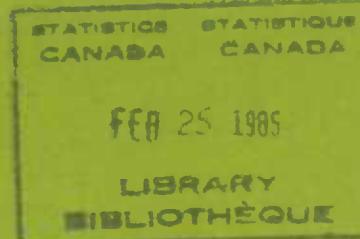


Statistics
CanadaStatistique
Canada

Price: Canada, \$1.60, \$16.00 a year
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CHEQUES CASHED

DECEMBER 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 5 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.

February 1985
 5-4404-509

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 Autres pays, \$1.90, \$19.00 par année

CHÈQUES ENCAISSÉS

DÉCEMBRE 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 5 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.

Février 1985
 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: 990-9851).

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: 990-9851).

TABLE I. Cheques Cashed Against Individual Accounts

TABLEAU 1. Chèques tirés sur les comptes individuels

	December		First twelve months			
	Décembre		Douze premiers mois			
	1983	1984	1984 1983	1983	1984	1984 1983
	\$'000	\$'000		\$'000	\$'000	
Newfoundland - Terre-Neuve:						
St. John's	1,805,166	2,157,859	1.20	22,518,414	22,203,309	0.99
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	421,772	495,091	1.17	4,932,031	5,723,745	1.16
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	25,487	28,657	1.12	297,196	313,745	1.06
Halifax	4,657,265	5,038,360	1.08	60,619,456	62,671,154	1.03
Sydney	485,405	524,383	1.08	5,862,585	6,858,436	1.17
Total - 3 centres	5,168,157	5,591,400	1.08	66,779,237	69,843,335	1.05
New Brunswick - Nouveau-Brunswick:						
Fredericton	1,397,702	2,220,429	1.59	16,106,311	22,394,282	1.39
Moncton	534,347	571,945	1.07	6,784,281	7,685,001	1.13
Saint John	1,392,441	1,253,866	0.90	15,504,045	17,795,269	1.15
Total - 3 centres	3,324,490	4,046,240	1.22	38,394,637	47,874,552	1.25
Quebec:						
Montreal	263,729	222,849	0.84	4,190,438	2,836,424	0.68
Drummondville	193,807	168,230	0.87	2,365,506	2,127,912	0.90
Granby	224,186	210,526	0.94	2,662,731	2,554,705	0.96
Montreal	70,203,655	67,671,514	0.96	836,870,501	821,649,143	0.98
Quebec	9,235,313	6,823,288	0.74	142,309,937	84,641,789	0.59
St-Hyacinthe	436,864	375,895	0.86	5,249,549	5,175,444	0.99
Shawinigan	612,673	390,921	0.64	6,606,503	6,055,537	0.92
Sherbrooke	601,926	499,513	0.83	6,848,060	6,488,091	0.95
Trois-Rivières	448,422	399,241	0.89	5,131,748	4,699,988	0.92
Valleyfield	163,560	121,464	0.74	2,006,343	1,779,848	0.89
Total - 10 centres	82,384,135	76,881,241	0.93	1,014,241,316	938,008,881	0.92
Ontario:						
Brantford	623,516	397,344	0.64	7,205,558	6,047,411	0.84
Chatham	848,393	671,440	0.79	10,700,455	9,756,778	0.91
Cornwall	476,029	502,392	1.06	4,733,979	5,405,725	1.14
Guelph	588,934	582,346	0.99	6,181,914	8,525,179	1.38
Hamilton	4,967,793	4,021,849	0.81	70,408,916	64,148,238	0.91
Kingston	599,590	606,035	1.01	7,003,565	7,445,516	1.06
Kitchener	1,548,478	1,710,609	1.10	17,572,231	18,296,000	1.05
London	3,861,604	3,457,600	0.90	46,037,930	41,039,554	0.89
Niagara Falls	460,802	363,674	0.79	5,126,271	5,333,527	1.04
Oshawa	1,863,081	2,362,271	1.27	22,162,293	24,039,398	1.08
Ottawa	15,334,596	11,450,891	0.75	167,313,048	131,815,629	0.79
Peterborough	502,759	509,317	0.87	6,106,120	6,537,885	1.07
St. Catharines	901,186	999,787	1.11	9,826,574	11,718,865	1.19
Sarnia	1,215,343	1,241,167	1.02	15,739,913	15,592,950	0.99
Sault Ste. Marie	481,550	396,749	0.82	5,985,794	6,049,058	1.01
Sudbury	584,026	505,144	0.86	7,677,098	6,983,159	0.91
Thunder Bay	906,389	1,008,232	1.11	10,714,891	11,840,871	1.11
Timmins	413,343	398,562	0.96	4,181,532	3,804,298	0.91
Toronto	483,207,075	496,155,045	1.03	5,553,558,659	6,114,110,042	1.10
Windsor	1,954,005	1,943,548	0.99	23,806,245	23,122,648	0.97
Total - 20 centres	521,418,492	529,284,000	1.02	6,001,848,986	6,521,612,731	1.09
Manitoba:						
Brandon	297,836	369,970	1.24	3,472,097	3,585,611	1.03
Winnipeg	20,978,050	21,443,276	1.02	271,723,391	239,611,827	0.88
Total - 2 centres	21,275,886	21,813,246	1.03	275,195,488	243,197,438	0.88
Saskatchewan:						
Moose Jaw	198,641	175,411	0.88	2,562,135	2,363,594	0.92
Prince Albert	216,592	248,968	1.15	2,530,714	2,812,066	1.11
Regina	3,177,462	3,587,916	1.13	38,143,727	35,562,437	0.93
Saskatoon	2,200,192	1,636,962	0.74	23,545,095	23,513,783	1.00
Total - 4 centres	5,792,887	5,649,257	0.98	66,781,671	64,251,878	0.96

TABLE 1. Cheques Cashed Against Individual Accounts - Continued

TABLEAU 1. Chèques tirés sur les comptes individuels - fin

	December		first twelve months			
	Décembre		Douze premiers mois			
	1983	1984	1984 1983	1983	1984	1984 1983
	\$'000	\$'000		\$'000	\$'000	
Alberta:						
Calgary	28,530,394	24,703,493	0.87	344,877,289	304,901,266	0.88
Edmonton	20,834,064	21,195,609	1.02	259,247,107	260,249,238	1.00
Lethbridge	602,786	698,165	1.16	6,757,607	7,669,692	1.13
Medicine Hat	246,835	317,120	1.28	3,436,809	3,477,346	1.01
Total - 4 centres	50,214,079	46,914,387	0.93	614,318,812	576,297,542	0.94
British Columbia - Colombie-Britannique:						
Vancouver	27,889,878	26,640,134	0.96	338,447,447	374,658,958	1.11
Victoria	14,730,136	22,911,384	1.56	185,181,604	354,593,827	1.91
Total - 2 centres	42,620,014	49,551,518	1.16	523,629,051	729,252,785	1.39
TOTAL - 50 CENTRES	734,425,078	742,384,239	1.01	8,628,639,643	9,218,266,196	1.07

TABLE 2. Cheques Drawn on the Receiver General for Canada

TABLEAU 2. Chèques tirés sur le Receveur général du Canada

	December		first twelve months			
	Décembre		Douze premiers mois			
	1983	1984	1984 1983	1983	1984	1984 1983
	\$'000	\$'000		\$'000	\$'000	
Vancouver	621,068	600,811	0.97	7,931,907	8,563,463	1.08
Calgary	454,687	466,748	1.03	6,116,115	6,748,075	1.10
Regina	155,349	178,560	1.15	2,002,367	2,315,044	1.16
Winnipeg	331,314	325,273	0.98	4,187,855	4,391,199	1.05
Toronto	1,488,058	1,519,918	1.02	20,327,249	21,545,489	1.06
Ottawa	5,346,937	4,698,465	0.88	74,777,713	63,663,979	0.85
Montréal	1,309,926	1,543,776	1.18	16,271,390	19,259,234	1.18
Saint John	41,998	1,255	0.03	818,075	189,312	0.23
Halifax	556,315	613,839	1.10	6,474,046	7,646,487	1.18
CANADA	10,305,652	9,948,645	0.97	138,906,717	134,322,282	0.97

TABLE 3. Cheques Cashed by Type of Account

TABLEAU 3. Chèques tirés par type de compte

	December - Décembre					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1983	1984	1983	1984	1983	1984
thousands of dollars - milliers de dollars						
Newfoundland - Terre-Neuve:						
St. John's	1,616,775	2,000,004	123,219	90,199	65,172	67,656
Prince Edward Island - île-du-Prince-Édouard:						
Charlottetown	364,565	442,168	36,249	32,658	20,958	20,265
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	15,670	19,108	6,456	6,013	3,361	3,536
Halifax	4,376,181	4,719,575	146,627	179,872	134,457	138,913
Sydney	446,101	484,480	20,997	23,574	18,307	16,329
Total - 3 centres	4,837,952	5,223,163	174,080	209,459	156,125	158,778
New Brunswick - Nouveau-Brunswick:						
Fredericton	1,315,477	2,136,978	48,274	48,993	33,951	34,458
Moncton	456,528	483,457	41,125	53,461	36,694	35,027
Saint John	1,260,307	1,145,206	68,208	70,329	63,926	38,331
Total - 3 centres	3,032,312	3,765,641	157,607	172,783	134,571	107,816
Québec:						
Jonction	221,524	183,537	30,075	28,772	12,130	10,540
Drummondville	166,773	145,043	21,100	17,683	5,934	5,504
Granby	194,747	179,399	20,428	23,862	9,011	7,265
Montréal	67,104,659	64,923,778	2,412,355	2,021,154	686,641	726,582
Québec	8,891,047	6,399,026	286,876	295,298	57,390	128,964
St-Hyacinthe	390,497	339,051	37,337	27,808	9,030	7,036
Shawinigan	595,946	372,516	10,820	11,243	5,907	7,162
Sherbrooke	542,079	442,301	40,433	38,147	19,414	18,865
Trois-Rivières	401,867	359,402	35,511	28,869	11,044	10,970
Valleyfield	138,860	99,399	18,168	14,371	6,532	7,694
Total - 10 centres	78,647,999	73,443,452	2,913,103	2,507,207	823,033	930,582
Ontario:						
Brantford	532,640	286,205	64,408	84,062	26,468	27,077
Chatham	780,456	598,793	43,779	47,482	24,158	25,165
Cornwall	413,916	446,010	46,589	56,732	15,524	19,650
Guelph	482,849	438,219	73,756	78,648	32,329	65,479
Hamilton	4,061,800	3,230,416	701,207	569,575	204,786	221,858
Kingston	447,029	446,468	98,518	108,153	54,043	51,412
Kitchener	1,258,540	1,396,615	209,354	231,849	80,584	82,145
London	3,441,067	3,055,294	309,540	287,943	110,997	116,363
Niagara Falls	387,004	291,609	51,248	49,950	22,550	22,115
Oshawa	1,484,440	2,116,019	333,109	195,744	45,532	50,508
Ottawa	14,255,432	10,140,792	657,317	851,349	421,847	458,750
Peterborough	395,928	360,692	99,150	114,857	87,681	33,768
St. Catharines	751,085	831,330	105,345	116,379	44,756	52,078
Sarnia	1,108,822	1,126,836	73,585	84,371	32,936	29,960
Sault Ste. Marie	388,050	313,372	66,192	53,795	27,308	29,582
Sudbury	457,838	382,109	85,850	84,800	40,338	38,235
Thunder Bay	732,326	852,400	119,474	98,923	54,509	56,909
Timmins	359,833	300,660	38,024	83,710	15,486	14,192
Toronto	477,339,960	490,683,291	4,048,294	3,565,156	1,818,821	1,906,598
Windsor	1,634,783	1,614,330	236,238	231,342	82,984	97,876
Total - 20 centres	510,713,798	518,909,460	7,460,977	6,974,820	3,243,717	3,399,720
Manitoba:						
Brandon	236,313	315,102	35,012	29,723	26,511	25,145
Winnipeg	19,886,270	20,389,342	725,723	703,277	366,057	350,657
Total - 2 centres	20,122,583	20,704,444	760,735	735,000	392,568	375,802
Saskatchewan:						
Moose Jaw	132,779	112,503	39,529	38,954	26,333	23,954
Prince Albert	168,500	199,328	25,682	30,261	22,410	19,379
Regina	2,910,946	3,309,852	137,193	143,786	129,323	134,278
Saskatoon	1,610,085	1,272,319	463,704	229,722	126,403	134,921
Total - 4 centres	4,822,310	4,894,002	666,108	442,723	304,469	312,532

TABLE 3. Cheques Cashed by Type of Account - Concluded

TABLEAU 3. Chèques tirés par type de compte - fin

	December - Décembre					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1983	1984	1983	1984	1983	1984
thousands of dollars - milliers de dollars						
Alberta:						
Calgary	26,984,428	23,457,189	896,559	627,917	749,407	618,387
Edmonton	18,908,277	19,645,277	1,439,712	1,064,403	486,075	485,929
Lethbridge	473,723	564,136	66,876	64,443	62,187	69,586
Medicine Hat	174,816	236,983	40,820	47,345	31,199	32,792
Total - 4 centres	46,441,244	43,903,585	2,443,967	1,804,108	1,328,868	1,206,694
British Columbia - Colombie-Britannique:						
Vancouver	25,721,104	24,463,355	1,388,367	1,472,261	780,407	704,518
Victoria	14,138,698	22,480,208	445,518	290,529	145,920	140,647
Total - 2 centres	39,859,802	46,943,563	1,833,885	1,762,790	926,327	845,165
TOTAL - 50 CENTRES	710,459,340	720,229,482	16,569,930	14,729,747	7,395,808	7,425,010

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	27,594,187(1)	584,861	8,132,991	11,209,395	5,941,776	1,725,164
1925	28,082,674	572,500	8,475,226	11,236,044	5,956,658	1,842,246
1929	46,670,481	797,958	16,483,667	18,543,268(2)	7,922,806	2,922,782
1930	37,491,301	708,351	13,157,058	15,044,340	6,279,081	2,322,471
1932	25,884,288	519,171	7,766,200	11,258,872	4,797,206(3)	1,502,839
1935	31,546,067	574,053	8,977,530	13,876,626	6,445,396	1,672,462
1940	34,437,475	824,490	9,973,062	15,384,403	6,118,407	2,137,113
1945	68,384,814	1,553,591	19,309,333	31,563,362(4)	11,562,164	4,416,364
1950	100,635,459	2,648,161(5)	29,106,858	43,146,167(6)	17,287,706	8,446,567
1955	161,350,878	3,623,886	47,931,767	71,973,447	25,008,924	12,812,854
1960	269,619,053	5,499,100	80,114,230	125,319,946	40,667,168	18,018,609
1965	475,980,871	9,667,242	144,586,126	219,777,367	68,303,393	33,646,743
1970	796,636,953	19,080,872	209,288,301	402,945,677(7)	107,908,648	57,413,455
1971	894,405,536	20,377,832	232,281,965	463,437,596	113,313,909	64,994,234
1972	1,040,547,536	22,480,706	270,785,797	541,584,256	124,969,889	78,726,888
1973	1,334,374,569	25,381,973	328,719,288	720,817,489	157,459,786	101,996,033
1974	1,656,009,230	32,790,595	433,121,617	841,985,153	214,663,119	133,448,746
1975	2,088,082,180	39,486,772	539,737,648	1,082,033,951	262,828,216	163,995,593
1976	2,406,649,720	48,034,309	639,638,516	1,206,787,422	317,917,060	194,272,413
1977	2,649,874,212	50,156,451	697,179,228	1,343,599,864	351,085,190	207,853,479
1978	3,075,553,993	55,680,166	690,457,924	1,696,484,397	399,544,534	233,386,972
1979	3,948,939,172	69,556,512	735,276,376	2,162,007,040	495,199,539	286,901,705
1980	5,295,087,267	79,478,447	861,115,142	3,345,193,343	626,459,087	382,836,248
1981	6,594,335,799	94,779,451	981,636,591	4,175,583,030	822,951,396	519,385,331
1982	7,216,834,055	99,795,180	944,151,343	4,741,430,147	943,355,438	488,101,947
1983	8,524,501,900	105,426,196	986,028,498	5,953,122,184	956,295,971	523,629,051
1984	9,104,391,425	110,354,733	912,779,023	6,468,258,026	883,746,858	729,252,785

(1) Original 31 centres.

(2) 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.

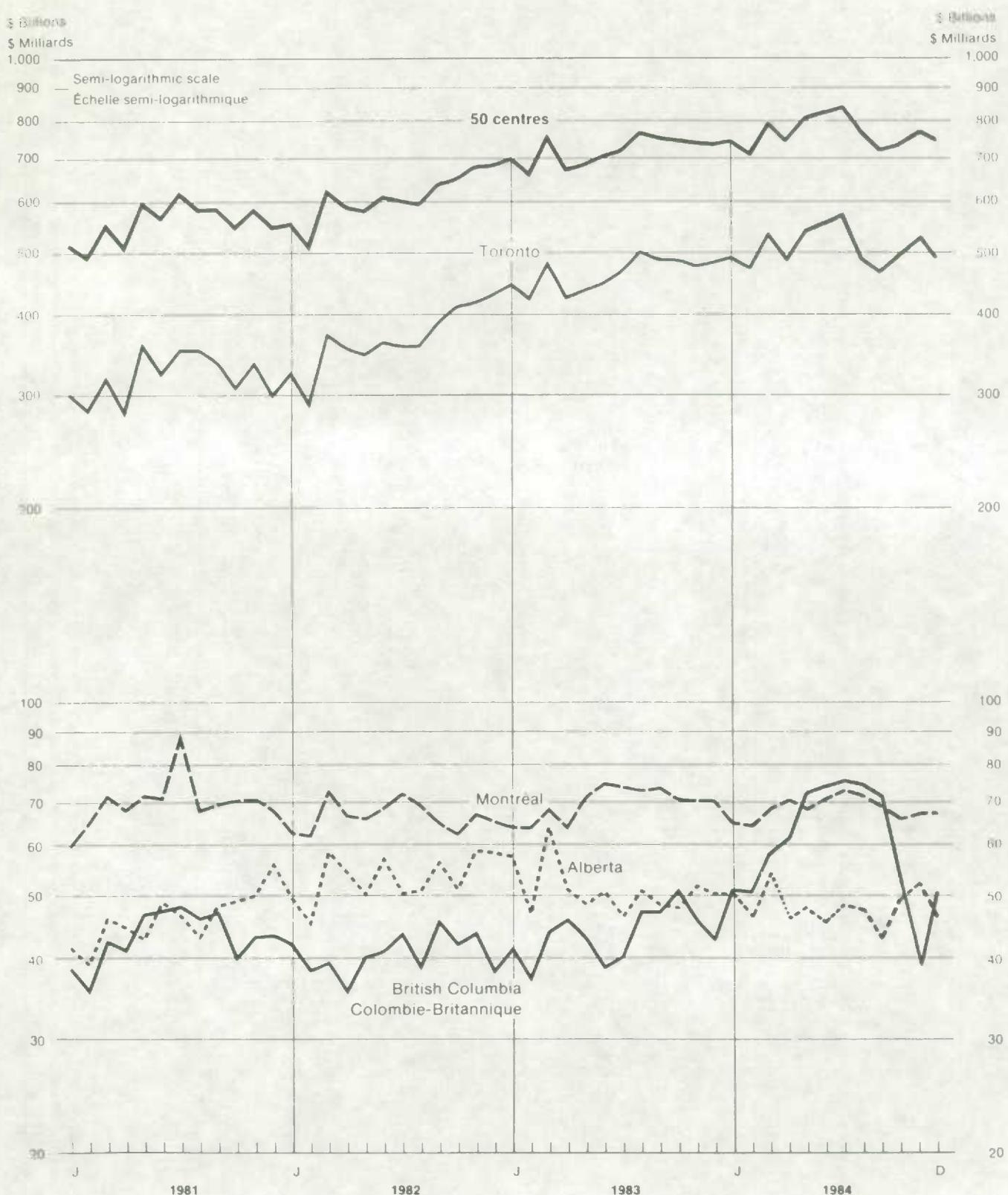
(6) Cornwall data added as of May 1950.

(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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