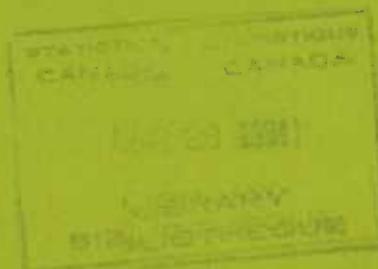




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Price: Canada, \$1.60, \$16.00 a year  
Other Countries, \$1.90, \$19.00 a year

### CHEQUES CASHED

JANUARY 1984

#### 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.

March 1984  
S-4404-509

Prix: Canada, \$1.60, \$16.00 par année  
Autres pays, \$1.90, \$19.00 par année

### CHÈQUES ENCAISSÉS

JANVIER 1984

#### 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.

Mars 1984  
S-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

	January		1984		1983	
	Janvier		1984		1983	
	1983	1984	1984	1983	1984	1983
	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000
<b>Newfoundland - Terre-Neuve:</b>						
St. John's	2,738,346	1,567,274		0.57		
<b>Prince Edward Island - Île-du-Prince-Édouard:</b>						
Charlottetown	345,168	400,944		1.16		
<b>Nova Scotia - Nouvelle-Écosse:</b>						
Glace Bay	18,458	21,515		1.17		
Halifax	4,471,448	4,427,908		0.99		
Sydney	471,804	464,436		0.98		
<b>Total - 3 centres</b>	<b>4,961,710</b>	<b>4,913,859</b>		<b>0.99</b>		
<b>New Brunswick - Nouveau-Brunswick:</b>						
Fredericton	1,246,935	1,393,845		1.12		
Moncton	480,880	618,370		1.29		
Saint John	1,280,239	1,376,636		1.08		
<b>Total - 3 centres</b>	<b>3,008,054</b>	<b>3,388,851</b>		<b>1.13</b>		
<b>Québec:</b>						
Chicoutimi	345,586	213,258		0.62		
Drummondville	178,664	173,682		0.97		
Granby	209,535	201,952		0.96		
Montréal	63,801,543	64,826,777		1.02		
Québec	12,249,002	6,804,662		0.56		
St-Hyacinthe	394,052	355,816		0.90		
Shawinigan	526,312	542,320		1.03		
Sherbrooke	487,883	451,494		0.93		
Trois-Rivières	370,082	458,366		1.24		
Valleyfield	140,667	128,182		0.91		
<b>Total - 10 centres</b>	<b>78,703,326</b>	<b>74,156,509</b>		<b>0.94</b>		
Cumulative figures will appear in subsequent issues. Les chiffres cumulatifs paraîtront ici dans les numéros ultérieurs.						
<b>Ontario:</b>						
Brantford	575,020	557,358		0.97		
Chatham	1,251,547	493,171		0.39		
Cornwall	339,028	547,465		1.61		
Guelph	396,471	701,149		1.77		
Hamilton	6,111,155	5,373,672		0.88		
Kingston	565,682	589,786		1.04		
Kitchener	1,377,043	1,374,543		1.00		
London	3,386,032	2,844,611		0.84		
Niagara Falls	420,045	412,807		0.98		
Oshawa	1,441,718	1,912,170		1.33		
Ottawa	11,377,584	11,329,478		1.00		
Peterborough	388,291	462,143		1.19		
St. Catharines	673,840	833,856		1.24		
Sarnia	1,467,681	1,372,730		0.94		
Sault Ste. Marie	488,095	410,383		0.84		
Sudbury	643,847	575,040		0.89		
Thunder Bay	817,228	723,473		0.89		
Timmins	329,826	354,306		1.07		
Toronto	444,713,355	490,837,473		1.10		
Windsor	1,781,424	1,909,180		1.07		
<b>Total - 20 centres</b>	<b>478,544,912</b>	<b>523,614,794</b>		<b>1.09</b>		
<b>Manitoba:</b>						
Brandon	294,305	279,410		0.95		
Winnipeg	25,891,432	22,354,788		0.86		
<b>Total - 2 centres</b>	<b>26,185,737</b>	<b>22,634,198</b>		<b>0.86</b>		
<b>Saskatchewan:</b>						
Moose Jaw	207,513	200,286		0.97		
Prince Albert	206,888	211,714		1.02		
Saskatoon	3,320,381	2,671,006		0.80		
Saskatoon	1,605,406	2,273,771		1.42		
<b>Total - 4 centres</b>	<b>5,340,188</b>	<b>5,356,777</b>		<b>1.00</b>		

TABLE 1. Cheques Cashed Against Individual Accounts - Continued

TABLEAU 1. Chèques tirés sur les comptes individuels - Fin

	January					
	Janvier					
	1983	1984	1984 1983	1983	1984	1984 1983
	\$'000	\$'000		\$'000	\$'000	
Alberta:						
Calgary	34,990,936	27,966,329	0.80			
Edmonton	21,564,181	21,300,919	0.99			
Lethbridge	527,208	559,529	1.06			
Medicine Hat	372,267	280,593	0.75			
<b>Total - 4 centres</b>	<b>57,454,592</b>	<b>50,107,370</b>	<b>0.87</b>			
				Cumulative figures will appear here in subsequent issues. Les chiffres cumulatifs apparaîtront ici dans les numéros ultérieurs.		
British Columbia - Colombie-Britannique:						
Vancouver	28,724,610	29,152,443	1.01			
Victoria	12,646,173	21,637,023	1.71			
<b>Total - 2 centres</b>	<b>41,370,783</b>	<b>50,789,466</b>	<b>1.23</b>			
<b>TOTAL - 50 CENTRES</b>	<b>698,652,816</b>	<b>736,930,042</b>	<b>1.05</b>			

TABLE 2. Cheques Drawn on the Receiver General for Canada

TABLEAU 2. Chèques tirés sur le Receveur général du Canada

	January					
	Janvier					
	1983	1984	1984 1983	1983	1984	1984 1983
	\$'000	\$'000		\$'000	\$'000	
Vancouver	506,426	544,118	1.07			
Calgary	339,211	389,304	1.15			
Regina	118,045	135,028	1.14			
Winnipeg	259,016	266,098	1.03			
Toronto	1,120,554	1,173,932	1.05			
Ottawa	7,878,840	4,729,934	0.60			
Montréal	1,089,165	1,275,365	1.17			
Saint John	71,471	37,423	0.52			
Hallifax	437,898	526,495	1.20			
<b>CANADA</b>	<b>11,820,626</b>	<b>9,077,697</b>	<b>0.77</b>			

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

	January - Janvier					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1983	1984	1983	1984	1983	1984
Thousands of dollars - milliers de dollars						
<b>Newfoundland - Terre-Neuve:</b>						
St. John's	2,526,478	1,406,933	155,409 ✓	99,164	56,459 ✓	61,177
<b>Prince Edward Island - Ile-du-Prince-Edouard:</b>						
Charlottetown	307,391	351,584	20,791	29,487	16,986	19,873
<b>Nova Scotia - Nouvelle-Ecosse:</b>						
Glace Bay	10,646	12,714	4,763	5,476	3,049	3,325
Halifax	4,199,847	4,151,015	157,141	145,198	114,460	131,695
Sydney	437,958	425,826	18,953	21,659	14,893	16,951
<b>Total - 3 centres</b>	<b>4,648,451</b>	<b>4,589,555</b>	<b>180,857</b>	<b>172,333</b>	<b>132,402</b>	<b>151,971</b>
<b>New Brunswick - Nouveau-Brunswick:</b>						
Fredericton	1,156,116	1,320,309	62,862	47,930	27,957	25,606
Moncton	411,166	545,279	37,243	37,770	32,471	35,321
Saint John	1,194,484	1,292,545	49,289	45,793	36,466	38,498
<b>Total - 3 centres</b>	<b>2,761,766</b>	<b>3,157,933</b>	<b>149,394</b>	<b>131,493</b>	<b>96,894</b>	<b>99,425</b>
<b>Québec:</b>						
Chicoutimi	306,692	175,836	29,656	26,014	9,238	11,408
Drummondville	152,545	152,651	21,453	16,387	4,666	4,644
Granby	182,980	183,222	20,420	11,691	6,135	7,039
Montréal	60,516,184	61,814,308	2,666,611	2,364,969	618,748	647,500
Québec	11,598,429	6,485,066	595,450	270,222	55,123	49,574
St-Hyacinthe	351,484	324,513	31,243	23,732	11,325	7,571
Shawinigan	510,594	529,710	10,829	8,076	4,889	4,534
Sherbrooke	423,644	399,029	46,248	35,205	17,991	17,260
Trois-Rivières	329,684	422,747	30,880	26,397	9,518	9,222
Valleyfield	118,166	111,274	16,481	11,657	6,020	5,251
<b>Total - 10 centres</b>	<b>74,490,402</b>	<b>70,598,356</b>	<b>3,469,271</b>	<b>2,794,350</b>	<b>743,653</b>	<b>763,803</b>
<b>Ontario:</b>						
Brantford	488,460	455,377	62,945	73,590	23,615	28,391
Chatham	1,188,403	413,531	39,622	52,343	23,522	27,297
Cornwall	297,286	499,501	28,836	32,994	12,906	14,970
Guelph	300,269	585,372	68,097	83,905	28,105	31,872
Hamilton	5,348,195	4,566,370	601,405	631,582	161,555	175,720
Kingston	411,368	427,707	102,202	110,553	52,112	51,526
Kitchener	1,181,573	1,127,297	142,081	187,794	53,589	59,452
London	3,044,679	2,259,271	239,828	365,571	101,525	219,769
Niagara Falls	351,122	346,213	50,025	45,069	18,898	21,525
Oshawa	1,278,249	1,484,299	123,662	384,320	39,807	43,551
Ottawa	10,481,361	10,211,848	574,327	776,213	321,896	341,417
Peterborough	281,740	337,581	78,059	92,349	28,492	32,213
St. Catharines	546,518	692,742	89,605	97,693	37,717	43,421
Sarnia	1,360,805	1,280,901	77,567	62,087	29,309	29,742
Sault Ste. Marie	391,187	319,430	68,623	63,856	28,285	27,097
Sudbury	529,983	451,851	74,744	83,555	39,120	39,634
Thunder Bay	670,596	596,208	100,046	84,593	46,586	42,672
Timmins	268,326	302,821	42,490	28,839	19,010	22,646
Toronto	439,168,357	484,834,772	3,890,525	4,121,297	1,654,473	1,881,404
Windsor	1,478,486	1,605,747	224,405	215,635	78,533	87,798
<b>Total - 20 centres</b>	<b>469,066,763</b>	<b>512,798,839</b>	<b>6,679,094</b>	<b>7,593,838</b>	<b>2,799,055</b>	<b>3,222,117</b>
<b>Manitoba:</b>						
Brandon	240,267	226,424	28,999	28,811	25,039	24,175
Winnipeg	24,880,554	21,320,441	627,240	702,113	383,638	332,234
<b>Total - 2 centres</b>	<b>25,120,821</b>	<b>21,546,865</b>	<b>656,239</b>	<b>730,924</b>	<b>408,677</b>	<b>356,409</b>
<b>Saskatchewan:</b>						
oose Jaw	137,247	129,616	40,433	38,945	29,833	31,725
Prince Albert	162,605	162,545	24,933	25,079	19,350	24,090
Saskatoon	3,073,732	2,413,849	134,553	137,052	112,096	120,105
Regina	1,135,878	1,599,607	355,943	545,407	113,545	128,757
<b>Total - 4 centres</b>	<b>4,509,462</b>	<b>4,305,617</b>	<b>555,862</b>	<b>746,483</b>	<b>274,864</b>	<b>304,677</b>

TABLE 3. Cheques Cashed by Type of Account - Concluded

TABLEAU 3. Chèques tirés par type de compte - fin

	January - Janvier					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1983	1984	1983	1984	1983	1984
thousands of dollars - milliers de dollars						
<b>Alberta:</b>						
Calgary	33,422,270	26,204,380	808,632	930,530	760,034	831,419
Edmonton	19,931,158	19,124,393	1,144,038	1,518,817	488,985	657,709
Lethbridge	412,924	427,341	52,238	68,078	62,046	64,110
Medicine Hat	285,844	188,458	49,662	52,509	36,761	39,626
<b>Total - 4 centres</b>	<b>54,052,196</b>	<b>45,944,572</b>	<b>2,054,570</b>	<b>2,569,934</b>	<b>1,347,826</b>	<b>1,592,864</b>
<b>British Columbia - Colombie-Britannique:</b>						
Vancouver	26,223,677	25,953,326	1,713,878	2,356,089	787,055	843,028
Victoria	12,181,049	21,197,213	322,447	296,480	142,677	143,330
<b>Total - 2 centres</b>	<b>38,404,726</b>	<b>47,150,539</b>	<b>2,036,325</b>	<b>2,652,569</b>	<b>929,732</b>	<b>986,358</b>
<b>TOTAL - 50 CENTRES</b>	<b>675,888,456</b>	<b>711,850,793</b>	<b>15,957,812</b>	<b>17,520,575</b>	<b>6,806,548</b>	<b>7,558,674</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	2,177,587(1)	51,937	616,921	907,190	453,695	147,844
1925	2,230,038	43,433	714,408	879,501	442,998	149,698
1929	4,095,330	66,663	1,527,636	1,658,998(2)	591,636	250,397
1930	3,211,422	60,529	1,055,695	1,339,957	539,595	215,646
1932	2,070,836 <sup>r</sup>	48,423 <sup>r</sup>	665,779 <sup>r</sup>	862,857 <sup>r</sup>	359,044 <sup>r</sup> (3)	134,733 <sup>r</sup>
1935	2,682,051	43,509	781,272	1,289,471	435,391	132,408
1940	2,674,335	63,562	808,906	1,135,585	493,748	172,534
1945	5,069,995	111,196	1,553,035	2,226,044(4)	872,432	307,288
1950	7,307,022	197,111(5)	2,284,057	3,105,448(6)	1,155,839	564,567
1955	12,452,938	323,344	3,751,023	5,608,172	1,795,200	975,199
1960	20,397,897	421,135	6,033,848	9,749,568	2,897,683	1,295,663
1965	36,167,160	695,960	10,759,890	17,431,112	5,081,297	2,198,901
1970	59,451,990	1,485,874	14,594,210	30,633,746(7)	8,228,152	4,510,008
1971	61,869,437	1,275,745	16,596,661	32,415,293	7,435,698	4,146,040
1972	76,579,280	1,778,728	19,314,623	41,017,338	9,238,426	5,230,165
1973	100,664,563	1,992,303	25,334,542	54,064,592	12,077,032	7,196,094
1974	121,125,355	2,524,066	29,512,009	63,409,826	16,275,164	9,404,290
1975	169,250,213	2,984,123	41,607,084	87,323,849	23,777,592	13,557,565
1976	191,828,528	3,772,407	50,912,573	96,745,355	26,153,092	14,245,101
1977	206,411,328	3,759,479	56,862,318	101,853,053	27,456,055	16,480,423
1978	232,084,367	4,741,408	56,794,566	120,416,459	32,527,727	17,604,207
1979	294,803,061	5,747,497	53,889,714	172,654,181	41,315,189	21,196,480
1980	392,193,686	7,543,153	63,914,624	242,862,941	50,741,236	27,131,732
1981	506,774,535	7,679,061	71,838,327	325,178,174	63,591,433	38,487,540
1982	547,661,057	7,350,841	73,548,205	350,728,291	73,987,040	42,046,680
1983	690,927,696	8,970,913	76,538,428	475,067,055	88,980,517	41,370,783
1984	728,429,114	7,990,188	72,082,933	519,468,182	78,098,345	50,789,466

(1) Original 31 centres.

(2) A 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.

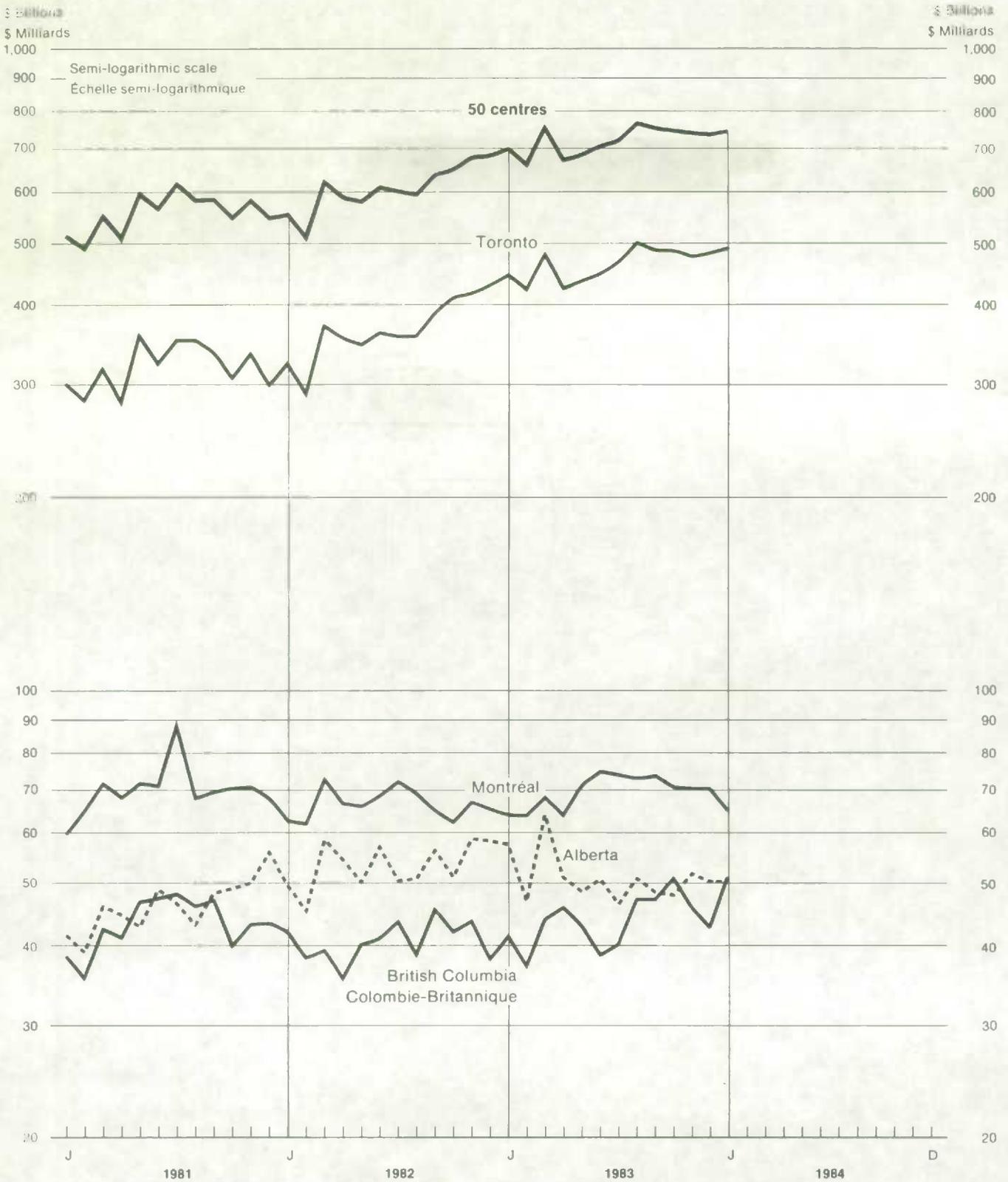
(12) Données sur Cornwall ajoutées à partir de mai 1950.

(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.

**Value of Cheques Cashed in Canada**

**Valeur des chèques encaissés au Canada**



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