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Price: Canada, \$1.55, \$15.50 a year  
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CHEQUES CASHED

AUGUST 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.

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CHÈQUES ENCAISSEÉS

AOÛT 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.

Octobre 1983  
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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

	August		First eight months			
	Aout		Huit premiers mois			
	1982	1983	1983 1982	1982	1983	1983 1982
	\$'000	\$'000		\$'000	\$'000	
<b>Newfoundland - Terre-Neuve:</b>						
St. John's	2,616,175	1,638,243	0.63	16,863,574	15,994,906	0.95
<b>Prince Edward Island - île-du-Prince-Édouard:</b>						
Charlottetown	368,915	425,430	1.15	2,879,713	3,172,061	1.10
<b>Nova Scotia - Nouvelle-Écosse:</b>						
Glace Bay	25,031	27,594	1.10	191,904	192,456	1.00
Halifax	4,461,294	4,766,393	1.07	32,480,414	40,850,303	1.26
Sydney	475,764	497,613	1.05	3,359,417	3,750,304	1.12
<b>Total - 3 centres</b>	<b>4,962,089</b>	<b>5,291,600</b>	<b>1.07</b>	<b>36,831,735</b>	<b>44,793,063</b>	<b>1.24</b>
<b>New Brunswick - Nouveau-Brunswick:</b>						
Fredericton	855,123	1,335,795	1.56	6,612,466	10,063,262	1.52
Moncton	436,563	608,828	1.39	3,587,301	4,407,841	1.23
Saint John	939,367	1,260,792	1.34	9,839,272	10,158,332	1.03
<b>Total - 3 centres</b>	<b>2,231,053</b>	<b>3,205,415</b>	<b>1.44</b>	<b>20,039,039</b>	<b>24,609,435</b>	<b>1.23</b>
<b>Quebec:</b>						
Blainville	352,923	376,130	1.07	2,882,170	2,898,709	1.01
Bromont	174,524	210,273	1.20	1,345,718	1,551,064	1.15
Granby	205,880	220,760	1.07	1,769,951	1,768,121	1.00
Montreal	69,088,759	72,764,219	1.05	539,509,494	552,138,644	1.02
L'Assomption	11,117,202	12,148,805	1.09	92,655,186	98,026,906	1.06
Longueuil	395,588	444,477	1.12	2,878,410	3,534,422	1.23
Marquette	109,500	158,847	5.10	972,836	4,455,894	4.58
Sherbrooke	524,109	573,880	1.09	4,027,213	4,374,384	1.09
Trois-Rivieres	380,196	474,115	1.25	2,955,137	3,291,881	1.11
Valleyfield	136,599	186,596	1.37	1,104,567	1,329,483	1.20
<b>Total - 10 centres</b>	<b>82,485,280</b>	<b>87,958,102</b>	<b>1.07</b>	<b>650,100,682</b>	<b>673,369,508</b>	<b>1.04</b>
<b>Ontario:</b>						
Brantford	507,814	544,279	1.07	4,463,201	4,755,758	1.07
Chatham	1,236,746	889,139	0.72	7,239,034	7,788,372	1.08
Cornwall	320,571	389,126	1.21	2,341,543	3,064,041	1.31
Guelph	408,025	525,540	1.29	3,291,082	3,748,196	1.14
Hamilton	5,652,954	6,110,814	1.08	45,396,217	48,939,900	1.08
Kingston	615,437	633,066	1.03	4,057,302	4,474,367	1.10
Kitchener	1,232,685	1,469,596	1.19	10,478,410	11,606,190	1.11
London	3,447,169	4,167,662	1.21	28,733,825	31,477,872	1.10
Niagara Falls	412,173	484,290	1.17	2,915,310	3,321,391	1.14
Oshawa	1,747,753	1,788,375	1.02	13,768,239	14,379,576	1.04
Ottawa	9,034,378	15,443,532	1.71	73,192,445	104,911,321	1.43
Peterborough	366,967	539,739	1.47	2,978,523	3,584,827	1.20
St. Catharines	804,979	979,554	1.22	6,483,660	6,268,610	0.97
Sarnia	1,459,060	1,335,572	0.92	12,199,724	10,639,551	0.87
Sault Ste. Marie	453,604	548,553	1.21	3,934,983	4,017,078	1.02
Sudbury	604,052	620,649	1.03	4,792,125	5,210,781	1.09
Thunder Bay	789,274	877,505	1.11	6,353,011	7,057,674	1.11
Timmins	279,696	364,347	1.30	2,236,950	2,684,585	1.20
Toronto	357,217,718	500,958,646	1.40	2,758,482,214	3,620,598,422	1.31
Windsor	1,533,766	1,973,327	1.29	13,187,885	16,046,330	1.22
<b>Total - 20 centres</b>	<b>388,124,821</b>	<b>540,643,311</b>	<b>1.39</b>	<b>3,006,525,683</b>	<b>3,914,574,842</b>	<b>1.30</b>
<b>Manitoba:</b>						
Brandon	235,337	301,014	1.28	1,966,575	2,284,588	1.16
Winnipeg	16,850,659	22,048,350	1.31	135,989,039	185,780,097	1.37
<b>Total - 2 centres</b>	<b>17,085,996</b>	<b>22,349,364</b>	<b>1.31</b>	<b>137,955,614</b>	<b>188,064,685</b>	<b>1.36</b>
<b>Saskatchewan:</b>						
Moose Jaw	186,023	197,937	1.06	1,546,949	1,647,629	1.07
Prince Albert	203,746	221,240	1.09	1,621,981	1,660,156	1.02
Saskatoon	3,703,560	3,492,473	0.94	32,504,579	24,661,222	0.76
<b>Total - 4 centres</b>	<b>5,533,216</b>	<b>6,070,504</b>	<b>1.10</b>	<b>49,072,478</b>	<b>42,453,766</b>	<b>0.87</b>

TABLE 1. Cheques Cashed Against Individual Accounts - *Concluded*

TABLEAU 1. Chèques tirés sur les comptes individuels - *Fin*

	August		First eight months			
	Août		Huit premiers mois			
	1982	1983	1983 1982	1982	1983	1983 1982
	\$'000	\$'000		\$'000	\$'000	
Alberta:						
Calgary	29,718,626	28,428,364	0.96	244,712,198	235,975,788	0.96
Edmonton	20,477,257	21,733,498	1.06	164,971,088	173,207,966	1.05
Lethbridge	527,431	541,839	1.03	4,312,245	4,416,787	1.02
Medicine Hat	277,409	194,239	0.70	2,602,414	2,389,033	0.92
Total - 4 centres	51,000,723	50,897,940	1.00	416,597,945	415,989,574	1.00
British Columbia - Colombie-Britannique:						
Vancouver	26,753,479	29,078,935	1.09	218,283,270	221,477,558	1.01
Victoria	11,971,691	18,165,649	1.52	100,598,337	115,837,031	1.15
Total - 2 centres	38,725,170	47,244,584	1.22	318,881,607	337,314,589	1.06
TOTAL - 50 CENTRES	593,133,438	765,724,493	1.29	4,654,948,070	5,660,336,429	1.22

TABLE 2. Cheques Drawn on the Receiver General for Canada

TABLEAU 2. Chèques tirés sur le Receveur général du Canada

	August		First eight months			
	Août		Huit premiers mois			
	1982	1983	1983 1982	1982	1983	1983 1982
	\$'000	\$'000		\$'000	\$'000	
Vancouver	585,495	767,969	1.31	4,923,279	5,381,718	1.09
Calgary	403,611	634,429	1.57	3,645,962	4,182,006	1.15
Regina	136,659	190,090	1.39	1,296,524	1,362,404	1.05
Winnipeg	291,580	408,429	1.40	2,580,886	2,850,854	1.10
Toronto	1,454,064	2,065,463	1.42	12,057,484	13,539,296	1.12
Ottawa	7,292,183	5,648,464	0.77	44,366,706	53,725,642	1.21
Montréal	1,223,464	1,477,098	1.21	9,993,384	10,910,482	1.09
Saint John	77,124	38,418	0.50	672,266	671,654	1.00
Halifax	462,380	604,305	1.31	3,788,173	4,360,008	1.15
CANADA	11,926,560	11,834,665	0.99	83,324,664	96,984,064	1.16

TABLE 3. Cheques Cashed by Type of Account

TABLEAU 3. Chèques tirés par type de compte

	August - Août					
	Current		Savings		Personal chequing	
	Current		Épargne		Chèques personnels	
	1982	1983	1982	1983	1982	1983
thousands of dollars - milliers de dollars						
<b>Newfoundland - Terre-Neuve:</b>						
St. John's	2,413,789	1,457,129	147,179	116,666	55,207	64,448
<b>Prince Edward Island - Île-du-Prince-Édouard:</b>						
Charlottetown	328,164	371,772	23,461	31,886	17,290	21,772
<b>Nova Scotia - Nouvelle-Écosse:</b>						
Glace Bay	15,631	17,203	6,512	6,629	2,888	3,762
Halifax	4,208,530	4,460,437	141,179	163,852	111,585	142,104
Sydney	439,957	459,802	21,366	21,003	14,441	16,808
<b>Total - 3 centres</b>	<b>4,664,118</b>	<b>4,937,442</b>	<b>169,057</b>	<b>191,484</b>	<b>128,914</b>	<b>162,674</b>
<b>New Brunswick - Nouveau-Brunswick:</b>						
Fredericton	756,339	1,244,227	71,217	55,852	27,567	35,716
Moncton	367,510	521,152	38,764	47,222	30,289	40,454
Saint John	859,485	1,161,192	50,595	60,243	33,287	39,357
<b>Total - 3 centres</b>	<b>1,979,334</b>	<b>2,926,571</b>	<b>160,576</b>	<b>163,317</b>	<b>91,143</b>	<b>115,527</b>
<b>Quebec:</b>						
Blainville	314,520	331,382	28,717	33,193	9,686	11,555
Brûlé	150,082	179,092	20,879	25,163	3,563	6,018
Carignan	182,051	189,175	16,590	23,938	7,239	7,647
Montreal	65,298,212	69,188,095	3,144,189	2,834,209	646,358	741,915
Outremont	10,588,512	11,492,606	475,185	604,815	53,505	51,384
St-Hyacinthe	352,329	393,119	31,842	38,099	11,417	13,259
Shawinigan	94,408	536,229	11,354	15,840	3,738	6,778
Sherbrooke	460,238	490,372	47,355	61,914	16,516	21,594
Trois-Rivières	337,079	419,812	34,398	40,887	8,719	13,416
Valleyfield	113,802	155,686	17,623	23,625	5,174	7,287
<b>Total - 10 centres</b>	<b>77,891,233</b>	<b>83,375,568</b>	<b>3,828,132</b>	<b>3,701,681</b>	<b>765,915</b>	<b>880,853</b>
<b>Ontario:</b>						
Brantford	423,311	455,134	61,761	63,572	22,742	25,573
Chatham	1,181,592	820,196	35,643	46,460	19,511	22,483
Cornwall	275,954	317,972	32,021	56,109	12,596	15,045
Guelph	318,181	414,702	62,765	80,142	27,079	30,696
Hamilton	4,814,107	5,190,437	684,077	728,528	154,770	191,849
Kingston	476,313	477,711	93,331	98,662	45,793	56,693
Kitchener	1,033,521	1,226,791	148,137	182,350	51,027	60,455
London	3,105,062	3,804,903	242,981	252,517	99,126	110,242
Niagara Falls	340,553	410,328	51,919	51,326	19,701	22,636
Oshawa	1,574,125	1,540,508	131,310	201,545	42,318	46,322
Ottawa	7,980,236	14,360,675	577,066	714,506	477,076	368,351
Peterborough	274,054	367,493	63,551	139,960	29,362	32,286
St. Catharines	669,590	822,322	98,678	112,406	36,711	44,826
Sarnia	1,360,461	1,234,760	71,499	70,071	27,100	30,741
Sault Ste. Marie	581,849	463,544	49,787	56,252	21,968	28,757
Sudbury	476,036	483,553	91,152	92,475	36,864	44,621
Thunder Bay	646,916	713,836	97,262	109,476	45,096	54,193
Timmins	233,303	303,342	34,282	43,141	12,111	17,864
Toronto	352,041,911	495,068,886	3,602,182	4,060,671	1,573,625	1,829,089
Windsor	1,245,108	1,632,036	219,626	255,365	69,032	85,926
<b>Total - 20 centres</b>	<b>378,852,183</b>	<b>530,109,129</b>	<b>6,449,030</b>	<b>7,415,534</b>	<b>2,823,608</b>	<b>3,118,648</b>
<b>Manitoba:</b>						
Brandon	184,324	241,277	28,585	31,528	22,428	28,209
Winnipeg	15,934,248	20,848,283	608,082	793,099	308,329	406,968
<b>Total - 2 centres</b>	<b>16,118,572</b>	<b>21,089,560</b>	<b>636,667</b>	<b>824,627</b>	<b>330,757</b>	<b>435,177</b>
<b>Saskatchewan:</b>						
Moose Jaw	120,747	135,287	42,199	37,076	23,077	25,574
Prince Albert	157,380	169,631	26,100	28,988	20,266	22,621
Regina	3,464,716	3,188,922	134,158	176,836	104,686	126,715
Saskatoon	1,221,730	1,700,443	114,761	335,770	103,396	122,641
<b>Total - 4 centres</b>	<b>4,964,573</b>	<b>5,194,283</b>	<b>317,218</b>	<b>578,670</b>	<b>251,425</b>	<b>297,551</b>

TABLE 3. Cheques Cashed by Type of Account - Conclusion

TABLEAU 3. Chèques tirés par type de compte - fin

	August - Août					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1982	1983	1982	1983	1982	1983
thousands of dollars - milliers de dollars						
<b>Alberta:</b>						
Calgary	28,035,178	26,811,400	989,825	851,378	693,623	765,586
Edmonton	18,924,436	19,491,206	1,076,167	1,685,368	476,654	556,924
Lethbridge	414,558	410,301	56,567	71,020	56,306	60,518
Medicine Hat	199,085	134,639	48,074	33,918	30,250	25,682
<b>Total - 4 centres</b>	<b>47,573,257</b>	<b>46,847,546</b>	<b>2,170,633</b>	<b>2,641,684</b>	<b>1,256,833</b>	<b>1,408,710</b>
<b>British Columbia - Colombie-Britannique:</b>						
Vancouver	23,944,277	26,541,868	2,090,568	1,755,780	718,634	781,287
Victoria	11,582,640	17,509,929	255,451	512,371	133,600	143,349
<b>Total - 2 centres</b>	<b>35,526,917</b>	<b>44,051,797</b>	<b>2,346,019</b>	<b>2,268,151</b>	<b>852,234</b>	<b>924,636</b>
<b>TOTAL - 50 CENTRES</b>	<b>570,312,140</b>	<b>740,360,797</b>	<b>16,247,972</b>	<b>17,933,700</b>	<b>6,573,326</b>	<b>7,429,996</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	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	17,004,191(1)	402,621	5,102,508	6,721,054	3,661,658	1,116,350
1925	17,150,784	366,736	5,303,459	6,872,567	3,414,416	1,193,606
1929	30,506,539	530,148	10,699,165	12,415,540	4,874,468	1,987,218
1930	24,920,762	466,590	8,822,001	10,017,924(2)	4,015,450	1,598,797
1932	25,844,288	519,171	7,766,200	11,258,872	4,797,206(3)	1,502,839
1935	20,258,839	362,817	5,796,513	9,190,900	3,825,951	1,082,658
1940	22,081,946	535,511	6,564,657	9,685,473	3,896,785	1,399,520
1945	42,812,901	950,350	12,195,168	19,669,618(4)	7,296,903	2,700,862
1950	62,174,493	1,684,993(5)	17,781,534	26,781,881(6)	10,648,380	5,277,705
1955	107,201,485	2,903,967	31,576,346	48,355,839	16,167,225	8,198,108
1960	177,829,308	3,586,662	52,790,701	83,461,608	26,091,341	11,898,996
1965	308,658,813	6,082,155	93,450,458	144,231,977	43,839,445	21,054,778
1970	510,756,294	12,645,430	153,245,974	258,263,019(7)	67,869,620	36,732,251
1971	565,971,711	13,036,865	148,038,424	290,941,211	72,287,072	41,668,139
1972	672,070,638	14,423,178	176,542,120	349,114,955	81,722,383	50,268,002
1973	858,873,482	16,330,502	211,124,999	466,856,299	99,355,965	65,205,717
1974	1,051,010,668	21,205,921	271,005,836	534,841,907	138,327,995	85,629,009
1975	1,347,165,294	24,640,086	351,397,880	697,558,567	167,310,437	106,258,322
1976	1,571,241,752	31,789,280	414,799,672	792,137,656	205,935,707	126,579,437
1977	1,733,439,090	33,442,516	458,659,491	872,734,672	230,178,038	138,424,373
1978	1,957,089,442	35,513,305	469,283,982	1,048,514,799	253,938,184	149,839,172
1979	2,465,479,461	46,093,304	471,873,568	1,448,866,169	314,599,417	184,047,003
1980	3,334,467,705	51,921,496	557,823,199	2,103,106,758	398,509,929	223,106,323
1981	4,363,690,255	61,454,153	654,401,718	2,779,362,071	522,780,968	345,691,345
1982	4,598,816,055	62,770,561	636,191,893	2,977,345,957	603,626,037	318,881,607
1983	5,592,810,088	71,391,382	654,539,934	3,883,056,158	646,508,025	337,314,589

(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.

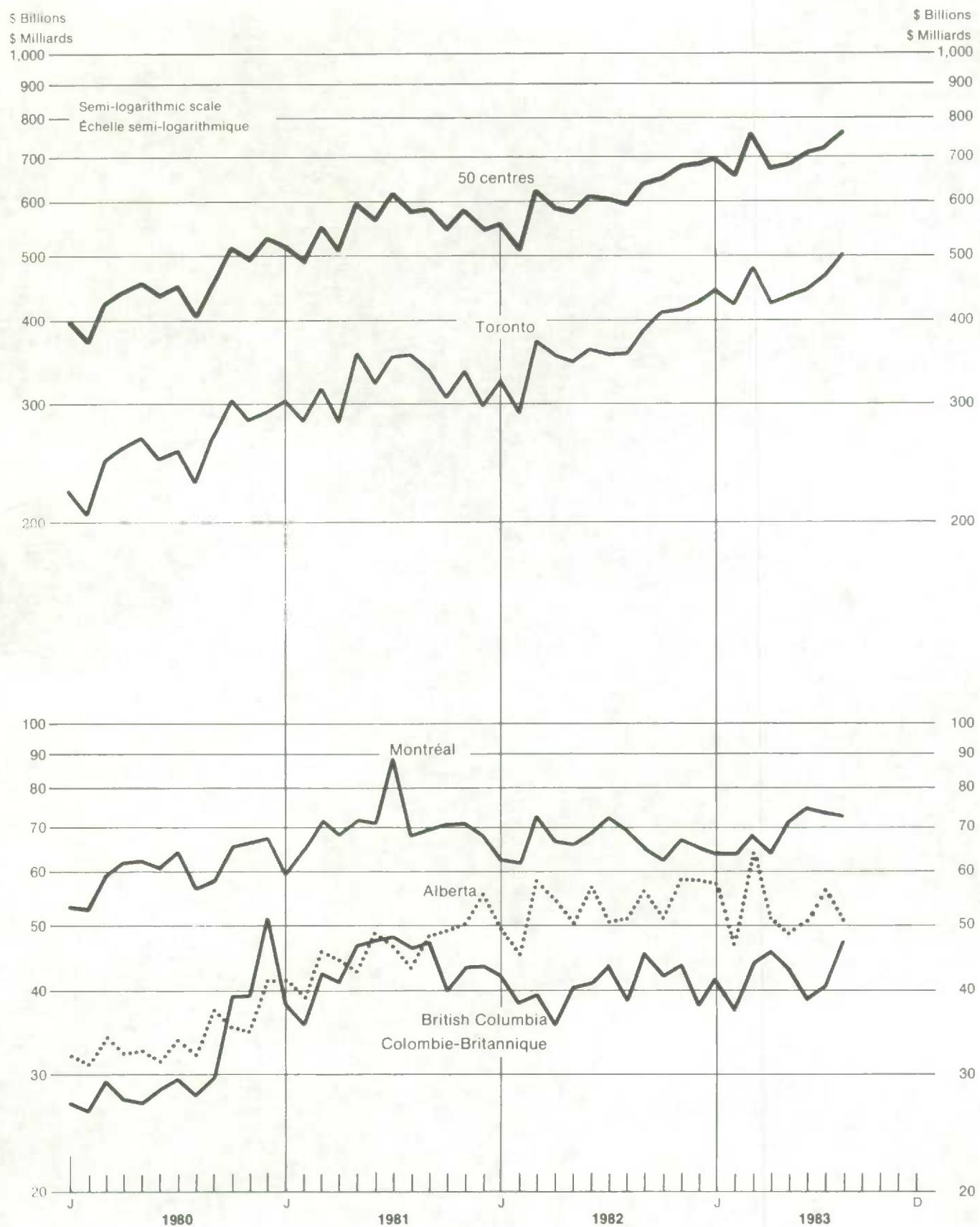
(6) Cornwall data added as of May 1950.

(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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