



# Statistics Canada Statistique Canada



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## CHEQUES CASHED

MARCH 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.

May 1983  
5-4404-509

Prix: Canada, \$1.55, \$15.50 par année  
Autres pays, \$1.85, \$18.60 par année

## CHÈQUES ENCAISSEÉS

MARS 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.

Mai 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

	March		First three months			
	Mars		Trois premiers mois			
	1982	1983	1983 1982	1982	1983	1983 1982
	\$'000	\$'000		\$'000	\$'000	
<b>Newfoundland - Terre-Neuve:</b>						
St. John's	1,803,304	2,470,728	1.37	5,280,377	7,527,960	1.43
<b>Prince Edward Island - Île-du-Prince-Édouard:</b>						
Charlottetown	355,436	424,073	1.19	962,326	1,056,365	1.10
<b>Nova Scotia - Nouvelle-Écosse:</b>						
Glace Bay	24,454	19,300	0.79	66,450	56,620	0.85
Halifax	4,457,522	5,272,075	1.18	11,952,802	14,873,196	1.24
Sydney	557,119	569,000	1.02	1,281,734	1,423,613	1.11
<b>Total - 3 centres</b>	<b>5,039,095</b>	<b>5,860,375</b>	<b>1.16</b>	<b>13,300,986</b>	<b>16,353,427</b>	<b>1.23</b>
<b>New Brunswick - Nouveau-Brunswick:</b>						
Fredericton	918,024	1,252,159	1.36	2,487,882	3,610,741	1.45
Moncton	443,050	536,705	1.21	1,220,746	1,467,394	1.20
Saint John	1,317,793	1,405,381	1.07	4,044,578	3,667,250	0.91
<b>Total - 3 centres</b>	<b>2,678,867</b>	<b>3,194,245</b>	<b>1.19</b>	<b>7,753,206</b>	<b>8,745,385</b>	<b>1.13</b>
<b>Québec:</b>						
Chicoutimi	388,643	358,386	0.92	1,089,142	1,030,320	0.95
Drummondville	167,139	189,009	1.13	482,481	538,535	1.12
Granby	235,010	217,191	0.92	670,860	632,970	0.94
Monttréal	72,704,119	68,164,298	0.94	197,268,119	195,743,637	0.99
Québec	12,060,126	11,772,690	0.98	34,250,126	37,006,928	1.08
St. Hyacinthe	329,245	456,049	1.39	1,026,458	1,322,239	1.29
Shawinigan	124,873	612,368	4.90	367,665	1,592,368	4.33
Sherbrooke	552,076	580,738	1.05	1,467,743	1,585,381	1.08
Trois-Rivières	371,777	412,782	1.11	1,081,669	1,126,161	1.04
Valleyfield	142,674	158,813	1.11	396,714	438,266	1.10
<b>Total - 10 centres</b>	<b>87,075,682</b>	<b>82,922,324</b>	<b>0.95</b>	<b>238,100,977</b>	<b>241,016,805</b>	<b>1.01</b>
<b>Ontario:</b>						
Brantford	546,090	611,184	1.12	1,584,608	1,751,669	1.11
Chatham	966,119	1,212,436	1.25	2,781,528	3,597,165	1.29
Cornwall	313,309	373,351	1.19	814,652	1,145,973	1.41
Guelph	500,094	473,560	0.95	1,391,231	1,225,130	0.88
Hamilton	5,941,818	6,420,948	1.08	16,562,269	17,971,660	1.09
Kingston	447,733	528,525	1.18	1,259,719	1,552,112	1.23
Kitchener	1,195,289	1,590,505	1.33	3,638,761	4,223,663	1.16
London	4,227,216	3,694,453	0.87	11,477,062	10,370,429	0.90
Niagara Falls	388,935	427,452	1.10	1,019,753	1,195,321	1.17
Oshawa	1,680,109	1,761,785	1.05	4,911,053	4,687,316	0.95
Ottawa	8,569,296	15,756,405	1.84	26,941,976	41,285,028	1.55
Peterborough	378,366	437,233	1.16	1,033,060	1,195,110	1.16
St. Catharines	824,115	478,351	0.58	2,414,630	1,831,653	0.76
Sarnia	1,594,430	1,438,714	0.90	5,077,656	4,191,530	0.83
Sault Ste. Marie	506,966	517,777	1.02	1,450,179	1,447,629	1.00
Sudbury	588,411	679,688	1.16	1,672,702	1,943,183	1.16
Thunder Bay	760,953	900,749	1.18	2,178,826	2,361,028	1.08
Timmins	272,243	295,339	1.08	770,498	927,844	1.20
Toronto	370,995,963	480,227,299	1.29	984,223,039	1,347,359,617	1.37
Windsor	1,734,668	2,312,254	1.33	4,748,647	5,905,650	1.24
<b>Total - 20 centres</b>	<b>402,432,123</b>	<b>520,138,008</b>	<b>1.29</b>	<b>1,075,951,849</b>	<b>1,456,148,690</b>	<b>1.35</b>
<b>Manitoba:</b>						
Brandon	256,411	287,380	1.12	704,024	833,321	1.18
Winnipeg	17,273,046	25,390,165	1.47	51,204,793	75,191,599	1.47
<b>Total - 2 centres</b>	<b>17,529,457</b>	<b>25,677,545</b>	<b>1.46</b>	<b>51,908,817</b>	<b>76,024,920</b>	<b>1.46</b>
<b>Saskatchewan:</b>						
Moose Jaw	181,341	191,872	1.06	533,719	575,243	1.08
Prince Albert	212,567	198,212	0.93	609,516	610,238	1.00
Regina	4,192,699	3,158,899	0.75	12,390,316	8,843,828	0.71
Saskatoon	2,034,997	1,726,567	0.85	5,045,934	4,816,675	0.95
<b>Total - 4 centres</b>	<b>6,621,604</b>	<b>5,275,550</b>	<b>0.80</b>	<b>18,579,485</b>	<b>14,845,984</b>	<b>0.80</b>

TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABLEAU 1. Chèques tirés sur les comptes individuels - fin

	March		First three months			
	Mars		Trois premiers mois			
	1982	1983	1983 1982	1982	1983	1983 1982
	\$'000	\$'000		\$'000	\$'000	
Alberta:						
Calgary	33,214,293	36,948,774	1.11	88,184,632	98,547,505	1.12
Edmonton	24,419,937	26,089,605	1.07	62,855,166	67,183,069	1.07
Lethbridge	531,875	536,744	1.01	1,493,878	1,565,138	1.05
Medicine Hat	333,396	412,986	1.24	925,104	1,082,201	1.17
<b>Total - 4 centres</b>	<b>58,499,501</b>	<b>63,988,109</b>	<b>1.09</b>	<b>153,458,780</b>	<b>168,377,913</b>	<b>1.10</b>
British Columbia - Colombie-Britannique:						
Vancouver	26,754,380	29,269,353	1.09	80,914,535	82,192,878	1.02
Victoria	12,654,126	14,611,565	1.15	38,871,654	40,166,745	1.03
<b>Total - 2 centres</b>	<b>39,408,506</b>	<b>43,880,918</b>	<b>1.11</b>	<b>119,786,189</b>	<b>122,359,623</b>	<b>1.02</b>
<b>TOTAL - 50 CENTRES</b>	<b>621,443,575</b>	<b>753,831,875</b>	<b>1.21</b>	<b>1,685,082,992</b>	<b>2,112,457,072</b>	<b>1.25</b>

TABLE 2. Cheques Drawn on the Receiver General for Canada

TABLEAU 2. Chèques tirés sur le Receveur général du Canada

	March		First three months			
	Mars		Trois premiers mois			
	1982	1983	1983 1982	1982	1983	1983 1982
	\$'000	\$'000		\$'000	\$'000	
Vancouver	560,592	561,920	1.00	1,391,004	1,605,942	1.15
Calgary	379,331	456,957	1.20	924,634	1,188,863	1.29
Regina	137,074	144,502	1.05	360,064	394,035	1.09
Winnipeg	291,079	280,881	0.96	737,935	830,747	1.13
Toronto	1,389,769	1,436,376	1.03	3,512,827	3,924,742	1.12
Ottawa	5,832,958	8,562,379	1.47	15,392,801	21,906,536	1.42
Montréal	1,148,571	1,228,586	1.07	3,125,564	3,530,743	1.13
Saint John	81,403	78,028	0.96	213,809	219,057	1.02
Halifax	454,051	474,305	1.04	1,195,859	1,376,157	1.15
<b>CANADA</b>	<b>10,274,828</b>	<b>13,223,934</b>	<b>1.29</b>	<b>26,854,497</b>	<b>34,976,822</b>	<b>1.30</b>

TABLE 3. Cheques Cashed by Type of Account

TABLEAU 3. Chèques tirés par type de compte

	March - Mars					
	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	1,629,666	2,267,735	115,547	140,958	58,091	62,035
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	314,183	384,228	24,249	21,372	17,004	18,473
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	15,363	11,469	6,143	4,535	2,948	3,296
Halifax	4,184,605	4,984,479	156,254	155,763	116,663	131,833
Sydney	524,918	529,714	18,750	21,354	13,451	17,932
Total - 3 centres	4,724,886	5,525,662	181,147	181,652	133,062	153,061
New Brunswick - Nouveau-Brunswick:						
Fredericton	831,649	1,162,631	57,350	56,423	29,025	33,105
Moncton	370,438	455,224	38,538	45,078	34,074	36,403
Saint John	1,226,060	1,309,901	56,772	55,925	34,961	39,555
Total - 3 centres	2,428,147	2,927,756	152,660	157,426	98,060	109,063
Québec:						
Chicoutimi	351,331	317,336	27,816	30,417	9,496	10,633
Drummondville	140,951	159,850	21,799	23,741	4,389	5,418
Granby	211,775	188,128	16,211	21,658	7,024	7,405
Montréal	69,090,425	64,576,309	2,964,046	2,906,162	649,648	681,827
Outaouais	11,450,185	11,097,177	565,007	611,596	44,934	63,917
St-Hyacinthe	274,630	409,026	42,828	34,919	11,787	12,104
Shawinigan	110,810	593,173	10,561	13,168	3,502	6,027
Sherbrooke	485,695	483,705	48,560	76,726	17,821	20,307
Trois-Rivières	327,059	363,387	35,275	37,364	9,443	12,031
Valleyfield	118,615	132,171	17,657	19,609	6,402	7,033
Total - 10 centres	82,561,476	78,320,262	3,749,760	3,775,360	764,446	826,702
Ontario:						
Brantford	453,105	517,361	67,109	67,252	25,876	26,571
Chatham	893,998	1,150,990	51,878	38,438	20,243	23,008
Cornwall	267,141	327,819	34,011	30,332	12,157	15,200
Guelph	407,539	373,342	64,033	70,699	28,522	29,519
Hamilton	5,045,356	5,555,281	736,317	690,549	160,145	175,118
Kingston	303,311	374,398	100,942	102,779	43,480	51,348
Kitchener	979,218	1,333,727	158,202	177,460	57,869	79,318
London	3,756,347	3,306,484	297,058	277,230	173,811	110,739
Niagara Falls	310,849	353,579	57,785	53,147	20,501	20,726
Oshawa	1,531,597	1,580,300	107,995	139,157	40,517	42,328
Ottawa	7,691,466	14,729,752	564,971	683,615	312,859	343,038
Peterborough	284,726	320,502	63,698	74,668	29,942	42,063
St. Catharines	684,989	386,838	100,398	66,415	38,728	25,098
Sarnia	1,408,453	1,331,259	77,135	74,588	28,842	32,867
Sault Ste. Marie	428,229	444,058	53,816	49,566	24,921	24,153
Sudbury	471,551	562,395	80,438	78,912	36,422	38,381
Thunder Bay	603,413	745,117	110,620	105,861	46,920	49,771
Timmins	222,837	243,429	35,593	34,928	13,813	16,982
Toronto	365,047,045	474,631,386	4,210,883	3,782,648	1,738,035	1,813,265
Windsor	1,431,674	1,955,283	224,536	258,585	78,458	98,386
Total - 20 centres	392,302,844	510,223,300	7,197,418	6,856,829	2,931,861	3,057,879
Manitoba:						
Brandon	201,011	233,601	32,434	30,517	22,966	23,262
Winnipeg	16,370,743	24,348,750	589,094	711,262	313,209	330,153
Total - 2 centres	16,571,754	24,582,351	621,528	741,779	336,175	353,415
Saskatchewan:						
Moose Jaw	118,687	128,920	41,431	38,137	21,223	24,815
Prince Albert	168,147	152,105	24,932	24,270	19,488	21,837
Regina	3,944,854	2,882,666	143,555	157,093	104,290	119,140
Saskatoon	1,580,204	1,313,000	338,141	293,329	116,652	120,238
Total - 4 centres	5,811,892	4,476,691	548,059	512,829	261,653	286,030

TABLE 3. Cheques Cashed by Type of Account - Concluded

TABLEAU 3. Chèques tirés par type de compte - fin

	March - Mars					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1982	1983	1982	1983	1982	1983
thousands of dollars - milliers de dollars						
Alberta:						
Calgary	31,317,166	35,340,185	1,114,386	713,644	782,741	894,945
Edmonton	22,829,081	24,383,363	1,091,890	1,193,738	698,966	512,504
Lethbridge	406,611	418,741	65,340	61,398	59,924	56,605
Medicine Hat	259,317	332,602	40,490	47,294	33,589	33,090
Total - 4 centres	54,812,175	60,474,891	2,312,106	2,016,074	1,375,220	1,497,144
British Columbia - Colombie-Britannique:						
Vancouver	23,974,783	26,587,840	1,926,200	1,823,375	853,397	858,138
Victoria	12,245,809	14,155,542	260,094	300,171	148,223	155,852
Total - 2 centres	36,220,592	40,743,382	2,186,294	2,123,546	1,001,620	1,013,990
TOTAL - 50 CENTRES	597,377,615	729,926,258	17,088,768	16,527,825	6,977,192	7,377,792

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	6,338,218(1)	146,867	1,909,392	2,596,716	1,267,761	417,482
1925	6,150,108	125,882	1,872,575	2,446,619	1,282,945	422,087
1929	11,504,782	191,235	4,220,848	4,660,142(2)	1,644,222	788,335
1930	9,118,487	167,396	3,092,172	3,784,311	1,469,326	605,282
1932	5,485,120	129,233	1,880,528	2,045,682	1,041,221(3)	388,456
1935	7,151,097	264,460	2,059,698	3,413,815	1,029,204	383,920
1940	8,042,213	199,348	2,521,116	3,504,308	1,292,446	524,995
1945	14,832,464	322,263	4,380,524	6,947,178(4)	2,259,561	922,938
1950	21,036,876	553,723(5)	6,392,333	9,029,068(6)	3,335,352	1,726,400
1955	36,615,038	822,399	10,938,261	16,642,409	5,366,624	2,845,345
1960	63,898,039	1,259,774	18,870,155	30,932,494	8,528,339	4,307,277
1965	111,710,056	2,102,986	34,063,615	52,884,018	15,407,643	7,251,794
1970	178,853,936	4,562,098	46,196,079	90,879,406(7)	24,003,879	13,212,474
1971	202,602,350	4,552,902	54,337,415	104,786,566	24,436,408	14,489,059
1972	239,092,764	5,147,300	62,423,237	124,923,549	28,936,498	17,662,180
1973	296,463,388	5,639,256	73,874,176	161,440,764	33,944,512	21,564,680
1974	356,207,894	7,479,192	87,937,543	186,100,662	46,453,917	28,236,580
1975	478,463,073	8,873,504	121,018,109	249,071,563	61,611,877	37,890,020
1976	565,751,829	11,316,395	148,670,161	287,211,763	73,616,531	44,936,979
1977	629,462,080	12,464,058	170,989,798	312,322,537	83,192,731	50,492,956
1978	683,164,358	12,923,135	168,468,302	355,886,697	92,738,216	53,148,008
1979	858,807,259	15,397,205	164,141,088	501,838,665	113,358,280	64,072,021
1980	1,177,869,363	19,262,935	194,205,770	735,058,960	146,651,338	82,690,360
1981	1,535,118,866	22,112,650	229,732,756	974,038,049	192,849,103	116,386,308
1982	1,664,573,361	22,498,503	232,985,988	1,065,355,599	223,947,082	119,786,189
1983	2,089,006,392	27,535,798	234,335,946	1,445,526,208	259,248,817	122,359,623

(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.

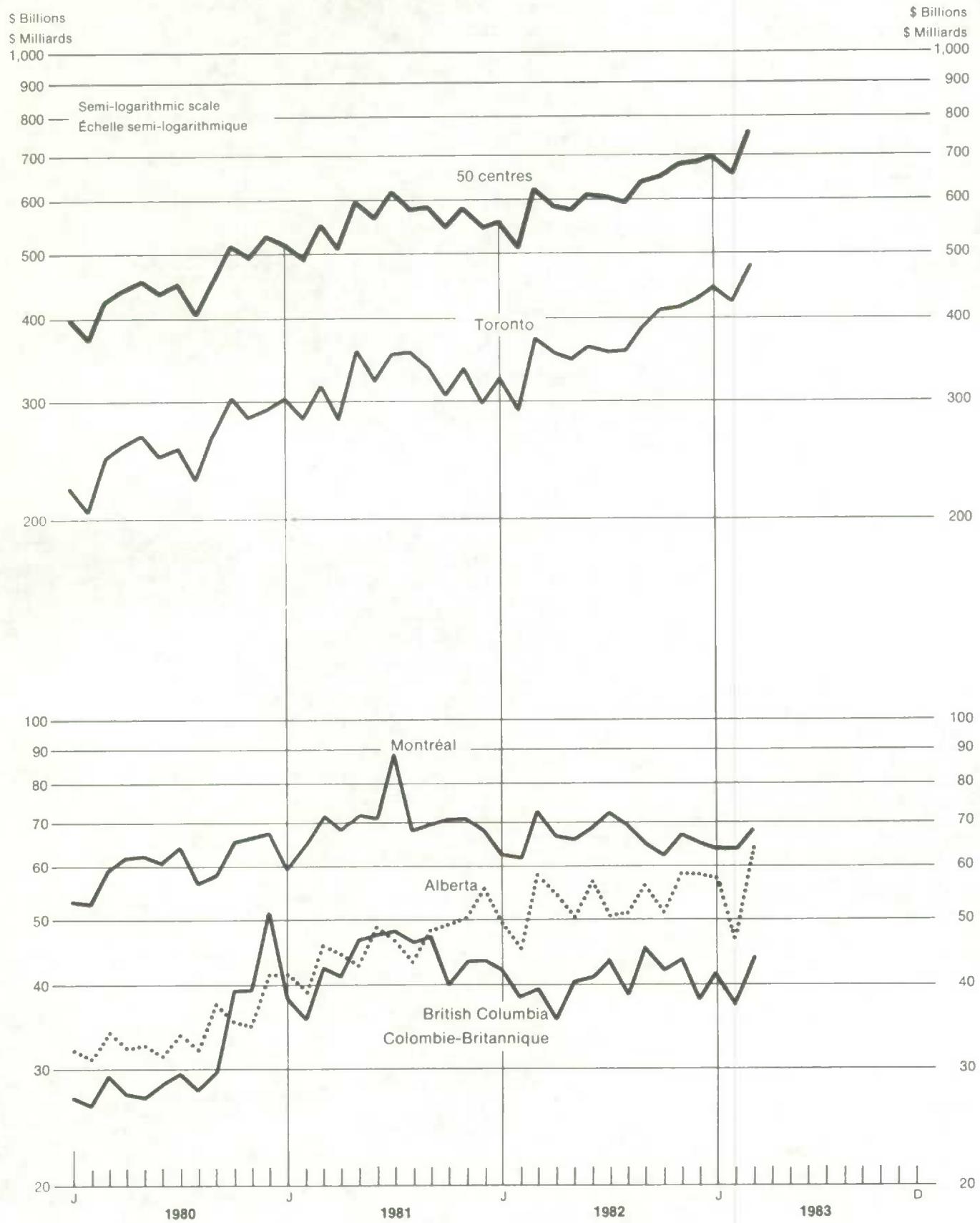
(6) Cornwall data added as of May 1950.

(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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