

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

CHEQUES CASHED

JUNE 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.

August 1984
5-4404-509

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

CHÈQUES ENCAISSÉS

JUIN 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.

Août 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: 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 1. Cheques Cashed Against Individual Accounts

TABLEAU 1. Chèques tirés sur les comptes individuels

	June		First six months			
	Juin		Six premiers mois			
	1983	1984	1984 1983	1983	1984	1984 1983
	\$'000	\$'000		\$'000	\$'000	
Newfoundland - Terre-Neuve:						
St. John's	1,396,458	1,799,638	1.29	12,975,763	11,228,220	0.87
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	455,637	510,150	1.12	2,286,694	2,472,240	1.08
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	29,323	26,541	0.91	137,614	139,283	1.01
Halifax	5,682,109	5,436,109	0.96	30,878,355	32,104,038	1.04
Sydney	444,080	576,657	1.30	2,747,071	3,145,935	1.15
Total - 3 centres	6,155,512	6,039,307	0.98	33,363,040	35,389,256	1.05
New Brunswick - Nouveau-Brunswick:						
Fredericton	1,168,162	1,696,761	1.45	7,442,765	10,465,555	1.41
Moncton	615,949	719,570	1.17	3,179,300	3,933,593	1.24
Saint John	1,353,120	1,673,537	1.24	7,644,437	9,235,285	1.21
Total - 3 centres	3,137,231	4,089,868	1.30	18,266,502	23,634,433	1.29
Québec:						
Chicoutimi	387,817	258,300	0.67	2,161,722	1,395,696	0.65
Drummondville	207,488	189,461	0.91	1,134,682	1,060,218	0.93
Granby	231,991	198,439	0.86	1,326,690	1,227,437	0.93
Montréal	74,693,004	70,730,826	0.95	405,540,244	405,978,926	1.00
Québec	14,575,686	6,880,193	0.47	71,860,522	46,644,357	0.65
St-Hyacinthe	402,602	447,201	1.11	2,642,973	2,481,965	0.94
Shawinigan	705,287	546,548	0.77	3,373,109	3,266,946	0.97
Sherbrooke	592,096	625,353	1.06	3,268,552	3,244,439	0.99
Trois-Rivières	455,424	420,225	0.92	2,361,021	2,441,715	1.03
Valleyfield	183,265	126,676	0.69	969,898	851,536	0.88
Total - 10 centres	92,434,660	80,421,222	0.87	494,639,413	468,593,235	0.95
Ontario:						
Brantford	677,102	548,638	0.81	3,620,609	3,316,356	0.92
Chatham	882,380	816,961	0.93	6,152,183	5,059,381	0.82
Cornwall	402,089	458,921	1.14	2,278,521	2,786,081	1.22
Guelph	507,857	714,934	1.41	2,605,735	3,923,766	1.51
Hamilton	6,101,321	5,110,944	0.84	35,851,513	31,043,085	0.87
Kingston	616,290	657,197	1.07	3,256,926	3,518,532	1.08
Kitchener	1,451,643	1,591,001	1.10	8,632,059	8,783,109	1.02
London	4,372,179	3,135,420	0.72	22,884,219	18,811,151	0.82
Niagara Falls	421,076	455,201	1.08	2,412,038	2,677,426	1.10
Oshawa	1,948,577	2,065,957	1.06	10,459,207	12,699,644	1.21
Ottawa	14,437,672	10,046,585	0.70	76,928,579	63,470,039	0.83
Peterborough	496,706	614,752	1.24	2,565,601	3,049,853	1.19
St. Catharines	866,535	1,051,039	1.21	4,379,135	5,509,583	1.26
Sarnia	1,375,119	1,599,815	1.16	8,074,803	8,108,807	1.00
Sault Ste. Marie	595,267	558,545	0.94	2,956,405	2,807,033	0.95
Sudbury	743,482	506,510	0.68	3,999,789	3,570,884	0.89
Thunder Bay	981,799	937,438	0.95	5,303,127	5,569,939	1.05
Timmins	364,495	267,454	0.73	1,795,821	1,914,687	0.96
Toronto	446,394,604	553,633,940	1.24	2,653,630,203	3,073,680,354	1.16
Windsor	1,991,943	2,023,906	1.02	12,257,723	11,678,799	0.95
Total - 20 centres	485,628,136	586,795,158	1.21	2,870,254,174	3,271,978,511	1.14
Manitoba:						
Brandon	352,435	293,856	0.88	1,709,216	1,660,885	0.97
Winnipeg	22,424,415	20,983,998	0.94	141,890,395	118,233,485	0.83
Total - 2 centres	22,756,850	21,277,854	0.94	143,599,611	119,894,370	0.83
Saskatchewan:						
Moose Jaw	216,877	212,572	0.98	1,236,194	1,189,959	0.96
Prince Albert	242,664	246,249	1.01	1,232,818	1,323,617	1.07
Regina	3,336,240	2,853,158	0.86	17,974,283	15,419,763	0.86
Saskatoon	1,876,332	2,000,764	1.07	10,379,674	12,255,216	1.18
Total - 4 centres	5,672,113	5,312,743	0.94	30,822,969	30,188,555	0.98

TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABLEAU 1. Chèques tirés sur les comptes individuels - fin

	June		First six months			
	Juin		Six premiers mois			
	1983	1984	1984 1983	1983	1984	1984 1983
	\$'000	\$'000		\$'000	\$'000	
Alberta:						
Calgary	27,123,283	24,471,393	0.90	182,138,927	155,945,316	0.86
Edmonton	22,679,838	20,039,197	0.88	131,311,469	128,782,300	0.98
Lethbridge	630,437	706,523	1.12	3,317,784	3,743,486	1.13
Medicine Hat	319,820	322,135	1.01	1,967,779	1,712,098	0.87
Total - 4 centres	50,749,378	45,539,248	0.90	318,735,959	290,183,200	0.91
British Columbia - Colombie-Britannique:						
Vancouver	28,139,880	40,716,860	1.45	163,453,981	191,561,495	1.17
Victoria	10,584,663	33,583,149	3.17	86,287,874	175,646,797	2.04
Total - 2 centres	38,724,543	74,300,009	1.92	249,741,855	367,208,292	1.47
TOTAL - 50 CENTRES	707,110,518	826,085,197	1.17	4,175,085,980	4,620,770,312	1.11

TABLE 2. Cheques Drawn on the Receiver General for Canada

TABLEAU 2. Chèques tirés sur le Receveur général du Canada

	June		First six months			
	Juin		Six premiers mois			
	1983	1984	1984 1983	1983	1984	1984 1983
	\$'000	\$'000		\$'000	\$'000	
Vancouver	886,821	837,460	0.94	3,877,297	4,577,156	1.18
Calgary	695,787	675,239	0.97	2,961,294	3,624,115	1.22
Regina	213,025	229,669	1.08	974,161	1,154,745	1.19
Winnipeg	440,553	451,893	1.03	2,058,053	2,312,172	1.12
Toronto	2,071,071	2,254,967	1.09	9,633,610	11,261,870	1.17
Ottawa	7,275,262	4,410,153	0.61	41,968,588	29,511,148	0.70
Montréal	1,416,760	1,612,870	1.14	7,924,902	9,363,450	1.18
Saint John	120,582	16,486	0.14	549,049	149,104	0.27
Halifax	634,786	693,761	1.09	3,173,517	4,076,805	1.28
CANADA	13,754,647	11,182,498	0.81	73,120,471	66,030,565	0.90

TABLE 3. Cheques Cashed by Type of Account

TABLEAU 3. Chèques tirés par type de compte

	June - Juin					
	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	1,186,581	1,609,483	146,461	129,879	63,416	60,276
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	406,270	456,785	28,754	31,065	20,613	22,300
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	19,316	16,368	6,372	6,531	3,635	3,642
Halifax	5,380,647	5,102,018	159,383	177,836	142,079	156,255
Sydney	404,642	536,048	22,169	22,361	17,269	18,248
Total - 3 centres	5,804,605	5,654,434	187,924	206,728	162,983	178,145
New Brunswick - Nouveau-Brunswick:						
Fredericton	1,073,798	1,592,028	58,882	49,877	35,482	54,856
Moncton	527,178	619,266	47,181	56,268	41,590	44,036
Saint John	1,255,004	1,554,846	56,141	74,084	61,975	44,607
Total - 3 centres	2,855,980	3,766,140	162,204	180,229	119,047	143,499
Québec:						
Chicoutimi	339,561	211,649	35,253	33,955	13,003	12,696
Drummondville	175,596	161,269	25,921	20,857	5,971	7,335
Granby	197,301	170,793	26,753	19,657	7,937	7,989
Montréal	70,821,256	67,619,436	3,083,914	2,393,470	787,834	717,920
Québec	13,767,524	6,605,271	726,443	214,232	81,719	60,690
St-Hyacinthe	355,558	405,108	34,960	34,595	12,084	7,498
Shawinigan	680,468	527,476	17,832	11,302	6,987	5,770
Sherbrooke	506,931	548,725	62,494	56,182	22,671	20,446
Trois-Rivières	400,007	373,745	41,686	34,541	13,731	11,939
Valleyfield	155,336	101,752	20,752	17,339	7,177	7,605
Total - 10 centres	87,399,538	76,725,204	4,076,008	2,836,130	959,114	859,888
Ontario:						
Brantford	563,408	440,547	86,595	78,342	27,099	29,749
Chatham	809,821	631,886	45,949	111,154	26,610	73,921
Cornwall	350,701	391,444	36,406	51,562	14,982	15,935
Guelph	409,794	596,496	65,833	79,906	32,230	38,532
Hamilton	5,206,926	4,450,268	704,774	465,120	189,621	195,556
Kingston	446,542	489,803	112,978	108,169	56,770	59,225
Kitchener	1,200,418	1,285,183	185,907	235,234	65,318	70,584
London	3,936,150	2,728,217	284,387	282,383	151,642	124,820
Niagara Falls	344,410	380,026	54,452	52,372	22,214	22,803
Oshawa	1,756,012	1,788,385	142,725	227,714	49,840	49,858
Ottawa	13,332,815	8,905,497	725,798	747,941	379,059	393,147
Peterborough	365,642	388,187	94,624	188,053	36,440	38,512
St. Catharines	705,002	885,352	116,151	112,301	65,382	53,386
Sarnia	1,254,290	1,479,038	85,902	84,456	34,927	36,321
Sault Ste. Marie	508,778	460,637	54,295	54,807	32,194	43,101
Sudbury	589,981	340,084	108,987	121,167	44,514	45,259
Thunder Bay	818,339	756,194	106,541	119,156	56,919	62,088
Timmins	300,937	214,933	44,396	35,542	19,162	16,979
Toronto	440,506,837	547,781,240	3,968,709	3,868,761	1,919,058	1,983,939
Windsor	1,625,205	1,682,469	279,704	243,037	87,034	98,400
Total - 20 centres	475,032,008	576,075,886	7,305,113	7,267,157	3,291,015	3,452,115
Manitoba:						
Brandon	271,997	232,393	31,848	34,381	28,590	27,082
Winnipeg	21,233,922	19,891,303	788,975	685,779	401,518	406,916
Total - 2 centres	21,505,919	20,123,696	820,823	720,160	430,108	433,998
Saskatchewan:						
Moose Jaw	148,442	143,811	41,152	42,095	27,283	26,666
Prince Albert	189,663	184,370	29,771	38,104	23,230	23,775
Regina	3,047,018	2,576,175	157,165	154,900	132,057	122,083
Saskatoon	1,452,096	1,549,202	302,980	326,855	121,256	124,707
Total - 4 centres	4,837,219	4,453,558	531,068	561,954	303,826	297,231

TABLE 3. Cheques Cashed by Type of Account - Concluded

TABLEAU 3. Chèques tirés par type de compte - fin

	June - Juin					
	Current Courant		Savings Épargne		Personal chequing Chèques personnels	
	1983	1984	1983	1984	1983	1984
thousands of dollars - milliers de dollars						
Alberta:						
Calgary	25,504,471	23,175,754	836,396	638,972	782,416	656,667
Edmonton	20,658,027	18,305,865	1,491,633	1,255,544	526,178	477,788
Lethbridge	492,749	575,838	73,102	68,455	64,586	62,230
Medicine Hat	230,884	238,401	50,995	50,105	37,941	33,629
Total - 4 centres	46,886,131	42,295,858	2,452,126	2,013,076	1,411,121	1,230,314
British Columbia - Colombie-Britannique:						
Vancouver	25,371,287	38,342,801	1,890,070	1,498,098	878,523	875,961
Victoria	10,122,296	32,964,477	310,492	453,069	151,875	165,603
Total - 2 centres	35,493,583	71,307,278	2,200,562	1,951,167	1,030,398	1,041,564
TOTAL - 50 CENTRES	681,407,834	802,468,322	17,911,043	15,897,545	7,791,641	7,719,330

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	12,714,486(1)	297,804	3,824,746	5,096,439	2,667,954	827,543
1925	12,812,269	269,043	3,899,801	5,199,570	2,577,296	866,559
1929	22,835,608	386,505	7,878,276	9,511,588(2)	3,532,048	1,527,191
1930	19,035,169	355,181	6,692,408	7,763,045	3,006,687	1,217,848
1932	12,536,993	264,529	3,846,040	5,482,129	2,175,722(3)	768,573
1935	15,216,135	262,826	4,379,880	7,080,079	2,696,220	797,130
1940	17,001,691	400,017	5,070,783	7,488,654	2,997,221	1,045,016
1945	32,667,134	725,659	9,364,105	15,147,938(4)	5,407,461	2,021,971
1950	46,514,276	1,231,998(5)	13,406,350	20,104,323(6)	7,841,926	3,929,679
1955	78,117,163	1,987,919	23,026,499	35,389,668	11,757,076	5,956,001
1960	133,753,325	2,662,169	39,660,493	63,602,155	18,999,662	8,830,846
1965	231,751,399	4,565,057	70,398,703	108,885,546	32,357,684	15,584,409
1970	376,759,465	9,498,169	96,581,182	192,001,590(7)	51,212,613	27,465,911
1971	420,248,815	9,869,928	110,505,486	216,101,377	53,355,165	30,438,859
1972	497,450,952	10,741,119	131,143,488	258,300,360	60,294,197	36,971,788
1973	628,082,577	11,944,041	155,342,633	342,465,705	72,316,401	45,813,797
1974	769,279,341	15,684,289	195,899,974	394,466,257	100,182,016	63,046,805
1975	999,174,850	18,495,597	256,584,299	520,654,755	124,716,958	78,723,241
1976	1,163,515,599	22,942,323	307,304,793	587,857,166	152,632,649	92,778,668
1977	1,297,068,281	25,421,442	344,852,120	651,237,893	172,930,996	102,625,830
1978	1,450,941,886	26,300,920	355,290,746	772,240,382	188,418,926	108,690,912
1979	1,807,894,268	32,185,188	346,212,472	1,062,420,641	231,676,143	135,399,826
1980	2,493,157,564	39,783,732	415,673,722	1,573,846,261	298,334,849	165,519,000
1981	3,179,991,750	44,896,476	474,466,928	2,016,417,774	392,580,559	251,630,013
1982	3,419,615,001	46,637,743	469,999,517	2,209,277,592	457,187,329	236,512,820
1983	4,125,504,033	54,677,855	480,669,318	2,847,256,466	493,158,539	249,741,855
1984	4,565,113,635	56,501,136	455,867,722	3,245,270,360	440,266,125	367,208,292

(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.

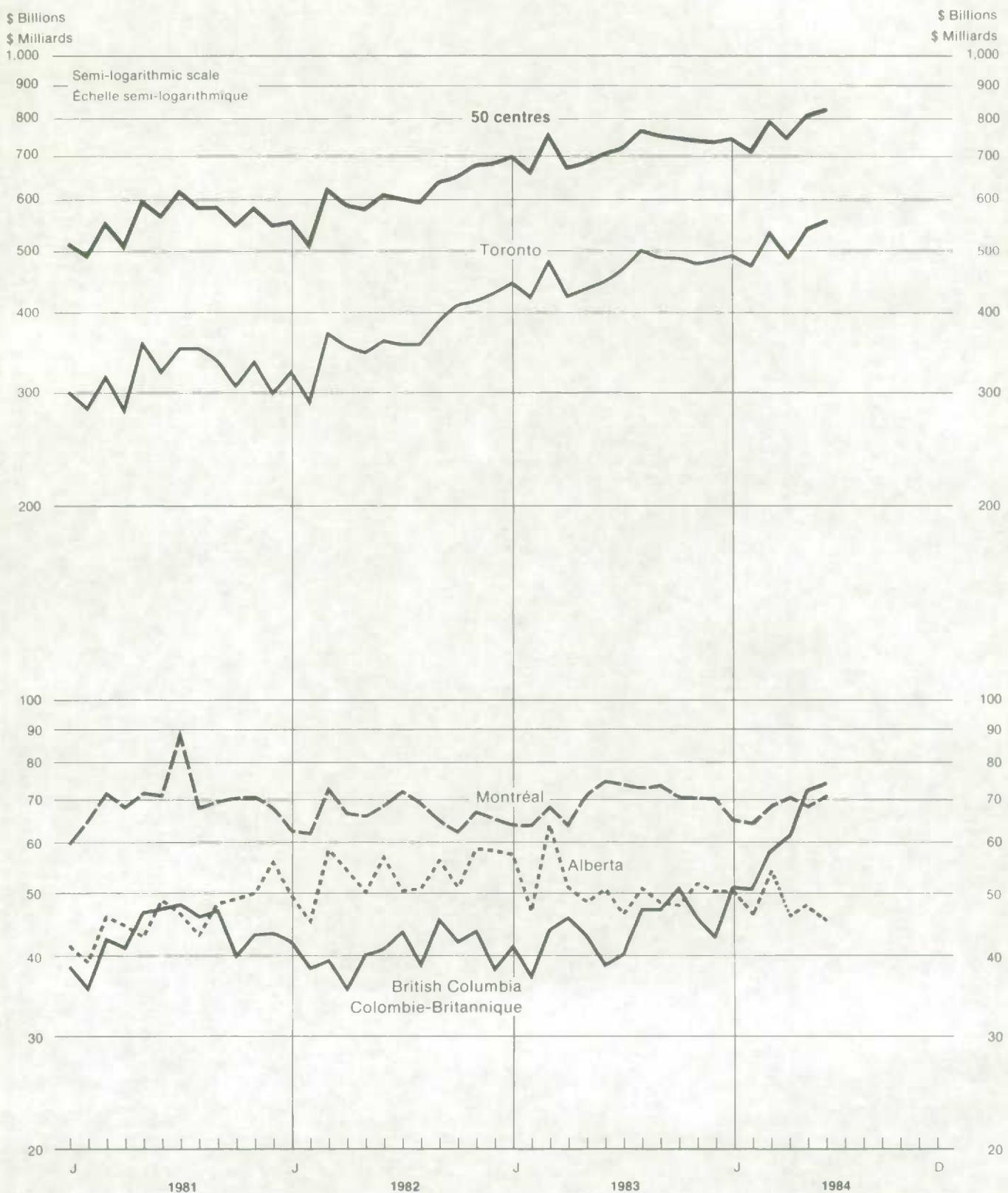
(6) Cornwall data added as of May 1950.

(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 appliquée 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



1010530361