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### CHEQUES CASHED

FEBRUARY 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.

April 1983  
5-4404-509

### CHÈQUES ENCAISSÉS

FÉVRIER 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.

Avril 1983  
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

	February			First two months		
	Février			Deux premiers mois		
	1982	1983	<u>1983</u> <u>1982</u>	1982	1983	<u>1983</u> <u>1982</u>
	\$'000	\$'000		\$'000	\$'000	
<b>Newfoundland - Terre-Neuve:</b>						
St. John's	1,804,934	2,318,886	1.28	3,477,073	5,057,232	1.45
<b>Prince Edward Island - Île-du-Prince-Edouard:</b>						
Charlottetown	316,481	287,124	0.91	606,890	632,292	1.04
<b>Nova Scotia - Nouvelle-Ecosse:</b>						
Glace Bay	20,196	18,862	0.93	41,996	37,320	0.89
Halifax	3,586,044	5,129,671	1.43	7,495,280	9,601,119	1.28
Sydney	400,115	382,809	0.96	724,615	854,613	1.18
<b>Total - 3 centres</b>	<b>4,006,355</b>	<b>5,531,342</b>	<b>1.38</b>	<b>8,261,891</b>	<b>10,493,052</b>	<b>1.27</b>
<b>New Brunswick - Nouveau-Brunswick:</b>						
Fredericton	858,414	1,111,647	1.30	1,569,858	2,358,582	1.50
Moncton	395,227	449,809	1.14	777,696	930,689	1.20
Saint John	1,339,788	981,630	0.73	2,726,785	2,261,869	0.83
<b>Total - 3 centres</b>	<b>2,593,429</b>	<b>2,543,086</b>	<b>0.98</b>	<b>5,074,339</b>	<b>5,551,140</b>	<b>1.09</b>
<b>Québec:</b>						
Quebec	334,382	326,348	0.98	700,499	671,934	0.96
Granby	152,501	170,862	1.12	315,342	349,526	1.11
Shawinigan	212,036	206,244	0.97	435,850	415,779	0.95
Montreal	61,935,024	63,777,796	1.03	124,564,000	127,579,339	1.02
Quebec	11,728,285	12,985,236	1.11	22,190,000	25,234,238	1.14
St-Hyacinthe	344,782	472,138	1.37	697,213	866,190	1.24
Shawinigan	123,440	453,688	3.68	242,792	980,000	4.04
Sherbrooke	458,153	516,760	1.13	915,667	1,004,643	1.10
Trois-Rivières	349,574	343,297	0.98	709,892	713,379	1.00
Valleyfield	127,134	138,786	1.09	254,040	279,453	1.10
<b>Total - 10 centres</b>	<b>75,765,311</b>	<b>79,391,155</b>	<b>1.05</b>	<b>151,025,295</b>	<b>158,094,481</b>	<b>1.05</b>
<b>Ontario:</b>						
Brantford	481,971	565,465	1.17	1,038,518	1,140,485	1.10
Chatham	831,919	1,133,182	1.36	1,815,409	2,384,729	1.31
Cornwall	249,178	433,594	1.74	501,343	772,622	1.54
Guelph	411,145	355,099	0.86	891,137	751,570	0.84
Hamilton	5,098,897	5,439,557	1.07	10,620,451	11,550,712	1.09
Kingston	399,051	457,905	1.15	811,986	1,023,587	1.26
Kitchener	1,190,552	1,256,095	1.06	2,443,472	2,633,138	1.08
London	3,733,114	3,289,944	0.88	7,249,846	6,675,976	0.92
Niagara Falls	319,563	347,824	1.09	630,818	767,869	1.22
Oshawa	1,608,069	1,483,813	0.92	3,230,944	2,925,531	0.91
Ottawa	9,241,033	14,151,039	1.53	18,372,680	25,528,623	1.39
Peterborough	314,978	369,586	1.17	654,694	757,877	1.16
St. Catharines	771,149	679,462	0.88	1,590,515	1,353,302	0.85
Sarnia	1,733,594	1,285,135	0.74	3,483,226	2,752,816	0.79
Sault Ste. Marie	461,264	441,757	0.96	943,213	929,852	0.99
Sudbury	517,597	619,648	1.20	1,084,291	1,263,495	1.17
Thunder Bay	746,776	643,051	0.86	1,417,873	1,460,279	1.03
Timmins	244,106	302,679	1.24	498,255	632,505	1.27
Toronto	289,561,361	422,398,963	1.46	613,227,076	867,112,318	1.41
Windsor	1,396,089	1,811,972	1.30	3,013,979	3,593,396	1.19
<b>Total - 20 centres</b>	<b>319,311,406</b>	<b>457,465,770</b>	<b>1.43</b>	<b>673,519,726</b>	<b>936,010,682</b>	<b>1.39</b>
<b>Manitoba:</b>						
Brandon	218,799	251,636	1.15	447,613	545,941	1.22
Winnipeg	16,132,039	23,910,002	1.48	33,931,747	49,801,434	1.47
<b>Total - 2 centres</b>	<b>16,350,838</b>	<b>24,161,638</b>	<b>1.48</b>	<b>34,379,360</b>	<b>50,347,375</b>	<b>1.46</b>
<b>Saskatchewan:</b>						
Moose Jaw	157,675	175,858	1.12	352,378	383,371	1.09
Prince Albert	192,953	205,138	1.06	396,949	412,026	1.04
Regina	3,780,725	2,364,548	0.63	8,197,617	5,684,929	0.69
Saskatoon	1,502,537	1,484,702	0.99	3,010,937	3,090,108	1.03
<b>Total - 4 centres</b>	<b>5,633,890</b>	<b>4,230,246</b>	<b>0.75</b>	<b>11,957,881</b>	<b>9,570,434</b>	<b>0.80</b>

TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABLEAU 1. Chèques tirés sur les comptes individuels - fin

	February			First two months		
	Février			Deux premiers mois		
	1982	1983	$\frac{1983}{1982}$	1982	1983	$\frac{1983}{1982}$
	\$'000	\$'000		\$'000	\$'000	
Alberta:						
Calgary	26,034,469	26,607,795	1.02	54,970,339	61,598,731	1.12
Edmonton	18,560,614	19,529,283	1.05	38,435,229	41,093,464	1.07
Lethbridge	447,419	501,186	1.12	962,003	1,028,394	1.07
Medicine Hat	282,250	296,948	1.05	591,708	669,215	1.13
<b>Total - 4 centres</b>	<b>45,324,752</b>	<b>46,935,212</b>	<b>1.04</b>	<b>94,959,279</b>	<b>104,389,804</b>	<b>1.10</b>
British Columbia - Colombie-Britannique:						
Vancouver	25,860,780	24,198,915	0.94	54,160,155	52,923,525	0.98
Victoria	12,470,223	12,909,007	1.04	26,217,528	25,555,180	0.97
<b>Total - 2 centres</b>	<b>38,331,003</b>	<b>37,107,922</b>	<b>0.97</b>	<b>80,377,683</b>	<b>78,478,705</b>	<b>0.98</b>
<b>TOTAL - 50 CENTRES</b>	<b>509,438,399</b>	<b>659,972,381</b>	<b>1.30</b>	<b>1,063,639,417</b>	<b>1,358,625,197</b>	<b>1.28</b>

TABLE 2. Cheques Drawn on the Receiver General for Canada

TABLEAU 2. Chèques tirés sur le Receveur général du Canada

	February			First two months		
	Février			Deux premiers mois		
	1982	1983	$\frac{1983}{1982}$	1982	1983	$\frac{1983}{1982}$
	\$'000	\$'000		\$'000	\$'000	
Vancouver	441,272	537,596	1.22	830,412	1,044,022	1.26
Calgary	297,767	392,695	1.32	545,303	731,906	1.34
Regina	124,196	131,488	1.06	222,990	249,533	1.12
Winnipeg	242,310	290,850	1.20	446,856	549,866	1.23
Toronto	1,211,739	1,367,812	1.13	2,123,058	2,488,366	1.17
Ottawa	4,265,883	5,465,317	1.28	9,559,843	13,344,157	1.40
Montréal	1,064,994	1,212,992	1.14	1,976,993	2,302,157	1.16
Saint John	67,330	69,558	1.03	132,406	141,029	1.07
Halifax	397,079	463,954	1.17	741,808	901,852	1.22
<b>CANADA</b>	<b>8,112,570</b>	<b>9,932,262</b>	<b>1.22</b>	<b>16,579,669</b>	<b>21,752,888</b>	<b>1.31</b>

TABLE 3. Cheques Cashed by Type of Account

TABLEAU 3. Chèques tirés par type de compte

	February - février					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1982	1983	1982	1983	1982	1983
thousands of dollars - milliers de dollars						
<b>Newfoundland - Terre-Neuve:</b>						
St. John's	1,648,288	2,141,426	107,613	123,668	49,033	53,792
<b>Prince Edward Island - Île-du-Prince-Édouard:</b>						
Charlottetown	282,953	248,654	19,831	22,587	13,697	15,883
<b>Nova Scotia - Nouvelle-Écosse:</b>						
Glace Bay	13,113	11,174	4,747	4,347	2,536	3,341
Halifax	3,323,977	4,877,343	154,797	138,845	107,270	113,483
Sydney	369,316	348,896	17,574	18,864	13,225	15,049
<b>Total - 3 centres</b>	<b>3,706,406</b>	<b>5,237,413</b>	<b>177,118</b>	<b>162,056</b>	<b>122,831</b>	<b>131,873</b>
<b>New Brunswick - Nouveau-Brunswick:</b>						
Fredericton	788,043	1,034,911	47,098	48,775	23,273	27,961
Moncton	333,901	383,490	33,671	36,116	27,655	30,203
Saint John	1,263,339	906,979	45,752	41,212	30,897	33,439
<b>Total - 3 centres</b>	<b>2,385,283</b>	<b>2,325,380</b>	<b>126,521</b>	<b>126,103</b>	<b>81,625</b>	<b>91,603</b>
<b>Quebec:</b>						
Chicoutimi	298,566	290,735	26,360	26,387	9,456	9,226
Drummondville	131,788	143,938	17,550	22,132	3,163	4,792
Granby	188,567	177,933	17,045	21,350	6,424	6,961
Montréal	58,673,083	60,428,103	2,667,636	2,741,200	594,305	608,493
Québec	11,153,821	12,348,901	534,410	573,596	40,054	62,739
St.-Hyacinthe	304,549	426,350	29,675	32,620	10,558	13,168
Steinigan	109,969	435,248	10,174	12,518	3,297	5,922
Sherbrooke	397,033	449,890	44,710	47,992	16,410	18,878
Trois-Rivières	308,525	293,762	32,131	38,319	8,918	11,216
Valleyfield	107,263	115,348	14,876	17,621	4,995	5,817
<b>Total - 10 centres</b>	<b>71,673,164</b>	<b>75,110,208</b>	<b>3,394,567</b>	<b>3,533,735</b>	<b>697,580</b>	<b>747,212</b>
<b>Ontario:</b>						
Brantford	405,729	478,942	54,394	62,271	21,868	24,252
Chatham	777,807	1,080,418	36,639	34,149	17,473	18,615
Cornwall	212,268	391,364	26,312	29,540	10,598	12,690
Guelph	334,096	268,312	52,866	60,579	24,183	26,208
Hamilton	4,353,685	4,698,770	601,562	583,254	143,650	157,533
Kingston	268,825	322,491	92,425	87,789	37,801	47,625
Kitchener	1,006,159	1,042,634	137,759	159,987	46,634	53,474
London	3,398,046	2,905,054	240,043	276,096	95,025	108,794
Niagara Falls	259,506	286,354	44,002	43,774	16,055	17,696
Oshawa	1,480,542	1,313,325	92,241	130,656	35,286	39,832
Ottawa	8,408,438	13,102,897	461,621	719,537	570,974	328,605
Peterborough	233,558	272,235	56,226	69,631	25,194	27,720
St. Catharines	645,843	539,700	90,761	101,581	34,545	38,181
Sarnia	1,646,711	1,173,099	60,555	83,164	26,328	28,872
Sault Ste. Marie	392,613	363,890	45,447	49,247	23,204	28,620
Sudbury	416,918	510,722	69,127	73,252	31,552	35,674
Thunder Bay	614,961	536,144	90,168	68,388	41,647	38,519
Timmins	199,986	254,407	31,377	32,913	12,743	15,359
Toronto	284,685,978	417,213,153	3,393,358	3,507,305	1,482,025	1,678,505
Windsor	1,146,137	1,494,221	188,628	198,447	61,324	119,304
<b>Total - 20 centres</b>	<b>310,887,806</b>	<b>448,248,132</b>	<b>5,865,511</b>	<b>6,371,560</b>	<b>2,558,089</b>	<b>2,846,078</b>
<b>Manitoba:</b>						
Brandon	171,429	202,208	27,667	27,812	19,703	21,616
Winnipeg	15,031,825	22,901,390	803,963	604,464	296,251	404,148
<b>Total - 2 centres</b>	<b>15,203,254</b>	<b>23,103,598</b>	<b>831,630</b>	<b>632,276</b>	<b>315,954</b>	<b>425,764</b>
<b>Saskatchewan:</b>						
Moose Jaw	107,622	119,408	31,657	34,702	18,396	21,748
Prince Albert	154,502	164,051	21,635	19,358	16,816	21,729
Regina	3,563,070	2,131,040	118,646	138,552	99,009	94,956
Saskatoon	1,131,150	1,124,299	269,518	262,948	101,869	97,455
<b>Total - 4 centres</b>	<b>4,956,344</b>	<b>3,538,798</b>	<b>441,456</b>	<b>455,560</b>	<b>236,090</b>	<b>235,888</b>

TABLE 3. Cheques Cashed by Type of Account - Concluded

TABLEAU 3. Chèques tirés par type de compte - fin

	February - Février					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1982	1983	1982	1983	1982	1983
thousands of dollars - milliers de dollars						
<b>Alberta:</b>						
Calgary	24,498,383	25,244,258	829,710	661,063	706,376	702,474
Edmonton	17,197,514	18,082,855	915,594	940,105	447,506	506,323
Lethbridge	344,771	390,087	51,468	58,611	51,180	52,488
Medicine Hat	212,887	223,479	36,954	43,284	32,409	30,185
<b>Total - 4 centres</b>	<b>42,253,555</b>	<b>43,940,679</b>	<b>1,833,726</b>	<b>1,703,063</b>	<b>1,237,471</b>	<b>1,291,470</b>
<b>British Columbia - Colombie-Britannique:</b>						
Vancouver	22,752,138	21,727,648	2,079,553	1,684,228	1,029,089	787,039
Victoria	12,012,212	12,478,708	239,680	293,685	218,331	136,614
<b>Total - 2 centres</b>	<b>34,764,350</b>	<b>34,206,356</b>	<b>2,319,233</b>	<b>1,977,913</b>	<b>1,247,420</b>	<b>923,653</b>
<b>TOTAL - 50 CENTRES</b>	<b>487,761,403</b>	<b>638,100,644</b>	<b>15,117,206</b>	<b>15,108,521</b>	<b>6,559,790</b>	<b>6,763,216</b>

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

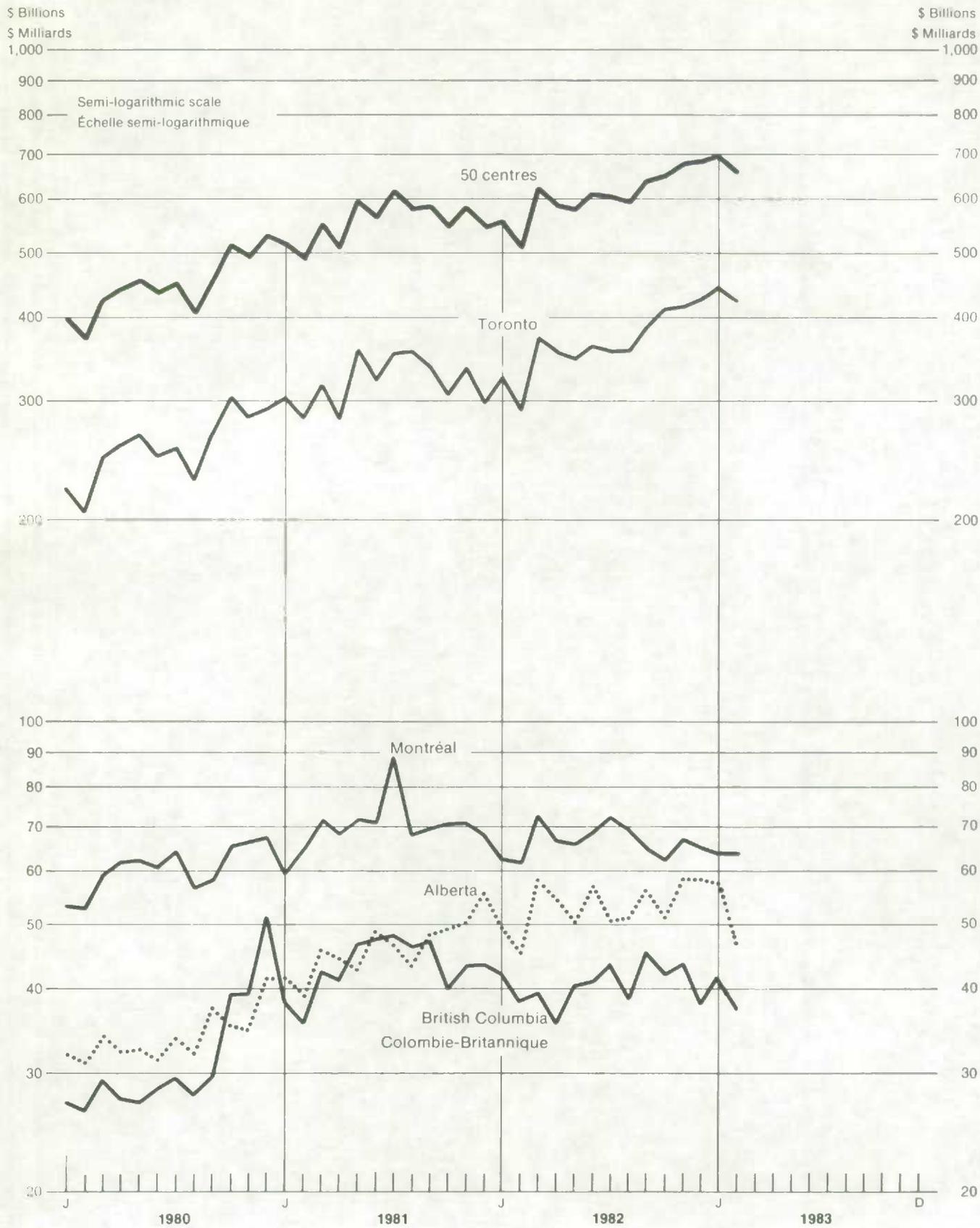
TABLEAU 4. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative years	Atlantic provinces		Québec	Ontario	Prairie provinces	British Columbia
	Canada	Provinces de l'Atlantique				
Années représentatives	Canada	Provinces de l'Atlantique	Québec	Ontario	Provinces des Prairies	Colombie-Britannique
thousands of dollars - milliers de dollars						
1924	4,364,591(1)	98,504	1,300,536	1,804,687	881,589	279,275
1925	4,145,081	82,147	1,309,692	1,643,713	825,918	283,611
1929	7,522,611	124,623	2,714,749	3,126,617(2)	1,070,759	485,863
1930	6,026,446	111,977	1,997,250	2,500,398	1,011,754	405,067
1932	4,061,081	87,996	1,242,211	1,784,387	688,420(3)	258,067
1935	4,771,092	80,368	1,353,896	2,352,986	733,293	250,549
1940	5,629,552	138,843	1,756,871	2,451,499	919,825	362,514
1945	9,503,506	210,458(5)	2,864,454	4,274,664(4)	1,556,769	597,161
1950	13,306,823	360,086	4,029,045	5,625,119(6)	2,182,304	1,110,269
1955	23,886,782	625,776	7,209,446	10,840,423	3,386,597	1,824,540
1960	41,827,091	825,101	12,361,800	20,389,798	5,554,173	2,696,219
1965	71,304,118	1,376,674	21,797,899	33,890,732	9,677,447	4,561,366
1970	116,019,994	2,864,084	29,471,928	59,341,212(7)	15,691,445	8,651,325
1971	128,473,684	2,717,979	34,967,820	66,742,031	15,166,931	8,878,923
1972	154,923,801	3,375,169	39,747,014	82,243,600	18,408,361	11,169,657
1973	192,078,458	3,749,514	48,388,392	103,887,858	21,933,067	14,119,627
1974	230,694,138	4,618,247	57,238,457	120,827,123	29,650,995	18,359,316
1975	318,146,360	5,691,151	79,724,353	164,623,690	42,670,419	25,436,747
1976	367,362,701	7,167,290	97,473,512	186,704,317	48,127,083	27,890,499
1977	402,881,027	7,794,810	109,697,081	199,972,874	53,264,593	32,151,669
1978	441,664,053	8,526,861	108,019,973	230,825,821	60,470,367	33,821,031
1979	559,986,300	9,887,469	103,838,695	327,801,690	76,523,883	41,934,563
1980	757,171,834	13,048,175	125,308,091	467,144,156	98,175,533	53,495,879
1981	991,297,304	14,348,137	147,463,787	632,293,081	123,175,050	74,017,249
1982	1,050,449,638	14,476,834	147,669,667	666,628,934	141,296,520	80,377,683
1983	1,343,741,062	17,850,909	153,818,220	929,285,615	164,307,613	78,478,705

(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 s'appliqua la relation existant 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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