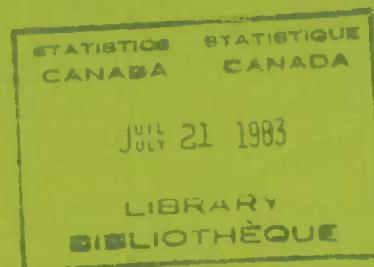


Statistics
CanadaStatistique
Canada

Price: Canada, \$1.55, \$15.50 a year
 Other Countries, \$1.85, \$18.60 a year

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

CHEQUES CASHED**MAY 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.

CHÈQUES ENCAISSÉS**MAI 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.

July 1983
5-4404-509

Juillet 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

	May		First five months			
	Mai		Cinq premiers mois			
	1982	1983	1983 1982	1982	1983	1983 1982
	\$'000	\$'000		\$'000	\$'000	
Newfoundland - Terre-Neuve:						
St. John's	1,902,949	1,438,133	0.76	9,529,303	11,579,305	1.22
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	339,199	397,030	1.17	1,677,703	1,831,057	1.09
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	24,233	27,623	1.14	115,788	108,291	0.94
Halifax	3,827,194	5,997,934	1.57	19,650,971	25,196,246	1.28
Sydney	295,857	414,161	1.40	2,009,548	2,302,991	1.15
Total - 3 centres	4,147,284	6,439,718	1.55	21,776,307	27,607,528	1.27
New Brunswick - Nouveau-Brunswick:						
Fredericton	710,846	1,433,134	2.02	4,107,400	6,274,603	1.53
Moncton	485,523	584,374	1.20	2,204,433	2,563,351	1.16
Saint John	1,198,502	1,328,710	1.11	6,463,499	6,291,317	0.97
Total - 3 centres	2,394,871	3,346,218	1.40	12,775,332	15,129,271	1.18
Quebec:						
Chicoutimi	361,234	382,401	1.06	1,806,250	1,773,905	0.98
Dionne-Davidville	165,347	199,158	1.20	811,826	927,194	1.14
Granby	222,544	247,676	1.11	1,135,027	1,094,699	0.96
Jonction	65,881,670	71,279,706	1.08	329,773,477	350,847,240	1.00
Montreal	11,298,922	10,546,981	0.93	57,102,126	57,284,836	1.00
St-Léonard	325,446	474,223	1.46	1,648,389	2,240,571	1.36
Ste-Catherine	126,552	541,247	4.28	619,705	2,667,822	4.30
Ste-Foy	520,046	564,256	1.09	2,469,787	2,676,456	1.08
Trois-Rivières	367,243	441,843	1.20	1,815,656	1,905,597	1.05
Valleyfield	143,618	191,434	1.33	680,852	786,633	1.16
Total - 10 centres	79,412,822	84,868,925	1.07	397,863,095	402,204,753	1.01
Ontario:						
Brantford	562,448	581,880	1.03	2,729,697	2,943,507	1.08
Chatham	731,432	899,414	1.22	4,311,061	5,269,803	1.22
Cornwall	310,230	390,160	1.26	1,366,311	1,876,432	1.37
Guelph	341,975	465,167	1.36	2,121,687	2,097,876	0.99
Hamilton	5,671,892	5,470,219	0.96	28,203,045	29,750,192	1.05
Kingston	483,682	595,365	1.23	2,238,192	2,640,636	1.18
Kitchener	1,400,687	1,462,821	1.04	6,232,823	7,180,396	1.15
London	3,275,544	4,549,619	1.39	18,091,618	18,512,040	1.02
Niagara Falls	369,635	440,855	1.19	1,786,261	2,016,962	1.13
Oshawa	1,684,289	1,920,353	1.14	8,219,672	8,510,630	1.04
Ottawa	9,436,382	9,171,651	0.97	45,524,517	62,490,907	1.37
Peterborough	384,046	475,164	1.24	1,808,362	2,068,895	1.14
St. Catharines	975,111	913,093	0.94	4,144,042	3,512,600	0.85
Sarnia	1,140,997	1,297,756	1.14	8,165,651	6,699,684	0.82
Sault Ste. Marie	569,532	514,107	0.90	2,477,330	2,361,138	0.95
Sudbury	599,811	680,004	1.13	2,905,127	3,256,307	1.12
Thunder Bay	836,951	954,006	1.14	3,846,670	4,321,128	1.12
Timmins	306,995	372,842	1.21	1,395,457	1,621,326	1.16
Toronto	346,210,684	435,933,785	1.26	1,683,893,528	2,207,235,599	1.31
Windsor	1,602,783	2,307,689	1.44	8,053,208	10,265,780	1.27
Total - 20 centres	376,895,706	469,391,950	1.25	1,837,513,659	2,384,626,038	1.30
Manitoba:						
Brandon	249,572	290,538	1.16	1,194,447	1,376,781	1.15
Winnipeg	17,513,521	20,871,643	1.19	85,048,583	119,465,980	1.40
Total - 2 centres	17,763,093	21,162,181	1.19	86,243,030	120,842,761	1.40
Saskatchewan:						
Regina	219,761	240,536	1.09	961,511	1,019,317	1.06
Saskatoon	205,625	206,928	1.01	1,009,538	990,154	0.98
Estevan	4,046,122	3,079,383	0.76	20,666,729	14,638,043	0.71
Total - 4 centres	1,523,500	1,868,152	1.23	8,528,807	8,503,342	1.02
Total - 4 centres	5,995,008	5,394,999	0.80	30,966,585	25,150,856	0.81

TABLE 1. Cheques Cashed Against Individual Accounts - Conclusion

TABLEAU 1. Chèques tirés sur les comptes individuels - fin

	May 1982	1983	1983 1982	First five months 1982	1983	1983 1982
	\$'000	\$'000		\$'000	\$'000	
Alberta:						
Calgary	30,626,666	27,207,740	0.89	150,145,815	155,015,644	1.03
Edmonton	18,717,073	20,418,786	1.09	103,768,262	108,635,631	1.05
Lethbridge	598,335	599,504	1.00	2,622,194	2,687,347	1.02
Medicine Hat	309,155	251,736	0.81	1,579,218	1,647,959	1.04
Total - 4 centres	50,251,229	48,477,766	0.96	258,115,489	267,986,581	1.04
British Columbia - Colombie-Britannique:						
Vancouver	27,457,117	28,532,217	1.04	136,025,373	135,314,101	0.99
Victoria	12,781,949	14,407,244	1.13	59,465,807	75,703,211	1.27
Total - 2 centres	40,239,066	42,939,461	1.07	195,491,180	211,017,312	1.08
TOTAL - 50 CENTRES	579,341,227	683,856,381	1.18	2,851,951,683	3,467,975,462	1.22

TABLE 2. Cheques Drawn on the Receiver General for Canada

TABLEAU 2. Chèques tirés sur le Receveur général du Canada

	May 1982	1983	1983 1982	First five months 1982	1983	1983 1982
	\$'000	\$'000		\$'000	\$'000	
Vancouver						
Vancouver	739,129	754,391	1.02	2,887,641	2,990,476	1.04
Calgary	654,405	588,483	0.90	2,101,107	2,265,507	1.08
Regina	193,443	191,958	0.99	768,932	761,136	1.00
Winnipeg	409,390	457,533	1.12	1,577,085	1,617,500	1.03
Toronto	1,923,148	2,000,262	1.04	7,151,961	7,562,539	1.06
Ottawa	4,327,259	5,415,579	1.25	26,052,587	34,693,326	1.33
Montréal	1,380,407	1,522,900	1.10	6,197,010	6,508,142	1.05
Saint John	101,692	110,872	1.09	420,033	428,467	1.02
Halifax	561,895	605,528	1.08	2,345,305	2,538,731	1.08
CANADA	10,290,768	11,647,506	1.13	49,497,661	59,365,824	1.20

TABLE 3. Cheques Cashed by Type of Account

TABLEAU 3. Chèques tirés par type de compte

	May - Mai					
	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	1,719,422	1,252,602	123,503	118,635	60,024	66,896
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	296,789	347,576	25,130	27,253	17,280	22,201
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	16,010	18,069	5,047	5,739	3,176	3,815
Halifax	3,558,985	5,682,617	148,661	171,463	119,548	143,854
Sydney	261,217	371,581	19,660	23,930	14,980	18,650
Total - 3 centres	3,836,212	6,072,267	173,368	201,132	137,704	166,319
New Brunswick - Nouveau-Brunswick:						
Fredericton	619,532	1,337,950	55,066	59,424	36,248	55,760
Moncton	412,908	493,309	39,333	50,421	33,282	40,644
Saint John	1,109,531	1,221,500	51,595	65,492	37,376	41,718
Total - 3 centres	2,141,971	3,052,759	145,994	175,337	106,906	118,122
Quebec:						
Chicoutimi	318,989	336,907	32,038	33,774	10,207	11,720
Drummondville	139,074	166,078	22,172	26,260	4,101	6,820
Granby	194,346	208,194	19,922	30,136	8,276	9,346
Montreal	62,179,151	67,357,366	3,026,661	3,175,901	676,058	746,439
Québec	10,461,352	9,827,925	779,366	645,898	58,204	73,158
L'Hyacinthe	272,489	419,335	39,106	40,627	13,851	14,261
Shawinigan	110,981	158,141	11,879	16,148	3,692	6,958
Sherbrooke	447,630	477,450	52,660	62,425	19,756	24,381
Trois-Rivières	320,697	384,560	36,977	42,757	9,569	14,526
Valleyfield	116,263	157,706	20,783	25,804	6,572	7,924
Total - 10 centres	74,560,972	79,853,662	4,041,564	4,099,730	810,286	915,533
Ontario:						
Brantford	472,277	474,035	63,766	77,082	26,405	30,763
Chatham	668,824	821,711	46,122	47,002	24,486	26,701
Cornwall	256,775	341,562	40,225	33,537	13,230	15,061
Guelph	247,634	357,834	64,339	73,641	30,002	33,692
Hamilton	4,766,522	4,572,832	737,618	705,066	167,752	192,321
Kingston	325,128	414,645	112,153	120,379	46,401	60,343
Kitchener	1,179,482	1,210,900	160,795	185,257	60,410	66,664
London	2,887,353	4,095,113	278,156	311,750	110,035	142,756
Niagara Falls	287,744	359,548	61,323	58,251	20,568	23,056
Oshawa	1,529,516	1,730,206	114,520	142,340	46,253	47,807
Ottawa	8,524,539	8,001,844	562,911	816,723	349,532	353,084
Peterborough	269,579	344,438	82,101	93,701	32,366	37,025
St. Catharines	833,851	749,232	101,807	117,918	39,453	45,943
Sarnia	1,035,193	1,172,263	74,967	80,468	30,837	45,025
Sault Ste. Marie	482,486	424,224	59,217	60,631	27,829	29,252
Sudbury	467,667	536,821	93,794	98,490	38,350	44,693
Thunder Bay	668,966	772,449	112,053	125,859	55,932	55,698
Timmins	248,991	311,494	42,540	42,280	15,464	19,068
Toronto	340,262,577	429,735,922	4,179,826	4,175,981	1,768,281	2,021,882
Windsor	1,276,442	1,794,362	247,590	385,260	78,751	128,067
Total - 20 centres	366,679,546	458,221,433	7,235,823	7,751,616	2,980,337	3,418,901
Manitoba:						
Brandon	185,804	223,810	38,443	36,357	25,325	30,371
Winnipeg	16,426,069	19,723,000	710,538	773,349	376,914	375,294
Total - 2 centres	16,611,873	19,946,810	748,981	809,706	402,239	405,665
Saskatchewan:						
Moose Jaw	137,149	153,049	52,099	51,218	30,513	36,269
Prince Albert	152,398	150,600	30,250	31,156	22,977	25,172
Regina	3,787,377	2,763,556	140,214	174,906	118,531	140,321
Saskatoon	1,159,858	1,389,901	242,075	329,409	121,567	148,842
Total - 4 centres	5,236,782	4,457,106	464,638	586,689	293,588	351,204

TABLE 3. Cheques Cashed by Type of Account - Concluded

TABLEAU 3. Chèques tirés par type de compte - fin

	May - Mai					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1982	1983	1982	1983	1982	1983
thousands of dollars - milliers de dollars						
Alberta:						
Calgary	28,463,831	25,382,820	1,338,185	992,708	824,650	832,212
Edmonton	17,120,602	18,560,011	1,069,629	1,297,452	526,842	561,323
Lethbridge	462,906	453,762	70,466	76,161	64,963	69,581
Medicine Hat	217,740	174,871	49,205	42,913	42,210	33,952
Total - 4 centres	46,265,079	44,571,464	2,527,485	2,409,234	1,458,665	1,497,068
British Columbia - Colombie-Britannique:						
Vancouver	24,895,721	25,540,127	1,694,616	1,980,427	866,780	1,003,663
Victoria	12,297,506	13,905,430	325,894	337,276	158,549	164,538
Total - 2 centres	37,193,227	39,453,557	2,020,510	2,317,703	1,025,329	1,168,201
TOTAL - 50 CENTRES	554,541,873	657,229,236	17,506,996	18,497,035	7,292,358	8,130,110

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	10,657,710(1)	249,263 ^c	3,201,134	4,310,880	2,200,389	696,044
1925	10,661,063	221,017	3,240,833 ^c	4,291,263	2,195,320	712,630
1929	19,255,760	324,976	6,694,400	7,987,367	2,956,913	1,292,104
1930	15,627,428	285,818	5,471,191	6,399,226(2)	2,449,117	1,022,076
1932	10,334,208	220,956	3,152,682	4,537,891	1,778,240(3)	644,439
1935	12,505,825	210,182	3,573,680	5,816,365	2,244,929	660,669
1940	14,352,769	370,775	4,325,526	6,235,612	2,541,802	879,054
1945	26,581,560	603,979	7,658,764	12,330,829(4)	4,318,138	1,669,850
1950	36,469,576	953,471(5)	10,743,830	15,574,074(6)	6,083,703	3,114,498
1955	63,084,617	1,351,953	18,924,010	28,603,222	9,344,705	4,860,727
1960	108,659,710	2,191,534	32,187,836	51,781,571	15,310,045	7,188,724
1965	190,578,227	3,714,732	58,339,484	89,333,567	26,518,105	12,672,339
1970	308,630,218	7,891,418	79,963,211	156,086,332(7)	41,985,009	22,704,248
1971	343,892,094	8,074,500	91,252,260	176,526,591	43,135,471	24,903,272
1972	406,530,893	8,835,639	106,755,808	211,531,191	49,242,607	30,165,648
1973	517,552,925	9,925,472	128,820,016	282,093,015	59,292,859	37,421,563
1974	635,582,393	12,831,812	159,956,872	327,717,346	83,026,575	52,049,788
1975	825,166,873	15,060,788	209,971,362	431,918,944	103,441,746	64,774,033
1976	951,850,227 ^c	19,100,745	250,373,962	481,658,092 ^c	124,902,719	75,814,709
1977	1,068,938,631	21,127,139	286,602,608	534,474,580	141,686,692	85,047,612
1978	1,182,572,240	21,374,960	295,905,029	619,608,302	155,938,591	89,745,358
1979	1,483,060,907	26,322,896	286,389,743	873,276,168	189,374,898	107,697,202
1980	2,061,950,601	32,126,351	342,158,963	1,302,563,269	247,962,596	137,139,422
1981	2,622,998,178	37,015,749	392,051,652	1,665,476,802	324,223,132	204,230,843
1982	2,817,691,020	37,848,206	389,345,390	1,819,681,140	375,325,104	195,491,180
1983	3,427,411,405	45,630,219	390,808,532	2,365,975,144	413,980,198	211,017,312

(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.

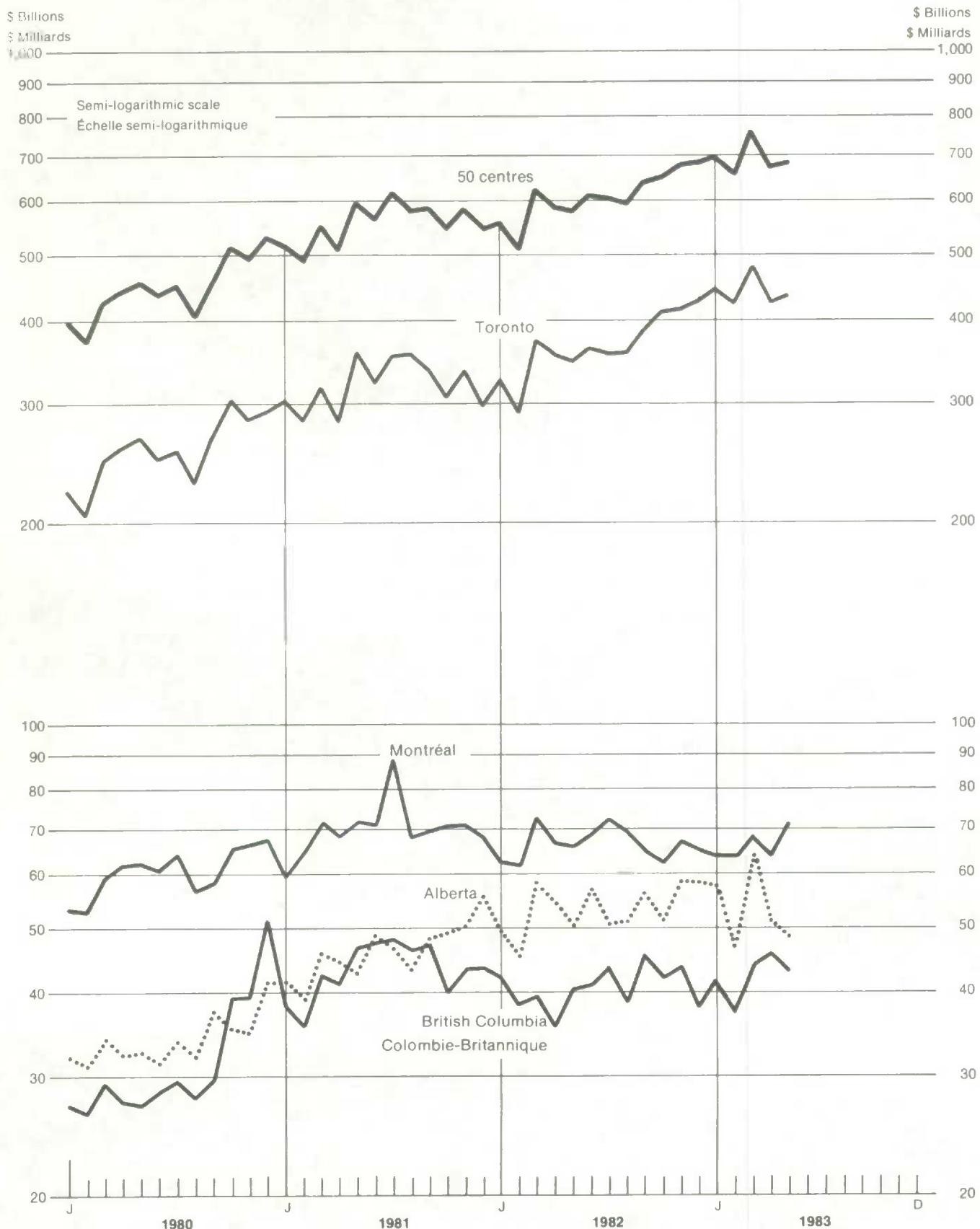
(6) Cornwall data added as of May 1950.

(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.

Value of Cheques Cashed in Canada
Valeur des chèques encaissés au Canada



STATISTICS CANADA LIBRARY
BIBLIOTHÈQUE STATISTIQUE CANADA



1010530414