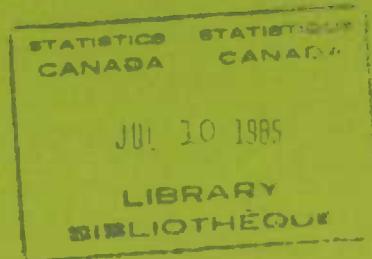




Statistics Canada

Statistique Canada



Price: Canada, \$10.00, \$100.00 a year
 Other Countries, \$11.00, \$110.00 a year

CHEQUES CASHED

APRIL 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.

July 1985
 5-4404-509

Prix: Canada, \$10.00, \$100.00 par année
 Autres pays, \$11.00, \$110.00 par année

CHÈQUES ENCAISSEES

AVRIL 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.

Juillet 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

	April		First four months			
	Avril		Quatre premiers mois			
	1984	1985	1985 1984	1984	1985	1985 1984
	\$'000	\$'000		\$'000	\$'000	
Newfoundland - Terre-Neuve:						
St. John's	3,127,611	2,412,739	0.77	7,882,158	9,999,917	1.27
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	397,236	411,575	1.04	1,551,576	1,554,618	1.00
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	22,447	33,974	1.51	85,518	111,056	1.30
Halifax	5,331,374	5,348,327	1.00	21,038,135	21,327,023	1.01
Sydney	592,719	505,403	0.85	1,947,284	1,742,537	0.89
Total - 3 centres	5,946,540	5,887,704	0.99	21,070,937	23,180,616	1.00
New Brunswick - Nouveau-Brunswick:						
Fredericton	1,968,235	1,952,732	0.99	6,538,913	10,007,093	1.53
Moncton	575,199	582,012	1.01	2,538,014	2,200,828	0.87
Saint John	1,856,609	1,490,986	0.80	5,885,119	4,962,115	0.84
Total - 3 centres	4,400,043	4,025,730	0.91	14,962,046	17,170,036	1.15
Québec:						
Thiencoutimi	239,913	219,018	0.91	878,585	849,905	0.97
Brummondville	175,700	170,245	0.97	681,138	677,237	0.99
Granby	197,960	185,394	0.94	811,803	779,490	0.96
Montréal	70,148,132	70,294,438	1.00	266,855,906	271,951,094	1.02
L'Assomption	8,299,966	6,850,036	0.83	31,903,687	25,693,934	0.81
St-Hyacinthe	406,959	337,603	0.83	1,592,676	1,328,775	0.83
Shawinigan	547,175	393,583	0.72	2,179,939	1,550,168	0.71
Sherbrooke	576,495	499,009	0.87	2,017,651	1,933,246	0.96
Trois-Rivières	352,030	300,063	0.85	1,591,527	1,171,460	0.74
Valleyfield	146,042	109,947	0.75	570,841	456,583	0.80
Total - 10 centres	81,090,772	79,359,336	0.98	309,083,753	306,391,892	0.99
Ontario:						
Brantford	466,616	406,892	0.87	2,194,269	1,608,177	0.73
Chatham	896,996	920,425	1.03	3,348,276	3,650,647	1.09
Cornwall	445,709	523,700	1.17	1,860,783	2,194,672	1.18
Guelph	514,383	635,703	1.24	2,505,629	2,186,533	0.87
Hamilton	5,218,488	6,087,235	1.17	20,504,468	21,081,271	1.03
Kingston	589,227	596,083	1.01	2,247,771	2,210,728	0.98
Kitchener	1,471,801	1,597,988	1.09	5,678,515	6,032,885	1.06
London	2,732,133	3,640,681	1.33	12,071,705	13,973,013	1.16
Niagara Falls	430,057	370,145	0.86	1,745,141	1,350,941	0.77
Oshawa	2,385,693	2,609,521	1.09	6,509,710	10,874,192	1.28
Ottawa	10,718,288	11,067,578	1.03	43,988,075	47,236,679	1.07
Peterborough	455,177	533,075	1.17	1,866,589	1,885,310	1.01
St. Catharines	910,519	1,067,650	1.17	3,451,015	3,898,639	1.13
Sarnia	1,246,479	1,104,827	0.89	5,043,179	4,786,742	0.95
Sault Ste. Marie	491,235	449,008	0.91	1,659,772	1,583,930	0.95
Sudbury	519,865	554,091	1.07	2,474,233	2,040,878	0.82
Thunder Bay	929,071	934,323	1.01	3,514,283	4,040,398	1.15
Timmins	276,203	294,780	1.07	1,374,991	1,212,323	0.88
Toronto	489,682,922	498,365,835	1.02	1,982,654,782	2,121,256,741	1.07
Windsor	1,952,921	1,997,769	1.02	7,615,517	7,251,938	0.95
Total - 20 centres	522,333,783	533,757,269	1.02	2,114,308,703	2,260,356,637	1.07
Manitoba:						
Brandon	251,241	346,120	1.38	1,047,196	1,424,612	1.36
Winnipeg	17,954,838	21,750,232	1.21	78,090,683	85,549,605	1.10
Total - 2 centres	18,206,079	22,096,352	1.21	79,137,879	86,974,017	1.10
Saskatchewan:						
Moose Jaw	195,954	192,129	0.98	782,000	721,468	0.92
Prince Albert	207,536	245,631	1.18	849,509	1,062,188	1.25
Regina	2,770,374	3,901,321	1.41	10,031,643	14,006,390	1.40
Saskatoon	2,032,425	2,266,620	1.12	8,504,099	7,818,393	0.92
Total - 4 centres	5,206,289	6,605,701	1.27	20,167,251	23,608,439	1.17

TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABLEAU 1. Chèques tirés sur les comptes individuels - fin

	April Avril		First four months Quatre premiers mois		
	1984	1985	1985 1984	1984	1985
	\$'000	\$'000		\$'000	\$'000
Alberta:					
Calgary	29,250,720	25,944,524	1.03	105,748,370	108,468,079
Edmonton	20,163,578	20,086,007	1.00	87,542,579	84,716,214
Lethbridge	649,350	640,907	0.99	2,331,117	2,379,772
Medicine Hat	282,649	306,212	1.08	1,096,788	1,202,607
Total - 4 centres	46,346,297	46,977,650	1.01	196,718,854	196,766,672
British Columbia - Colombie-Britannique:					
Vancouver	29,867,225	29,655,413	0.99	118,984,613	115,066,449
Victoria	31,594,393	21,032,192	0.67	101,970,689	118,472,055
Total - 2 centres	61,461,618	50,687,605	0.82	220,955,302	233,538,504
TOTAL - 50 CENTRES	748,516,268	752,221,661	1.00	2,987,838,459	3,159,541,348

TABLE 2. Cheques Drawn on the Receiver General for Canada

TABLEAU 2. Chèques tirés sur le Receveur général du Canada

	April Avril		First four months Quatre premiers mois		
	1984	1985	1985 1984	1984	1985
	\$'000	\$'000		\$'000	\$'000
Vancouver	1,037,377	962,254	0.93	2,735,536	2,828,708
Calgary	879,084	821,005	0.93	2,135,462	2,270,924
Regina	251,161	483,338	1.92	688,391	992,970
Winnipeg	508,848	627,930	1.23	1,374,200	1,634,602
Toronto	2,324,029	2,681,815	1.15	6,484,684	7,319,507
Ottawa	5,362,931	8,376,357	1.56	20,450,407	25,568,679
Montréal	1,983,238	2,275,592	1.15	5,976,963	7,195,360
Saint John	15,804	19,437	1.23	118,195	27,015
Halifax	886,063	913,481	1.03	2,546,301	2,889,890
CANADA	13,248,535	17,161,209	1.30	42,510,139	50,727,655

TABLE 3. Cheques Cashed by Type of Account

TABLEAU 3. Chèques tirés par type de compte

	April - Avril					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1984	1985	1984	1985	1984	1985
thousande of dollars - milliers de dollars						
Newfoundland - Terre-Neuve:						
St. John's	2,982,639	2,247,019	88,633	93,018	56,339	72,702
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	348,678	352,214	28,523	38,754	20,035	20,607
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	13,604	23,202	5,261	6,015	3,582	4,757
Halifax	5,046,650	5,005,708	152,047	195,796	132,677	146,823
Sydney	558,869	463,439	18,341	29,917	15,509	16,067
Total - 3 centres	5,619,123	5,492,349	175,649	227,728	151,768	167,627
New Brunswick - Nouveau-Brunswick:						
Fredericton	1,890,186	1,863,477	43,667	51,854	34,382	37,401
Moncton	500,696	490,763	37,409	50,182	37,094	41,067
Saint John	1,740,944	1,378,256	75,853	71,304	39,812	41,426
Total - 3 centres	4,131,826	3,732,496	156,929	173,340	111,288	119,894
Québec:						
Chicoutimi	202,980	174,732	26,315	32,678	10,618	11,608
Chomedeyville	150,546	143,321	19,308	22,084	5,846	4,840
Jonquière	177,189	161,803	13,047	17,213	7,724	6,378
Montréal	67,640,188	67,060,567	1,808,073	2,438,591	659,471	795,280
Québec	8,079,440	6,412,016	170,288	305,628	50,238	132,392
St-Hyacinthe	373,170	305,108	26,682	24,916	7,107	7,579
Shawinigan	529,579	373,099	12,450	12,058	5,146	8,426
Sherbrooke	522,022	433,571	36,669	43,960	17,804	21,478
Trois-Rivières	319,648	259,297	23,188	29,531	9,194	11,235
Valleyfield	127,825	89,060	12,532	14,443	6,285	6,444
Total - 10 centres	78,122,587	75,412,574	2,188,352	2,941,102	779,833	1,005,660
Ontario:						
Brantford	369,954	291,001	63,760	85,575	32,902	30,316
Chatham	830,092	848,279	43,241	41,918	23,663	30,228
Cornwall	394,176	460,669	36,874	47,982	14,659	15,049
Guelph	410,502	519,021	72,163	88,993	31,718	27,689
Hamilton	4,337,282	5,130,537	675,030	719,340	206,176	237,358
Kingston	441,512	429,303	97,330	110,617	50,385	56,163
Kitchener	1,183,329	1,293,296	225,861	231,455	62,611	73,237
London	2,243,782	3,199,608	309,631	308,995	178,720	132,038
Niagara Falls	357,826	293,794	49,152	49,083	23,079	27,268
Oshawa	1,698,463	2,434,543	636,456	136,221	50,774	38,757
Ottawa	9,750,306	9,805,540	630,296	885,013	337,686	377,025
Peterborough	337,953	408,315	83,441	93,242	33,783	31,518
St. Catharines	760,844	769,164	104,531	238,253	45,144	60,233
Sarnia	1,146,374	992,282	70,233	81,075	29,872	31,470
Sault Ste. Marie	409,802	357,502	53,723	55,575	27,710	35,931
Sudbury	395,890	418,898	82,339	94,787	41,636	40,406
Thunder Bay	780,060	766,688	97,883	109,495	51,128	58,140
Timmins	224,485	196,016	27,935	83,210	23,783	15,554
Toronto	484,480,669	492,833,499	3,410,959	3,544,972	1,791,294	1,987,364
Windsor	1,678,312	1,650,311	186,588	232,745	88,021	114,713
Total - 20 centres	512,231,613	523,098,266	6,957,426	7,238,546	3,144,744	3,420,457
Manitoba:						
Brandon	200,228	280,485	27,815	56,837	23,198	28,798
Winnipeg	17,035,185	20,636,761	595,055	724,648	324,598	388,823
Total - 2 centres	17,235,413	20,917,246	622,870	761,485	347,796	417,621
Saskatchewan:						
Moose Jaw	131,258	119,354	37,662	45,269	27,034	27,506
Prince Albert	159,280	190,226	25,707	32,131	22,549	23,274
Regina	2,511,740	3,534,849	144,813	225,045	113,821	141,427
Saskatoon	1,546,128	1,618,492	356,779	512,834	129,518	135,294
Total - 4 centres	4,348,406	5,462,921	564,961	815,279	292,922	327,501

TABLE 3. Cheques Cashed by Type of Account - Concluded

TABLEAU 3. Chèques tirés par type de compte - fin

	April - Avril		Savings		Personal chequing	
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1984	1985	1984	1985	1984	1985
thousands of dollars - milliers de dollars						
Alberta:						
Calgary	23,899,341	24,575,044	653,776	723,326	697,603	646,154
Edmonton	18,702,602	18,504,045	1,002,861	1,119,153	458,115	462,809
Lethbridge	515,506	502,111	73,797	75,306	60,047	63,490
Medicine Hat	191,977	204,885	55,249	64,531	35,423	36,796
Total - 4 centres	43,309,426	43,786,085	1,785,683	1,982,316	1,251,188	1,209,249
British Columbia - Colombie-Britannique:						
Vancouver	27,607,371	27,347,060	1,510,650	1,557,157	749,204	751,196
Victoria	31,073,295	20,569,343	380,716	312,669	140,382	150,180
Total - 2 centres	58,680,666	47,916,403	1,891,366	1,869,826	889,586	901,376
TOTAL - 50 CENTRES	727,010,377	728,417,573	14,460,392	16,141,394	7,045,499	7,662,694

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	8,367,600(1)	198,755	2,551,002	3,390,765	1,672,167	554,918
1925	8,379,244	173,903	2,572,073	3,331,100	1,733,766	568,402
1929	15,128,086	256,132	5,368,501	6,193,617(2)	2,267,513	1,042,323
1930	12,200,559	223,181	4,256,833	4,997,666	1,918,285	804,594
1932	8,159,030	171,755	2,476,438	3,570,942	1,420,325(3)	519,570
1935	9,373,617	162,693	2,715,199	4,456,592	1,515,147	523,986
1940	10,980,511	266,334	3,348,287	4,832,564	1,831,987	701,359
1945	19,687,569	438,814	5,718,120	9,148,327(4)	3,155,701	1,226,607
1950	28,479,818	741,739(5)	8,573,674	12,251,900(6)	4,535,188	2,377,317
1955	50,423,525	1,303,099	14,788,898	23,410,603	7,186,762	3,834,163
1960	86,483,032	1,722,814	25,948,460	41,245,250	11,854,944	5,711,564
1965	151,912,854	2,848,098	46,327,562	71,344,248	21,367,451	10,025,495
1970	246,419,755	6,293,165	64,022,539	124,231,461(7)	33,789,786	18,082,800
1971	276,575,491	6,450,852	73,523,031	142,331,377	34,271,238	19,798,993
1972	318,874,090	6,964,659	82,703,507	166,730,460	38,876,978	23,598,486
1973	400,886,703	7,678,230	99,062,210	219,141,662	46,110,485	28,894,116
1974	485,221,972	9,982,756	119,496,097	253,599,195	62,417,210	39,726,714
1975	653,306,843	11,756,747	165,618,285	340,446,770	83,293,121	52,191,920
1976	758,886,600	15,112,279	198,893,648	384,629,540	99,600,851	60,650,282
1977	843,637,497	16,695,311	229,278,323	417,988,753	112,202,277	67,472,833
1978	917,414,554	17,122,571	228,704,591	478,287,183	123,248,458	70,051,751
1979	1,163,302,984	20,433,840	222,255,678	685,255,146	150,344,078	85,014,242
1980	1,613,851,925	25,345,077	267,209,036	1,014,865,784	196,369,538	110,062,499
1981	2,035,417,499	29,608,595	309,895,083	1,280,258,486	258,189,675	157,465,660
1982	2,245,096,053	30,434,038	311,644,552	1,446,449,575	301,315,774	155,252,114
1983	2,752,464,239	36,281,068	308,417,589	1,900,742,479	338,945,252	168,077,851
1984	2,951,935,988	37,343,426	300,777,244	2,096,836,032	296,023,984	220,955,302
1985	3,120,165,390	38,489,883	299,578,274	2,241,209,601	307,349,128	233,538,504

(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) Mewburn branches absorbed by Imperial Bank, May 1931.

(3) Les succursales de Mewburn 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.

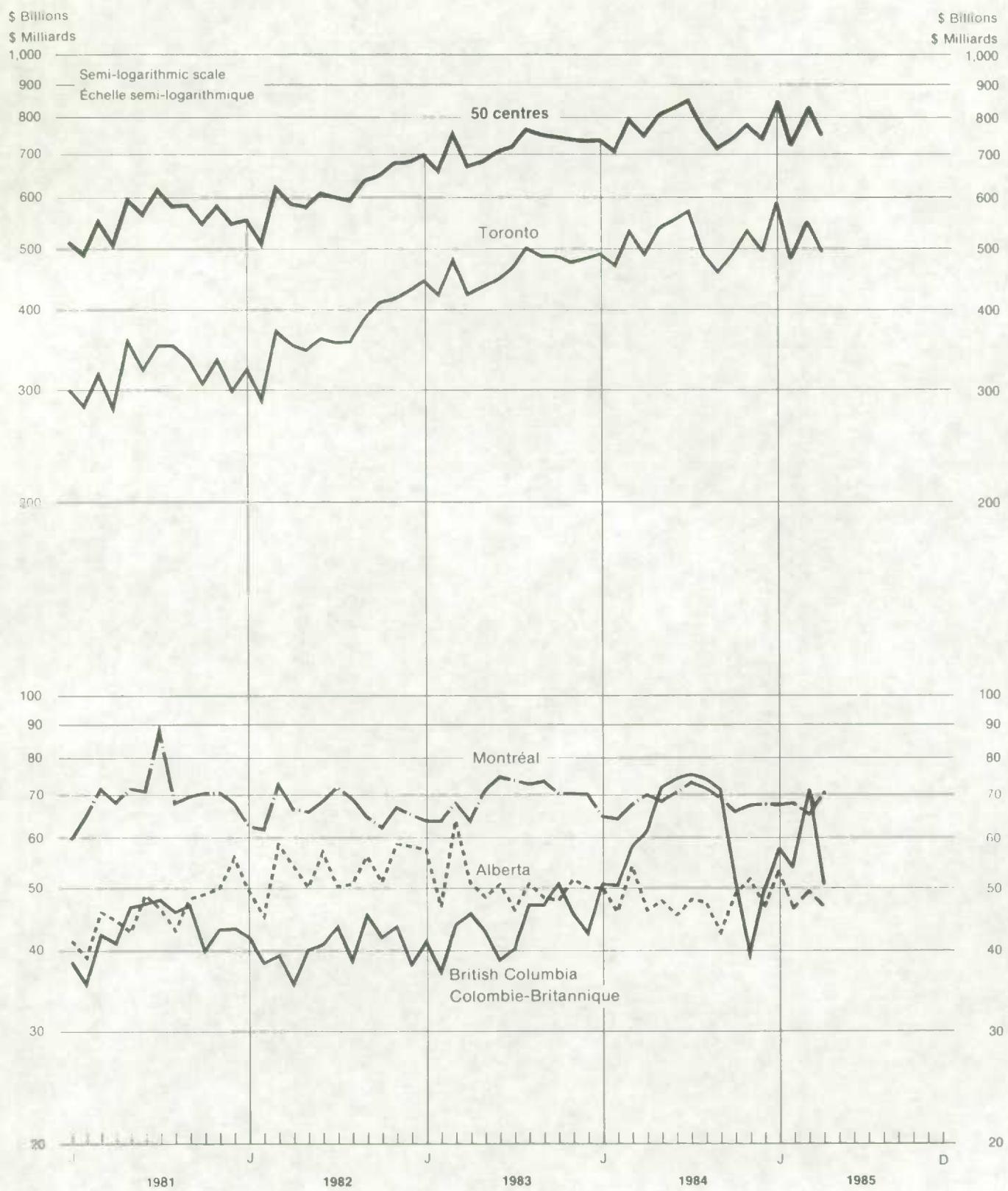
(6) Cornwall data added as of May 1950.

(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 centres sur 34 centres, on a appliqué 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



1010530312