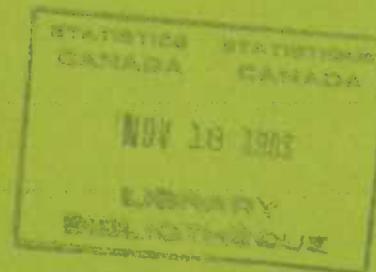




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CHEQUES CASHED

SEPTEMBER 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.

November 1983
5-4404-509

CHÈQUES ENCAISSÉS

SEPTEMBRE 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.

Novembre 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 Cashied Against Individual Accounts

TABLÉAU 1. Chèques tirés sur les comptes individuels

	September			First nine months			
	Septembre			Neuf premiers mois			
	1982	1983		1982	1983		
	\$'000	\$'000		\$'000	\$'000	1982	1983
Newfoundland - Terre-Neuve:							
St. John's	2,711,124	1,732,616	0.64	19,574,698	17,727,522	0.91	
Prince Edward Island - Ile-du-Prince-Edouard:							
Charlottetown	369,678	460,066	1.24	3,249,391	3,632,127	1.12	
Nova Scotia - Nouvelle-Écosse:							
Glace Bay	24,300	26,303	1.08	216,204	218,759	1.01	
Halifax	4,579,646	4,509,688	0.98	37,060,060	45,359,991	1.22	
Sydney	504,481	559,327	1.11	3,863,898	4,309,631	1.12	
Total - 3 centres	5,108,427	5,095,318	1.00	41,140,162	49,888,381	1.21	
New Brunswick - Nouveau-Brunswick:							
Fredericton	747,281	1,327,225	1.78	7,359,747	11,390,487	1.55	
Moncton	476,403	612,675	1.29	4,063,704	5,020,516	1.24	
Saint John	941,665	1,324,521	1.41	10,780,937	11,462,853	1.06	
Total - 3 centres	2,165,349	3,264,421	1.51	22,204,388	27,873,856	1.26	
Quebec:							
Chicoutimi	381,099	377,947	0.99	3,263,269	3,276,656	1.00	
Commodoreville	179,843	205,451	1.14	1,525,561	1,756,515	1.15	
Granby	205,654	226,390	1.10	1,975,605	1,994,511	1.01	
Montreal	64,777,882	73,669,840	1.14	604,287,376	625,808,484	1.04	
Quebec	11,306,288	12,223,242	1.08	103,961,474	110,250,148	1.06	
St-Hyacinthe	356,985	433,497	1.21	3,235,395	3,967,919	1.23	
Shawinigan	65,243	509,015	7.80	1,038,079	4,964,909	4.78	
Sherbrooke	498,449	595,118	1.19	4,525,662	4,969,502	1.10	
Trois-Rivières	392,316	453,228	1.16	3,347,453	3,745,109	1.12	
Valleyfield	133,333	169,166	1.27	1,237,900	1,498,649	1.21	
Total - 10 centres	78,297,092	88,862,894	1.13	728,397,774	762,232,402	1.05	
Ontario:							
Brantford	592,882	600,862	1.01	5,056,083	5,356,620	1.06	
Chatham	1,088,665	791,993	0.73	8,327,699	8,580,365	1.03	
Cornwall	389,913	379,073	0.97	2,731,456	3,443,114	1.26	
Guelph	380,889	605,066	1.59	3,671,971	4,353,262	1.19	
Hamilton	5,606,386	5,921,356	1.06	51,002,603	54,861,256	1.08	
Kingston	614,881	643,560	1.05	4,672,183	5,117,927	1.10	
Kitchener	1,432,138	1,408,091	0.98	11,910,548	13,014,281	1.09	
London	3,256,544	3,890,719	1.19	31,990,369	35,368,591	1.11	
Niagara Falls	401,395	418,859	1.04	3,316,705	3,740,250	1.13	
Oshawa	1,804,776	2,187,553	1.21	15,573,015	16,567,129	1.06	
Ottawa	9,791,473	15,617,058	1.59	82,983,918	120,528,379	1.45	
Peterborough	400,055	923,140	2.31	3,378,578	4,507,967	1.33	
St. Catharines	742,335	856,393	1.15	7,225,995	7,125,003	0.99	
Sarnia	1,340,085	1,415,793	1.06	13,539,809	12,055,344	0.89	
Sault Ste. Marie	551,225	638,471	1.16	4,486,208	4,655,549	1.04	
Sudbury	629,840	612,925	0.97	5,421,965	5,823,706	1.07	
Thunder Bay	746,877	849,023	1.14	7,099,888	7,906,697	1.11	
Timmins	290,773	378,422	1.30	2,527,723	3,063,007	1.21	
Toronto	388,270,758	486,614,096	1.25	3,146,752,972	4,107,212,518	1.31	
Windsor	1,752,518	1,964,306	1.12	14,940,403	18,010,636	1.21	
Total - 20 centres	420,084,408	526,716,759	1.25	3,426,610,091	4,441,291,601	1.30	
Manitoba:							
Brandon	256,555	290,649	1.13	2,223,130	2,575,237	1.16	
Winnipeg	20,536,136	22,450,042	1.09	156,525,175	208,230,139	1.33	
Total - 2 centres	20,792,691	22,740,691	1.09	158,748,305	210,805,376	1.33	
Saskatchewan:							
Prince Jaw	186,309	229,859	1.23	1,733,258	1,877,488	1.08	
Prince Albert	212,773	217,632	1.02	1,834,754	1,877,788	1.02	
Regina	4,295,931	3,411,866	0.79	36,800,510	28,073,088	0.76	
Saskatoon	1,740,414	2,470,851	1.42	15,139,383	16,955,610	1.12	
Total - 4 centres	6,435,427	6,330,208	0.98	55,507,905	48,783,974	0.88	

TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABLERAU 1. Chèques tirés sur les comptes individuels - fin

	September			First nine months		
	Septembre			Neuf premiers mois		
	1982	1983	1983 1982	1982	1983	1983 1982
	\$'000	\$'000		\$'000	\$'000	
Alberta:						
Calgary	35,372,258	26,012,728	0.74	280,084,456	261,988,516	0.94
Edmonton	20,081,200	21,615,009	1.08	185,052,288	194,822,975	1.05
Lethbridge	544,017	565,423	1.04	4,856,262	4,982,210	1.03
Medicine Hat	348,988	215,061	0.62	2,951,402	2,604,094	0.88
Total - 4 centres	56,346,463	48,408,221	0.86	472,944,408	464,397,795	0.98
British Columbia - Colombie-Britannique:						
Vancouver	27,373,927	28,174,682	1.03	245,657,197	249,652,240	1.02
Victoria	18,689,268	18,966,907	1.05	118,687,605	134,803,938	1.14
Total - 2 centres	45,463,195	47,141,589	1.04	364,344,802	384,456,178	1.06
TOTAL - 50 CENTRES	637,773,854	750,752,783	1.18	5,292,721,924	6,411,089,212	1.21

TABLE 2. Cheques Drawn on the Receiver General for Canada

TABLERAU 2. Chèques tirés sur le Receveur général du Canada

	September			First nine months		
	Septembre			Neuf premiers mois		
	1982	1983	1983 1982	1982	1983	1983 1982
	\$'000	\$'000		\$'000	\$'000	
Vancouver	548,569	627,030	1.14	5,471,848	6,008,748	1.10
Calgary	390,777	474,314	1.21	4,036,739	4,656,320	1.15
Regina	131,356	145,623	1.11	1,427,880	1,508,027	1.06
Winnipeg	273,862	303,218	1.11	2,854,748	3,154,072	1.10
Toronto	1,362,893	1,535,716	1.13	13,420,377	15,075,012	1.12
Ottawa	7,409,987	5,273,500	0.71	51,776,693	58,999,142	1.14
Montréal	1,086,513	1,220,266	1.12	11,079,897	12,130,748	1.09
Saint John	66,016	32,511	0.49	738,282	704,165	0.95
Halifax	421,576	488,833	1.16	4,209,749	4,848,841	1.15
CANADA	11,691,549	10,101,011	0.86	95,016,213	107,085,075	1.13

TABLE 3. Cheques Cashed by Type of Account
TABLEAU 3. Chèques tirés par type de compte

	September - Septembre					
	Current Courant		Savings Épargne		Personal chequing Chèques personnels	
	1982	1983	1982	1983	1982	1983
thousands of dollars - milliers de dollars						
Newfoundland - Terre-Neuve:						
St. John's	2,471,990	1,565,614	184,620	103,328	54,514	63,674
Prince Edward Island - Ile-du-Prince-Édouard:						
Charlottetown	327,573	405,934	24,052	33,442	18,053	20,690
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	15,030	15,563	5,737	7,329	3,533	3,411
Halifax	4,308,526	4,205,069	154,530	164,771	116,590	139,848
Sydney	467,541	520,534	21,640	21,926	15,300	16,867
Total - 3 centres	4,791,097	4,741,166	181,907	194,026	135,423	160,126
New Brunswick - Nouveau-Brunswick:						
Fredericton	643,024	1,238,011	70,488	53,301	33,769	35,913
Moncton	399,756	515,779	43,479	56,054	33,168	40,842
Saint John	849,225	1,229,665	49,834	57,089	42,606	37,767
Total - 3 centres	1,892,005	2,983,455	163,801	166,444	109,543	114,522
Québec:						
Chicoutimi	340,479	331,578	30,808	35,062	9,812	11,307
Diamondville	156,092	172,917	20,387	27,162	3,364	5,372
Granby	183,157	193,181	16,025	24,869	6,472	8,340
Montréal	61,140,498	69,883,887	3,072,395	3,056,990	5,64,989	728,963
Québec	10,695,882	11,571,095	552,794	573,202	57,612	78,945
St-Hyacinthe	314,771	384,332	30,459	37,092	11,755	12,073
Shawinigan	56,861	486,121	5,675	15,711	2,707	7,183
Sherbrooke	436,154	517,235	46,514	56,640	15,781	21,243
Trois-Rivières	350,703	397,716	33,390	41,770	8,223	13,742
Valleyfield	111,284	141,035	16,686	20,672	5,363	7,459
Total - 10 centres	73,785,881	84,079,097	3,825,133	3,889,170	686,078	894,627
Ontario:						
Brantford	496,760	507,158	72,641	68,599	23,481	25,405
Chatham	1,029,139	717,732	40,120	49,761	19,406	24,500
Cornwall	341,940	315,736	35,402	47,197	12,571	16,140
Guelph	292,136	488,131	61,007	85,293	27,746	31,642
Hamilton	4,739,529	5,019,783	703,039	720,529	163,818	181,044
Kingston	461,708	479,381	105,688	108,791	47,485	55,388
Kitchener	1,214,918	1,143,102	162,957	203,511	54,263	61,478
London	2,893,086	3,502,404	261,218	276,369	102,240	111,946
Niagara Falls	327,412	343,431	54,324	54,305	19,659	21,123
Oshawa	1,627,489	1,793,381	130,670	349,022	46,617	45,150
Ottawa	8,900,302	14,474,339	574,815	756,581	316,356	386,138
Peterborough	298,648	736,437	73,467	149,181	27,940	37,522
St. Catharines	618,537	690,241	87,647	119,256	36,151	46,896
Sarnia	1,224,593	1,298,447	75,541	84,768	39,951	32,578
Sault Ste. Marie	473,041	548,904	51,908	60,592	26,276	28,975
Sudbury	510,828	474,290	81,391	99,564	37,621	39,071
Thunder Bay	614,232	686,059	88,620	108,062	44,025	54,902
Timmins	241,292	316,957	34,151	43,105	15,330	18,360
Toronto	382,708,070	480,839,223	3,786,972	3,974,249	1,775,716	1,800,624
Windsor	1,447,174	1,607,176	226,711	256,536	78,633	100,594
Total - 20 centres	410,460,834	515,982,312	6,708,289	7,615,271	2,915,285	3,119,176
Manitoba:						
Brandon	200,558	227,115	33,067	35,827	22,930	27,707
Winnipeg	19,603,896	21,336,035	614,882	763,865	317,358	350,142
Total - 2 centres	19,804,454	21,563,150	647,949	799,692	340,288	377,849
Saskatchewan:						
Moose Jaw	127,825	162,395	35,995	40,154	22,489	27,310
Prince Albert	165,699	166,364	26,899	29,242	20,175	22,026
Regina	4,024,915	3,116,805	129,374	166,039	141,642	129,022
Saskatoon	1,382,211	1,957,428	254,871	365,862	103,332	147,561
Total - 4 centres	5,700,650	5,402,992	447,139	601,297	287,638	325,919

TABLE 3. Cheques Cashied by Type of Account - Concluded

TABLEAU 3. Chèques tirés par type de compte - fin

	September - Septembre					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1982	1983	1982	1983	1982	1983
thousands of dollars - milliers de dollars						
Alberta:						
Calgary	33,916,684	24,396,421	796,802	942,688	658,772	673,619
Edmonton	18,448,549	19,487,242	1,150,052	1,510,223	482,599	617,544
Lethbridge	429,769	428,406	57,232	74,074	57,016	62,943
Medicine Hat	272,289	155,142	46,118	33,775	30,581	26,144
Total - 4 centres	53,067,291	44,467,211	2,050,204	2,560,760	1,228,968	1,380,250
British Columbia - Colombie-Britannique:						
Vancouver	24,754,187	25,480,048	1,847,198	1,772,710	772,542	921,924
Victoria	17,705,952	18,289,998	245,001	535,992	138,315	140,917
Total - 2 centres	42,460,139	43,770,046	2,092,199	2,308,702	910,857	1,062,841
TOTAL - 50 CENTRES	614,761,914	724,960,977	16,325,293	18,272,132	6,686,647	7,519,674

TABLE 4. Cheques Cashied 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				British Columbia	
	Canada	Atlantic provinces	Québec	Ontario	Prairie provinces	British Columbia
Années représentatives	Canada	Provinces de l'Atlantique	Québec	Ontario	Provinces des Prairies	Colombie-Britannique
thousands of dollars - milliers de dollars						
1924	19,202,604(1)	445,776	5,725,400	7,704,396	4,071,267	1,255,765
1925	19,346,701	415,611	5,979,550	7,765,533	3,850,626	1,335,381
1929	33,976,109	590,226	11,946,822	13,804,420(2)	5,424,023	2,210,618
1930	27,887,943	523,889	9,756,160	11,239,311	4,583,278	1,785,105
1932	18,926,189	395,867	5,758,164	8,269,208	3,372,175(3)	1,130,775
1935	22,684,735	409,535	6,498,154	10,173,299	4,389,716	1,214,031
1940	24,653,182	598,179	7,280,759	10,778,685	4,427,768	1,567,791
1945	47,970,222	1,095,244	13,593,691	22,088,957(4)	8,158,326	3,034,004
1950	70,921,289	1,912,962(5)	20,156,822	30,676,688(6)	12,169,870	6,004,947
1955	120,837,068	3,288,488	35,593,296	54,481,921	18,195,250	9,278,113
1960	199,415,402	4,059,454	59,068,261	93,220,988	29,669,372	13,397,327
1965	348,637,297	6,856,973	105,569,261	162,086,944	49,741,326	24,382,793
1970	578,646,206	14,228,352	150,809,406	292,350,586(7)	79,497,626	41,760,236
1971	639,996,394	14,632,935	167,167,142	329,204,320	81,779,056	47,212,941
1972	758,352,540	16,263,608	198,834,339	395,165,549	91,545,840	56,543,204
1973	967,645,488	18,411,135	237,418,320	526,158,985	112,343,718	73,313,330
1974	1,188,073,574	23,834,507	309,669,303	602,447,309	155,658,865	96,463,590
1975	1,521,904,457	28,120,363	395,982,023	787,746,644	189,497,383	120,558,044
1976	1,768,575,172	35,840,664	467,470,845	890,531,849	231,574,248	143,157,576
1977	1,962,600,531	37,677,550	517,876,950	992,120,217	258,867,083	156,058,731
1978	2,209,051,614	39,945,092	521,099,555	1,191,775,634	288,062,210	168,169,123
1979	2,823,895,890	52,011,538	532,776,936	1,678,175,311	354,286,018	206,646,087
1980	3,784,564,857	58,872,966	626,717,489	2,391,881,095	454,200,475	252,892,832
1981	4,940,481,122	69,727,180	736,232,075	3,147,227,386	594,506,745	392,787,736
1982	5,229,448,687	71,479,399	712,774,512	3,393,649,356	687,200,618	364,344,802
1983	6,334,185,973	79,570,882	741,028,134	4,405,143,634	725,987,145	384,456,178

(1) Original 31 centres.

(2) À l'origine, 31 centres.

(3) Includes Sarnia as of January 1926 and Sudbury as of September 1929.

(4) Y compris Sarnia à partir de janvier 1926 et Sudbury à partir de septembre 1929.

(5) Weyburn branches absorbed by Imperial Bank, May 1931.

(6) Les succursales de Weyburn ont été absorbées par la Banque Impériale en mai 1931.

(7) St. Catharines data added as of May 1941.

(8) Données sur St. Catharines ajoutées à partir de mai 1941.

(9) St. John's, Newfoundland, data added as of April 1949.

(10) Données sur St. John's, Terre-Neuve, ajoutées à partir d'avril 1949.

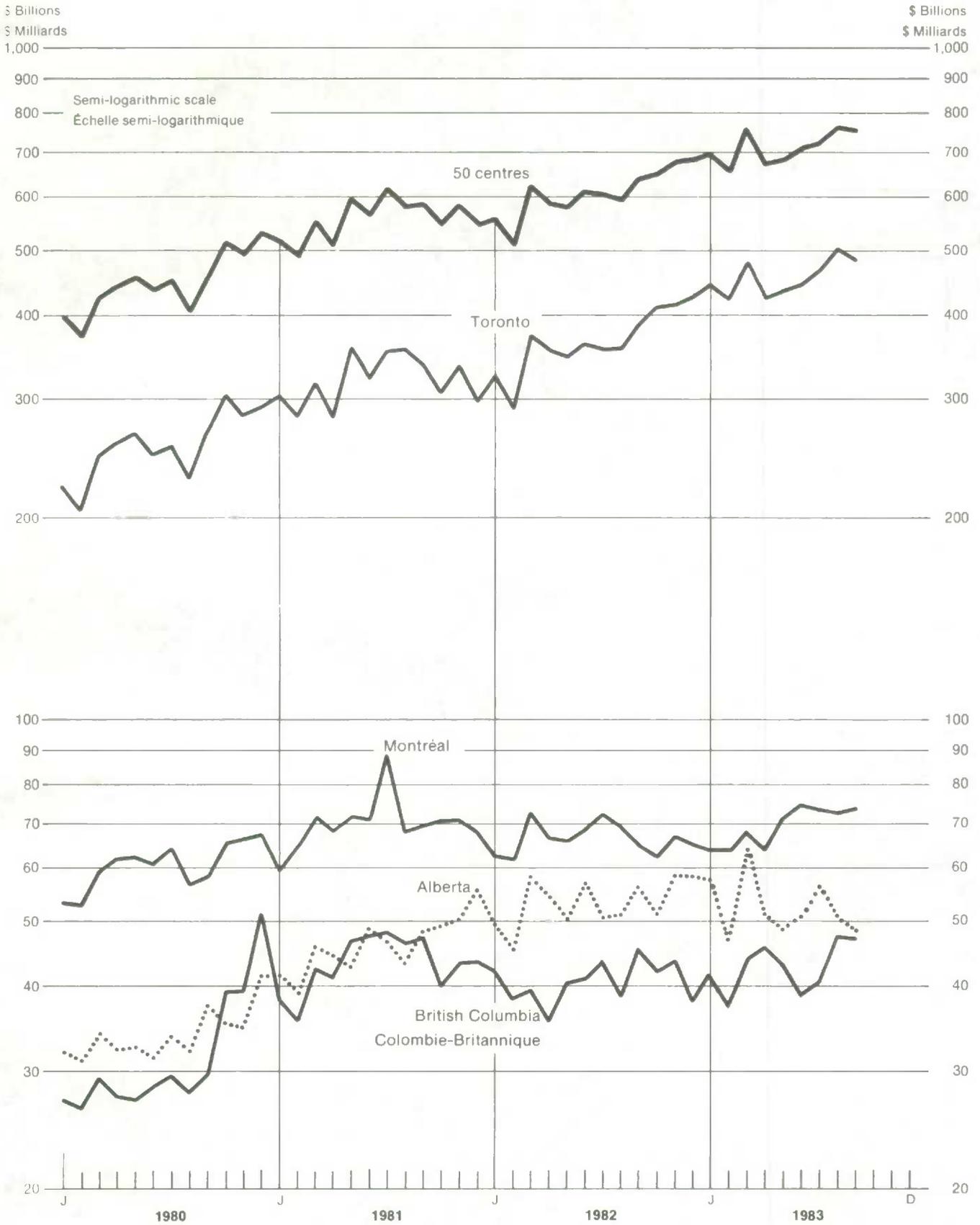
(11) Cornwall data added as of May 1950.

(12) Données sur Cornwall ajoutées à partir de mai 1950.

(13) 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.

(14) 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 appliqué la relation existant en 1969 à Thunder Bay pour arriver aux chiffres de Fort William.

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