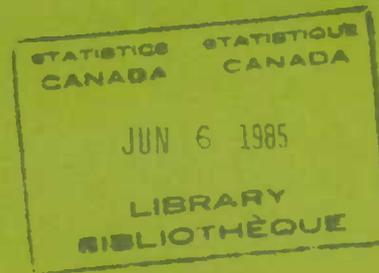




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CHEQUES CASHED

MARCH 1985

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 1985
5-4404-509

CHÈQUES ENCAISSÉS

MARS 1985

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.

June 1985
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

	March			First three months		
	Mars			Trois premiers mois		
	1984	1985	1985 1984	1984	1985	1985 1984
	\$'000	\$'000		\$'000	\$'000	
Newfoundland - Terre-Neuve:						
St. John's	1,625,720	2,453,786	1.51	4,754,547	7,587,178	1.60
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	349,678	367,619	1.05	1,154,340	1,143,043	0.99
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	20,717	27,432	1.32	63,071	77,082	1.22
Halifax	5,991,421	5,863,735	0.98	15,706,761	15,978,696	1.02
Sydney	454,287	329,560	0.73	1,354,565	1,237,134	0.91
Total - 3 centres	6,466,425	6,220,727	0.96	17,124,397	17,292,912	1.01
New Brunswick - Nouveau-Brunswick:						
Fredericton	1,806,820	3,178,625	1.76	4,570,678	8,054,361	1.76
Moncton	654,116	527,545	0.81	1,962,815	1,618,816	0.82
Saint John	1,561,368	1,099,865	0.70	4,028,510	3,471,129	0.86
Total - 3 centres	4,022,304	4,806,035	1.19	10,562,003	13,144,306	1.24
Québec:						
Chicoutimi	203,939	210,183	1.03	638,672	630,887	0.99
Diamondville	165,574	161,503	0.98	505,438	506,992	1.00
Granby	207,961	202,553	0.97	613,843	594,096	0.97
Montréal	67,677,280	65,796,085	0.97	196,707,774	201,656,656	1.03
Québec	8,291,040	6,448,058	0.78	23,603,721	18,843,898	0.80
St-Hyacinthe	425,363	336,089	0.79	1,185,717	991,172	0.84
Sherbrooke	554,334	384,078	0.69	1,632,764	1,156,585	0.71
Sherbrooke	502,081	542,880	1.08	1,441,156	1,434,237	1.00
Trois-Rivières	394,680	282,764	0.72	1,239,497	871,397	0.70
Valleyfield	159,630	121,385	0.76	424,399	346,636	0.82
Total - 10 centres	78,581,882	74,485,578	0.95	227,992,981	227,032,556	1.00
Ontario:						
Brantford	643,058	373,228	0.58	1,727,653	1,201,285	0.70
Chatham	973,155	688,538	0.71	2,451,280	2,730,222	1.11
Cornwall	455,749	730,989	1.60	1,415,074	1,670,972	1.18
Guelph	617,638	449,476	0.73	1,991,246	1,550,810	0.78
Hamilton	5,217,966	6,207,335	1.19	15,285,980	14,994,036	0.98
Kingston	548,104	548,226	1.00	1,658,544	1,614,645	0.97
Kitchener	1,388,679	1,460,623	1.05	4,206,714	4,434,897	1.05
London	2,903,081	3,490,054	1.20	9,339,572	10,332,372	1.11
Niagara Falls	433,093	336,781	0.78	1,315,084	980,796	0.75
Oshawa	2,129,221	4,140,765	1.94	6,124,017	8,264,671	1.35
Ottawa	12,184,933	13,102,392	1.08	33,269,787	36,169,101	1.09
Peterborough	477,555	467,305	0.98	1,411,412	1,352,235	0.96
St. Catharines	848,814	908,804	1.07	2,540,496	2,830,989	1.11
Sarnia	1,222,958	1,133,741	0.93	3,796,700	3,681,915	0.97
Sault Ste. Marie	383,019	395,633	1.03	1,168,537	1,134,922	0.97
Sudbury	461,999	498,047	1.08	1,954,368	1,486,787	0.76
Thunder Bay	941,689	928,747	0.99	2,585,212	3,106,075	1.20
Timmins	370,916	324,891	0.88	1,098,788	917,543	0.84
Toronto	531,450,685	550,268,107	1.04	1,492,971,860	1,622,890,906	1.09
Windsor	2,000,382	1,532,526	0.77	5,662,596	5,254,169	0.93
Total - 20 centres	565,652,694	587,986,208	1.04	1,591,974,920	1,726,599,368	1.08
Manitoba:						
Brandon	252,617	330,242	1.31	795,955	1,078,292	1.35
Winnipeg	19,563,942	20,074,159	1.03	60,135,845	63,799,373	1.06
Total - 2 centres	19,816,559	20,404,401	1.03	60,931,800	64,877,665	1.06
Saskatchewan:						
Moose Jaw	196,146	169,682	0.87	586,046	529,359	0.90
Prince Albert	195,208	267,261	1.37	641,973	816,557	1.27
Saskatoon	2,389,476	3,478,850	1.46	7,261,269	10,105,069	1.39
Saskatoon	2,014,652	1,831,088	0.91	6,471,674	5,551,773	0.86
Total - 4 centres	4,795,482	5,746,881	1.20	14,960,962	17,002,738	1.14

TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABLEAU 1. Chèques tirés sur les comptes individuels - Fin

	March			First three months		
	Mars			Trois premiers mois		
	1984	1985	1985 1984	1984	1985	1985 1984
	\$'000	\$'000		\$'000	\$'000	
Alberta:						
Calgary	27,559,663	27,819,127	1.01	80,497,650	82,523,555	1.03
Edmonton	25,853,714	21,086,763	0.82	67,379,001	64,630,207	0.96
Lethbridge	593,365	603,569	1.02	1,681,767	1,738,865	1.03
Medicine Hat	272,895	263,689	0.97	814,139	896,395	1.10
Total - 4 centres	54,279,637	49,773,148	0.92	150,372,557	149,789,022	1.00
British Columbia - Colombie-Britannique:						
Vancouver	32,007,773	27,972,354	0.87	89,117,388	85,411,036	0.96
Victoria	26,046,898	43,101,750	1.65	70,376,296	97,439,863	1.38
Total - 2 centres	58,054,671	71,074,104	1.22	159,493,684	182,850,899	1.15
TOTAL - 50 CENTRES	793,645,052	823,318,487	1.04	2,239,322,191	2,407,319,687	1.08

TABLE 2. Cheques Drawn on the Receiver General for Canada

TABLEAU 2. Chèques tirés sur le Receveur général du Canada

	March			First three months		
	Mars			Trois premiers mois		
	1984	1985	1985 1984	1984	1985	1985 1984
	\$'000	\$'000		\$'000	\$'000	
Vancouver	586,298	687,779	1.17	1,698,159	1,866,454	1.10
Calgary	453,483	598,881	1.32	1,256,378	1,449,919	1.15
Regina	157,306	195,537	1.24	437,230	509,632	1.17
Winnipeg	306,888	402,103	1.31	865,352	1,006,672	1.16
Toronto	1,561,320	1,829,615	1.17	4,160,655	4,637,692	1.11
Ottawa	6,613,561	7,581,530	1.15	15,087,476	17,192,322	1.14
Montréal	1,347,273	1,948,812	1.45	3,993,725	4,919,768	1.23
Saint John	18,039	2,892	0.16	102,391	7,578	0.07
Halifax	592,752	777,692	1.31	1,660,238	1,976,409	1.19
CANADA	11,636,920	14,024,841	1.21	29,261,604	33,566,446	1.15

TABLE 3. Cheques Cashied by Type of Account

TABLEAU 3. Chèques tirés par type de compte

	March - Mars					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1984	1985	1984	1985	1984	1985
thousands of dollars - milliers de dollars						
Newfoundland - Terre-Neuve:						
St. John's	1,476,391	2,298,924	87,533	86,254	61,796	68,608
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	303,161	320,449	27,096	27,845	19,421	19,325
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	11,837	18,091	5,461	5,553	3,419	3,788
Halifax	5,708,912	5,546,845	146,018	178,484	136,491	138,406
Sydney	421,729	291,263	17,296	22,149	15,262	16,148
Total - 3 centres	6,142,478	5,856,199	168,775	206,186	155,172	158,342
New Brunswick - Nouveau-Brunswick:						
Fredericton	1,736,065	3,099,173	37,607	45,119	33,148	34,333
Moncton	577,196	445,628	39,322	44,646	37,598	37,271
Saint John	1,478,262	998,483	41,954	63,669	41,152	37,713
Total - 3 centres	3,791,523	4,543,284	118,883	153,434	111,898	109,317
Québec:						
Chicoutimi	168,021	170,325	24,594	29,013	11,324	10,845
Dauntonville	144,959	138,773	15,457	17,357	5,158	5,373
Granby	188,839	175,132	11,822	19,918	7,300	7,503
Montréal	65,125,877	63,232,890	1,896,014	1,860,749	655,389	702,446
Québec	8,083,103	6,034,013	158,470	289,165	49,467	124,880
St-Hyacinthe	391,680	306,785	26,042	22,983	7,641	6,321
Sherbrooke	540,193	364,824	8,784	11,585	5,357	7,669
Shawbrooke	451,505	479,976	32,861	39,173	17,715	23,731
Trois-Rivières	357,965	244,721	25,450	27,349	11,265	10,694
Valleyfield	141,123	100,491	12,888	15,122	5,619	5,772
Total - 10 centres	75,593,265	71,247,930	2,212,382	2,332,414	776,235	905,234
Ontario:						
Brantford	467,910	262,626	130,295	72,887	44,853	37,715
Chatham	907,796	611,119	43,502	53,114	21,857	24,305
Cornwall	375,112	670,607	46,524	40,357	34,113	20,025
Guelph	512,855	342,915	74,011	79,193	30,772	27,368
Hamilton	4,398,079	5,249,119	638,987	728,551	180,900	229,665
Kingston	408,102	391,574	87,068	102,165	52,934	54,487
Kitchener	1,130,137	1,146,140	194,668	210,814	63,874	103,669
London	2,325,890	3,058,760	362,764	316,062	214,427	115,232
Niagara Falls	362,105	265,594	47,823	46,373	23,165	24,814
Oshawa	1,785,433	3,966,422	300,444	122,605	43,324	51,538
Ottawa	11,177,763	11,796,197	615,679	938,053	391,491	368,142
Peterborough	355,629	354,477	90,103	78,664	31,823	34,164
St. Catharines	703,245	723,868	99,920	135,705	45,649	49,231
Sarnia	1,127,531	1,029,737	65,164	74,502	30,263	29,502
Sault Ste. Marie	291,911	309,249	62,986	55,403	28,122	30,981
Sudbury	330,275	367,841	84,934	89,950	46,790	40,256
Thunder Bay	798,251	756,138	92,043	103,480	51,395	69,129
Timmins	328,135	227,427	27,950	78,812	14,831	18,652
Toronto	526,451,838	545,193,767	3,213,958	3,154,256	1,784,889	1,920,084
Windsor	1,720,163	1,192,574	192,433	227,263	87,786	112,689
Total - 20 centres	555,958,160	577,916,351	6,471,276	6,708,209	3,223,258	3,361,648
Manitoba:						
Brandon	200,601	275,180	27,535	31,099	24,481	23,963
Winnipeg	18,569,279	18,969,906	673,895	644,176	320,768	460,077
Total - 2 centres	18,769,880	19,245,086	701,430	675,275	345,249	484,040
Saskatchewan:						
Moose Jaw	134,919	110,819	37,198	35,571	24,029	23,292
Prince Albert	148,139	216,046	26,144	31,006	20,925	20,209
Regina	2,136,462	3,193,038	146,814	154,141	106,200	131,671
Saskatoon	1,624,924	1,488,045	247,372	222,309	142,356	120,734
Total - 4 centres	4,044,444	5,007,948	457,528	443,027	293,510	295,906

TABLE 3. Cheques Cashed by Type of Account - Continued

TABLEAU 3. Chèques tirés par type de compte - fin

	March - Mars					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1984	1985	1984	1985	1984	1985
thousands of dollars - milliers de dollars						
Alberta:						
Calgary	26,227,049	26,443,229	657,413	720,766	675,201	655,132
Edmonton	24,183,515	19,390,406	1,159,184	1,230,836	511,015	465,521
Lethbridge	463,873	477,556	70,768	67,966	58,724	58,047
Medicine Hat	197,294	181,348	42,265	50,536	33,336	31,805
Total - 4 centres	51,071,731	46,492,539	1,929,630	2,070,104	1,278,276	1,210,505
British Columbia - Colombie-Britannique:						
Vancouver	29,548,219	25,572,530	1,453,687	1,675,565	1,005,867	724,259
Victoria	25,553,838	42,511,526	355,899	441,604	137,161	148,620
Total - 2 centres	55,102,057	68,084,056	1,809,586	2,117,169	1,143,028	872,879
TOTAL - 50 CENTRES	772,253,090	801,012,766	13,984,119	14,819,917	7,407,843	7,485,804

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	6,338,218(1)	146,867	1,909,392	2,596,716	1,267,761	410,442
1925	6,150,108	125,882	1,872,575	2,446,619	1,282,945	422,087
1929	11,504,782	191,235	4,220,848	4,660,142(2)	1,644,222	780,325
1930	9,118,487	167,396	3,092,172	3,784,311	1,469,326	605,242
1932	5,485,120	129,233	1,880,528	2,045,682	1,041,221(3)	388,456
1935	7,151,097	264,460	2,059,698	3,413,815	1,029,204	383,920
1940	8,042,215	199,348	2,521,116	3,504,308	1,292,446	524,995
1945	14,832,464	322,263	4,380,524	6,947,178(4)	2,259,561	922,938
1950	21,036,876	553,723(5)	6,392,333	9,029,068(6)	3,335,352	1,726,400
1955	36,615,038	822,399	10,938,261	16,642,409	5,366,624	2,845,345
1960	63,898,039	1,259,774	18,870,155	30,932,494	8,528,339	4,307,277
1965	111,710,056	2,102,986	34,063,615	52,884,018	15,407,643	7,251,796
1970	178,853,936	4,562,098	46,196,079	90,879,406(7)	24,003,879	13,212,474
1971	202,602,350	4,552,902	54,337,415	104,786,566	24,436,408	14,489,059
1972	239,092,764	5,147,500	62,423,237	124,923,549	28,936,498	17,662,180
1973	296,463,388	5,639,256	73,874,176	161,440,764	33,944,512	21,564,680
1974	356,207,894	7,479,192	87,937,543	186,100,662	46,453,917	28,236,580
1975	478,465,073	8,873,504	121,018,109	249,071,563	61,611,877	37,890,020
1976	565,751,829	11,316,395	148,670,161	287,211,763	73,616,531	44,936,979
1977	629,462,080	12,464,058	170,989,798	312,322,537	83,192,731	50,492,956
1978	683,164,358	12,923,135	168,468,302	355,886,697	92,738,216	53,148,008
1979	858,807,259	15,397,205	164,141,088	501,838,665	113,358,280	64,072,021
1980	1,177,869,363	19,262,935	194,205,770	735,058,960	146,651,338	82,690,360
1981	1,535,118,866	22,112,650	229,732,756	974,038,049	192,849,103	116,386,308
1982	1,664,573,361	22,498,503	232,985,988	1,065,355,599	223,947,082	119,786,189
1983	2,089,006,392	27,535,798	234,335,946	1,445,526,208	259,248,817	122,359,623
1984	2,212,993,642	26,452,633	221,752,651	1,579,029,355	226,265,319	159,493,684
1985	2,377,555,766	28,655,819	221,934,791	1,712,244,832	231,669,425	182,850,899

(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.

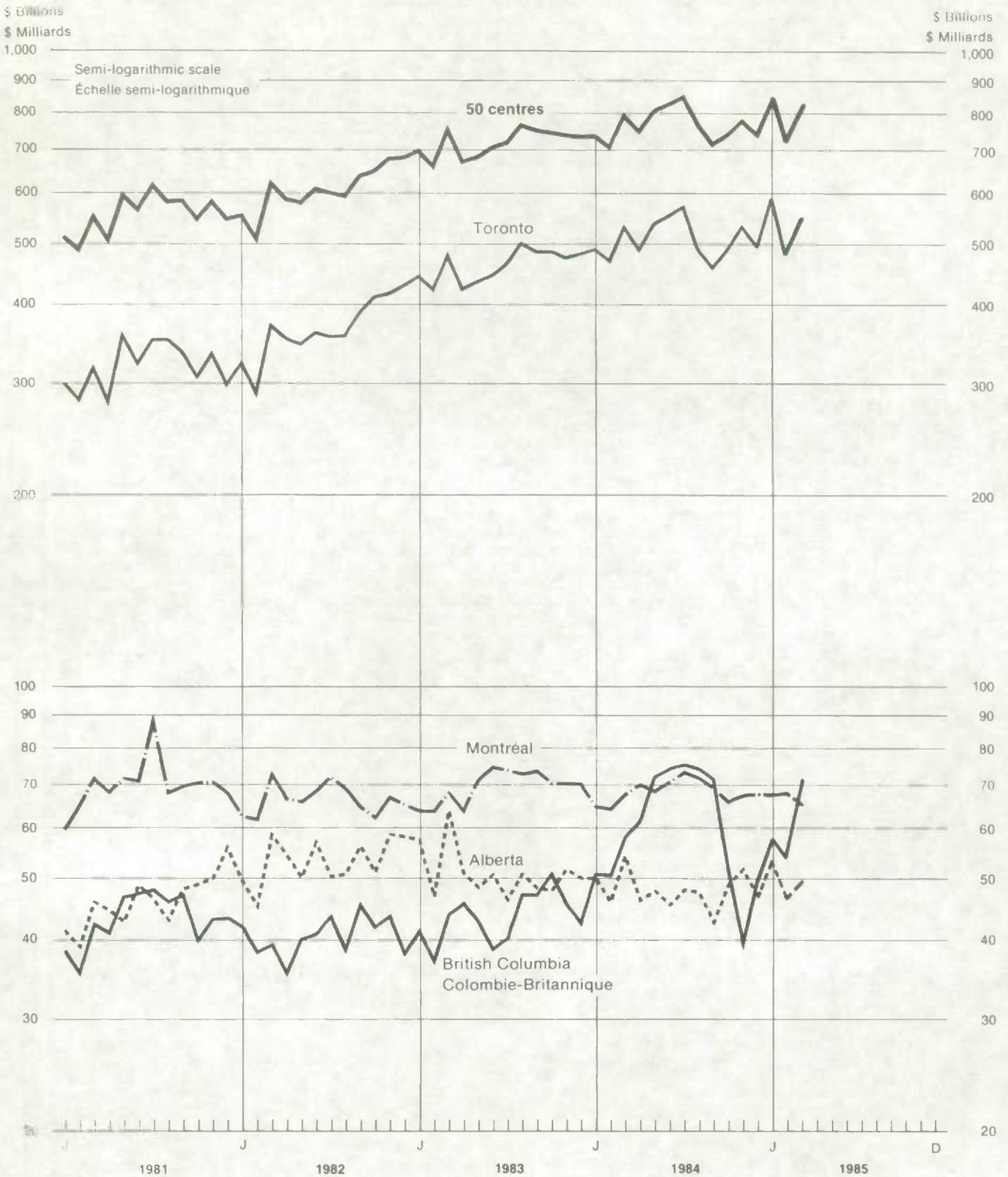
(12) Données sur Cornwall ajoutées à partir de mai 1950.

(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.

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