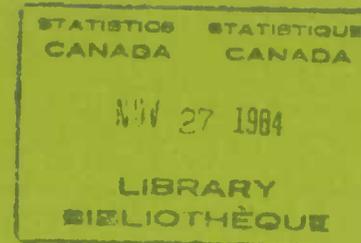




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CHEQUES CASHED

SEPTEMBER 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.

November 1984
5-4404-509

CHÈQUES ENCAISSÉS

SEPTEMBRE 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.

Novembre 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

	September			First nine months		
	Septembre			Neuf premiers mois		
	1983	1984	1984 1983	1983	1984	1984 1983
	\$'000	\$'000		\$'000	\$'000	
Newfoundland - Terre-Neuve:						
St. John's	1,732,616	1,719,400	0.99	17,727,522	16,516,541	0.93
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	460,066	522,023	1.13	3,632,127	3,970,468	1.09
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	26,303	29,642	1.13	218,759	227,359	1.04
Halifax	4,509,688	5,161,528	1.14	45,359,991	47,871,774	1.06
Sydney	559,327	687,145	1.23	4,309,631	5,178,427	1.20
Total - 3 centres	5,095,318	5,878,315	1.15	49,888,381	53,277,560	1.07
New Brunswick - Nouveau-Brunswick:						
Fredericton	1,327,225	1,714,255	1.29	11,390,487	16,341,986	1.43
Moncton	612,675	608,681	0.99	5,020,516	5,824,357	1.16
Saint John	1,324,521	1,201,212	0.91	11,462,853	13,688,845	1.19
Total - 3 centres	3,264,421	3,524,148	1.08	27,873,856	35,855,188	1.29
Québec:						
Chicoutimi	377,947	219,359	0.58	3,276,656	2,152,175	0.66
Diamondville	205,451	161,955	0.79	1,756,515	1,575,182	0.90
Granby	226,390	213,567	0.94	1,994,511	1,914,796	0.96
Montréal	73,669,840	69,281,988	0.94	625,808,484	620,347,622	0.99
Québec	12,223,242	6,373,949	0.52	110,250,148	63,288,670	0.57
St-Hyacinthe	433,497	432,425	1.00	3,967,919	3,789,029	0.95
Shawinigan	509,015	512,243	1.01	4,964,909	4,853,590	0.98
Sherbrooke	595,118	459,878	0.77	4,969,502	4,830,036	0.97
Trois-Rivières	453,228	344,713	0.76	3,745,109	3,574,268	0.95
Valleyfield	169,166	108,337	0.64	1,498,649	1,426,441	0.95
Total - 10 centres	88,862,894	78,108,414	0.88	762,232,402	707,751,809	0.93
Ontario:						
Brantford	600,862	407,552	0.68	5,356,620	4,804,800	0.90
Chatham	791,993	722,754	0.91	8,580,365	7,511,587	0.88
Cornwall	379,073	395,220	1.04	3,443,114	4,043,594	1.17
Queph	605,066	690,135	1.14	4,353,262	6,461,327	1.48
Hamilton	5,921,356	4,924,311	0.83	54,861,256	47,839,737	0.87
Kingston	643,560	614,023	0.95	5,117,927	5,451,288	1.07
Kitchener	1,408,091	1,352,521	0.96	13,014,281	13,184,697	1.01
London	3,890,719	3,319,685	0.85	35,368,591	29,484,158	0.83
Niagara Falls	418,859	403,226	0.96	3,740,250	4,056,644	1.08
Oshawa	2,187,553	1,522,781	0.70	16,567,129	18,162,668	1.10
Ottawa	15,617,058	9,727,331	0.62	120,528,379	94,446,589	0.78
Peterborough	923,140	539,905	0.58	4,507,967	4,825,075	1.07
St. Catharines	856,393	871,994	1.02	7,125,003	8,557,083	1.20
Sarnia	1,415,793	1,335,747	0.94	12,055,344	11,795,052	0.98
Sault Ste. Marie	638,471	712,032	1.12	4,655,549	4,587,634	0.99
Sudbury	612,925	528,067	0.86	5,823,706	5,237,119	0.90
Thunder Bay	849,023	815,503	0.96	7,906,697	8,579,928	1.09
Timmins	378,422	270,783	0.72	3,063,007	2,782,466	0.91
Toronto	486,614,096	459,435,786	0.94	4,107,212,518	4,595,282,842	1.12
Windsor	1,964,306	1,743,431	0.89	18,010,636	16,999,458	0.94
Total - 20 centres	526,716,759	490,332,787	0.93	4,441,291,601	4,894,093,746	1.10
Manitoba:						
Brandon	290,649	276,163	0.95	2,575,237	2,501,542	0.97
Winnipeg	22,450,042	17,901,256	0.80	208,230,139	179,171,207	0.86
Total - 2 centres	22,740,691	18,177,419	0.80	210,805,376	181,672,749	0.86
Saskatchewan:						
Estevan	229,859	174,832	0.76	1,877,488	1,779,688	0.95
Prince Albert	217,632	210,872	0.97	1,877,788	2,069,570	1.10
Regina	3,411,866	3,102,818	0.91	28,073,088	24,550,148	0.87
Saskatoon	2,470,851	1,622,570	0.66	16,955,610	17,975,943	1.06
Total - 4 centres	6,330,208	5,111,092	0.81	48,783,974	46,375,349	0.95

TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABLEAU 1. Chèques tirés sur les comptes individuels - fin

	September			First nine months		
	Septembre			Neuf première mois		
	1983	1984	1984 1983	1983	1984	1984 1983
	\$'000	\$'000		\$'000	\$'000	
Alberta:						
Calgary	26,012,728	20,883,985	0.80	261,988,516	225,184,438	0.86
Edmonton	21,615,009	21,043,027	0.97	194,822,975	195,296,595	1.00
Lethbridge	565,423	590,527	1.04	4,982,210	5,594,084	1.12
Medicine Hat	215,061	254,037	1.18	2,604,094	2,517,653	0.97
Total - 4 centres	48,408,221	42,771,576	0.88	464,397,795	428,592,770	0.92
British Columbia - Colombie-Britannique:						
Vancouver	28,174,682	34,843,755	1.24	249,652,240	295,204,318	1.18
Victoria	18,966,907	36,637,126	1.93	134,803,938	293,035,527	2.17
Total - 2 centres	47,141,589	71,480,881	1.52	384,456,178	588,239,845	1.53
TOTAL - 50 CENTRES	750,752,783	717,626,055	0.96	6,411,089,212	6,956,346,025	1.09

TABLE 2. Cheques Drawn on the Receiver General for Canada

TABLEAU 2. Chèques tirés sur le Receveur général du Canada

	September			First nine months		
	Septembre			Neuf première mois		
	1983	1984	1984 1983	1983	1984	1984 1983
	\$'000	\$'000		\$'000	\$'000	
Vancouver	627,030	589,216	0.94	6,008,748	6,539,869	1.09
Calgary	474,314	439,636	0.93	4,656,320	5,186,916	1.11
Regina	145,623	158,992	1.09	1,508,027	1,707,632	1.13
Winnipeg	303,218	298,669	0.98	3,154,072	3,300,747	1.05
Toronto	1,535,716	1,429,527	0.93	15,075,012	16,070,971	1.07
Ottawa	5,273,500	5,672,616	1.08	58,999,142	46,826,913	0.79
Montréal	1,220,266	1,413,060	1.16	12,130,748	14,009,936	1.15
Saint John	32,511	8,317	0.26	704,165	174,612	0.25
Halifax	488,833	520,186	1.06	4,848,841	5,784,009	1.19
CANADA	10,101,011	10,530,219	1.04	107,085,075	99,601,605	0.93

TABLE 3. Cheques Cashed by Type of Account

TABLÉAU 3. Chèques tirés par type de compte

	September - Septembre					
	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	1,565,614	1,562,782	103,328	97,369	63,674	59,249
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	405,934	474,668	33,442	27,293	20,690	20,062
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	15,563	20,139	7,329	6,015	3,411	3,488
Halifax	4,205,069	4,868,844	164,771	160,438	139,848	132,246
Sydney	520,534	650,653	21,926	20,938	16,867	15,554
Total - 3 centres	4,741,166	5,539,636	194,026	187,391	160,126	151,288
New Brunswick - Nouveau-Brunswick:						
Fredericton	1,238,011	1,627,309	53,301	52,085	35,913	34,861
Moncton	515,779	528,251	56,054	43,848	40,842	36,582
Saint John	1,229,665	1,108,770	57,089	53,129	37,767	39,313
Total - 3 centres	2,983,455	3,264,330	166,444	149,062	114,522	110,756
Québec:						
Chicoutimi	331,578	182,141	35,062	26,812	11,307	10,406
Drummondville	172,917	143,305	27,162	14,093	5,372	4,557
Granby	193,181	192,195	24,869	14,151	8,340	7,221
Montréal	69,883,887	66,371,603	3,056,990	2,283,129	728,963	627,256
Québec	11,571,095	5,977,973	573,202	292,247	78,945	103,729
St-Hyacinthe	384,332	401,735	37,092	24,090	12,073	6,600
Shawinigan	486,121	497,749	15,711	9,559	7,183	4,935
Sherbrooke	517,235	406,996	56,640	35,911	21,243	16,971
Trois-Rivières	397,716	308,111	41,770	26,641	13,742	9,961
Valleyfield	141,035	89,835	20,672	11,904	7,459	6,598
Total - 10 centres	84,079,097	74,571,643	3,889,170	2,738,537	894,627	798,234
Ontario:						
Brentford	507,158	301,142	68,599	80,916	25,105	25,494
Chatham	717,732	657,385	49,761	43,328	24,500	22,041
Cornwall	315,736	341,300	47,197	38,575	16,140	15,345
Guelph	488,131	572,043	85,293	83,889	31,642	34,203
Hamilton	5,019,783	4,254,193	720,529	493,076	181,044	177,042
Kingston	479,381	430,176	108,791	131,175	55,388	52,672
Kitchener	1,143,102	1,094,457	203,511	197,335	61,478	60,729
London	3,502,404	2,854,224	276,369	264,992	111,946	200,469
Niagara Falls	343,431	336,251	54,305	47,195	21,123	19,780
Oshawa	1,793,381	1,245,876	349,022	227,647	45,150	49,258
Ottawa	14,474,339	8,520,763	756,581	857,533	386,138	349,035
Peterborough	736,437	341,475	149,181	165,354	37,522	33,076
St. Catharines	690,241	723,065	119,256	103,919	46,896	45,010
Sarnia	1,298,447	1,224,171	84,768	81,384	32,578	30,192
Sault Ste. Marie	548,904	610,319	60,592	63,067	28,975	38,646
Sudbury	474,290	401,755	99,564	86,202	39,071	40,110
Thunder Bay	686,059	671,125	108,062	93,040	54,902	51,338
Timmins	316,957	187,546	43,105	69,136	18,360	14,101
Toronto	480,839,223	454,319,094	3,974,249	3,272,933	1,800,624	1,843,759
Windsor	1,607,176	1,422,073	256,536	226,792	100,594	94,566
Total - 20 centres	515,982,312	480,508,433	7,615,271	6,627,488	3,119,176	3,196,866
Manitoba:						
Brandon	227,115	218,344	35,827	33,196	27,707	24,623
Winnipeg	21,336,035	16,580,213	763,865	881,916	350,142	439,127
Total - 2 centres	21,563,150	16,798,557	799,692	915,112	377,849	463,750
Saskatchewan:						
Moose Jaw	162,395	117,934	40,154	33,524	27,310	23,374
Prince Albert	166,364	160,938	29,242	28,940	22,026	20,994
Regina	3,116,805	2,836,945	166,039	162,866	129,022	103,007
Saskatoon	1,957,428	1,261,307	365,862	242,059	147,561	119,204
Total - 4 centres	5,402,992	4,377,124	601,297	467,389	325,919	266,579

TABLE 3. Cheques Cashed by Type of Account - Concluded

TABLEAU 3. Chèques tirés par type de compte - fin

	September - Septembre					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1983	1984	1983	1984	1983	1984
	thousands of dollars - milliers de dollars					
Alberta:						
Calgary	24,396,421	19,643,191	942,688	630,226	673,619	610,568
Edmonton	19,487,242	19,409,707	1,510,223	1,192,606	617,544	440,714
Lethbridge	428,406	464,882	74,074	69,494	62,943	56,151
Medicine Hat	155,142	180,634	33,775	42,013	26,144	31,390
Total - 4 centres	44,467,211	39,698,414	2,560,760	1,934,339	1,380,250	1,138,823
British Columbia - Colombie-Britannique:						
Vancouver	25,480,048	32,868,524	1,772,710	1,257,474	921,924	717,757
Victoria	18,289,998	36,070,132	535,992	428,299	140,917	138,695
Total - 2 centres	43,770,046	68,938,656	2,308,702	1,685,773	1,062,841	856,452
TOTAL - 50 CENTRES	724,960,977	695,734,243	18,272,132	14,829,753	7,519,674	7,062,059

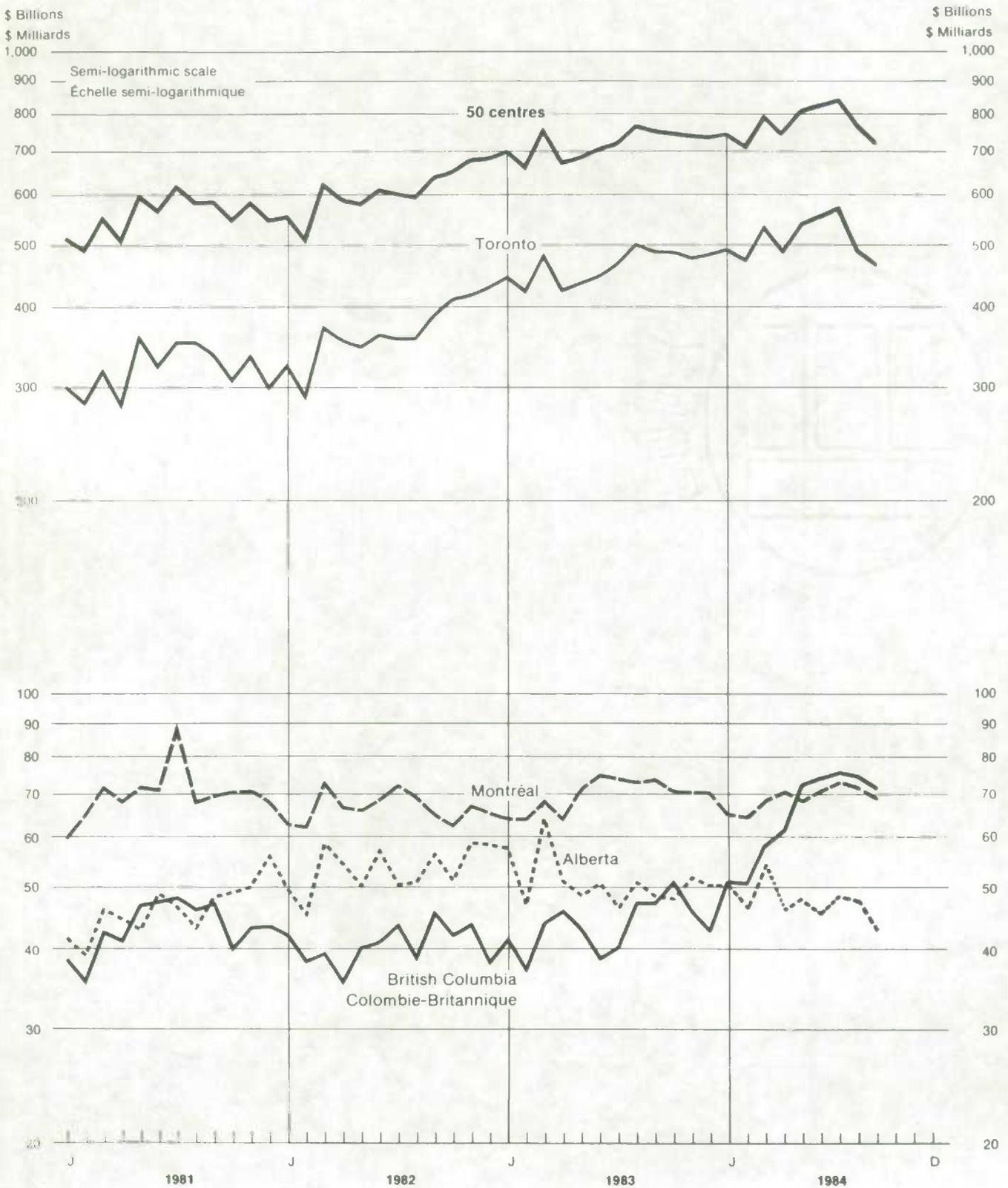
TABLE 4. Cheques Cashed in 34 Clearing Centres, Year-to-date

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
		Provinces de l'Atlantique			Provinces des Prairies	Colombie-Britannique
	thousands of dollars - milliers de dollars					
1924	19,202,604(1)	445,776	5,725,400	7,704,396	4,071,267	1,255,765
1925	19,346,701	415,611	5,979,550	7,765,533	3,850,626	1,335,381
1929	33,976,109	590,226	11,946,822	13,804,420(2)	5,424,023	2,210,618
1930	27,887,943	523,889	9,756,360	11,239,311	4,583,278	1,785,105
1932	18,926,189	395,867	5,758,164	8,269,208	3,372,175(3)	1,130,775
1935	22,684,735	409,535	6,498,154	10,173,299	4,389,716	1,214,031
1940	24,653,182	598,179	7,280,759	10,778,685	4,427,768	1,567,791
1945	47,970,222	1,095,244	13,593,691	22,088,957(4)	8,158,326	3,034,004
1950	70,921,289	1,912,962(5)	20,156,822	30,676,688(6)	12,169,870	6,004,947
1955	120,837,068	3,288,488	35,593,296	54,481,921	18,195,250	9,278,113
1960	199,415,402	4,059,454	59,068,261	93,220,988	29,669,372	13,397,327
1965	348,637,297	6,856,973	105,569,261	162,086,944	49,741,326	24,382,793
1970	578,646,206	14,228,352	150,809,406	292,350,586(7)	79,497,626	41,760,236
1971	639,996,394	14,632,935	167,167,142	329,204,320	81,779,056	47,212,941
1972	758,352,540	16,263,608	198,834,339	395,165,549	91,545,840	56,543,204
1973	967,645,488	18,411,135	237,418,320	526,158,985	112,343,718	73,313,330
1974	1,188,073,574	23,834,507	309,669,303	602,447,309	155,658,865	96,463,590
1975	1,521,904,457	28,120,363	395,982,023	787,746,644	189,497,383	120,558,044
1976	1,768,575,172	35,840,664	467,470,835	890,551,849	231,574,248	143,157,576
1977	1,962,600,531	37,677,550	517,876,950	992,120,217	258,867,083	156,058,731
1978	2,209,051,614	39,945,092	521,099,555	1,191,775,634	288,062,210	168,169,123
1979	2,823,895,890	52,011,538	532,776,936	1,678,175,311	354,286,018	206,646,087
1980	3,784,564,857	58,872,966	626,717,489	2,391,881,095	454,200,475	252,892,832
1981	4,940,481,122	69,727,180	736,232,075	3,147,227,386	594,506,745	392,787,736
1982	5,229,448,687	71,479,399	712,774,512	3,393,649,356	687,200,618	364,344,802
1983	6,334,185,973	79,570,882	741,028,134	4,405,143,634	723,987,145	384,456,178
1984	6,871,210,464	83,901,517	688,466,328	4,853,961,906	656,640,868	588,239,845

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

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