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CHEQUES CASHED

FEBRUARY 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.

April 1984
5-4404-509

CHÈQUES ENCAISSÉS

FÉVRIER 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.

Avril 1984
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

	February			First two months		
	Février			Deux premiers mois		
	1983	1984	1984 1983	1983	1984	1984 1983
	\$'000	\$'000		\$'000	\$'000	
Newfoundland - Terre-Neuve:						
St. John's	2,318,886	1,561,553	0.67	5,057,232	3,128,827	0.62
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	287,124	403,718	1.41	632,292	804,662	1.27
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	18,862	20,839	1.10	37,320	42,354	1.13
Halifax	5,129,671	5,287,432	1.03	9,601,119	9,715,340	1.01
Sydney	382,809	435,842	1.14	854,613	900,278	1.05
Total - 3 centres	5,531,342	5,744,113	1.04	10,493,052	10,657,972	1.02
New Brunswick - Nouveau-Brunswick:						
Fredericton	1,111,647	1,370,013	1.23	2,358,582	2,763,858	1.17
Moncton	449,809	600,329	1.53	930,689	1,308,699	1.41
Saint John	981,630	1,090,506	1.11	2,261,869	2,467,742	1.09
Total - 3 centres	2,543,086	3,150,848	1.24	5,551,140	6,539,699	1.18
Québec:						
Chicoutimi	326,368	221,475	0.68	671,934	434,733	0.65
Commodoreville	170,862	166,182	0.97	349,526	339,864	0.97
Granby	206,244	203,930	0.99	415,779	405,882	0.98
Montréal	63,777,796	64,203,717	1.01	127,579,339	129,030,494	1.01
Québec	12,985,236	8,508,019	0.66	25,234,238	15,312,681	0.61
St-Hyacinthe	472,138	404,538	0.86	866,190	760,354	0.88
Sherbrooke	453,688	536,110	1.18	980,000	1,078,430	1.10
Shawinigan	516,760	487,581	0.94	1,004,643	939,075	0.93
Trois-Rivières	343,297	386,451	1.13	713,379	844,817	1.18
Valleyfield	138,786	136,587	0.98	279,453	264,769	0.95
Total - 10 centres	79,391,155	75,254,590	0.95	158,094,481	149,411,099	0.95
Ontario:						
Brantford	565,465	527,237	0.93	1,140,485	1,084,595	0.95
Chatham	1,133,182	984,954	0.87	2,384,729	1,478,125	0.62
Cornwall	433,594	411,860	0.95	772,622	959,325	1.24
Guelph	355,099	677,459	1.89	751,570	1,373,608	1.83
Hamilton	5,439,557	4,694,342	0.86	11,550,712	10,068,014	0.87
Kingston	457,905	520,654	1.14	1,023,587	1,110,440	1.08
Kitchener	1,256,095	1,443,492	1.15	2,633,138	2,818,035	1.07
London	3,289,944	3,591,880	1.09	6,675,976	6,436,491	0.96
Niagara Falls	347,824	469,184	1.35	767,869	881,991	1.15
Oshawa	1,483,813	2,082,626	1.40	2,925,531	3,994,796	1.37
Ottawa	14,151,039	9,755,376	0.69	25,528,623	21,084,854	0.83
Peterborough	369,586	471,714	1.28	757,877	933,857	1.23
St. Catharines	679,462	857,826	1.26	1,353,302	1,691,682	1.25
Sarnia	1,285,135	1,201,012	0.93	2,752,816	2,573,742	0.93
Sault Ste. Marie	441,757	375,135	0.85	929,852	785,518	0.84
Sudbury	619,648	917,329	1.48	1,263,495	1,492,369	1.18
Thunder Bay	643,051	920,050	1.43	1,460,279	1,643,523	1.13
Timmins	302,679	373,566	1.23	632,505	727,872	1.15
Toronto	422,398,963	470,683,702	1.11	867,112,318	961,521,175	1.11
Windsor	1,811,972	1,753,034	0.97	3,593,396	3,662,214	1.02
Total - 20 centres	457,465,770	502,707,432	1.10	936,010,682	1,026,322,226	1.10
Manitoba:						
Brandon	251,636	263,928	1.05	545,941	543,338	1.00
Winnipeg	23,910,002	18,217,115	0.76	49,801,434	40,571,903	0.81
Total - 2 centres	24,161,638	18,481,043	0.76	50,347,375	41,115,241	0.82
Saskatchewan:						
Assiniboia	175,858	189,614	1.08	383,371	389,900	1.02
Prince Albert	205,138	235,051	1.15	412,026	446,765	1.08
Regina	2,364,548	2,200,787	0.93	5,684,929	4,871,793	0.86
Saskatoon	1,484,702	2,183,251	1.47	3,090,108	4,457,022	1.44
Total - 4 centres	4,230,246	4,808,703	1.14	9,570,434	10,165,480	1.06

TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABLEAU 1. Chèques tirés sur les comptes individuels - fin

	February		First two months			
	Février		Deux premiers mois			
	1983	1984	1984 1983	1983	1984	1984 1983
	\$'000	\$'000		\$'000	\$'000	
Alberta:						
Calgary	26,607,795	24,971,658	0.94	61,598,731	52,937,987	0.86
Edmonton	19,529,283	20,224,368	1.04	41,093,464	41,525,287	1.01
Lethbridge	501,186	528,873	1.06	1,028,394	1,088,402	1.06
Medicine Hat	296,948	260,651	0.88	669,215	541,244	0.81
Total - 4 centres	46,935,212	45,985,550	0.98	104,389,804	96,092,920	0.92
British Columbia - Colombie-Britannique:						
Vancouver	24,198,915	27,957,172	1.16	52,923,525	57,109,615	1.08
Victoria	12,909,007	22,692,375	1.76	25,555,180	44,329,398	1.73
Total - 2 centres	37,107,922	50,649,547	1.36	78,478,705	101,439,013	1.29
TOTAL - 50 CENTRES	659,972,381	708,747,097	1.07	1,358,625,197	1,445,677,139	1.06

TABLE 2. Cheques Drawn on the Receiver General for Canada

TABLEAU 2. Chèques tirés sur le Receveur général du Canada

	February		First two months			
	Février		Deux premiers mois			
	1983	1984	1984 1983	1983	1984	1984 1983
	\$'000	\$'000		\$'000	\$'000	
Vancouver	537,596	567,743	1.06	1,044,022	1,111,861	1.06
Calgary	392,695	413,591	1.05	731,906	802,895	1.10
Regina	131,488	144,896	1.10	249,533	279,924	1.12
Winnipeg	290,850	292,366	1.01	549,866	558,464	1.02
Toronto	1,367,812	1,425,403	1.04	2,488,366	2,599,335	1.04
Ottawa	5,465,317	3,743,981	0.69	13,344,157	8,473,915	0.64
Montréal	1,212,992	1,371,087	1.13	2,302,157	2,646,452	1.15
Saint John	69,558	46,920	0.67	141,029	84,352	0.60
Halifax	463,954	540,991	1.17	901,852	1,067,486	1.18
CANADA	9,932,262	8,546,987	0.86	21,752,888	17,624,684	0.81

TABLE 3. Cheques Cashed by Type of Account

TABLEAU 3. Chèques tirés par type de compte

	February - Février					
	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	2,141,426	1,401,481	123,668	90,221	53,792	69,851
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	248,654	355,826	22,587	28,789	15,883	19,103
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	11,174	11,853	4,347	5,599	3,341	3,387
Halifax	4,877,343	4,974,205	138,845	141,948	113,483	171,279
Sydney	348,896	399,118	18,864	20,235	15,049	16,489
Total - 3 centres	5,237,413	5,385,176	162,056	167,782	131,873	191,155
New Brunswick - Nouveau-Brunswick:						
Fredericton	1,034,911	1,298,584	48,775	38,341	27,961	33,088
Moncton	383,490	616,457	36,116	37,505	30,203	36,367
Saint John	906,979	998,281	41,212	54,077	33,439	38,148
Total - 3 centres	2,325,380	2,913,322	126,103	129,923	91,603	107,603
Québec:						
Chicoutimi	290,735	187,493	26,387	23,885	9,226	10,097
Drummondville	145,938	144,577	22,132	17,202	4,792	4,403
Sherbrooke	177,933	183,863	21,350	12,569	6,961	7,498
Montreal	60,428,103	61,417,553	2,741,200	2,142,984	608,493	643,180
Québec	12,348,901	8,126,654	573,596	306,849	62,739	74,516
St-Hyacinthe	426,350	372,729	32,620	24,522	13,168	7,287
Shawinigan	435,248	522,530	12,518	9,004	5,922	4,776
Sherbrooke	449,890	435,310	47,992	34,931	18,878	17,340
Trois-Rivières	293,762	351,160	38,319	25,493	11,216	9,798
Valleyfield	115,348	118,670	17,621	13,265	5,817	4,652
Total - 10 centres	75,110,208	71,860,339	3,533,735	2,610,704	747,212	783,547
Ontario:						
Brantford	478,942	429,461	62,271	72,485	24,252	25,293
Chatham	1,080,418	919,797	34,149	43,924	18,615	21,233
Cornwall	391,364	359,934	29,540	35,947	12,690	15,979
Guelph	268,312	377,336	60,579	67,481	26,208	27,642
Hamilton	4,698,770	3,922,704	583,254	601,129	157,533	170,309
Kingston	322,491	380,946	87,789	88,899	47,625	50,809
Kitchener	1,042,634	1,202,050	159,987	183,305	53,474	58,137
London	2,905,054	3,006,616	276,096	365,551	108,794	219,713
Niagara Falls	286,354	405,187	43,774	43,409	17,696	20,588
Oshawa	1,313,325	1,491,414	130,656	547,137	39,832	44,075
Ottawa	13,102,897	8,817,450	719,537	587,907	328,605	350,019
Peterborough	272,235	346,814	69,631	93,170	27,720	31,730
St. Catharines	539,700	712,716	101,581	102,687	38,181	42,423
Sarnia	1,173,099	1,108,848	83,164	62,285	28,872	29,879
Sault Ste. Marie	363,890	284,607	49,247	62,940	28,620	27,588
Sudbury	510,722	781,891	73,252	96,898	35,674	38,540
Thunder Bay	536,144	775,658	68,388	93,016	38,519	51,376
Timmins	254,407	327,935	32,913	31,215	15,359	14,416
Toronto	417,213,153	464,866,808	3,507,305	3,924,215	1,678,505	1,892,679
Windsor	1,494,221	1,481,921	198,447	188,683	119,304	82,428
Total - 20 centres	448,248,132	492,200,093	6,371,560	7,292,283	2,846,078	3,215,056
Manitoba:						
Brandon	202,208	212,799	27,812	28,864	21,616	22,265
Winnipeg	22,901,390	17,228,143	604,464	641,907	404,148	347,065
Total - 2 centres	23,103,598	17,440,942	632,276	670,771	425,764	369,330
Saskatchewan:						
Moose Jaw	119,408	130,620	34,702	35,752	21,748	23,242
Prince Albert	164,051	189,526	19,358	25,337	21,729	20,188
Regina	2,131,040	1,955,775	138,552	132,501	94,956	112,511
Saskatoon	1,124,299	1,839,041	262,988	222,871	97,455	121,339
Total - 4 centres	3,538,798	4,114,962	455,560	416,461	235,888	277,280

TABLE 3. Cheques Cashied by Type of Account - Conclude

TABLEAU 3. Chèques tirés par type de compte - fin

	February - Février					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1983	1984	1983	1984	1983	1984
Thousands of dollars - milliers de dollars						
Alberta:						
Calgary	25,244,258	23,493,757	661,063	828,727	702,474	649,174
Edmonton	18,082,855	18,526,763	940,105	1,213,696	506,323	483,909
Lethbridge	390,087	405,723	58,611	64,383	52,488	58,767
Medicine Hat	223,479	186,137	43,284	41,751	30,185	32,763
Total - 4 centres	43,940,679	42,612,380	1,703,063	2,148,557	1,291,470	1,224,613
British Columbia - Colombie-Britannique:						
Vancouver	21,727,648	25,742,767	1,684,228	1,379,751	787,039	834,654
Victoria	12,478,708	22,113,068	293,685	441,159	136,614	138,148
Total - 2 centres	34,206,356	47,855,835	1,977,913	1,820,910	923,653	972,802
TOTAL - 50 CENTRES	68,147,035	68,140,356	15,108,521	15,376,401	6,763,216	7,230,340

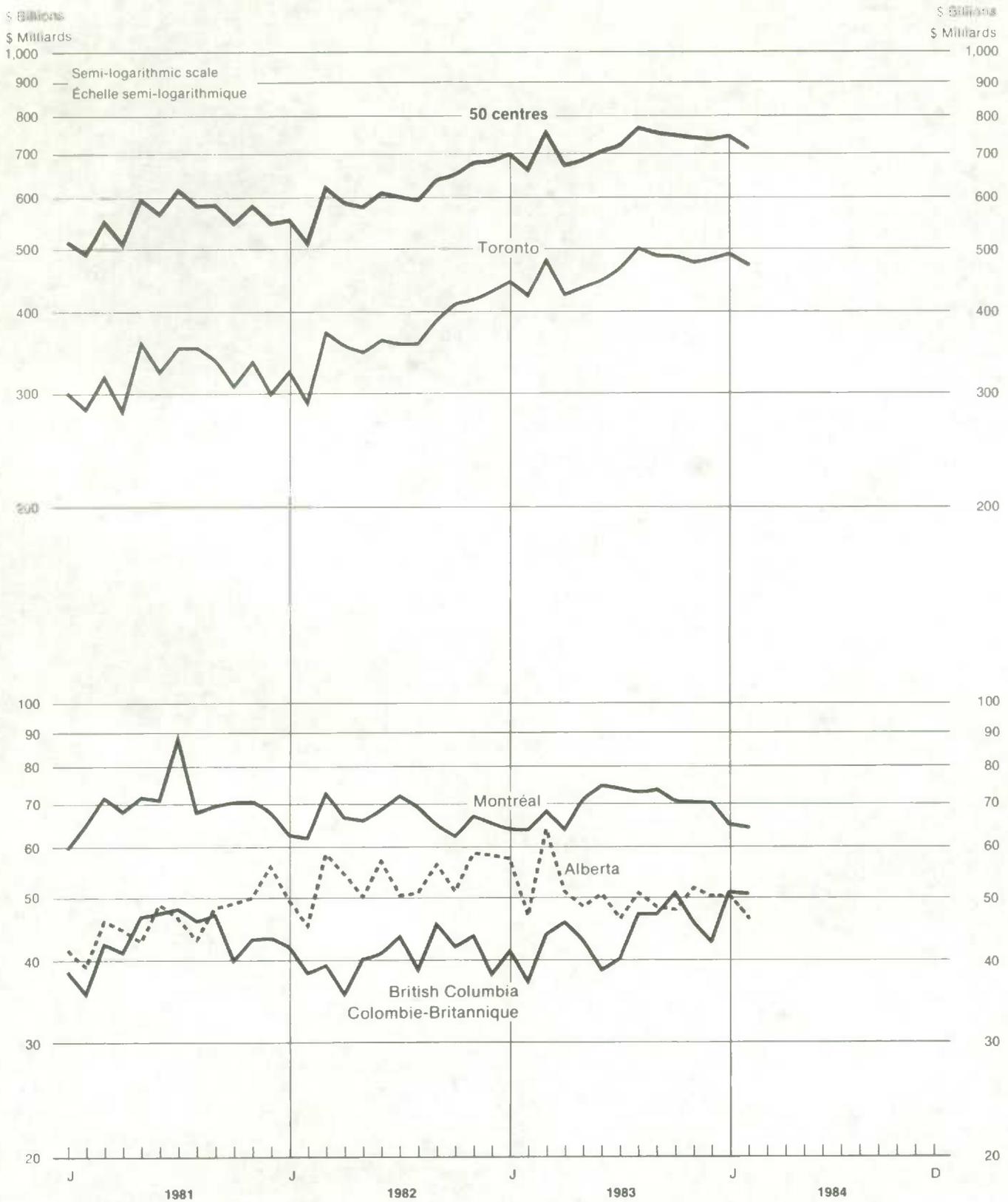
TABLE 4. Cheques Cashied in 34 Clearing Centres, Year-to-date

TABLEAU 4. Chèques encaissés dans 34 centres de compensation, depuis le début de l'année

Representative years	Atlantic provinces			Ontario	Prairie provinces		British Columbia
	Canada	Québec	Provinces de l'Atlantique		Provinces des Prairies	Colombie-Britannique	
Années représentatives	Canada	Québec	Provinces de l'Atlantique	Ontario	Provinces des Prairies	Colombie-Britannique	
Thousands of dollars - milliers de dollars							
1924	4,364,591(1)	98,504	1,300,536	1,804,687	881,589	279,275	
1925	4,145,081	82,147	1,309,692	1,643,713	825,918	283,611	
1929	7,522,611	124,623	2,714,749	3,126,617(2)	1,070,759	485,863	
1930	6,026,446	111,977	1,997,250	2,500,398	1,011,754	405,067	
1932	4,061,081	87,996	1,242,211	1,784,387	688,420(3)	258,067	
1935	4,771,092	80,368	1,353,896	2,352,986	733,293	250,549	
1940	5,629,552	138,843	1,756,871	2,451,499	919,825	362,514	
1945	9,503,506	210,458	2,864,454	4,274,664(4)	1,556,769	597,161	
1950	13,306,823	360,086(5)	4,029,045	5,625,119(6)	2,182,304	1,110,269	
1955	23,886,782	625,776	7,209,446	10,840,423	3,386,597	1,824,540	
1960	41,827,091	825,101	12,361,800	20,389,798	5,554,173	2,696,219	
1965	71,304,118	1,376,674	21,797,899	33,890,732	9,677,447	4,561,366	
1970	116,019,994	2,864,084	29,471,928	59,341,212(7)	15,691,445	8,651,325	
1971	128,473,684	2,717,979	34,967,820	66,742,031	15,166,931	8,878,923	
1972	154,923,801	3,375,169	39,747,014	82,243,600	18,408,361	11,149,657	
1973	192,078,458	3,749,514	48,388,392	103,887,858	21,933,067	14,119,627	
1974	230,694,138	4,618,247	57,238,457	120,827,123	29,650,995	18,359,316	
1975	318,146,360	5,691,151	79,724,353	164,623,690	42,670,419	25,436,747	
1976	367,362,701	7,167,290	97,473,512	186,704,317	48,127,083	27,890,499	
1977	402,881,027	7,794,810	109,697,081	199,972,874	53,264,593	32,151,669	
1978	441,664,053	8,526,861	108,019,973	230,825,821	60,470,367	33,821,031	
1979	559,986,300	9,887,469	103,838,695	327,801,690	76,523,883	41,934,563	
1980	757,171,834	13,048,175	125,308,091	467,144,156	98,175,533	53,495,879	
1981	991,297,304	14,348,137	147,463,787	632,293,081	123,175,050	74,017,249	
1982	1,050,449,638	14,476,834	147,669,667	666,628,934	141,296,520	80,377,683	
1983	1,343,741,062	17,850,909	153,818,220	929,285,615	164,307,613	78,478,705	
1984	1,428,465,509	16,620,008	145,282,250	1,017,750,597	147,373,641	101,439,013	

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

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