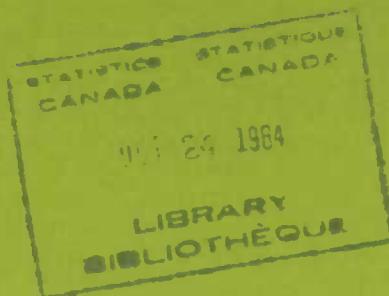




Statistics  
Canada      Statistique  
Canada



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

AUGUST 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.

Dr. Lober 1984  
5-4404-509

#### CHÈQUES ENCAISSEÉS

AOUT 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.

Octobre 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

	August		First eight months			
	Août		Huit premiers mois			
	1983	1984	1984 1983	1983	1984	1984 1983
	\$'000	\$'000		\$'000	\$'000	
<b>Newfoundland - Terre-Neuve:</b>						
St. John's	1,638,243	1,691,814	1.03	15,994,906	14,797,141	0.93
<b>Prince Edward Island - Île-du-Prince-Édouard:</b>						
Charlottetown	425,430	433,056	1.02	3,172,061	3,448,445	1.09
<b>Nova Scotia - Nouvelle-Écosse:</b>						
Glace Bay	27,594	29,155	1.06	192,456	197,717	1.03
Halifax	4,766,393	5,257,187	1.10	40,850,303	42,710,246	1.05
Sydney	497,613	661,561	1.33	3,750,304	4,491,282	1.20
<b>Total - 3 centres</b>	<b>5,291,600</b>	<b>5,947,903</b>	<b>1.12</b>	<b>44,793,063</b>	<b>47,399,245</b>	<b>1.06</b>
<b>New Brunswick - Nouveau-Brunswick:</b>						
Fredericton	1,335,795	2,094,018	1.57	10,063,262	14,627,731	1.45
Moncton	608,828	631,757	1.04	4,407,841	5,215,676	1.18
Saint John	1,260,792	1,619,555	1.28	10,138,332	12,487,633	1.23
<b>Total - 3 centres</b>	<b>3,205,415</b>	<b>4,345,330</b>	<b>1.36</b>	<b>24,609,435</b>	<b>32,331,040</b>	<b>1.31</b>
<b>Québec:</b>						
Chicoutimi	376,130	271,173	0.72	2,898,709	1,932,816	0.67
Bromont-Daveluyville	210,273	175,667	0.84	1,551,064	1,413,227	0.91
Granby	220,760	242,185	1.10	1,768,121	1,701,229	0.96
Montréal	72,764,219	71,760,787	0.99	552,138,644	551,065,634	1.00
Québec	12,148,805	5,121,356	0.42	98,026,906	56,914,721	0.58
St-Hyacinthe	444,477	426,609	0.96	3,534,422	3,356,604	0.95
Shawinigan	558,847	538,177	0.96	4,455,894	4,341,347	0.97
Sherbrooke	573,880	614,286	1.07	4,374,384	4,370,158	1.00
Trois-Rivières	474,115	400,209	0.84	3,291,881	3,229,555	0.98
Valleyfield	186,596	117,971	0.63	1,329,483	1,318,104	0.99
<b>Total - 10 centres</b>	<b>87,958,102</b>	<b>79,668,380</b>	<b>0.91</b>	<b>673,369,508</b>	<b>629,643,395</b>	<b>0.94</b>
<b>Ontario:</b>						
Brantford	544,279	534,695	0.98	4,755,758	4,397,248	0.92
Chatham	889,139	958,370	1.08	7,788,372	6,788,833	0.87
Cornwall	389,126	409,542	1.05	3,064,041	3,648,374	1.19
Guelph	529,540	1,014,447	1.93	3,748,196	5,771,192	1.54
Hamilton	6,110,814	6,638,184	1.09	48,939,900	42,915,426	0.88
Kingston	633,066	651,491	1.03	4,474,367	4,837,265	1.08
Kitchener	1,469,596	1,540,412	1.05	11,606,190	11,832,176	1.02
London	4,167,662	3,702,262	0.89	31,477,872	26,164,473	0.83
Niagara Falls	484,290	475,296	0.98	3,321,391	3,653,418	1.10
Oshawa	1,788,375	1,972,747	1.10	14,379,576	16,639,887	1.16
Ottawa	15,443,532	10,653,237	0.69	104,911,321	84,719,258	0.81
Peterborough	539,739	611,658	1.13	3,584,827	4,285,170	1.20
St. Catharines	979,554	1,148,591	1.17	6,268,610	7,685,089	1.23
Sarnia	1,335,572	1,179,943	0.88	10,639,551	10,459,305	0.98
Sault Ste. Marie	548,553	562,665	1.03	4,017,078	3,875,602	0.96
Sudbury	620,649	701,123	1.13	5,210,781	4,709,052	0.90
Thunder Bay	877,505	1,108,050	1.26	7,057,674	7,764,425	1.10
Timmins	364,347	334,695	0.92	2,684,585	2,511,683	0.94
Toronto	500,958,646	491,161,143	0.98	3,620,598,422	4,135,847,056	1.14
Windsor	1,973,327	1,758,336	0.89	16,046,330	15,256,027	0.95
<b>Total - 20 centres</b>	<b>540,643,311</b>	<b>527,116,887</b>	<b>0.97</b>	<b>3,914,574,842</b>	<b>4,403,760,959</b>	<b>1.12</b>
<b>Manitoba:</b>						
Brandon	301,014	274,689	0.91	2,284,588	2,225,379	0.97
Winnipeg	22,048,350	22,240,111	1.01	185,780,097	161,269,951	0.87
<b>Total - 2 centres</b>	<b>22,349,364</b>	<b>22,514,800</b>	<b>1.01</b>	<b>188,064,685</b>	<b>163,495,330</b>	<b>0.87</b>
<b>Saskatchewan:</b>						
Moos Jaw	197,937	208,552	1.05	1,647,629	1,604,856	0.97
Prince Albert	221,240	293,628	1.33	1,660,156	1,858,690	1.12
Regina	3,492,473	3,329,448	0.95	24,661,222	21,447,330	0.87
Saskatoon	2,158,854	1,950,613	0.90	14,484,759	16,353,373	1.13
<b>Total - 4 centres</b>	<b>6,070,504</b>	<b>5,782,241</b>	<b>0.95</b>	<b>42,453,766</b>	<b>41,264,257</b>	<b>0.97</b>

TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABLEAU 1. Chèques tirés sur les comptes individuels - fin

	August		First eight months			
	Août				Huit premiers mois	
	1983	1984	1984 1983	1983	1984	1984 1983
	\$'000	\$'000		\$'000	\$'000	
Alberta:						
Calgary	28,428,364	23,727,018	0.83	235,975,788	204,300,453	0.87
Edmonton	21,733,498	22,977,235	1.06	173,207,966	174,253,568	1.01
Lethbridge	541,839	596,385	1.10	4,416,787	5,003,557	1.13
Medicine Hat	194,239	265,412	1.37	2,389,033	2,263,616	0.95
Total - 4 centres	50,897,940	47,566,050	0.93	415,989,574	385,821,194	0.93
British Columbia - Colombie-Britannique:						
Vancouver	29,078,935	37,240,830	1.28	221,477,558	260,360,563	1.18
Victoria	18,165,649	36,942,907	2.03	115,837,031	256,398,401	2.21
Total - 2 centres	47,244,584	74,183,737	1.57	337,314,589	516,758,964	1.53
TOTAL - 50 CENTRES	765,724,493	769,250,198	1.00	5,660,336,429	6,238,719,970	1.10

TABLE 2. Cheques Drawn on the Receiver General for Canada

TABLEAU 2. Chèques tirés sur le Receveur général du Canada

	August		First eight months			
	Août				Huit premiers mois	
	1983	1984	1984 1983	1983	1984	1984 1983
	\$'000	\$'000		\$'000	\$'000	
Vancouver	767,969	662,178	0.86	5,381,718	5,950,653	1.11
Calgary	634,429	565,309	0.89	4,182,006	4,747,280	1.14
Regina	190,090	209,948	1.10	1,362,404	1,548,640	1.14
Winnipeg	408,429	330,536	0.81	2,850,854	3,002,078	1.05
Toronto	2,065,463	1,630,289	0.79	13,539,296	14,641,444	1.08
Ottawa	5,648,464	6,265,596	1.11	53,725,642	41,154,297	0.77
Montréal	1,477,098	1,518,724	1.03	10,910,482	12,596,876	1.15
Saint John	38,418	6,610	0.17	671,654	166,295	0.25
Halifax	604,305	582,996	0.96	4,360,008	5,263,823	1.21
CANADA	11,834,665	11,772,186	0.99	96,984,064	89,071,386	0.92

TABLE 3. Cheques Cashed by Type of Account

TABLEAU 3. Chèques tirés par type de compte

	August - Août					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1983	1984	1983	1984	1983	1984
thousands of dollars - milliers de dollars						
<b>Newfoundland - Terre-Neuve:</b>						
St. John's	1,457,129	1,519,535	116,666	107,975	64,448	64,304
<b>Prince Edward Island - Île-du-Prince-Édouard:</b>						
Charlottetown	371,772	378,757	31,886	32,526	21,772	21,773
<b>Nova Scotia - Nouvelle-Écosse:</b>						
Glace Bay	17,203	19,948	6,629	5,635	3,762	3,572
Halifax	4,460,437	4,934,487	163,852	167,801	142,104	154,899
Sydney	459,802	617,984	21,003	26,047	16,808	17,530
<b>Total - 3 centres</b>	<b>4,937,442</b>	<b>5,572,419</b>	<b>191,484</b>	<b>199,483</b>	<b>162,674</b>	<b>176,001</b>
<b>New Brunswick - Nouveau-Brunswick:</b>						
Fredericton	1,244,227	1,989,945	55,852	50,051	35,716	54,022
Moncton	521,152	545,716	47,222	45,746	40,454	40,295
Saint John	1,161,192	1,509,829	60,243	66,458	39,357	43,268
<b>Total - 3 centres</b>	<b>2,926,571</b>	<b>4,045,490</b>	<b>163,317</b>	<b>162,255</b>	<b>115,527</b>	<b>137,585</b>
<b>Quebec:</b>						
Chicoutimi	331,382	229,674	33,193	29,665	11,555	11,834
Deux-Montagnes	179,092	153,630	25,163	17,289	6,018	4,748
Granby	189,175	216,471	23,938	17,012	7,647	8,702
Montreal	69,188,095	68,505,585	2,834,209	2,542,374	741,915	712,828
Quebec	11,492,606	4,848,664	604,815	209,435	51,384	63,257
St.-Hyacinthe	393,119	389,877	38,099	30,142	13,259	6,590
Shawinigan	536,229	522,952	15,840	9,555	6,778	5,690
Sherbrooke	490,372	554,603	61,914	40,501	21,594	19,142
Trois-Rivieres	419,812	361,234	40,887	27,905	13,416	11,070
Valleyfield	195,686	96,705	23,623	14,260	7,287	7,006
<b>Total - 10 centres</b>	<b>83,375,568</b>	<b>75,879,395</b>	<b>3,701,681</b>	<b>2,938,118</b>	<b>880,853</b>	<b>850,867</b>
<b>Ontario:</b>						
Brantford	455,134	424,083	63,572	81,876	25,573	28,736
Chatham	820,196	883,883	46,460	48,761	22,483	25,726
Cornwall	317,972	346,519	56,109	46,515	15,045	16,508
Guelph	414,702	898,078	80,142	80,823	30,696	35,546
Hamilton	5,190,437	5,936,736	728,528	504,808	191,849	196,640
Kingston	477,711	480,402	98,662	115,718	56,693	55,371
Kitchener	1,226,791	1,246,878	182,350	226,124	60,455	67,410
London	3,804,903	3,277,181	252,517	294,529	110,242	130,552
Niagara Falls	410,328	396,512	51,326	54,669	22,636	24,115
Oshawa	1,540,508	1,433,386	201,545	434,029	46,322	105,332
Ottawa	14,360,675	9,522,082	714,506	933,512	368,351	397,643
Peterborough	367,493	368,526	139,960	206,282	32,286	36,850
St. Catharines	822,322	884,167	112,606	213,276	44,826	51,148
Sarnia	1,234,760	1,063,410	70,071	83,658	30,741	32,875
Sault Ste. Marie	463,544	473,971	56,252	56,737	28,757	31,957
Sudbury	483,553	468,580	92,475	108,224	44,621	124,319
Thunder Bay	713,836	917,274	109,476	123,570	54,193	67,206
Timmins	303,342	202,106	43,141	116,037	17,864	16,552
Toronto	495,068,886	485,313,467	4,060,671	3,775,816	1,829,089	2,071,880
Windsor	1,632,036	1,437,559	255,365	212,570	85,926	108,207
<b>Total - 20 centres</b>	<b>530,109,129</b>	<b>515,774,780</b>	<b>7,415,534</b>	<b>7,717,534</b>	<b>3,118,648</b>	<b>3,624,573</b>
<b>Manitoba:</b>						
Brandon	241,277	212,938	31,528	35,862	28,209	25,889
Winnipeg	20,848,283	20,816,771	793,099	787,583	406,968	635,757
<b>Total - 2 centres</b>	<b>21,089,560</b>	<b>21,029,709</b>	<b>824,627</b>	<b>823,445</b>	<b>435,177</b>	<b>661,646</b>
<b>Saskatchewan:</b>						
Est. Jaw	135,287	137,593	37,076	44,099	25,574	26,860
Prince Albert	169,631	237,252	28,988	32,685	22,621	23,691
Saskatoon	3,188,922	3,059,834	176,836	154,026	126,715	115,588
<b>Total - 4 centres</b>	<b>5,194,283</b>	<b>4,931,999</b>	<b>578,670</b>	<b>559,588</b>	<b>297,551</b>	<b>290,654</b>

TABLE 3. Cheques Cashed by Type of Account - Concluded

TABLEAU 3. Chèques tirés par type de compte - fin

	August - Août					
	Current	Savings			Personal chequing	
	Courant	Épargne			Chèques personnels	
	1983	1984	1983	1984	1983	1984
thousands of dollars - milliers de dollars						
<b>Alberta:</b>						
Calgary	26,811,400	22,371,689	851,378	664,973	765,586	690,356
Edmonton	19,491,206	21,023,676	1,685,368	1,467,642	556,924	485,917
Lethbridge	410,301	472,240	71,020	63,777	60,518	60,368
Medicine Hat	134,639	174,833	33,918	56,820	25,682	33,759
<b>Total - 4 centres</b>	<b>46,847,546</b>	<b>44,042,438</b>	<b>2,641,684</b>	<b>2,253,212</b>	<b>1,408,710</b>	<b>1,270,400</b>
<b>British Columbia - Colombie-Britannique:</b>						
Vancouver	26,541,868	35,157,997	1,755,780	1,339,070	781,287	743,763
Victoria	17,509,929	36,331,905	512,371	460,786	143,349	150,216
<b>Total - 2 centres</b>	<b>44,051,797</b>	<b>71,489,902</b>	<b>2,268,151</b>	<b>1,799,856</b>	<b>924,636</b>	<b>893,979</b>
<b>TOTAL - 50 CENTRES</b>	<b>740,360,797</b>	<b>744,664,424</b>	<b>17,933,700</b>	<b>16,593,992</b>	<b>7,429,996</b>	<b>7,991,782</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	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	17,004,191(1)	402,621	5,102,508	6,721,054	3,661,658	1,116,350
1925	17,150,784	366,736	5,303,459	6,872,567	3,414,416	1,193,606
1929	30,506,539	530,148	10,699,165	12,415,540(2)	4,874,468	1,987,218
1930	24,920,762	466,590	8,822,001	10,017,924	4,015,450	1,598,797
1932	25,844,288	519,171	7,766,200	11,258,872	4,797,206(3)	1,502,839
1935	20,258,839	362,817	5,796,513	9,190,900	3,825,951	1,082,658
1940	22,081,946	535,511	6,564,657	9,685,473	3,896,785	1,399,520
1945	42,812,901	950,350	12,195,168	19,669,618(4)	7,296,903	2,700,862
1950	62,174,493	1,684,993(5)	17,781,534	26,781,881(6)	10,648,380	5,277,705
1955	107,201,485	2,903,967	31,576,346	48,355,839	16,167,225	8,198,108
1960	177,829,308	3,586,662	52,790,701	83,461,608	26,091,341	11,898,996
1965	308,658,813	6,082,155	93,450,458	144,231,977	43,839,445	21,054,778
1970	510,756,294	12,645,430	133,245,974	258,263,019(7)	69,869,620	36,732,251
1971	565,971,711	13,036,865	148,038,424	290,941,211	72,287,072	41,668,139
1972	672,070,638	14,423,178	176,542,120	349,114,955	81,722,383	50,268,002
1973	858,873,482	16,330,502	211,124,999	466,856,299	99,355,965	65,205,717
1974	1,051,010,668	21,205,921	271,005,836	534,841,907	138,327,995	85,629,009
1975	1,347,165,294	24,640,088	351,397,880	697,558,567	167,310,437	106,258,322
1976	1,571,241,752	31,789,280	414,799,672	792,137,656	205,935,707	126,579,437
1977	1,733,439,090	33,442,516	458,659,491	872,734,672	230,178,038	138,424,373
1978	1,957,089,442	35,513,305	469,283,982	1,048,514,799	253,938,184	149,839,172
1979	2,465,479,461	46,093,304	471,873,568	1,448,866,169	314,599,417	184,047,003
1980	3,334,467,705	51,921,496	557,823,199	2,103,106,758	398,509,929	223,106,323
1981	4,363,690,255	61,454,153	654,401,718	2,779,362,071	522,780,968	345,691,345
1982	4,598,816,055	62,770,561	636,191,893	2,977,345,957	603,626,037	318,881,607
1983	5,592,810,088	71,391,382	654,539,934	3,883,056,158	646,508,025	337,314,589
1984	6,162,513,530	75,210,696	612,350,513	4,367,612,576	590,580,781	516,758,964

(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.

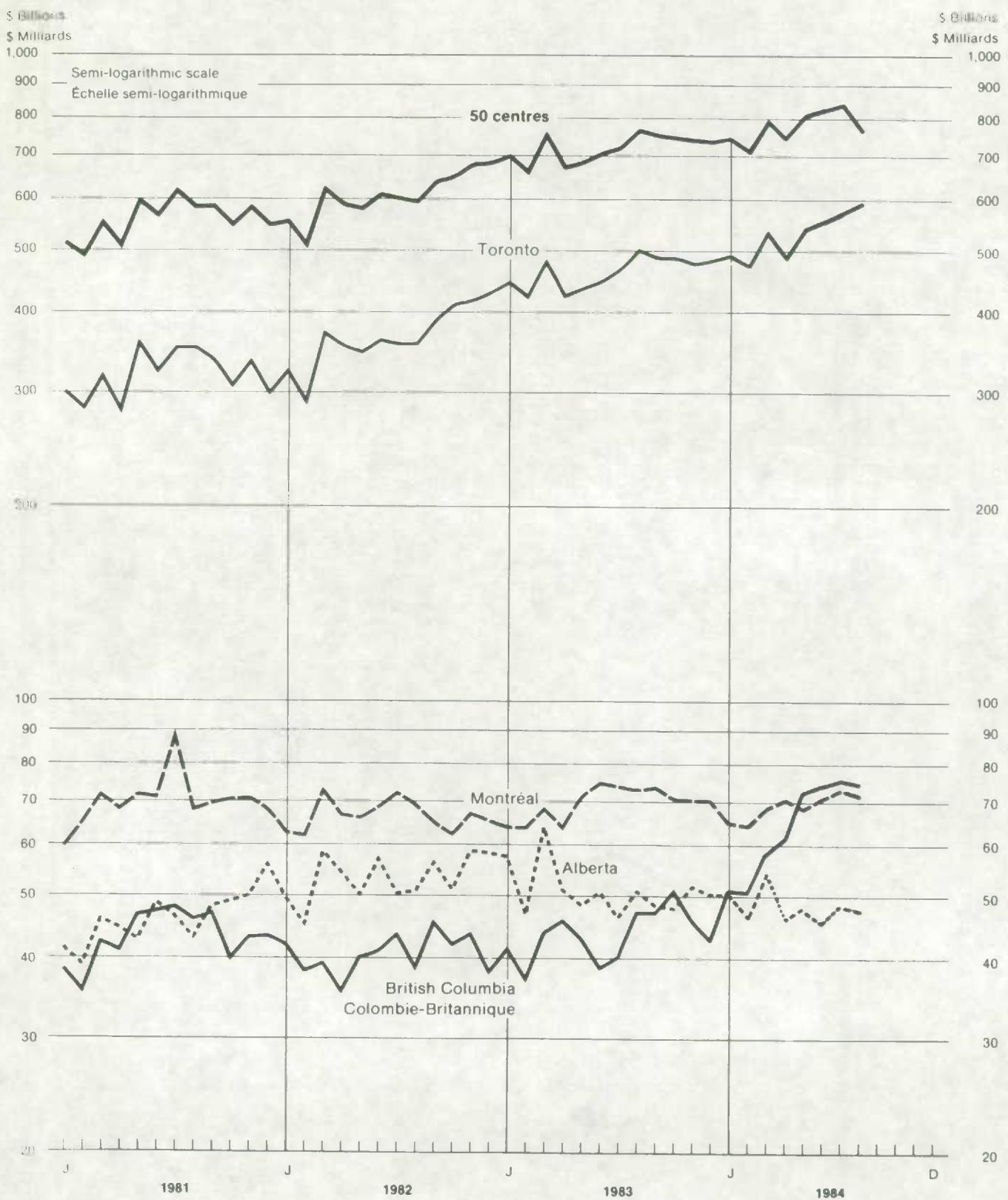
(6) Données sur Cornwall ajoutées à partir de mai 1950.

(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



1010530367