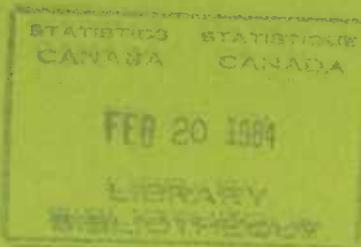


Statistics
CanadaStatistique
Canada

Price: Canada, \$1.60, \$16.00 a year
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CHEQUES CASHED

DECEMBER 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.

February 1984
5-4404-509

Prix: Canada, \$1.60, \$16.00 par année
 Autres pays, \$1.90, \$19.00 par année

CHÈQUES ENCAISSÉS

DÉCEMBRE 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.

Février 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

	December			First twelve months		
	Décembre		1983 1982	Douze premiers mois		1983 1982
	1982	1983		1982	1983	
	\$'000	\$'000		\$'000	\$'000	
Newfoundland - Terre-Neuve:						
St. John's	2,505,519	1,805,166	0.72	28,356,112	22,518,414	0.79
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	420,921	421,772	1.00	4,406,644	4,932,031	1.12
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	25,371	25,487	1.00	288,827	297,196	1.03
Halifax	5,853,307	4,657,265	0.80	51,964,175	60,619,456	1.17
Sydney	446,088	485,405	1.09	5,298,982	5,862,585	1.11
Total - 3 centres	6,324,766	5,168,157	0.82	57,551,924	66,779,237	1.16
New Brunswick - Nouveau-Brunswick:						
Fredericton	972,479	1,397,702	1.44	10,401,834	16,106,311	1.55
Moncton	471,852	534,347	1.13	5,557,824	6,784,281	1.22
Saint John	1,276,237	1,392,441	1.09	13,917,129	15,504,045	1.11
Total - 3 centres	2,720,568	3,324,490	1.22	29,876,787	38,394,637	1.29
Québec:						
Cicoutimi	376,919	263,729	0.70	4,367,342	4,190,438	0.96
Champlainville	189,565	193,807	1.02	2,085,049	2,365,506	1.13
Granby	222,869	224,186	1.01	2,632,859	2,662,731	1.01
Montréal	65,227,260	70,203,655	1.08	798,759,912	836,870,501	1.05
Québec	12,114,844	9,235,313	0.76	139,261,974	142,309,937	1.02
St-Hyacinthe	323,025	436,864	1.35	4,272,737	5,249,549	1.23
Shawinigan	457,212	612,673	1.34	2,421,138	6,606,503	2.73
Sherbrooke	556,142	601,926	1.08	6,129,457	6,848,060	1.12
Trois-Rivières	368,952	448,422	1.22	4,472,653	5,131,748	1.15
Valleyfield	179,899	163,560	0.91	1,676,993	2,006,343	1.20
Total - 10 centres	80,016,687	82,384,135	1.03	966,080,114	1,014,241,316	1.05
Ontario:						
Brantford	615,197	623,516	1.01	6,885,399	7,205,558	1.05
Chatham	1,119,923	848,393	0.76	11,625,224	10,700,455	0.92
Cornwall	373,491	476,029	1.27	3,818,611	4,733,979	1.24
Guelph	537,751	588,934	1.10	5,026,407	6,187,914	1.23
Hamilton	6,460,846	4,967,793	0.77	69,682,979	70,408,916	1.01
Kingston	607,899	599,590	0.99	6,672,702	7,003,565	1.05
Kitchener	1,628,812	1,548,478	0.95	16,316,933	17,372,231	1.06
London	3,746,994	3,861,604	1.03	43,064,247	46,037,930	1.07
Niagara Falls	433,663	460,802	1.06	4,559,611	5,126,271	1.12
Oshawa	1,295,507	1,863,081	1.44	19,679,321	22,162,293	1.13
Ottawa	10,745,864	15,334,596	1.43	114,206,674	167,313,048	1.47
Peterborough	431,999	582,759	1.35	4,603,804	6,106,120	1.33
St. Catharines	1,002,566	901,186	0.90	9,849,605	9,826,574	1.00
Sarnia	1,643,334	1,215,343	0.74	17,728,493	15,739,913	0.89
Sault Ste. Marie	515,278	481,550	0.93	5,938,520	5,985,794	1.01
Sudbury	673,126	584,026	0.87	7,341,011	7,677,098	1.05
Thunder Bay	931,299	906,389	0.97	9,559,010	10,714,891	1.12
Timmins	334,564	413,343	1.24	3,492,996	4,181,532	1.20
Toronto	429,077,157	483,207,075	1.13	4,404,287,688	5,553,558,659	1.26
Windsor	1,802,125	1,954,005	1.08	20,336,809	23,806,245	1.17
Total - 20 centres	463,977,395	521,418,492	1.12	4,784,667,044	6,001,848,986	1.25
Manitoba:						
Brandon	284,593	297,836	1.05	3,167,559	3,472,097	1.10
Winnipeg	23,655,398	20,978,050	0.89	225,640,530	271,723,391	1.20
Total - 2 centres	23,939,991	21,275,886	0.89	228,808,089	275,195,488	1.20
Saskatchewan:						
Moose Jaw	197,147	198,641	1.01	2,325,048	2,562,135	1.10
Prince Albert	229,088	216,592	0.95	2,453,777	2,530,714	1.03
Regina	3,423,279	3,177,462	0.93	48,390,758	58,143,727	0.79
Saskatoon	1,731,671	2,200,192	1.27	20,353,691	23,549,095	1.16
Total - 4 centres	5,581,185	5,792,887	1.04	73,523,274	66,781,671	0.91

TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABLEAU 1. Chèques tirés sur les comptes individuels - fin

	December		First twelve months			
	Décembre		Douze premiers mois			
	1982	1983	1983 1982	1982	1983	1983 1982
	\$'000	\$'000		\$'000	\$'000	
Alberta:						
Calgary	36,512,434	28,530,394	0.78	382,836,152	344,877,289	0.90
Edmonton	20,800,321	20,834,064	1.00	247,738,447	259,247,107	1.05
Lethbridge	590,995	602,786	1.02	6,563,863	6,757,607	1.03
Medicine Hat	284,355	246,835	0.87	3,885,613	3,436,809	0.88
Total - 4 centres	58,188,105	50,214,079	0.86	641,024,075	614,318,812	0.96
British Columbia - Colombie-Britannique:						
Vancouver	27,362,171	27,889,878	1.02	324,389,778	338,447,447	1.04
Victoria	10,714,342	14,730,136	1.37	163,712,169	185,181,604	1.13
Total - 2 centres	38,076,513	42,620,014	1.12	488,101,947	523,629,051	1.07
TOTAL - 50 CENTRES	681,751,650	734,425,078	1.08	7,302,396,010	8,628,639,643	1.18

TABLE 2. Cheques Drawn on the Receiver General for Canada

TABLEAU 2. Chèques tirés sur le Receveur général du Canada

	December		First twelve months			
	Décembre		Douze premiers mois			
	1982	1983	1983 1982	1982	1983	1983 1982
	\$'000	\$'000		\$'000	\$'000	
Vancouver	597,466	621,068	1.04	7,390,421	7,931,907	1.07
Calgary	412,676	454,687	1.10	5,373,120	6,116,115	1.14
Regina	146,232	155,349	1.06	1,910,808	2,002,367	1.05
Winnipeg	296,499	331,314	1.12	3,844,065	4,187,855	1.09
Toronto	1,493,948	1,488,058	1.00	18,569,098	20,327,249	1.09
Ottawa	6,191,025	5,346,937	0.86	73,311,773	74,777,713	1.02
Montréal	1,268,852	1,309,926	1.03	15,051,063	16,271,390	1.08
Saint John	83,336	41,998	0.50	972,566	818,075	0.84
Halifax	497,773	556,315	1.12	5,664,287	6,474,046	1.14
CANADA	10,987,807	10,305,652	0.94	132,087,201	138,906,717	1.05

TABLE 3. Cheques Cashed by Type of Account

TABLEAU 3. Chèques tirés par type de compte

	December - Décembre					
	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	2,289,048	1,616,775	156,411	123,219	60,060	65,172
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	378,923	364,565	23,182	36,249	18,816	20,958
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	16,215	15,670	5,278	6,456	3,878	3,361
Halifax	5,566,225	4,376,181	156,693	146,627	130,389	134,457
Sydney	407,584	446,101	21,976	20,997	16,528	18,307
Total - 3 centres	5,990,024	4,837,952	183,947	174,080	150,795	156,125
New Brunswick - Nouveau-Brunswick:						
Fredericton	876,841	1,315,477	63,230	48,274	32,408	33,951
Moncton	396,061	456,528	41,228	41,125	34,563	36,694
Saint John	1,176,223	1,260,307	62,152	68,208	57,862	63,926
Total - 3 centres	2,449,125	3,032,312	166,610	157,607	104,833	134,571
Québec:						
Chicoutimi	336,512	221,524	29,691	30,075	10,716	12,130
Drummondville	163,670	166,773	21,853	21,100	4,042	5,934
Granby	193,706	194,747	22,493	20,428	6,670	9,011
Montréal	61,639,692	67,104,659	2,896,472	2,412,355	691,096	686,641
Québec	11,486,199	8,891,047	564,934	286,876	63,711	57,390
St-Hyacinthe	277,744	390,497	32,256	37,337	13,025	9,030
Shawinigan	440,782	595,946	11,006	10,820	5,424	5,907
Sherbrooke	489,477	542,079	48,263	40,433	18,402	19,414
Trois-Rivières	325,543	401,867	33,936	35,511	9,473	11,044
Valleyfield	154,838	138,860	18,383	18,168	6,678	6,532
Total - 10 centres	75,508,163	78,647,999	3,679,287	2,913,103	829,237	823,033
Ontario:						
Brantford	523,936	532,640	64,397	64,408	26,864	26,468
Chatham	1,050,958	780,456	40,260	43,779	28,705	24,158
Cornwall	328,076	413,916	31,038	46,589	14,377	15,524
Guelph	437,089	482,849	70,230	73,756	30,432	32,329
Hamilton	5,675,293	4,061,800	612,399	701,207	173,154	204,786
Kingston	452,845	447,029	101,121	98,518	53,933	54,043
Kitchener	1,355,966	1,258,540	215,301	209,354	57,545	80,584
London	3,370,450	3,441,067	263,451	309,540	113,093	110,997
Niagara Falls	360,853	387,004	52,505	51,248	20,305	22,550
Oshawa	1,125,103	1,484,440	126,407	133,109	43,997	45,532
Ottawa	9,781,926	14,255,432	616,155	657,317	347,783	421,847
Peterborough	330,473	395,928	68,623	99,150	32,903	87,681
St. Catharines	859,787	751,085	100,771	105,345	42,008	44,756
Sarnia	1,535,512	1,108,822	74,906	73,585	32,916	32,936
Sault Ste. Marie	439,641	388,050	48,917	66,192	26,720	27,308
Sudbury	552,900	457,838	82,615	85,850	37,611	40,358
Thunder Bay	769,574	732,326	110,973	119,474	50,752	54,589
Timmins	269,123	359,833	50,592	38,024	14,849	15,486
Toronto	423,496,224	477,339,960	3,696,631	4,048,294	1,884,302	1,818,821
Windsor	1,502,886	1,634,783	218,887	236,238	80,352	82,984
Total - 20 centres	454,218,615	510,713,798	6,646,179	7,460,977	3,112,601	3,243,717
Manitoba:						
Brandon	227,634	236,313	31,905	35,012	25,054	26,511
Winnipeg	22,662,706	19,886,270	651,058	725,723	341,634	366,057
Total - 2 centres	22,890,340	20,122,583	682,963	760,735	366,688	392,568
Saskatchewan:						
Moose Jaw	135,957	132,779	36,932	39,529	24,258	26,333
Prince Albert	180,290	168,500	26,973	25,682	21,825	22,410
Regina	3,165,343	2,910,946	138,348	137,193	119,588	129,323
Saskatoon	1,293,013	1,610,085	318,918	463,704	119,740	126,403
Total - 4 centres	4,774,603	4,822,310	521,171	666,108	285,411	304,469

TABLE 3. Cheques Cashed by Type of Account - Concluded

TABLEAU 3. Chèques tirés par type de compte - fin

	December - Décembre					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1982	1983	1982	1983	1982	1983
thousands of dollars - milliers de dollars						
Alberta:						
Calgary	34,860,904	26,884,428	889,992	896,559	761,538	749,407
Edmonton	19,219,309	18,908,277	1,067,397	1,439,712	513,615	486,075
Lethbridge	465,822	473,723	59,251	66,876	65,922	62,187
Medicine Hat	207,278	174,816	43,405	40,820	33,672	31,199
Total - 4 centres	54,753,313	46,441,244	2,060,045	2,443,967	1,374,747	1,328,868
British Columbia - Colombie-Britannique:						
Vancouver	24,721,578	25,721,104	1,754,884	1,388,367	885,709	780,407
Victoria	10,278,748	14,138,698	289,238	445,518	146,356	145,920
Total - 2 centres	35,000,326	39,859,802	2,044,122	1,833,885	1,032,065	926,327
TOTAL - 50 CENTRES	658,252,480	710,459,340	16,163,917	16,569,930	7,335,253	7,395,808

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	27,594,187(1)	584,861	8,132,991	11,209,395	5,941,776	1,725,164
1925	28,082,674	572,500	8,475,226	11,236,044	5,956,658	1,848,246
1929	46,670,481	797,958	16,483,667	18,543,268(2)	7,922,806	2,922,782
1930	37,491,301	708,351	13,137,058	15,044,340	6,279,081	2,322,471
1932	25,844,288	519,171	7,766,200	11,258,872	4,797,206(3)	1,502,839
1935	31,546,067	574,053	8,977,530	13,876,626	6,445,396	1,672,462
1940	34,437,475	824,490	9,973,062	15,384,403	6,118,407	2,137,113
1945	68,384,814	1,553,591	19,309,333	31,543,362(4)	11,562,164	4,416,364
1950	100,635,459	2,648,161(5)	29,106,858	43,146,167(6)	17,287,706	8,446,567
1955	161,350,878	3,623,886	47,931,767	71,973,447	25,008,924	12,812,854
1960	269,619,053	5,499,100	80,114,230	125,319,946	40,667,168	18,018,609
1965	475,980,871	9,667,242	144,586,126	219,777,367	68,303,393	33,646,743
1970	796,636,953	19,080,872	209,288,301	402,945,677(7)	107,908,648	57,413,455
1971	894,405,536	20,377,832	232,281,965	463,437,596	113,313,909	64,994,234
1972	1,040,547,536	22,480,706	270,785,797	543,584,256	124,969,889	78,726,888
1973	1,334,374,569	25,381,973	328,719,288	720,817,489	157,459,786	101,996,033
1974	1,656,009,230	32,790,595	433,121,617	841,985,153	214,663,119	133,448,746
1975	2,088,082,180	39,486,772	539,737,648	1,082,033,951	262,828,216	163,995,593
1976	2,406,649,720	48,034,309	639,638,516	1,206,787,422	317,917,060	194,272,413
1977	2,649,874,212	50,156,451	697,179,228	1,343,599,864	351,085,190	207,853,479
1978	3,075,553,993	55,680,166	690,457,924	1,696,484,397	399,544,534	233,386,972
1979	3,948,939,172	69,556,512	735,274,376	2,362,007,040	495,199,539	286,901,705
1980	5,295,082,267	79,478,447	861,115,142	3,345,193,343	626,459,087	382,836,248
1981	6,594,335,799	94,779,451	981,636,591	4,175,583,030	822,951,396	519,385,331
1982	7,216,834,055	99,795,180	944,151,343	4,741,430,147	943,355,458	488,101,947
1983	8,524,501,900	105,426,196	986,028,498	5,953,122,184	956,295,971	523,629,051

(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.

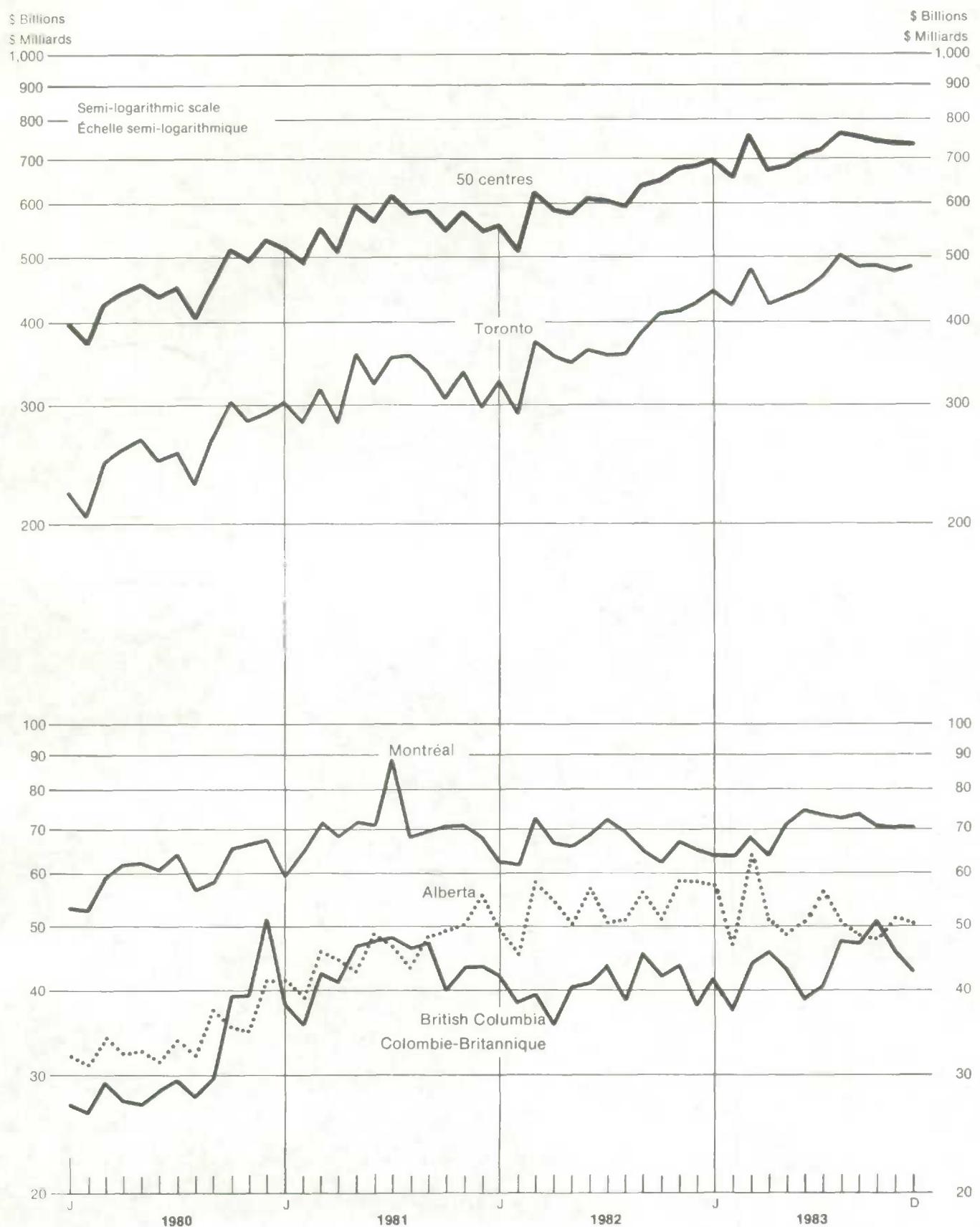
(6) Cornwall data added as of May 1950.

(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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