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CHEQUES CASHED

JULY 1985 - FINAL ISSUE

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.

September 1985
5-4404-509

CHÈQUES ENCAISSÉS

JUILLET 1985 - DERNIÈRE ÉDITION

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.

Septembre 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

	July			First seven months		
	Juillet			Sept premiers mois		
	1984	1985	1985 1984	1984	1985	1985 1984
	\$'000	\$'000		\$'000	\$'000	
Newfoundland - Terre-Neuve:						
St. John's	1,877,107	2,769,043	1.48	13,105,327	19,314,063	1.47
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	543,149	330,259	0.61	3,015,389	2,695,068	0.89
Nova Scotia - Nouvelle-Écosse:						
Glouce Bay	29,279	84,964	2.90	168,562	255,918	1.52
Halifax	5,349,021	4,884,273	0.91	37,453,059	36,619,316	0.98
Sydney	683,786	280,167	0.41	3,829,721	2,516,206	0.66
Total - 3 centres	6,062,086	5,249,404	0.87	41,451,342	39,391,440	0.95
New Brunswick - Nouveau-Brunswick:						
Fredericton	2,068,158	1,644,589	0.80	12,533,713	15,326,438	1.22
Moncton	650,326	645,830	0.99	4,583,919	4,119,628	0.90
Saint John	1,632,793	1,198,173	0.73	10,868,078	8,515,822	0.78
Total - 3 centres	4,351,277	3,488,592	0.80	27,985,710	27,961,888	1.00
Québec:						
Chicoutimi	265,947	256,026	0.96	1,661,643	1,587,694	0.96
Drummondville	177,342	204,007	1.15	1,237,560	1,253,556	1.01
Granby	231,607	225,666	0.97	1,459,044	1,404,834	0.97
Montréal	73,325,921	66,489,723	0.91	479,304,847	469,989,960	0.98
Québec	5,149,008	7,199,172	1.40	51,793,365	49,256,324	0.95
St-Hyacinthe	448,030	352,267	0.79	2,929,995	2,420,844	0.83
Sherbrooke	536,224	390,009	0.73	3,803,170	2,720,558	0.72
Sherbrooke	511,473	541,489	1.06	3,755,912	3,506,648	0.93
St-Jovite	387,631	255,500	0.66	2,829,346	2,061,602	0.73
Valleyfield	348,597	135,074	0.39	1,200,133	839,538	0.70
Total - 10 centres	81,381,780	76,048,933	0.93	549,975,015	535,045,558	0.97
Ontario:						
Brantford	546,197	473,741	0.87	3,862,553	2,898,207	0.75
Chatham	771,082	1,004,148	1.30	5,830,463	6,318,546	1.08
Cornwall	452,751	496,052	1.10	3,238,832	3,602,067	1.11
Guelph	832,977	610,268	0.73	4,756,745	3,858,997	0.81
Hamilton	5,234,157	6,471,711	1.24	36,277,242	40,432,992	1.11
Kingston	667,242	751,633	1.13	4,185,774	4,300,864	1.03
Kitchener	1,508,655	2,021,326	1.34	10,291,764	12,010,833	1.17
London	3,651,060	5,370,917	1.47	22,462,711	27,129,399	1.21
Niagara Falls	500,696	846,164	1.69	3,178,122	2,991,618	0.94
Oshawa	1,967,496	2,965,091	1.51	14,667,140	18,782,513	1.28
Ottawa	10,595,982	12,084,894	1.14	74,066,021	83,899,499	1.13
Peterborough	623,659	750,086	1.20	3,673,512	3,914,842	1.07
St. Catharines	1,026,915	1,142,626	1.11	6,536,498	7,210,700	1.10
Sarnia	1,170,555	1,237,736	1.06	9,279,362	8,790,829	0.95
Sault Ste. Marie	505,904	471,020	0.93	3,312,937	3,025,623	0.91
Sudbury	437,045	702,190	1.61	4,007,929	4,006,646	1.00
Thunder Bay	1,086,436	1,069,147	0.98	6,656,375	7,103,612	1.07
Timmins	262,301	318,205	1.21	2,176,988	2,211,287	1.02
Toronto	571,005,559	566,798,209	0.99	3,644,685,913	3,725,047,670	1.02
Windsor	1,818,892	2,198,792	1.21	13,497,691	13,660,802	1.01
Total - 20 centres	604,665,561	607,785,956	1.01	3,876,644,072	3,981,197,546	1.03
Manitoba:						
Brandon	289,805	378,843	1.31	1,950,690	2,578,499	1.32
Winnipeg	20,796,355	25,927,905	1.25	139,029,840	165,395,442	1.19
Total - 2 centres	21,086,160	26,306,748	1.25	140,980,530	167,973,941	1.19
Saskatchewan:						
Moose Jaw	206,345	219,388	1.06	1,396,304	1,356,936	0.97
Prince Albert	241,453	306,409	1.27	1,565,070	1,911,467	1.22
Regina	2,698,119	4,004,673	1.48	18,117,882	26,488,394	1.46
Saskatoon	2,147,544	2,125,631	0.99	14,402,760	14,528,412	1.01
Total - 4 centres	5,293,461	6,656,101	1.26	35,482,016	44,285,209	1.25

TABLE 1. Cheques Cashed Against Individual Accounts - Concluded

TABLEAU 1. Chèques tirés sur les comptes individuels - fin

	July			First seven months		
	Juillet			Sept premiers mois		
	1984	1985	1985 1984	1984	1985	1985 1984
	\$'000	\$'000		\$'000	\$'000	
Alberta:						
Calgary	24,628,119	29,049,879	1.18	180,573,435	193,336,460	1.07
Edmonton	22,494,033	18,848,900	0.84	151,276,333	143,491,120	0.95
Lethbridge	663,686	675,017	1.02	4,407,172	4,382,512	0.99
Medicine Hat	286,106	337,618	1.18	1,998,204	2,216,528	1.11
Total - 4 centres	48,071,944	48,911,414	1.02	338,255,144	343,426,620	1.02
British Columbia - Colombie-Britannique:						
Vancouver	31,558,238	34,134,014	1.08	223,119,733	213,722,747	0.96
Victoria	43,808,697	24,377,003	0.56	219,455,494	194,512,270	0.89
Total - 2 centres	75,366,935	58,511,017	0.78	442,575,227	408,235,017	0.92
TOTAL - 50 CENTRES	848,699,460	836,057,467	0.99	5,469,469,772	5,569,526,350	1.02

TABLE 2. Cheques Drawn on the Receiver General for Canada

TABLEAU 2. Chèques tirés sur le Receveur général du Canada

	July			First seven months		
	Juillet			Sept premiers mois		
	1984	1985	1985 1984	1984	1985	1985 1984
	\$'000	\$'000		\$'000	\$'000	
Vancouver	711,319	738,971	1.04	5,288,475	5,321,436	1.01
Calgary	557,856	642,522	1.15	4,181,971	4,483,153	1.07
Regina	183,947	210,750	1.15	1,338,692	1,707,933	1.28
Winnipeg	359,370	395,650	1.10	2,671,542	2,999,507	1.12
Toronto	1,749,285	1,920,105	1.10	13,011,155	14,476,678	1.11
Ottawa	5,377,553	6,126,477	1.14	34,888,701	44,331,363	1.27
Montréal	1,714,702	1,794,673	1.05	11,078,152	12,864,162	1.16
Saint John	10,581	12,217	1.15	159,685	53,086	0.33
Halifax	604,022	637,523	1.06	4,680,827	5,045,577	1.08
CANADA	11,268,635	12,478,888	1.11	77,299,200	91,282,895	1.18

TABLE 3. Cheques Cashed by Type of Account

TABLEAU 3. Chèques tirés par type de compte

	July - Juillet					
	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	1,680,115	2,584,153	130,084	97,599	66,908	87,291
Prince Edward Island - Île-du-Prince-Édouard:						
Charlottetown	483,330	272,203	30,583	33,066	29,236	24,990
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	19,598	61,680	5,998	18,734	3,683	4,550
Halifax	4,915,926	4,488,097	267,771	225,235	165,324	170,941
Sydney	640,957	230,514	25,224	30,523	17,605	19,130
Total - 3 centres	5,576,481	4,780,291	298,993	274,492	186,612	194,621
New Brunswick - Nouveau-Brunswick:						
Fredericton	1,962,259	1,538,529	51,415	58,589	54,484	47,471
Moncton	565,040	541,932	45,548	61,838	39,738	42,060
Saint John	1,530,937	1,065,824	58,662	78,766	43,194	53,583
Total - 3 centres	4,058,236	3,146,285	155,625	199,193	137,416	143,114
Québec:						
Chicoutimi	223,820	208,373	30,068	36,206	12,059	11,447
Chamondville	153,697	180,174	17,980	19,546	5,665	4,287
Comby	208,201	198,703	14,645	19,600	8,761	7,363
Montréal	70,700,851	63,453,330	1,905,930	2,234,537	719,140	801,856
Québec	4,880,154	6,689,189	202,362	348,271	66,492	161,712
St-Hyacinthe	415,096	318,363	26,032	26,470	6,902	7,434
Shawinigan	519,953	369,416	10,366	12,257	5,905	8,136
Sherbrooke	449,721	469,979	42,724	48,180	19,028	23,330
Trois-Rivières	345,737	215,953	29,696	25,979	12,198	13,568
Valleyfield	326,439	112,871	14,873	15,735	7,285	6,468
Total - 10 centres	78,223,669	72,216,351	2,294,676	2,786,781	863,435	1,045,801
Ontario:						
Brantford	438,024	330,579	79,417	111,449	28,756	31,713
Chatham	694,200	928,556	49,224	46,143	27,658	29,449
Cornwall	373,460	426,343	47,204	51,711	32,087	17,998
Guelph	712,131	462,599	85,311	109,451	35,535	38,218
Hamilton	4,544,520	5,413,764	490,191	835,596	199,446	222,451
Kingston	491,996	563,153	117,218	127,176	58,028	61,304
Kitchener	1,226,832	1,654,489	212,545	246,513	69,278	120,324
London	3,217,984	4,689,016	298,947	429,083	134,129	252,818
Niagara Falls	420,515	763,707	55,000	51,309	25,181	31,148
Oshawa	1,690,849	2,702,234	225,828	223,525	50,819	39,332
Ottawa	9,314,139	10,610,535	889,818	1,046,889	392,025	427,470
Peterborough	366,139	510,793	217,614	202,466	39,906	36,827
St. Catharines	849,238	808,129	128,469	272,692	49,208	61,805
Sarnia	1,054,005	1,079,123	83,454	123,784	33,096	34,829
Sault Ste. Marie	417,879	379,253	56,273	59,036	31,752	34,731
Sudbury	298,606	511,597	93,518	144,741	44,921	45,852
Thunder Bay	898,924	873,847	128,630	125,356	58,882	69,044
Timmins	213,188	214,875	32,644	86,940	16,469	16,390
Toronto	564,537,285	561,001,164	4,002,188	3,657,387	2,466,086	2,139,658
Windsor	1,528,680	1,816,435	204,455	260,496	85,757	121,861
Total - 20 centres	593,288,594	595,740,191	7,497,948	8,211,743	3,879,019	3,834,022
Manitoba:						
Brandon	231,842	314,818	31,804	37,631	26,159	26,394
Winnipeg	19,613,898	24,129,255	737,866	1,116,836	444,591	681,804
Total - 2 centres	19,845,740	24,444,073	769,670	1,154,467	470,750	708,208
Saskatchewan:						
Moose Jaw	132,447	146,869	46,364	45,491	27,534	27,028
Prince Albert	187,447	245,558	29,585	35,954	24,421	24,897
Regina	2,414,948	3,652,550	163,318	204,728	119,853	147,395
Saskatoon	1,707,334	1,710,173	318,202	274,508	122,008	140,950
Total - 4 centres	4,442,176	5,755,150	557,469	560,681	293,816	340,270

TABLE 3. Cheques Cashied by Type of Account - Concluded

TABLEAU 3. Chèques tirés par type de compte - fin

	July - Juillet					
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1984	1985	1984	1985	1984	1985
thousands of dollars - milliers de dollars						
Alberta:						
Calgary	23,305,460	27,290,427	657,477	890,586	665,182	868,866
Edmonton	20,586,463	16,905,706	1,405,695	1,413,709	501,875	529,485
Lethbridge	533,885	530,727	68,651	68,826	61,150	75,464
Medicine Hat	197,088	237,092	51,245	60,752	37,773	39,774
Total - 4 centres	44,622,896	44,963,952	2,183,068	2,433,873	1,265,980	1,513,589
British Columbia - Colombie-Britannique:						
Vancouver	29,207,254	30,494,284	1,561,628	2,494,420	789,356	1,145,310
Victoria	43,024,142	23,795,368	625,774	412,123	158,781	169,512
Total - 2 centres	72,231,396	54,289,652	2,187,402	2,906,543	948,137	1,314,822
TOTAL - 50 CENTRES	824,452,633	808,192,301	16,105,518	18,658,438	8,141,309	9,206,728

TABLE 4. Cheques Cashied 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	15,037,121(1)	348,489	4,492,626	5,968,377	3,250,536	977,073
1925	15,060,632	319,887	4,637,063	6,060,188	3,008,713	1,034,791
1929	26,839,467	465,926	9,416,816	11,010,029(2)	4,186,672	1,760,024
1930	22,119,155	410,322	7,824,022	8,938,991	3,536,779	1,409,041
1932	14,712,583	310,702	4,493,489	6,458,058	2,563,488(3)	886,846
1935	17,761,236	314,331	5,119,396	8,198,527	3,188,188	940,794
1940	19,624,239	471,159	5,840,484	8,578,021	3,512,964	1,221,611
1945	38,086,305	845,830	10,849,832	17,630,312(4)	6,393,854	2,366,477
1950	54,616,235	1,467,171(5)	15,632,517	23,565,354(6)	9,285,772	4,665,421
1955	93,266,234	2,522,672	27,487,066	42,298,001	13,294,399	7,034,022
1960	155,603,633	3,115,952	45,897,400	73,681,461	22,618,798	10,290,022
1965	270,642,673	5,293,657	81,842,770	126,993,526	38,259,462	18,253,258
1970	447,307,437	11,122,874	115,178,759	227,585,966(7)	61,133,113	32,286,725
1971	493,451,005	11,342,503	128,973,508	254,210,767	62,819,999	36,104,228
1972	584,911,034	12,639,593	153,675,840	304,315,801	70,953,393	41,526,407
1973	741,704,073	14,171,084	183,165,472	403,545,471	85,668,703	55,153,343
1974	912,763,866	18,544,273	232,302,423	466,338,302	120,185,295	75,393,573
1975	1,180,858,009	21,625,699	304,107,674	615,149,319	146,715,650	93,059,667
1976	1,372,802,032	27,569,936	361,434,302	692,917,510	179,981,402	110,898,882
1977	1,513,209,951	29,227,696	399,752,958	763,373,057	200,580,169	120,276,071
1978	1,696,408,597	30,609,874	411,676,782	905,310,009	220,071,314	128,740,618
1979	2,136,322,042	38,738,541	408,635,862	1,257,023,406	272,389,637	159,534,696
1980	2,935,405,828	46,271,427	490,613,879	1,853,231,204	350,124,858	195,164,460
1981	3,789,259,685	52,975,046	575,631,018	2,398,269,541	462,644,698	299,719,382
1982	4,012,819,521	54,317,162	555,461,823	2,592,877,997	530,006,102	280,156,437
1983	4,835,950,220	63,117,126	569,053,030	3,346,519,842	567,190,217	290,070,005
1984	5,403,512,277	66,010,383	534,854,124	3,845,354,853	514,717,690	442,575,227
1985	5,502,143,225	68,568,829	522,752,932	3,946,900,677	555,685,770	408,235,017

(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.

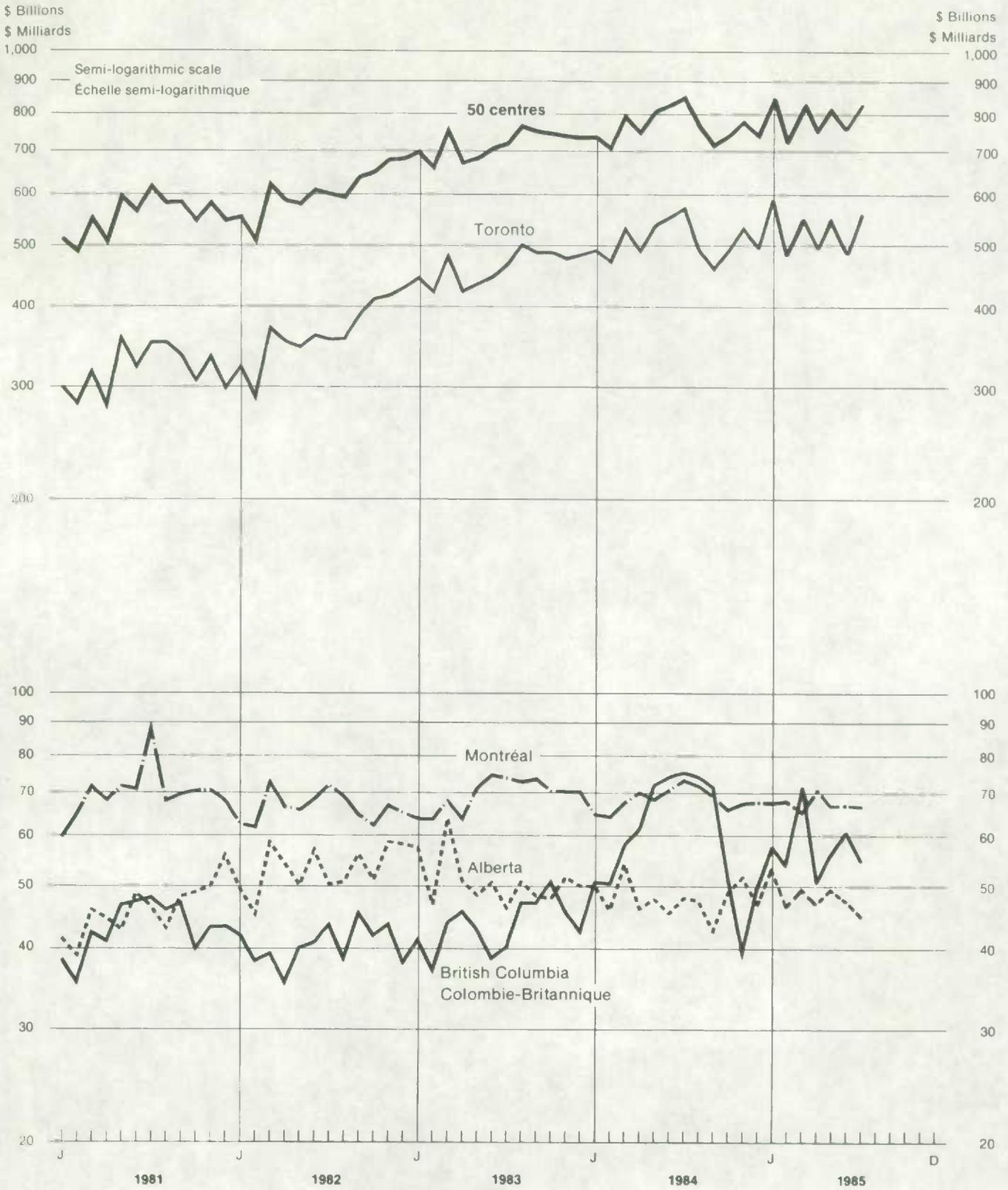
(6) Cornwall data added as of May 1950.

(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 ont été 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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