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CHEQUES CASHED

MAY 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.

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CHEQUES ENCAISSEES

MAI 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  
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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

	May		First five months			
	Mei		Cinq premiers mois			
	1984	1985	1985 1984	1984	1985	1985 1984
	\$'000	\$'000		\$'000	\$'000	
Newfoundland - Terre-Neuve:						
St. John's	1,546,424	2,817,549	1.82	9,428,582	12,817,466	1.36
Prince Edward Island - île-du-Prince-Édouard:						
Charlottetown	410,514	402,400	0.98	1,962,090	1,957,018	1.00
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	27,224	29,738	1.09	112,742	140,794	1.25
Halifax	5,629,794	5,250,164	0.93	26,667,929	26,577,187	1.00
Sydney	621,994	279,688	0.45	2,569,278	2,022,225	0.79
Total - 3 centres	6,279,012	5,559,590	0.89	29,349,949	28,740,206	0.98
New Brunswick - Nouveau-Brunswick:						
Fredericton	2,229,881	2,011,938	0.90	8,768,794	12,019,031	1.37
Moncton	676,009	687,435	1.02	3,214,023	2,888,263	0.90
Saint John	1,676,629	1,329,512	0.79	7,561,748	6,291,627	0.83
Total - 3 centres	4,582,519	4,028,085	0.88	19,544,565	21,198,921	1.08
Québec:						
Blainville	258,811	237,003	0.92	1,137,396	1,086,908	0.96
Bromont	189,619	191,089	1.01	870,757	868,326	1.00
Granby	217,195	189,918	0.87	1,028,998	969,408	0.94
Montréal	68,392,194	65,705,072	0.96	335,248,100	337,656,166	1.01
Québec	7,860,477	7,730,224	0.98	39,764,164	33,424,158	0.84
St-Hyacinthe	442,088	365,720	0.83	2,034,764	1,694,495	0.83
Shawinigan	562,459	391,932	0.72	2,722,398	1,942,100	0.71
Sherbrooke	601,435	525,064	0.87	2,619,086	2,458,310	0.94
Trois-Rivières	429,963	326,429	0.76	2,021,490	1,497,889	0.74
Valleyfield	154,019	130,716	0.85	724,860	587,299	0.81
Total - 10 centres	79,088,260	75,793,167	0.96	388,172,013	382,185,059	0.98
Ontario:						
Brantford	573,449	408,960	0.71	2,767,718	2,017,137	0.73
Chatham	894,144	968,032	1.08	4,242,420	4,618,679	1.09
Cornwall	466,377	495,814	1.06	2,327,160	2,690,486	1.16
Guelph	703,205	594,778	0.85	3,208,834	2,781,311	0.87
Hamilton	5,427,673	6,781,017	1.25	25,932,141	27,862,288	1.07
Kingston	613,564	653,929	1.07	2,861,335	2,864,657	1.00
Kitchener	1,513,593	2,034,168	1.34	7,192,108	8,067,053	1.12
London	3,604,026	3,821,584	1.06	15,675,731	17,794,597	1.14
Niagara Falls	477,086	384,059	0.81	2,222,225	1,735,000	0.78
Oshawa	2,123,977	2,389,192	1.12	10,633,687	13,263,384	1.25
Ottawa	9,435,379	12,270,235	1.50	53,423,454	59,506,914	1.11
Peterborough	568,512	656,095	1.15	2,435,101	2,541,405	1.04
St. Catharines	1,007,529	1,081,236	1.07	4,458,584	4,979,875	1.12
Sarnia	1,465,813	1,915,444	1.31	6,508,992	6,702,186	1.03
Sault Ste. Marie	588,716	455,152	0.77	2,248,488	2,039,082	0.91
Sudbury	590,141	660,936	1.12	3,064,374	2,701,814	0.88
Thunder Bay	1,118,218	974,713	0.87	4,632,501	5,015,111	1.08
Timmins	272,242	392,043	1.44	1,647,233	1,604,366	0.97
Toronto	537,391,632	548,986,055	1.02	2,520,046,414	2,670,242,796	1.06
Windsor	2,039,376	2,196,609	1.08	9,654,893	9,448,547	0.98
Total - 20 centres	570,874,650	588,120,051	1.03	2,685,183,353	2,848,476,688	1.06
Manitoba:						
Brandon	319,833	399,518	1.25	1,367,029	1,823,930	1.33
Winnipeg	19,158,804	25,917,185	1.35	97,249,487	111,466,790	1.15
Total - 2 centres	19,478,637	26,316,703	1.35	98,616,516	113,290,720	1.15
Saskatchewan:						
Moose Jaw	195,387	213,192	1.09	977,387	934,660	0.96
Prince Albert	227,859	258,824	1.14	1,077,368	1,321,012	1.23
Regina	2,534,962	4,080,179	1.61	12,566,605	18,086,569	1.44
Saskatoon	1,750,353	2,300,812	1.31	10,254,452	10,119,205	0.99
Total - 4 centres	4,708,561	6,853,007	1.46	24,875,812	30,461,446	1.22

TABLE 1. Cheques Cashed Against Individual Accounts - Conclusion:

TABLEAU 1. Chèques tirés sur les comptes individuels - fin

	May 1984	1985	<sup>1985</sup> <sub>1984</sub>	First five months 1984	1985	<sup>1985</sup> <sub>1984</sub>
	\$'000	\$'000		\$'000	\$'000	
<b>Alberta:</b>						
Calgary	25,725,553	28,223,274	1.10	131,473,923	136,691,353	1.04
Edmonton	21,200,524	20,635,082	0.97	108,743,103	105,351,296	0.97
Lethbridge	705,846	679,834	0.96	3,036,963	3,059,606	1.01
Medicine Hat	293,175	338,141	1.15	1,389,963	1,540,748	1.11
<b>Total - 4 centres</b>	<b>47,925,098</b>	<b>49,876,331</b>	<b>1.04</b>	<b>244,643,952</b>	<b>246,643,003</b>	<b>1.01</b>
<b>British Columbia - Colombie-Britannique:</b>						
Vancouver	31,860,022	31,464,778	0.99	150,844,635	146,531,227	0.97
Victoria	40,092,959	24,311,353	0.61	142,063,648	142,783,408	1.01
<b>Total - 2 centres</b>	<b>71,952,981</b>	<b>55,776,131</b>	<b>0.78</b>	<b>292,908,283</b>	<b>289,314,635</b>	<b>0.99</b>
<b>TOTAL - 50 CENTRES</b>	<b>806,846,656</b>	<b>815,543,814</b>	<b>1.01</b>	<b>3,794,685,115</b>	<b>3,975,085,162</b>	<b>1.05</b>

TABLE 2. Cheques Drawn on the Receiver General for Canada

TABLEAU 2. Chèques tirés sur le Receveur général du Canada

	May 1984	1985	<sup>1985</sup> <sub>1984</sub>	First five months 1984	1985	<sup>1985</sup> <sub>1984</sub>
	\$'000	\$'000		\$'000	\$'000	
<b>Vancouver</b>	<b>1,004,160</b>	<b>965,859</b>	<b>0.96</b>	<b>3,739,696</b>	<b>3,794,567</b>	<b>1.01</b>
<b>Calgary</b>	<b>813,414</b>	<b>828,242</b>	<b>1.02</b>	<b>2,948,876</b>	<b>3,099,166</b>	<b>1.05</b>
<b>Regina</b>	<b>236,685</b>	<b>269,475</b>	<b>1.14</b>	<b>925,076</b>	<b>1,262,445</b>	<b>1.36</b>
<b>Winnipeg</b>	<b>486,079</b>	<b>521,813</b>	<b>1.07</b>	<b>1,860,279</b>	<b>2,156,415</b>	<b>1.16</b>
<b>Toronto</b>	<b>2,522,219</b>	<b>2,858,811</b>	<b>1.13</b>	<b>9,006,903</b>	<b>10,178,318</b>	<b>1.13</b>
<b>Ottawa</b>	<b>4,650,588</b>	<b>6,920,802</b>	<b>1.49</b>	<b>25,100,995</b>	<b>32,489,481</b>	<b>1.29</b>
<b>Montréal</b>	<b>1,773,617</b>	<b>2,176,948</b>	<b>1.23</b>	<b>7,750,580</b>	<b>9,372,308</b>	<b>1.21</b>
<b>Saint John</b>	<b>14,423</b>	<b>12,526</b>	<b>0.87</b>	<b>132,618</b>	<b>39,541</b>	<b>0.30</b>
<b>Halifax</b>	<b>836,743</b>	<b>843,646</b>	<b>1.01</b>	<b>3,383,044</b>	<b>3,733,536</b>	<b>1.10</b>
<b>CANADA</b>	<b>12,337,928</b>	<b>15,398,122</b>	<b>1.25</b>	<b>54,848,067</b>	<b>66,125,777</b>	<b>1.21</b>

TABLE 3. Cheques Cashed by Type of Account

TABLEAU 3. Chèques tirés par type de compte

	May - Mai					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnel	
	1984	1985	1984	1985	1984	1985
thousands of dollars - milliers de dollars						
Newfoundland - Terre-Neuve:						
St. John's	1,381,721	2,613,105	94,416	111,231	70,287	93,213
Prince Edward Island - île-du-Prince-Édouard:						
Charlottetown	349,688	342,983	36,583	33,456	24,243	25,961
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	17,040	18,197	6,338	7,300	3,846	4,241
Halifax	5,284,953	4,844,892	179,173	235,794	165,668	169,478
Sydney	579,043	233,070	23,921	28,205	19,030	18,413
Total - 3 centres	5,881,036	5,096,159	209,432	271,299	188,544	192,132
New Brunswick - Nouveau-Brunswick:						
Fredericton	2,124,255	1,914,369	50,374	56,978	55,252	40,591
Moncton	580,267	582,303	50,936	57,224	40,806	47,908
Saint John	1,557,525	1,198,319	73,909	83,545	45,195	47,648
Total - 3 centres	4,262,047	3,694,991	175,219	197,747	145,253	136,147
Québec:						
Chicoutimi	212,181	191,994	32,768	33,571	13,862	11,438
Blainville	162,054	159,869	21,587	25,255	5,978	5,965
Granby	191,318	163,378	17,562	19,745	8,315	6,795
Montréal	65,618,219	62,492,626	2,041,092	2,437,828	732,883	774,618
Gascons	7,604,097	7,243,355	196,820	330,578	59,560	156,291
Ste-Hyacinthe	402,484	328,324	31,242	29,478	8,362	7,918
Shawinigan	523,552	369,209	12,466	14,098	6,441	8,625
Berbrooke	537,604	444,756	43,629	54,202	20,202	26,106
Trois-Rivières	376,807	279,115	41,428	33,929	11,728	13,385
Valleyfield	131,540	106,459	15,998	16,941	6,481	7,316
Total - 10 centres	75,759,856	71,779,085	2,454,592	2,995,625	873,812	1,018,457
Ontario:						
Brantford	466,383	280,265	72,841	95,223	34,225	33,472
Chatham	810,606	880,501	51,777	54,489	31,761	33,042
Cornwall	398,284	423,418	50,341	52,977	17,752	19,419
Guelph	579,953	465,224	85,821	103,595	37,431	25,959
Hamilton	4,740,063	5,702,520	482,394	847,996	205,216	230,501
Kingston	428,458	463,570	122,428	125,515	62,678	64,844
Kitchener	1,227,704	1,672,575	213,394	234,903	72,495	126,690
London	3,107,154	3,349,573	358,729	336,932	138,143	135,079
Niagara Falls	394,992	295,521	56,726	57,664	25,366	30,874
Oshawa	1,566,340	2,147,017	505,026	178,314	52,611	63,861
Ottawa	8,234,956	10,816,317	729,299	991,250	471,124	462,668
Peterborough	406,443	499,922	123,292	113,534	38,777	42,639
St. Catharines	825,342	812,497	128,940	204,040	53,247	60,699
Sarnia	1,355,182	1,780,499	75,502	98,505	35,129	36,440
Sault Ste. Marie	485,522	355,589	59,938	63,164	43,256	36,399
Sudbury	445,019	502,017	99,382	113,087	45,740	45,832
Thunder Bay	933,492	802,894	120,847	112,401	63,879	59,418
Timmins	215,415	283,103	36,711	89,927	20,116	19,013
Toronto	530,545,079	543,021,677	4,619,673	3,738,174	2,226,880	2,226,204
Windsor	1,699,635	1,780,237	234,890	287,053	104,851	129,319
Total - 20 centres	558,866,022	576,334,936	8,227,951	7,898,743	3,780,677	3,886,372
Manitoba:						
Brandon	253,413	327,838	37,691	41,804	28,729	29,876
Winnipeg	18,086,117	24,143,877	689,378	1,122,393	383,309	650,915
Total - 2 centres	18,339,530	24,471,715	727,069	1,164,197	412,038	680,791
Saskatchewan:						
Moose Jaw	125,240	134,200	39,017	47,498	31,130	31,494
Prince Albert	172,080	194,563	30,053	36,778	25,726	27,483
Regina	2,208,308	3,679,105	198,688	247,316	127,966	153,758
Winnipeg	1,304,986	1,571,578	293,310	581,548	152,057	147,686
Total - 4 centres	3,810,614	5,579,446	561,068	913,140	336,879	360,421

TABLE 3. Cheques Cashed by Type of Account - Concluded

TABLEAU 3. Chèques tirés par type de compte - fin

	May - Mai		Savings		Personal chequing	
	Current		Savings		Chèques personnels	
	Courant		Épargne		Chèques personnels	
	1984	1985	1984	1985	1984	1985
thousands of dollars - milliers de dollars						
<b>Alberta:</b>						
Calgary	24,208,528	26,652,376	660,593	830,874	856,432	740,024
Edmonton	19,590,623	18,672,591	1,057,250	1,441,432	552,651	521,059
Lethbridge	563,950	536,211	74,139	76,313	67,757	67,310
Medicine Hat	187,335	230,539	63,618	66,674	42,222	40,928
<b>Total - 4 centres</b>	<b>44,550,436</b>	<b>46,091,717</b>	<b>1,855,600</b>	<b>2,415,293</b>	<b>1,519,062</b>	<b>1,369,321</b>
<b>British Columbia - Colombie-Britannique:</b>						
Vancouver	29,463,680	28,677,900	1,579,730	1,925,407	816,612	861,471
Victoria	39,368,540	23,747,325	555,839	345,906	168,580	218,122
<b>Total - 2 centres</b>	<b>68,832,220</b>	<b>52,425,225</b>	<b>2,135,569</b>	<b>2,271,313</b>	<b>985,192</b>	<b>1,079,593</b>
<b>TOTAL - 50 CENTRES</b>	<b>782,033,170</b>	<b>788,429,362</b>	<b>16,477,499</b>	<b>18,272,044</b>	<b>8,335,987</b>	<b>8,842,408</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	10,657,710(1)	249,263	3,201,134	4,310,880	2,200,389	696,044
1925	10,661,063	221,017	3,240,833	4,291,263	2,195,320	712,630
1929	19,255,760	324,976	6,694,400	7,987,367(2)	2,956,913	1,292,104
1930	15,627,428	285,818	5,471,191	6,399,226	2,449,117	1,022,076
1932	10,334,208	220,956	3,152,682	4,537,891	1,778,240(3)	644,439
1935	12,505,825	210,182	3,573,680	5,816,365	2,244,929	660,669
1940	14,352,769	370,775	4,325,526	6,235,612	2,541,802	879,054
1945	26,581,560	603,979	7,658,764	12,330,829(4)	4,318,138	1,669,850
1950	36,469,576	953,471(5)	10,743,030	15,574,074(6)	6,083,703	3,114,498
1955	63,084,617	1,351,953	18,924,010	28,603,222	9,304,705	4,860,727
1960	108,659,710	2,191,554	32,187,836	51,781,571	15,310,045	7,188,724
1965	190,578,227	3,714,732	58,339,484	89,333,567	26,518,105	12,672,339
1970	308,630,218	7,891,418	79,963,211	156,086,332(7)	41,985,009	22,704,248
1971	343,892,094	8,074,500	91,252,260	176,526,591	43,135,471	24,903,272
1972	406,530,893	8,835,639	106,755,808	211,531,191	49,242,607	30,165,648
1973	517,552,925	9,925,472	128,820,016	282,093,015	59,292,859	37,421,563
1974	635,582,393	12,831,812	159,956,872	327,717,346	83,026,575	52,049,788
1975	825,166,873	15,060,788	209,971,362	431,918,944	103,441,746	64,774,033
1976	951,850,227	19,100,745	250,373,962	481,658,092	124,902,719	75,814,709
1977	1,068,938,631	21,127,139	286,602,608	534,474,580	141,686,692	85,047,612
1978	1,182,572,240	21,374,960	295,905,029	619,608,302	155,938,591	89,745,358
1979	1,483,060,907	26,322,896	286,389,743	873,276,168	189,374,898	107,697,202
1980	2,061,950,601	32,126,551	342,158,963	1,302,563,269	247,962,596	137,139,422
1981	2,622,998,178	37,015,749	392,051,652	1,665,476,802	324,223,132	204,230,843
1982	2,817,691,020	37,848,206	389,345,390	1,819,681,140	375,325,104	195,491,180
1983	3,427,411,405	45,630,219	390,808,532	2,365,975,144	413,980,198	211,017,312
1984	3,748,571,815	46,872,282	377,631,550	2,663,023,620	368,136,280	292,908,283
1985	3,926,482,105	48,574,543	373,538,634	2,824,659,124	390,395,169	289,314,635

(1) Original 31 centres.

(1) A 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.

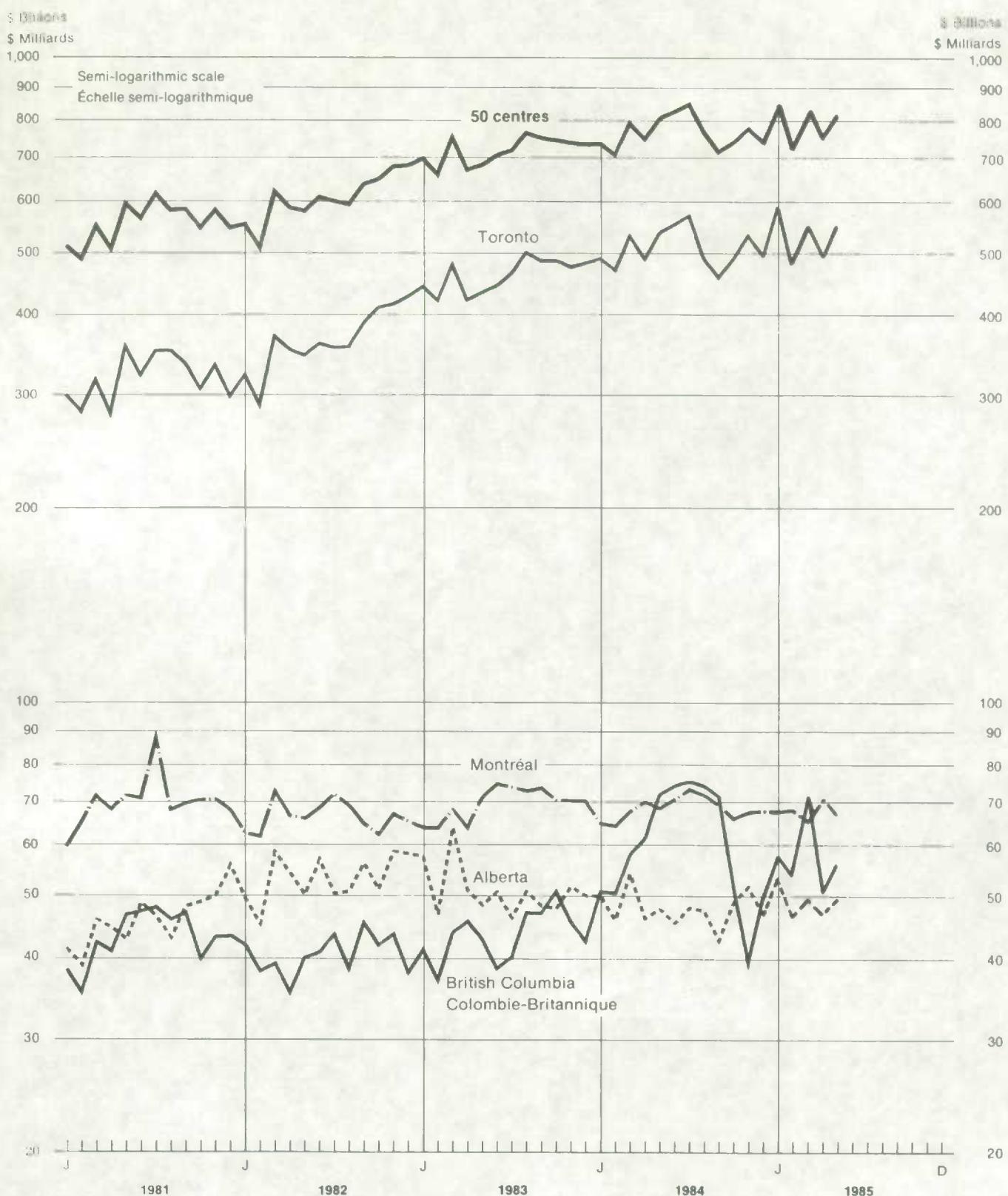
(6) Cornwall data added as of May 1950.

(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 appliqué la relation existante en 1969 à Thunder Bay pour arriver aux chiffres de Fort William.

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