



Statistics
Canada

Statistique
Canada



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

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

CHEQUES CASHED

JULY 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.

September 1984
5-4404-509

CHÈQUES ENCAISSÉS

JUILLET 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.

Septembre 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

	July			First seven months		
	Juillet			Sept premiers mois		
	1983	1984		1983	1984	
	\$'000	\$'000		\$'000	\$'000	
Newfoundland - Terre-Neuve:						
St. John's	1,380,900	1,877,107	1.36	14,356,663	13,105,327	0.91
Prince Edward Island - Ile-du-Prince-Édouard:						
Charlottetown	459,937	543,149	1.18	2,746,631	3,015,389	1.10
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	27,248	29,279	1.07	164,862	168,562	1.02
Halifax	5,205,555	5,349,021	1.03	36,083,910	37,453,059	1.04
Sydney	505,620	683,786	1.35	3,252,691	3,829,721	1.18
Total - 3 centres	5,738,423	6,062,086	1.06	39,501,463	41,451,342	1.05
New Brunswick - Nouveau-Brunswick:						
Fredericton	1,284,702	2,068,158	1.61	8,727,467	12,533,713	1.44
Moncton	619,713	650,326	1.05	3,799,013	4,583,919	1.21
Saint John	1,233,103	1,632,793	1.32	8,877,540	10,868,078	1.22
Total - 3 centres	3,137,518	4,351,277	1.39	21,404,020	27,985,710	1.31
Québec:						
Chicoutimi	360,857	265,947	0.74	2,522,579	1,661,643	0.66
Drummondville	206,109	177,342	0.86	1,340,791	1,237,560	0.92
Granby	220,671	231,607	1.05	1,547,361	1,459,044	0.94
Montréal	73,834,181	73,325,921	0.99	479,374,425	479,304,847	1.00
Québec	14,017,579	5,149,008	0.37	85,878,101	51,793,365	0.60
St-Hyacinthe	446,972	448,030	1.00	3,089,945	2,929,995	0.95
Shawinigan	523,938	536,224	1.02	3,897,047	3,803,170	0.98
Sherbrooke	531,952	511,473	0.96	3,800,504	3,755,912	0.99
Trois-Rivières	456,745	387,631	0.85	2,817,766	2,829,346	1.00
Valleyfield	172,989	348,597	2.02	1,142,887	1,200,133	1.05
Total - 10 centres	90,771,993	81,381,780	0.90	585,411,406	549,975,015	0.94
Ontario:						
Brantford	590,870	546,197	0.92	4,211,479	3,862,553	0.92
Chatham	747,050	771,082	1.03	6,899,233	5,830,463	0.85
Cornwall	396,394	452,751	1.14	2,674,915	3,238,832	1.21
Guelph	616,923	832,977	1.35	3,222,656	4,756,745	1.48
Hamilton	6,977,573	5,234,157	0.75	42,829,086	36,277,242	0.85
Kingston	584,375	667,242	1.14	3,841,301	4,185,774	1.09
Kitchener	1,504,555	1,508,655	1.00	10,136,594	10,291,764	1.02
London	4,425,991	3,651,060	0.82	27,310,210	22,462,211	0.82
Niagara Falls	405,063	500,696	1.24	2,837,101	3,178,122	1.12
Oshawa	2,131,994	1,967,496	0.92	12,591,201	14,667,140	1.16
Ottawa	12,539,210	10,595,982	0.85	89,467,789	74,066,021	0.83
Peterborough	479,487	623,659	1.30	3,045,088	3,673,512	1.21
St. Catharines	909,921	1,026,915	1.13	5,289,056	6,536,498	1.24
Sarnia	1,229,176	1,170,555	0.95	9,303,979	9,279,362	1.00
Sault Ste. Marie	512,120	505,904	0.99	3,468,525	3,312,937	0.96
Sudbury	590,343	437,045	0.74	4,590,132	4,007,929	0.87
Thunder Bay	877,042	1,086,436	1.24	6,180,169	6,656,375	1.08
Timmins	334,417	262,301	0.78	2,320,238	2,176,988	0.94
Toronto	466,009,573	571,005,559	1.23	3,119,659,776	3,644,685,913	1.17
Windsor	1,815,280	1,818,892	1.00	14,073,003	13,497,691	0.96
Total - 20 centres	503,677,357	604,665,561	1.20	3,373,931,531	3,876,644,072	1.15
Manitoba:						
Brandon	274,358	289,805	1.06	1,983,574	1,950,690	0.98
Winnipeg	21,841,352	20,796,355	0.95	163,731,747	139,029,840	0.85
Total - 2 centres	22,115,710	21,086,160	0.95	165,715,321	140,980,530	0.85
Saskatchewan:						
Moose Jaw	213,498	206,345	0.97	1,449,692	1,396,304	0.96
Prince Albert	206,098	241,453	1.17	1,438,916	1,565,070	1.09
Regina	3,194,466	2,698,119	0.84	21,168,749	18,117,882	0.86
Saskatoon	1,946,231	2,147,544	1.10	12,325,905	14,402,760	1.17
Total - 4 centres	5,560,293	5,293,461	0.95	36,383,262	35,482,016	0.98

TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABLÉAU 1. Chèques tirés sur les comptes individuels - fin

	July			First seven months		
	Juillet			Sept premiers mois		
	1983	1984	1984 1983	1983	1984	1984 1983
	\$'000	\$'000		\$'000	\$'000	
Alberta:						
Calgary	25,408,497	24,628,119	0.97	207,547,424	180,573,435	0.87
Edmonton	20,162,999	22,494,033	1.12	151,474,468	151,276,333	1.00
Lethbridge	557,164	663,686	1.19	3,874,948	4,407,172	1.14
Medicine Hat	227,015	286,106	1.26	2,194,794	1,998,204	0.91
Total - 4 centres	46,355,675	48,071,944	1.04	365,091,634	338,255,144	0.93
British Columbia - Colombie-Britannique:						
Vancouver	28,944,642	31,558,238	1.09	192,398,623	223,119,733	1.16
Victoria	11,383,508	43,808,697	3.85	97,671,382	219,455,494	2.25
Total - 2 centres	40,328,150	75,366,935	1.87	290,070,005	442,575,227	1.53
TOTAL - 50 CENTRES	719,525,956	848,699,460	1.18	4,894,611,936	5,469,469,772	1.12

TABLE 2. Cheques Drawn on the Receiver General for Canada

TABLÉAU 2. Chèques tirés sur le Receveur général du Canada

	July			First seven months		
	Juillet			Sept premiers mois		
	1983	1984	1984 1983	1983	1984	1984 1983
	\$'000	\$'000		\$'000	\$'000	
Vancouver	736,452	711,319	0.97	4,613,749	5,288,475	1.15
Calgary	586,283	557,856	0.95	3,547,577	4,181,971	1.18
Regina	198,153	183,947	0.93	1,172,314	1,338,692	1.14
Winnipeg	384,372	359,370	0.93	2,442,425	2,671,542	1.09
Toronto	1,840,223	1,749,285	0.95	11,473,833	13,011,155	1.13
Ottawa	6,108,590	5,377,553	0.88	48,077,178	34,888,701	0.73
Montréal	1,508,482	1,714,702	1.14	9,433,384	11,078,152	1.17
Saint John	84,187	10,581	0.13	633,236	159,685	0.25
Halifax	582,186	604,022	1.04	3,755,703	4,680,827	1.25
CANADA	12,028,928	11,268,635	0.94	85,149,399	77,299,200	0.91

TABLE 3. Cheques Cashed by Type of Account

TABLÉAU 3. Chèques tirés par type de compte

	July - Juillet					
	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	1,210,485	1,680,115	107,531	130,084	62,884	66,908
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	408,921	483,330	31,384	30,583	19,632	29,236
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	17,119	19,598	6,432	5,998	3,697	3,683
Halifax	4,926,748	4,915,926	149,473	267,771	129,334	165,324
Sydney	468,116	640,957	21,707	25,224	15,797	17,605
Total - 3 centres	5,411,983	5,576,481	177,612	298,993	148,828	186,612
New Brunswick - Nouveau-Brunswick:						
Fredericton	1,192,646	1,962,259	58,034	51,415	34,022	54,484
Moncton	538,597	565,040	43,349	45,588	37,767	39,738
Saint John	1,145,713	1,530,937	46,831	58,662	40,559	43,194
Total - 3 centres	2,876,956	4,058,236	148,214	155,625	112,348	137,416
Québec:						
Chicoutimi	319,796	223,820	30,069	30,068	10,992	12,059
Summerville	176,155	153,697	24,373	17,980	5,581	5,665
Granby	186,973	208,201	24,643	14,645	9,055	8,761
Montréal	70,290,169	70,700,851	2,897,345	1,905,930	646,667	719,140
Québec	13,461,780	4,880,154	503,660	202,362	52,139	66,492
St-Hyacinthe	396,531	415,096	38,313	26,032	12,128	6,902
Shawinigan	501,400	519,953	15,824	10,366	6,714	5,905
Sherbrooke	453,637	449,721	56,628	42,724	21,687	19,028
Trois-Rivières	402,821	345,737	40,659	29,696	13,265	12,198
Valleyfield	144,420	326,439	21,506	14,873	7,063	7,285
Total - 10 centres	86,333,682	78,223,669	3,653,020	2,294,676	785,291	863,435
Ontario:						
Brantford	492,788	438,024	55,740	79,417	42,342	28,756
Chatham	673,218	694,200	50,844	49,224	22,988	27,658
Cornwall	334,207	373,460	46,978	47,204	15,209	32,087
Guelph	518,675	712,131	68,024	85,311	30,224	35,555
Hamilton	5,840,653	4,544,520	871,695	490,191	265,225	199,446
Kingston	432,982	491,996	97,662	117,218	53,731	58,028
Kitchener	1,268,839	1,226,832	178,722	212,545	56,994	69,278
London	3,993,750	3,217,984	262,279	298,947	169,962	134,129
Niagara Falls	333,328	420,515	51,492	55,000	20,243	25,181
Oshawa	1,786,008	1,690,849	297,017	225,828	48,969	50,819
Ottawa	11,445,904	9,314,139	654,955	889,818	438,351	392,025
Peterborough	341,590	366,139	104,806	217,614	35,091	39,906
St. Catharines	733,919	849,238	135,185	128,469	40,817	49,208
Sarnia	1,130,295	1,054,005	67,799	83,454	31,082	33,096
Sault Ste. Marie	434,047	417,879	51,905	56,273	26,168	31,752
Sudbury	461,734	298,606	87,624	93,518	40,985	44,921
Thunder Bay	734,866	898,924	88,658	128,630	53,518	58,882
Timmins	279,990	215,188	36,303	32,644	18,124	16,469
Toronto	460,607,845	564,537,285	3,633,116	4,002,188	1,768,612	2,466,086
Windsor	1,512,812	1,528,680	221,453	204,455	81,015	85,757
Total - 20 centres	493,357,450	593,288,594	7,062,257	7,497,948	3,257,650	3,879,019
Manitoba:						
Brandon	217,479	231,842	30,326	31,804	26,553	26,159
Winnipeg	20,753,342	19,613,898	703,941	737,866	384,069	444,591
Total - 2 centres	20,970,821	19,845,740	734,267	769,670	410,622	470,750
Saskatchewan:						
Moose Jaw	150,964	132,447	36,832	46,364	25,702	27,534
Prince Albert	158,824	187,447	26,460	29,585	20,814	24,421
Regina	2,900,791	2,414,948	143,648	163,318	150,027	119,853
Saskatoon	1,522,827	1,707,334	312,896	318,202	110,508	122,008
Total - 4 centres	4,733,406	4,442,176	519,836	557,469	307,051	293,816

TABLE 3. Cheques Cashed by Type of Account - Concluded

TABLÉAU 3. Chèques tirés par type de compte - fin

	July - Juillet					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1983	1984	1983	1984	1983	1984
Thousands of dollars - milliers de dollars						
Alberta:						
Calgary	23,890,230	23,305,460	799,982	657,477	718,285	665,182
Edmonton	18,371,763	20,586,463	1,318,538	1,405,695	472,698	501,875
Lethbridge	431,869	533,885	67,533	68,651	57,762	61,150
Medicine Hat	168,424	197,088	33,920	51,245	24,671	37,773
Total - 4 centres	42,862,286	44,622,896	2,219,973	2,183,068	1,273,416	1,265,980
British Columbia - Colombie-Britannique:						
Vancouver	26,293,029	29,207,254	1,816,967	1,561,628	834,646	789,356
Victoria	10,935,402	43,024,142	300,442	625,774	147,664	158,781
Total - 2 centres	37,228,431	72,231,396	2,117,409	2,187,402	982,310	948,137
TOTAL - 50 CENTRES	695,394,421	824,452,633	16,771,503	16,105,518	7,360,032	8,141,509

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

TABLÉAU 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
		Provinces de l'Atlantique			Provinces des Prairies	Colombie-Britannique
Années représentatives	Thousands of dollars - milliers de dollars					
1924	15,037,121(1)	348,489	4,492,626	5,968,377	3,250,536	977,093
1925	15,060,632	319,887	4,637,063	6,060,188	3,008,713	1,034,781
1929	26,839,467	465,926	9,416,816	11,010,029(2)	4,186,672	1,760,024
1930	22,119,155	410,322	7,824,022	8,938,991	3,536,779	1,409,041
1932	14,712,583	310,702	4,493,489	6,458,058	2,563,488(3)	886,866
1935	17,761,236	314,331	5,119,396	8,198,527	3,188,188	940,794
1940	19,624,239	471,159	5,840,484	8,578,021	3,512,964	1,221,611
1945	38,086,305	845,830	10,849,832	17,630,312(4)	6,393,854	2,366,477
1950	54,616,235	1,467,171(5)	15,632,517	23,565,354(6)	9,285,772	4,665,421
1955	93,266,234	2,522,672	27,487,066	42,298,001	13,924,399	7,034,096
1960	155,603,633	3,115,952	45,897,400	73,681,461	22,618,798	10,290,022
1965	270,642,673	5,293,657	81,842,770	126,993,526	38,259,462	18,253,258
1970	447,307,437	11,122,874	115,178,759	227,585,966(7)	61,133,113	32,286,725
1971	493,451,005	11,342,503	128,973,508	254,210,767	62,819,999	36,104,228
1972	584,911,034	12,639,593	153,675,840	304,315,801	70,953,393	43,326,407
1973	741,704,073	14,171,084	183,165,472	403,545,471	85,668,703	55,153,343
1974	912,763,866	18,544,273	232,302,423	466,338,302	120,185,295	75,393,573
1975	1,180,858,009	21,625,699	304,107,674	615,349,319	146,715,650	93,059,667
1976	1,372,802,032	27,569,936	361,434,302	692,917,510	179,981,402	110,898,882
1977	1,513,209,951	29,227,696	399,752,958	763,373,057	200,580,169	120,276,071
1978	1,696,408,597	30,609,874	411,676,782	905,310,009	220,071,314	128,740,618
1979	2,136,322,042	38,738,541	408,635,862	1,257,023,406	272,389,637	159,534,596
1980	2,935,405,828	46,271,427	490,613,879	1,853,231,204	350,124,858	195,164,460
1981	3,789,259,685	52,975,046	575,631,018	2,398,269,541	462,664,698	299,719,382
1982	4,012,819,521	54,317,162	555,461,823	2,592,877,997	530,006,102	280,156,437
1983	4,835,950,220	63,117,126	569,053,030	3,346,519,842	567,190,217	290,070,005
1984	5,403,512,277	66,010,383	534,854,124	3,845,354,853	514,717,690	442,575,227

(1) Original 31 centres.

(2) À 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.

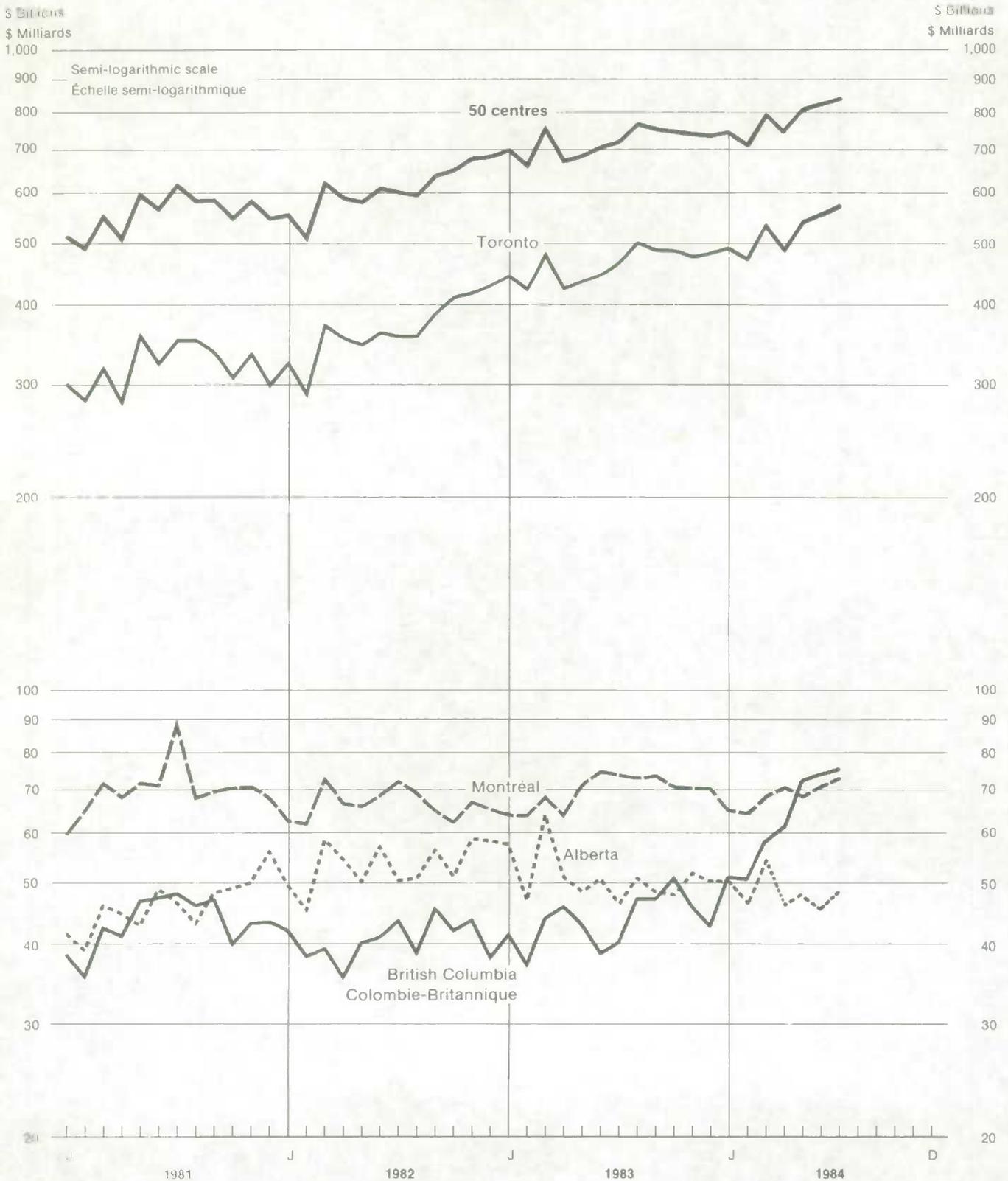
(12) Données sur Cornwall ajoutées à partir de mai 1950.

(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



STATISTICS CANADA LIBRARY
BIBLIOTHÈQUE STATISTIQUE CANADA



1010530364