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CHEQUES CASHED

NOVEMBER 1983

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.

January 1984
5-4404-509

CHÈQUES ENCAISSÉS

NOVEMBRE 1983

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.

Janvier 1984
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

	November		First eleven months			
	Novembre		Onze premiers mois			
	1982	1983	1983 1982	1982	1983	1983 1982
	\$'000	\$'000		\$'000	\$'000	
Newfoundland - Terre-Neuve:						
St. John's	3,674,428	1,577,290	0.43	25,850,593	20,713,248	0.80
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	387,611	460,583	1.19	3,985,723	4,510,259	1.13
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	25,505	29,690	1.16	263,456	271,709	1.03
Halifax	4,420,736	6,017,074	1.36	46,110,808	55,962,191	1.21
Sydney	422,153	564,774	1.34	4,852,894	5,377,180	1.11
Total - 3 centres	4,868,394	6,611,538	1.36	51,227,158	61,611,080	1.20
New Brunswick - Nouveau-Brunswick:						
Fredericton	1,002,936	1,751,380	1.75	9,429,355	14,708,609	1.56
Moncton	533,598	642,175	1.20	5,085,972	6,249,934	1.23
Saint John	1,038,037	1,403,951	1.35	12,640,892	14,111,604	1.12
Total - 3 centres	2,574,571	3,797,506	1.48	27,156,219	35,070,147	1.29
Québec:						
Chicoutimi	370,255	274,224	0.74	3,990,423	3,926,709	0.98
Drummondville	192,165	205,517	1.07	2,895,484	2,171,699	1.15
Granby	225,517	219,868	0.97	2,409,990	2,438,545	1.01
Montréal	66,964,569	70,269,367	1.05	733,532,652	766,666,846	1.05
Québec	11,249,832	10,680,863	0.95	127,147,130	133,074,624	1.05
St-Hyacinthe	365,882	433,872	1.19	3,949,712	4,812,685	1.22
Shawinigan	468,550	503,951	1.07	1,963,926	5,993,830	3.05
Sherbrooke	542,544	665,595	1.23	5,573,315	6,246,134	1.12
Trois-Rivières	387,261	466,695	1.21	4,103,701	4,683,326	1.14
Valleyfield	118,365	177,272	1.50	1,497,094	1,842,783	1.23
Total - 10 centres	80,884,940	83,896,824	1.04	886,063,427	931,857,181	1.05
Ontario:						
Brentford	640,244	669,884	1.05	6,270,202	6,582,042	1.05
Chatham	1,128,063	451,478	0.40	10,505,301	9,852,062	0.94
Cornwall	379,115	420,427	1.11	3,445,120	4,257,950	1.24
Guelph	472,879	678,145	1.43	4,486,636	5,598,980	1.25
Hamilton	6,408,762	5,317,051	0.83	63,222,133	65,441,123	1.04
Kingston	735,023	638,987	0.87	6,064,803	6,403,975	1.06
Kitchener	1,386,572	1,483,605	1.07	14,688,121	15,823,753	1.08
London	3,964,635	3,474,800	0.88	39,317,253	42,176,326	1.07
Niagara Falls	440,286	501,532	1.14	4,125,948	4,665,469	1.13
Oshawa	1,240,177	1,798,674	1.45	18,383,814	20,299,212	1.10
Ottawa	11,551,650	17,682,903	1.53	103,460,810	151,978,452	1.47
Peterborough	426,965	518,405	1.21	4,171,805	5,523,361	1.32
St. Catharines	842,549	900,757	1.07	8,838,039	8,925,388	1.01
Sarnia	1,232,279	1,247,883	1.01	16,085,159	14,524,570	0.90
Sault Ste. Marie	460,915	420,718	0.91	5,423,242	5,504,244	1.01
Sudbury	638,164	635,527	1.00	6,667,885	7,093,072	1.06
Thunder Bay	931,890	1,014,910	1.09	8,627,711	9,808,502	1.14
Timmins	318,746	325,493	1.02	3,158,432	3,768,189	1.19
Toronto	417,071,233	476,002,835	1.14	3,975,210,531	5,070,351,584	1.28
Windsor	1,850,188	1,955,000	1.06	18,534,684	21,852,240	1.18
Total - 20 centres	452,120,335	516,139,014	1.14	4,320,689,649	5,480,430,494	1.27
Manitoba:						
Brandon	316,814	308,914	0.98	2,882,966	3,174,261	1.10
Winnipeg	24,887,988	21,508,042	0.86	201,985,132	250,745,341	1.24
Total - 2 centres	25,204,802	21,816,956	0.87	204,868,098	253,919,602	1.24
Saskatchewan:						
Moose Jaw	211,003	244,127	1.16	2,127,901	2,363,494	1.11
Prince Albert	217,874	224,441	1.03	2,224,689	2,314,122	1.04
Regina	4,156,195	3,534,966	0.85	44,967,479	34,966,265	0.78
Saskatoon	1,809,217	2,302,126	1.27	18,622,020	21,344,903	1.15
Total - 4 centres	6,394,229	6,305,660	0.99	67,942,089	60,988,784	0.90

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

TABLEAU 1. Chèques tirés sur les comptes individuels - fin

	November		First eleven months			
	Novembre				Onze premiers mois	
	1982	1983	1983	1982	1983	1982
	\$'000	\$'000		\$'000	\$'000	
Alberta:						
Calgary	35,787,696	27,888,913	0.78	346,323,718	316,346,895	0.91
Edmonton	22,028,512	22,982,262	1.04	226,938,126	238,413,043	1.05
Lethbridge	590,125	593,415	1.01	5,972,868	6,154,821	1.03
Medicine Hat	333,169	296,666	0.89	3,601,258	3,189,974	0.89
Total - 4 centres	58,739,502	51,761,256	0.88	582,835,970	564,104,733	0.97
British Columbia - Colombie-Britannique:						
Vancouver	26,316,295	30,965,812	1.18	297,027,607	310,557,569	1.05
Victoria	17,348,858	14,728,492	0.85	152,997,827	170,451,468	1.11
Total - 2 centres	43,665,153	45,694,304	1.05	450,025,434	481,009,037	1.07
TOTAL - 50 CENTRES	678,513,965	738,060,931	1.09	6,620,644,360	7,894,214,565	1.19

TABLE 2. Cheques Drawn on the Receiver General for Canada

TABLEAU 2. Chèques tirés sur le Receveur général du Canada

	November		First eleven months			
	Novembre				Onze premiers mois	
	1982	1983	1983	1982	1983	1982
	\$'000	\$'000		\$'000	\$'000	
Vancouver	782,498	747,181	0.95	6,792,955	7,310,839	1.08
Calgary	526,077	554,039	1.05	4,960,444	5,661,428	1.14
Regina	203,304	197,557	0.97	1,764,576	1,847,018	1.05
Winnipeg	417,014	410,799	0.99	3,547,566	3,856,541	1.09
Toronto	2,199,792	2,185,383	0.99	17,075,150	18,839,191	1.10
Ottawa	7,581,276	4,939,281	0.65	67,120,748	69,430,776	1.03
Montréal	1,592,651	1,562,245	0.98	13,782,211	14,961,464	1.09
Saint John	83,560	36,584	0.44	889,230	776,077	0.87
Halifax	520,574	566,007	1.09	5,166,514	5,917,731	1.15
CANADA	13,906,746	11,199,076	0.81	121,099,394	128,601,065	1.06

TABLE 3. Cheques Cashed by Type of Account

TABLEAU 3. Chèques tirés par type de compte

	November - Novembre					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1982	1983	1982	1983	1982	1983
thousands of dollars - milliers de dollars						
Newfoundland - Terre-Neuve:						
St. John's	3,468,948	1,406,130	139,709	106,549	65,771	64,611
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	337,915	396,593	30,309	41,808	19,387	22,182
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	15,123	16,714	6,450	9,406	3,932	3,570
Halifax	4,097,343	5,689,493	190,159	188,356	133,234	139,225
Sydney	375,343	516,486	29,638	29,204	17,172	19,084
Total - 3 centres	4,487,809	6,222,693	226,247	226,966	154,338	161,879
New Brunswick - Nouveau-Brunswick:						
Fredericton	894,730	1,654,175	75,637	59,746	32,569	37,459
Moncton	435,863	544,019	59,971	57,598	37,764	40,558
Saint John	926,318	1,289,582	70,996	69,063	40,823	45,306
Total - 3 centres	2,256,911	3,487,776	206,504	186,407	111,156	123,323
Québec:						
Chicoutimi	323,311	233,154	36,296	29,958	10,648	11,112
Drummondville	162,552	173,147	25,238	26,189	4,375	6,181
Granby	192,468	190,771	25,853	21,391	7,196	7,706
Montréal	62,615,879	66,690,038	3,537,068	2,853,131	811,622	726,198
Québec	10,703,062	10,048,668	485,429	555,449	61,341	76,746
St-Hyacinthe	313,161	393,953	39,490	30,753	13,231	9,166
Shawinigan	448,784	478,583	15,506	18,084	4,260	6,884
Sherbrooke	460,776	582,781	56,248	56,636	25,520	26,178
Trois-Rivières	334,798	417,591	42,622	36,678	9,841	12,426
Valleyfield	96,720	147,917	17,264	22,483	4,381	6,872
Total - 10 centres	75,651,511	79,356,603	4,281,014	3,650,752	952,415	889,469
Ontario:						
Brantford	532,793	561,185	81,446	81,472	26,005	27,227
Chatham	1,047,315	368,624	54,988	56,304	25,760	26,550
Cornwall	309,872	349,413	53,327	48,871	15,916	22,143
Guelph	368,559	546,764	90,063	87,018	34,257	44,363
Hamilton	5,527,714	4,220,060	705,529	807,317	175,519	289,674
Kingston	510,652	460,553	152,798	124,258	71,573	54,176
Kitchener	1,143,520	1,206,551	184,438	212,757	58,614	64,297
London	3,540,220	3,037,188	308,511	327,721	115,904	109,891
Niagara Falls	330,645	403,882	78,331	74,133	31,310	23,517
Oshawa	1,103,665	1,471,665	103,143	280,591	33,369	46,418
Ottawa	10,490,332	16,452,151	773,148	847,881	288,170	382,871
Peterborough	299,562	358,921	91,699	143,722	35,704	35,762
St. Catharines	675,185	714,198	120,914	137,546	46,450	49,013
Sarnia	1,112,500	1,133,445	86,303	80,603	33,476	33,835
Sault Ste. Marie	359,937	312,309	73,625	79,564	27,353	28,845
Sudbury	500,395	462,639	99,155	128,100	38,614	44,788
Thunder Bay	743,071	816,610	134,004	140,271	54,815	58,029
Timmins	255,735	263,727	44,869	44,336	18,142	17,430
Toronto	410,427,899	469,694,298	4,796,830	4,364,797	1,846,504	1,943,740
Windsor	1,454,849	1,550,433	308,847	306,375	86,492	98,192
Total - 20 centres	440,714,420	504,364,616	8,341,968	8,373,637	3,063,947	3,400,761
Manitoba:						
Brandon	244,270	235,096	47,049	42,883	25,495	30,935
Winnipeg	23,651,373	20,239,332	869,946	903,014	366,669	365,696
Total - 2 centres	23,895,643	20,474,428	916,995	945,897	392,164	396,631
Saskatchewan:						
Moose Jaw	131,576	161,254	51,486	52,867	27,941	30,006
Prince Albert	160,104	163,686	35,133	35,867	22,577	24,888
Regina	3,851,543	3,218,042	180,933	187,427	123,719	129,497
Saskatoon	1,387,976	1,677,602	309,004	494,593	112,237	129,931
Total - 4 centres	5,531,199	5,220,584	576,556	770,754	286,474	314,322

TABLE 3. Cheques Cashed by Type of Account - Concluded.

TABLEAU 3. Chèques tirés par type de compte - fin

	November - Novembre					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1982	1983	1982	1983	1982	1983
	thousands of dollars - milliers de dollars					
Alberta:						
Calgary	34,008,804	25,814,177	1,018,192	1,033,029	760,700	1,041,707
Edmonton	20,292,334	20,877,689	1,232,407	1,389,825	503,771	714,748
Lethbridge	444,551	437,367	76,284	85,645	69,290	70,403
Medicine Hat	241,711	206,681	54,906	52,268	36,552	37,717
Total - 4 centres	54,987,400	47,335,914	2,381,789	2,560,767	1,370,313	1,864,575
British Columbia - Colombie-Britannique:						
Vancouver	23,455,011	27,839,461	2,020,391	2,271,908	840,893	854,443
Victoria	16,746,971	14,149,737	440,135	427,835	161,752	150,920
Total - 2 centres	40,201,982	41,989,198	2,460,526	2,699,743	1,002,645	1,005,363
TOTAL - 50 CENTRES	651,533,738	710,254,535	19,561,617	19,563,280	7,418,610	8,243,116

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	24,772,526(1)	536,950	7,225,556	10,155,210	5,288,382	1,566,428
1925	25,005,423	515,634	7,635,121	9,946,220	5,232,134	1,676,314
1929	42,866,331	732,749	15,118,315	17,073,784	7,243,610	2,697,873
1930	34,479,078	646,720	12,152,377	13,768,172(2)	5,784,906	2,146,903
1932	23,759,682	479,732	7,160,097	10,355,080	4,387,199(3)	1,377,574
1935	28,613,765	522,740	8,164,142	12,576,072	5,839,575	1,511,236
1940	31,229,127	754,001	9,022,467	13,921,816	5,584,232	1,946,611
1945	62,300,062	1,415,817	17,565,639	28,697,419(4)	10,613,043	4,008,144
1950	91,320,664	2,401,144(5)	26,267,620	39,311,166(6)	15,700,585	7,640,149
1955	146,322,725	3,445,251	43,132,998	65,293,516	22,820,763	11,630,197
1960	245,472,746	4,978,152	72,673,475	114,408,585	37,016,326	16,396,208
1965	429,882,518	8,725,728	150,769,959	198,327,772	61,869,491	30,189,568
1970	720,785,340	17,497,780	188,587,267	364,950,658(7)	97,780,815	51,968,820
1971	802,065,925	18,313,771	208,617,191	414,174,443	102,244,669	58,715,851
1972	946,890,980	20,369,420	247,200,335	493,620,456	114,020,986	71,679,783
1973	1,220,495,417	22,966,051	300,373,066	662,018,115	142,512,260	92,625,925
1974	1,499,596,952	29,845,450	391,754,890	763,462,133	194,511,535	120,022,946
1975	1,884,573,502	34,997,723	489,814,660	975,126,849	236,424,552	148,209,718
1976	2,177,964,374	44,030,971	578,112,359	1,093,298,661	286,782,338	175,740,045
1977	2,413,526,138	45,724,403	637,483,883	1,220,986,265	319,892,434	189,439,153
1978	2,785,133,088	49,590,877	636,250,975	1,523,838,441	363,010,006	212,442,789
1979	3,576,869,964	63,893,771	670,193,305	2,134,406,702	447,779,097	260,597,089
1980	4,773,304,311	72,015,356	780,733,475	3,026,194,071	562,732,136	331,629,273
1981	6,054,901,572	86,916,453	902,364,390	3,867,434,773	742,187,696	475,998,260
1982	6,542,637,484	89,688,265	866,253,097	4,281,024,531	855,646,157	450,025,434
1983	7,799,001,805	97,056,977	905,987,604	5,435,955,068	879,013,119	481,009,037

(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 Impérial 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.

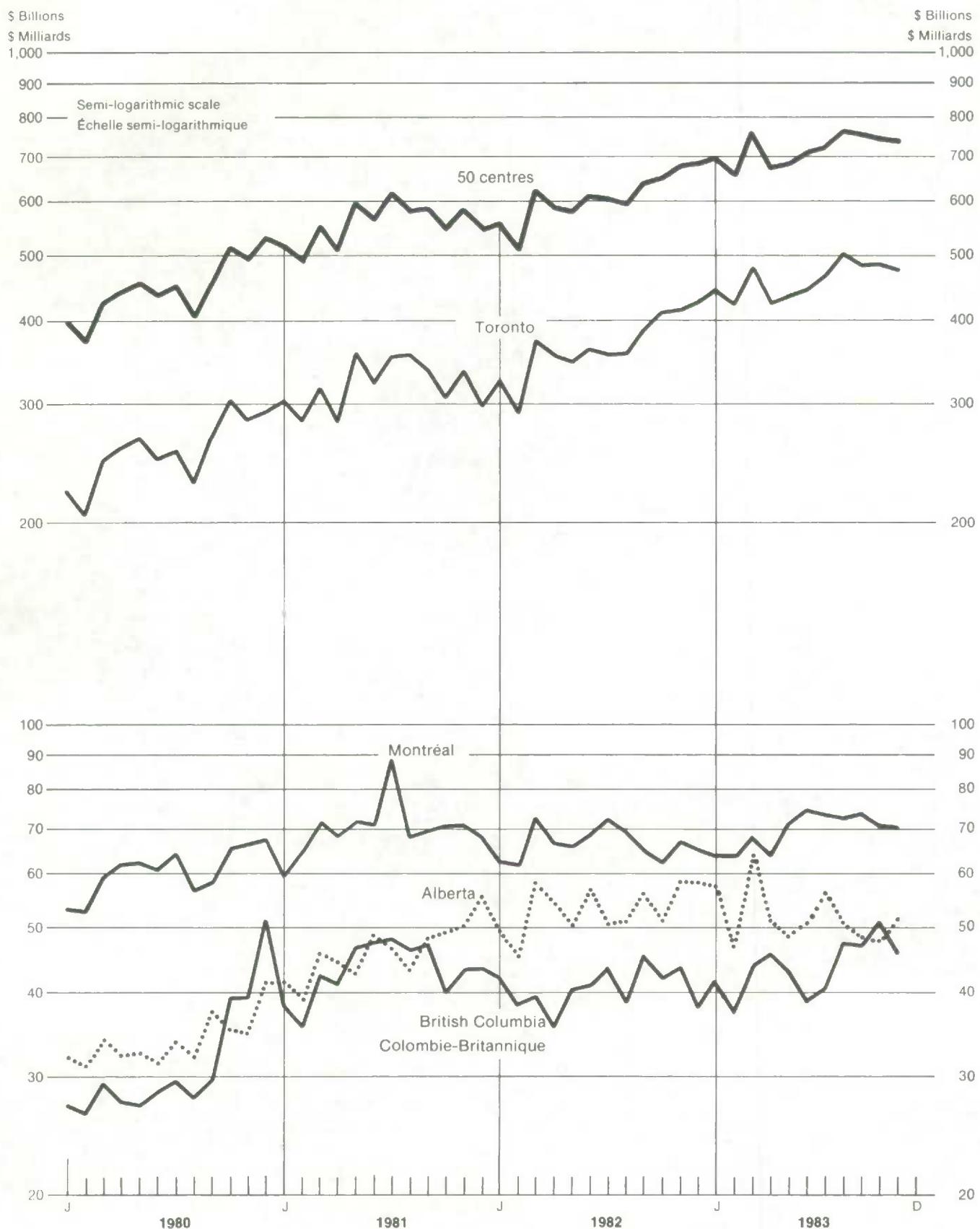
(6) Cornwall data added as of May 1950.

(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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