

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

#### CHEQUES CASHED

APRIL 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.

June 1984  
5-4404-509

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

#### CHÈQUES ENCAISSEÉS

AVRIL 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.

Juin 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

	April		First four months			
	Avril		Quatre premiers mois			
	1983	1984	1984 1983	1983	1984	1984 1983
	\$'000	\$'000		\$'000	\$'000	
Newfoundland - Terre-Neuve:						
St. John's	2,613,212	3,127,611	1.20	10,141,172	7,882,158	0.78
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	377,662	397,236	1.05	1,434,027	1,551,576	1.08
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	24,048	22,447	0.93	80,668	85,518	1.06
Halifax	4,325,118	5,331,374	1.23	19,198,312	21,038,135	1.10
Sydney	465,217	592,719	1.27	1,888,830	1,947,284	1.03
Total - 3 centres	4,814,383	5,946,540	1.24	21,167,810	23,070,937	1.09
New Brunswick - Nouveau-Brunswick:						
Fredericton	1,230,728	1,968,235	1.60	4,841,469	6,538,913	1.35
Moncton	511,583	575,199	1.12	1,978,977	2,538,014	1.28
Saint John	1,295,357	1,856,609	1.43	4,962,607	5,885,119	1.19
Total - 3 centres	3,037,668	4,400,043	1.45	11,783,053	14,962,046	1.27
Quebec:						
Chicoutimi	361,184	239,913	0.66	1,391,504	878,585	0.63
Drummondville	189,501	175,700	0.93	728,036	681,138	0.94
Granby	214,053	197,960	0.92	847,023	811,803	0.96
Montreal	63,823,897	70,148,132	1.10	259,567,534	266,855,906	1.03
Quebec	9,730,927	8,299,966	0.85	46,737,855	31,903,687	0.68
St-Hyacinthe	443,909	406,959	0.92	1,766,148	1,592,676	0.90
Saguenay	534,207	547,175	1.02	2,126,575	2,179,939	1.03
Sherbrooke	526,819	576,495	1.09	2,112,200	2,017,651	0.96
Trois-Rivières	337,593	352,030	1.04	1,463,754	1,591,527	1.09
Valleyfield	156,933	146,442	0.93	595,199	570,841	0.96
Total - 10 centres	76,319,023	81,090,772	1.06	317,335,828	309,083,753	0.97
Ontario:						
Brantford	609,958	466,616	0.76	2,361,627	2,194,269	0.93
Chatham	777,224	896,996	1.15	4,374,389	3,348,276	0.77
Cornwall	340,299	445,709	1.31	1,486,272	1,860,783	1.25
Guelph	407,579	514,383	1.26	1,632,709	2,505,629	1.53
Hamilton	6,308,313	5,218,488	0.83	24,279,973	20,504,468	0.84
Kingston	493,159	589,227	1.19	2,045,271	2,247,771	1.10
Kitchener	1,493,932	1,471,801	0.99	5,717,575	5,678,515	0.99
London	3,591,992	2,732,133	0.76	13,962,421	12,071,705	0.86
Niagara Falls	374,786	430,057	1.15	1,570,107	1,745,141	1.11
Oshawa	1,902,961	2,385,693	1.25	6,590,277	8,509,710	1.29
Ottawa	12,034,228	10,718,288	0.89	53,319,256	43,988,075	0.82
Peterborough	398,621	455,177	1.14	1,593,731	1,866,589	1.17
St. Catharines	767,854	910,519	1.19	2,599,507	3,451,015	1.33
Sarnia	1,210,398	1,246,479	1.03	5,401,928	5,043,179	0.93
Sault Ste. Marie	399,402	491,235	1.23	1,847,031	1,659,772	0.90
Sudbury	633,120	519,865	0.82	2,576,303	2,474,233	0.96
Thunder Bay	1,006,294	929,071	0.92	3,367,322	3,514,283	1.04
Timmins	320,640	276,203	0.86	1,248,484	1,374,991	1.10
Toronto	423,962,197	489,682,922	1.16	1,771,301,814	1,982,654,782	1.12
Windsor	2,052,441	1,952,921	0.95	7,958,091	7,615,517	0.96
Total - 20 centres	459,085,398	522,333,783	1.14	1,915,234,088	2,114,308,703	1.10
Manitoba:						
Brandon	252,922	251,241	0.99	1,086,243	1,047,196	0.96
Winnipeg	23,402,738	17,954,838	0.77	98,594,337	78,090,683	0.79
Total - 2 centres	23,655,660	18,206,079	0.77	99,680,580	79,137,879	0.79
Saskatchewan:						
Estevan	203,538	195,954	0.96	778,781	782,000	1.00
Prince Albert	172,988	207,536	1.20	783,226	849,509	1.08
Regina	2,714,832	2,700,374	1.02	11,558,660	10,031,643	0.87
Saskatoon	1,818,515	2,032,425	1.12	6,635,190	8,504,099	1.28
Total - 4 centres	4,909,873	5,206,289	1.06	19,755,857	20,167,251	1.02

TABLE 1. Cheques Cashed Against Individual Accounts - Continued

TABLEAU 1. Chèques tirés sur les comptes individuels - fin

	April		First four months			
	Avril		Quatre premiers mois			
	1983	1984	1984 1983	1983	1984	1984 1983
	\$'000	\$'000		\$'000	\$'000	
<b>Alberta:</b>						
Calgary	29,260,399	25,250,720	0.86	127,807,904	105,748,370	0.83
Edmonton	21,033,776	20,163,578	0.96	88,216,845	87,542,579	0.99
Lethbridge	522,705	649,350	1.24	2,087,843	2,331,117	1.12
Medicine Hat	314,022	282,649	0.90	1,396,223	1,096,788	0.79
<b>Total - 4 centres</b>	<b>51,130,902</b>	<b>46,346,297</b>	<b>0.91</b>	<b>219,508,815</b>	<b>196,718,854</b>	<b>0.90</b>
<b>British Columbia - Colombie-Britannique:</b>						
Vancouver	24,589,006	29,867,225	1.21	106,781,884	118,984,613	1.11
Victoria	21,129,222	31,594,393	1.50	61,295,967	101,970,689	1.66
<b>Total - 2 centres</b>	<b>45,718,228</b>	<b>61,461,618</b>	<b>1.34</b>	<b>168,077,851</b>	<b>220,955,302</b>	<b>1.31</b>
<b>TOTAL - 50 CENTRES</b>	<b>671,662,009</b>	<b>748,516,268</b>	<b>1.11</b>	<b>2,784,119,081</b>	<b>2,987,838,459</b>	<b>1.07</b>

TABLE 2. Cheques Drawn on the Receiver General for Canada

TABLEAU 2. Chèques tirés sur le Receveur général du Canada

	April		First four months			
	Avril		Quatre premiers mois			
	1983	1984	1984 1983	1983	1984	1984 1983
	\$'000	\$'000		\$'000	\$'000	
<b>Vancouver</b>	<b>630,143</b>	<b>1,037,577</b>	<b>1.65</b>	<b>2,236,085</b>	<b>2,735,536</b>	<b>1.22</b>
<b>Calgary</b>	<b>488,161</b>	<b>879,084</b>	<b>1.80</b>	<b>1,677,024</b>	<b>2,135,462</b>	<b>1.27</b>
<b>Regina</b>	<b>175,143</b>	<b>251,161</b>	<b>1.43</b>	<b>569,178</b>	<b>688,391</b>	<b>1.21</b>
<b>Winnipeg</b>	<b>329,220</b>	<b>508,848</b>	<b>1.55</b>	<b>1,159,967</b>	<b>1,374,200</b>	<b>1.18</b>
<b>Toronto</b>	<b>1,637,535</b>	<b>2,324,029</b>	<b>1.42</b>	<b>5,562,277</b>	<b>6,484,684</b>	<b>1.17</b>
<b>Ottawa</b>	<b>7,371,211</b>	<b>5,362,931</b>	<b>0.73</b>	<b>29,277,747</b>	<b>20,450,407</b>	<b>0.70</b>
<b>Montréal</b>	<b>1,454,499</b>	<b>1,983,238</b>	<b>1.36</b>	<b>4,985,242</b>	<b>5,976,963</b>	<b>1.20</b>
<b>Saint John</b>	<b>98,538</b>	<b>15,804</b>	<b>0.16</b>	<b>317,595</b>	<b>118,195</b>	<b>0.37</b>
<b>Halifax</b>	<b>557,046</b>	<b>886,063</b>	<b>1.59</b>	<b>1,933,203</b>	<b>2,546,301</b>	<b>1.32</b>
<b>CANADA</b>	<b>12,741,496</b>	<b>13,248,535</b>	<b>1.04</b>	<b>47,718,318</b>	<b>42,510,139</b>	<b>0.89</b>

TABLE 3. Cheques Cashed by Type of Account

TABLEAU 3. Chèques tirés par type de compte

	April - Avril					
	Current		Savings		Personal chequing	
	Courant		Espargne		Chèques personnels	
	1983	1984	1983	1984	1983	1984
thousands of dollars - milliers de dollars						
Newfoundland - Terre-Neuve:						
St. John's	2,390,942	2,982,639	166,339	88,633	55,931	56,339
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	339,386	348,678	21,867	28,523	16,409	20,035
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	16,659	13,604	4,267	5,261	3,122	3,582
Halifax	4,061,037	5,046,650	145,965	152,047	118,116	132,677
Sydney	431,551	558,869	18,674	18,341	14,992	15,509
Total - 3 centres	4,509,247	5,619,123	168,906	175,649	136,230	151,768
New Brunswick - Nouveau-Brunswick:						
Fredericton	1,151,190	1,890,186	48,788	43,667	30,750	34,382
Moncton	433,805	500,696	43,777	37,409	34,001	37,094
Saint John	1,203,948	1,740,944	54,390	75,853	37,019	39,812
Total - 3 centres	2,788,943	4,131,826	146,955	156,929	101,770	111,288
Québec:						
Chicoutimi	323,303	202,980	28,693	26,315	9,188	10,618
Drummondville	159,915	150,546	24,126	19,308	5,460	5,846
Granby	184,165	177,189	22,967	13,047	6,921	7,724
Montréal	60,447,909	67,640,188	2,774,390	1,848,073	601,598	659,871
Québec	9,081,294	8,079,440	592,392	170,288	57,241	50,238
St-Hyacinthe	395,847	373,170	35,894	26,682	12,168	7,107
Shawinigan	513,027	529,579	14,625	12,450	6,555	5,146
Sherbrooke	455,256	522,022	51,915	36,669	19,648	17,804
Trois-Rivières	284,578	319,648	41,009	23,188	12,006	9,194
Valleyfield	129,585	127,825	20,439	12,332	6,909	6,285
Total - 10 centres	71,974,879	78,122,587	3,606,450	2,188,352	737,694	779,833
Ontario:						
Brantford	524,546	369,954	61,855	63,760	23,557	32,902
Chatham	720,299	830,092	35,086	43,241	21,839	23,663
Cornwall	301,795	394,176	25,132	36,874	11,372	14,659
Guelph	324,273	410,502	57,114	72,163	26,192	31,718
Hamilton	5,530,961	4,337,282	603,680	675,030	173,672	206,176
Kingston	353,877	441,512	93,349	97,330	45,933	50,385
Kitchener	1,276,493	1,183,329	162,394	225,861	55,045	62,611
London	3,253,006	2,243,782	238,651	309,631	100,335	178,720
Niagara Falls	308,691	357,826	46,327	49,152	19,768	23,079
Oshawa	1,732,402	1,698,463	130,382	136,456	40,177	50,774
Ottawa	11,082,641	9,750,306	648,053	630,296	303,534	357,686
Peterborough	297,818	337,953	73,531	83,441	27,272	33,783
St. Catharines	632,472	760,844	97,513	104,531	37,869	45,144
Sarnia	1,113,960	1,146,374	61,547	70,233	36,891	29,872
Sault Ste. Marie	333,523	409,802	43,027	53,723	22,852	27,711
Sudbury	521,120	395,890	74,235	82,339	37,765	41,636
Thunder Bay	863,299	780,060	97,154	97,883	45,841	51,128
Timmins	269,234	224,485	35,306	27,935	16,100	23,783
Toronto	418,816,956	484,480,669	3,511,965	3,410,959	1,643,276	1,791,294
Windsor	1,166,096	1,678,312	293,241	186,588	93,104	88,021
Total - 20 centres	449,913,462	512,231,613	6,389,542	6,957,426	2,782,394	3,144,744
Manitoba:						
Brandon	199,591	200,228	29,336	27,815	21,995	23,198
Winnipeg	22,502,400	17,035,185	604,558	595,055	295,780	324,598
Total - 2 centres	22,701,991	17,235,413	633,894	622,870	319,775	347,796
Saskatchewan:						
Moose Jaw	144,515	131,258	35,484	37,662	23,539	27,034
Prince Albert	129,721	159,280	23,811	25,707	19,456	22,549
Regina	2,468,403	2,511,740	138,697	144,813	107,732	113,821
Saskatoon	1,397,592	1,546,128	303,313	356,779	117,610	129,518
Total - 4 centres	4,140,231	4,348,406	501,305	564,961	268,337	292,922

TABLE 3. Cheques Cashed by Type of Account - Concluded

TABLEAU 3. Chèques tirés par type de compte - fin

	April - Avril					
	Current Courant	Savings Épargne		Personal chequing Chèques personnels		
	1983	1984	1983	1984	1983	1984
thousands of dollars - milliers de dollars						
<b>Alberta:</b>						
Calgary	27,695,371	23,899,341	898,017	653,776	667,011	697,603
Edmonton	19,503,242	18,702,602	1,057,602	1,002,861	472,932	458,115
Lethbridge	403,527	515,506	61,381	73,797	57,797	60,047
Medicine Hat	232,104	191,977	46,414	55,249	35,504	35,423
<b>Total - 4 centres</b>	<b>47,834,244</b>	<b>43,309,426</b>	<b>2,063,414</b>	<b>1,785,683</b>	<b>1,233,244</b>	<b>1,251,188</b>
<b>British Columbia - Colombie-Britannique:</b>						
Vancouver	21,852,973	27,607,371	1,650,969	1,510,650	1,085,064	749,204
Victoria	20,757,187	31,073,295	254,984	380,716	117,051	140,382
<b>Total - 2 centres</b>	<b>42,610,160</b>	<b>58,680,666</b>	<b>1,905,953</b>	<b>1,891,366</b>	<b>1,202,115</b>	<b>889,586</b>
<b>TOTAL - 50 CENTRES</b>	<b>649,203,485</b>	<b>727,010,377</b>	<b>15,604,625</b>	<b>14,460,392</b>	<b>6,853,899</b>	<b>7,045,499</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 Années représentatives	Canada	Atlantic provinces	Québec	Ontario	Prairie provinces	British Columbia Colombie-Britannique
		Provinces de l'Atlantique			Provinces des Prairies	
thousands of dollars - milliers de dollars						
1924	8,367,600(1)	198,755	2,551,002	3,390,765	1,672,167	554,911
1925	8,379,244	173,903	2,572,073	3,331,100	1,733,766	568,402
1929	15,128,086	256,132	5,368,501	6,193,617(2)	2,267,513	1,042,323
1930	12,200,559	223,181	4,256,833	4,997,666	1,918,285	804,594
1932	8,159,030	171,755	2,476,438	3,570,942	1,420,325(3)	519,570
1935	9,373,617	162,693	2,715,199	4,456,592	1,515,147	523,986
1940	10,980,511	266,334	3,348,287	4,832,544	1,831,987	701,359
1945	19,687,569	438,814	5,718,120	9,148,327(4)	3,155,701	1,226,607
1950	28,479,818	741,739(5)	8,573,674	12,251,900(6)	4,535,188	2,377,317
1955	50,423,525	1,303,099	14,788,898	23,510,603	7,186,762	3,184,163
1960	86,483,032	1,722,814	25,948,460	41,245,250	11,854,944	5,711,564
1965	151,912,854	2,848,098	46,327,562	71,344,248	21,367,651	10,025,495
1970	246,419,755	6,293,165	64,022,539	124,231,461(7)	33,789,786	18,082,804
1971	276,375,491	6,450,852	73,523,031	142,331,377	34,271,238	19,798,993
1972	318,874,090	6,964,659	82,703,507	166,730,460	38,876,978	23,598,486
1973	400,886,703	7,678,230	99,062,210	219,141,662	46,110,485	28,894,116
1974	485,221,972	9,982,756	119,496,097	253,599,195	62,417,210	39,726,714
1975	653,306,843	11,756,747	165,618,285	340,446,770	83,293,121	52,191,920
1976	756,886,600	15,112,279	198,893,648	384,629,540	99,600,851	60,650,282
1977	843,637,497	16,695,311	229,278,323	417,988,753	112,202,277	67,472,833
1978	917,414,554	17,122,571	228,704,591	478,287,183	123,248,458	70,051,751
1979	1,163,302,984	20,433,840	222,255,678	685,255,146	150,344,078	85,014,242
1980	1,613,851,925	25,345,077	267,209,036	1,014,865,784	196,369,538	110,062,490
1981	2,035,417,499	29,608,595	309,895,083	1,280,258,486	258,189,675	157,465,660
1982	2,245,096,053	30,434,038	311,644,552	1,446,449,575	301,315,774	155,252,114
1983	2,752,464,239	36,281,068	308,417,589	1,900,742,479	338,945,252	168,077,851
1984	2,951,935,988	37,343,426	300,777,244	2,096,836,032	296,023,984	220,955,302

(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.

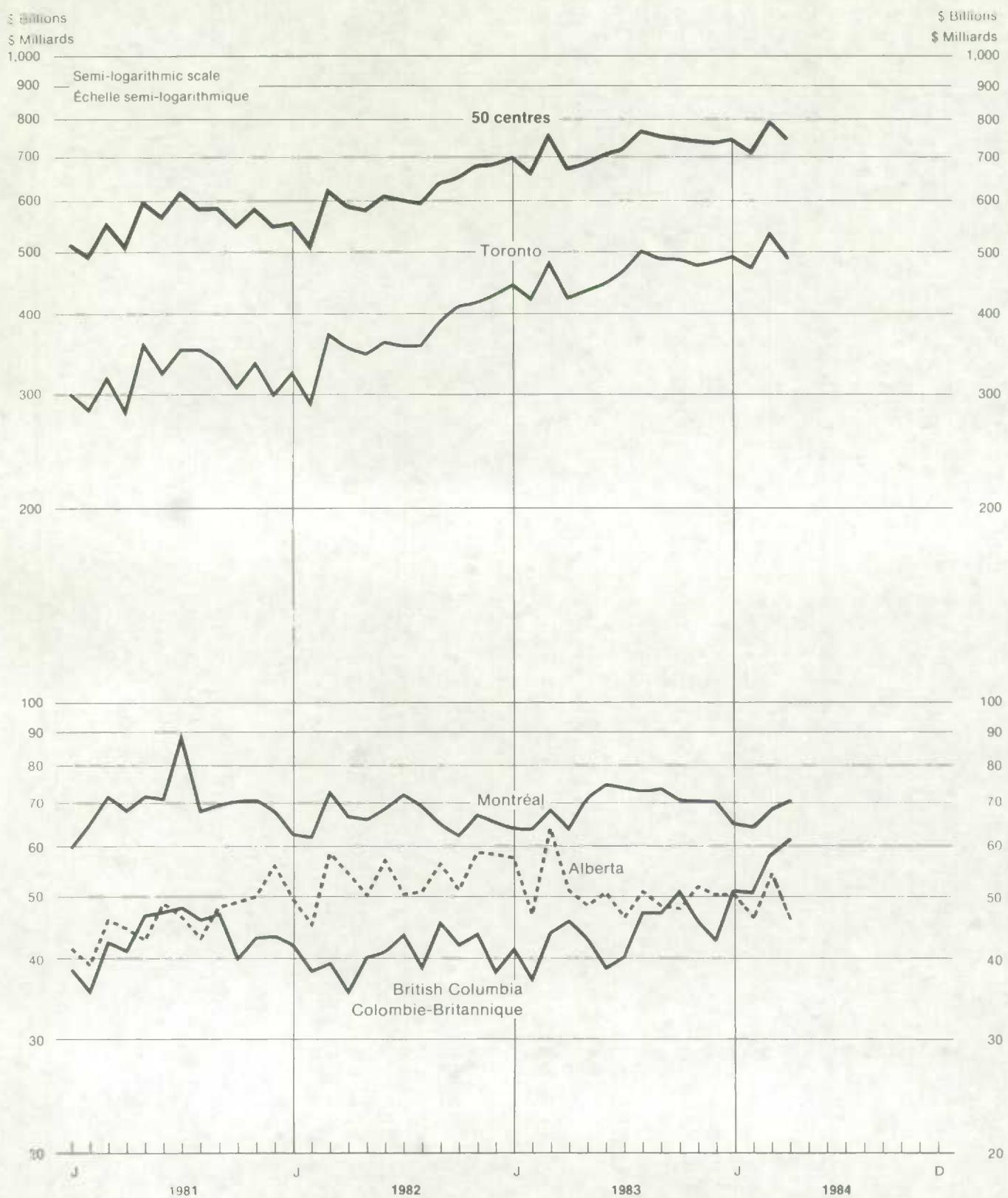
(6) Cornwall data added as of May 1950.

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

**Value of Cheques Cashed in Canada**  
**Valeur des chèques encaissés au Canada**



STATISTICS CANADA LIBRARY  
BIBLIOTHÈQUE STATISTIQUE CANADA



1010530355