,217,400	73,785,881	3,710,772	3,825,133	721,000	686,078
Ontario:						
Brantford	402,046	496,760	51,008	72,641	23,769	23,481
Chatham	1,374,971	1,029,139	36,410	40,120	21,394	19,406
Cornwall	278,071	341,940	32,883	35,402	11,884	12,571
Guelph	460,565	292,136	69,175	61,007	27,454	27,746
Hamilton	6,682,058	4,739,529	488,396	703,039	156,696	163,818
Kingston	377,555	461,708	121,295	105,688	45,190	47,485
Kitchener	987,173	1,214,918	162,050	162,957	51,146	54,263
London	5,743,120	2,893,086	408,417	261,218	103,170	102,240
Niagara Falls	354,015	327,472	57,026	54,324	19,152	19,659
Oshawa	1,681,368	1,627,489	113,295	130,670	41,115	46,617
Ottawa	6,905,526	8,900,302	531,284	574,815	385,708	316,356
Peterborough	287,231	298,648	78,411	73,467	30,239	27,940
St. Catharines	731,603	618,537	89,768	87,647	39,243	36,151
Sarnia	1,224,384	1,224,593	85,683	75,541	36,520	39,951
Sault Ste. Marie	460,716	473,041	53,500	51,908	28,471	26,276
Sudbury	402,479	510,828	80,262	81,391	34,592	37,621
Thunder Bay	606,663	614,232	114,739	88,620	47,820	44,025
Timmins	203,112	241,292	31,890	34,151	14,701	15,330
Toronto	331,649,546	382,708,070	3,859,872	3,786,972	1,804,783	1,775,716
Windsor	1,338,963	1,447,174	237,051	226,711	87,934	78,633
Total - 20 centres	362,131,165	410,460,834	6,682,415	6,708,289	3,010,981	2,915,285
Manitoba:						
Brandon	261,733	200,558	36,690	33,067	23,575	22,930
Winnipeg	16,376,010	19,603,896	643,805	614,882	307,207	317,358
Total - 2 centres	16,637,743	19,804,454	680,495	647,969	330,782	340,288
Saskatchewan:						
Battlefaw	121,342	127,825	39,678	35,995	21,816	22,489
Prince Albert	179,725	165,699	25,666	26,899	19,409	20,175
Regina	3,716,044	4,024,915	134,091	129,374	114,164	141,642
Saskatoon	1,105,752	1,382,211	160,223	254,871	103,783	103,332
Total - 4 centres	5,122,863	5,700,650	359,658	447,139	259,172	287,638

TABLE 3. Cheques Cashed by Type of Account - Concluded

TABLEAU 3. Chèques tirés par type de compte - fin

	September - Septembre					
	Current Courant	Savings Épargne			Personal chequing Chèques personnels	
	1981	1982	1981	1982	1981	1982
thousands of dollars - milliers de dollars						
Alberta:						
Calgary	28,496,441	33,916,684	814,613	796,802	763,816	658,772
Edmonton	16,134,526	18,448,549	670,643	1,150,052	556,332	482,599
Lethbridge	443,502	429,769	62,456	57,232	60,919	57,016
Medicine Hat	265,380	272,289	37,893	46,118	28,463	30,581
Total - 4 centres	45,339,929	53,067,291	1,585,605	2,050,204	1,409,530	1,228,968
British Columbia - Colombie-Britannique:						
Vancouver	32,404,710	24,754,187	1,850,176	1,847,198	911,431	772,542
Victoria	11,487,771	17,705,952	287,292	245,001	155,011	138,315
Total - 2 centres	43,892,481	42,460,139	2,137,468	2,092,199	1,066,442	910,857
TOTAL - 50 CENTRES	561,715,577	614,761,914	15,626,768	16,325,293	7,159,849	6,686,647

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	19,202,604(1)	445,776	5,725,400	7,704,396	4,071,267	1,255,765
1925	19,346,701	415,611	5,979,550	7,765,533	3,850,626	1,335,381
1929	33,976,109	590,226	11,946,822	13,804,420(2)	5,424,023	2,210,618
1930	27,887,943	523,889	9,756,360	11,239,311	4,583,278	1,785,105
1932	18,926,189	395,867	5,758,164	8,269,208	3,372,175(3)	1,130,775
1935	22,684,735	409,535	6,498,154	10,173,299	4,389,716	1,214,031
1940	24,653,182	598,179	7,280,759	10,778,685	4,427,768	1,567,791
1945	47,970,222	1,095,244	13,593,691	22,088,957(4)	8,158,326	3,034,004
1950	70,921,289	1,912,962(5)	20,156,822	30,676,688(5)	12,169,870	6,004,947
1955	120,837,068	3,288,488	35,593,296	54,681,921	18,195,250	9,278,113
1960	199,415,402	4,059,454	59,068,261	93,220,988	29,669,372	13,397,327
1965	348,637,297	6,856,973	105,569,261	162,086,944	49,741,326	24,382,793
1970	578,646,206	14,228,352	150,809,406	292,350,586(7)	79,497,626	41,760,236
1971	639,996,394	14,632,935	167,167,142	329,204,320	81,779,056	47,212,941
1972	758,352,540	16,263,608	198,834,339	395,165,509	91,545,840	56,543,204
1973	967,645,488	18,411,135	237,418,320	526,158,985	112,343,718	73,313,330
1974	1,188,073,574	23,834,507	309,669,303	602,447,309	155,658,865	96,463,590
1975	1,521,904,457	28,120,363	395,982,023	787,746,644	189,497,383	120,558,044
1976	1,768,575,172	35,840,664	467,470,835	890,531,849	231,574,248	143,157,576
1977	1,962,600,531	37,677,550	517,876,950	992,120,217	258,867,083	156,058,731
1978	2,209,051,614	39,945,092	521,099,555	1,191,775,634	288,062,210	168,169,123
1979	2,823,895,890	52,011,538	532,776,936	1,678,175,311	354,286,018	206,646,087
1980	3,784,564,857	58,872,966	626,717,489	2,391,881,095	454,200,475	252,892,832
1981	4,940,481,122	69,727,180	736,232,075	3,147,227,386	594,506,745	392,787,736
1982	5,229,448,687	71,479,399	712,774,512	3,393,649,356	687,200,618	364,344,802

(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.

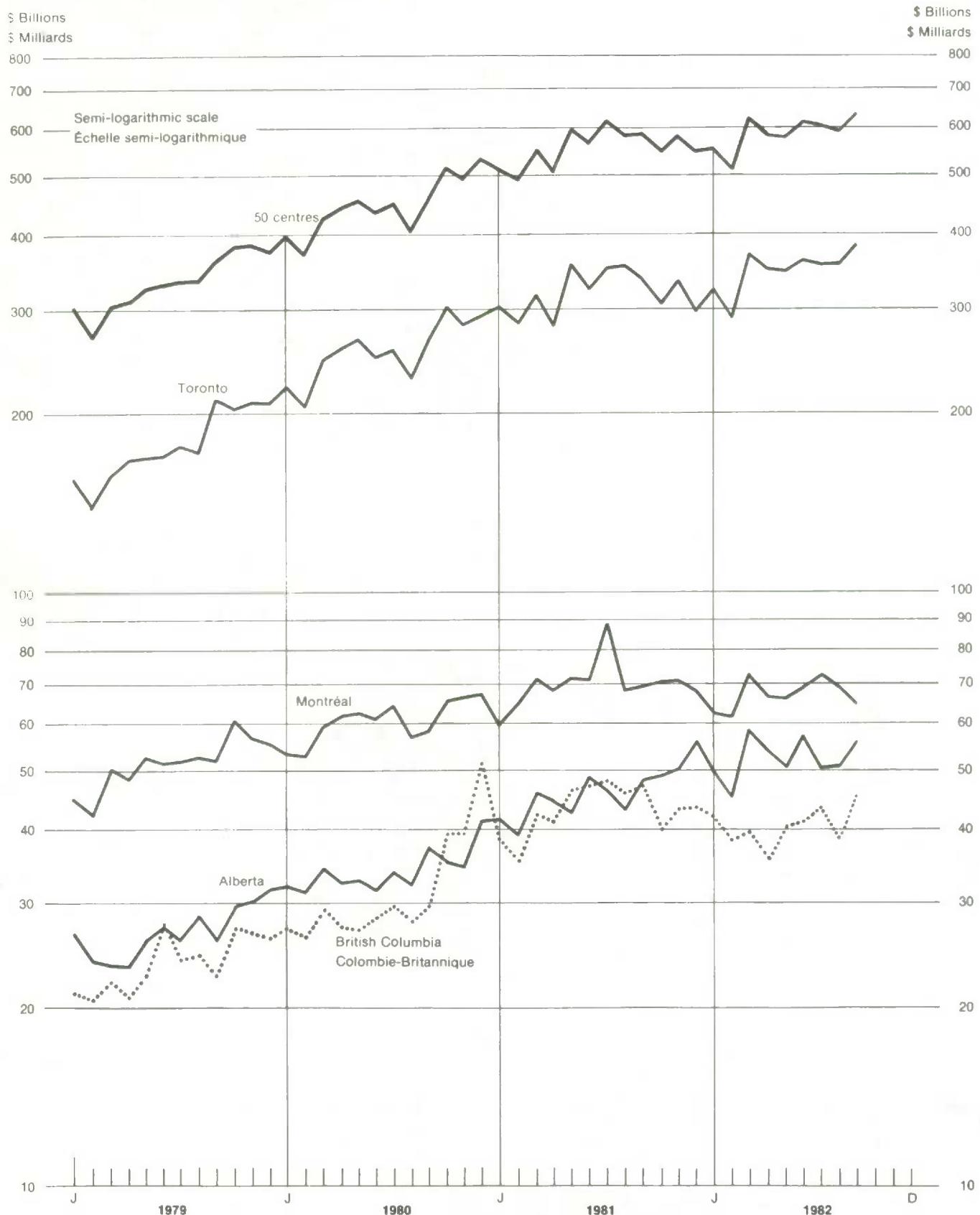
(6) Données sur Cornwall ajoutées à partir de mai 1950.

(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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