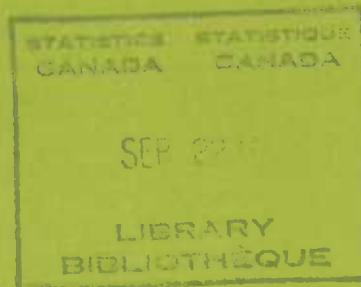




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CHEQUES CASHED

JULY 1980

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.

Again in January 1953, the Canadian Bankers' Association collected the total of all cheques cashed in Canada during that

CHÈQUES ENCAISSÉS

JUILLET 1980

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.

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

September 1980
5-4404-509

Septembre 1980
5-4404-509

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 OT6 (telephone: 995-9771).

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 OT6 (téléphone: 995-9771).

TABLE I. Cheques Cashed Against Individual Accounts

TABLEAU I. Chèques tirés sur les comptes individuels

	July		First seven months			
	Juillet		Sept premiers mois			
	1979	1980	1980 1979	1979	1980	1980 1979
	\$'000	\$'000		\$'000	\$'000	
Newfoundland - Terre-Neuve:						
St. John's	1,307,814	1,701,657	1.30	10,763,963	15,287,884	1.42
Prince Edward Island - île-du-Prince-Édouard:						
Charlottetown	233,137	319,007	1.37	1,543,741	1,877,634	1.22
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	28,419	25,162	0.89	149,944	143,480	0.96
Halifax	4,008,507	3,469,399	0.87	19,651,604	21,375,662	1.09
Sydney	238,369	437,475	1.84	1,787,955	2,340,207	1.31
<u>Total - 3 centres</u>	4,275,295	3,932,036	0.92	21,589,503	23,859,349	1.11
New Brunswick - Nouveau-Brunswick:						
Fredericton	631,255	861,240	1.36	4,275,181	5,024,721	1.18
Moncton	330,220	403,239	1.22	2,512,609	2,538,135	1.01
Saint John	906,814	913,400	1.01	5,810,365	7,069,746	1.22
<u>Total - 3 centres</u>	1,868,289	2,177,879	1.17	12,598,155	14,632,602	1.16
Québec:						
Chicoutimi	311,233	379,917	1.22	2,032,060	2,539,323	1.25
Drummondville	144,376	154,258	1.07	890,394	993,337	1.12
Granby	175,758	195,937	1.11	1,298,677	1,328,990	1.02
Montréal	51,636,976	64,190,749	1.24	341,968,069	414,415,187	1.21
Québec	10,366,678	10,297,562	0.99	63,890,892	73,188,880	1.15
St-Hyacinthe	330,691	381,836	1.15	2,285,981	2,399,233	1.05
Shawinigan	69,502	79,025	1.14	474,509	546,673	1.15
Sherbrooke	419,736	451,846	1.08	2,776,901	3,009,812	1.08
Trois-Rivières	236,557	297,770	1.26	1,739,606	2,217,861	1.27
Valleyfield	109,215	112,903	1.03	650,093	726,003	1.12
<u>Total - 10 centres</u>	63,800,722	76,541,803	1.20	418,007,182	501,365,299	1.20
Ontario:						
Brantford	432,412	443,441	1.03	2,779,575	3,010,850	1.08
Chatham	777,327	1,085,515	1.40	4,939,858	7,388,730	1.50
Cornwall	199,374	234,470	1.18	1,257,315	1,473,230	1.17
Guelph	389,492	446,868	1.14	2,587,647	2,993,471	1.16
Hamilton	3,896,649	5,348,342	1.37	27,398,291	33,789,467	1.23
Kingston	277,988	409,677	1.47	2,023,739	2,518,229	1.24
Kitchener	1,154,734	1,072,879	0.93	7,060,922	7,469,667	1.06
London	2,607,739	3,443,807	1.32	17,255,669	22,529,478	1.31
Niagara Falls	270,956	348,259	1.28	1,600,653	2,059,230	1.29
Oshawa	1,616,842	1,989,894	1.23	11,475,146	14,861,644	1.30
Ottawa	4,555,357	7,084,277	1.56	34,443,698	40,544,604	1.18
Peterborough	376,559	317,718	0.84	1,896,974	2,075,666	1.09
St. Catharines	980,931	792,684	0.81	5,374,249	5,084,767	0.95
Sarnia	571,035	771,027	1.36	4,365,772	5,194,767	1.19
Sault Ste. Marie	341,419	343,690	1.01	3,031,903	2,554,058	0.84
Sudbury	389,909	465,144	1.19	2,318,000	2,727,073	1.18
Thunder Bay	641,607	659,427	1.03	3,847,353	4,161,567	1.08
Timmins	141,511	178,392	1.26	951,340	1,106,028	1.16
Toronto	176,362,379	255,798,991	1.45	1,132,014,080	1,705,966,601	1.51
Windsor	1,681,864	1,762,641	1.05	11,903,163	11,303,604	0.95
<u>Total - 20 centres</u>	197,666,084	282,999,143	1.43	1,278,525,347	1,878,812,731	1.47
Manitoba:						
Brandon	180,013	181,363	1.01	1,090,159	1,353,640	1.24
Winnipeg	10,788,195	12,831,301	1.19	67,678,142	87,801,039	1.30
<u>Total - 2 centres</u>	10,968,208	13,012,664	1.19	68,768,301	89,154,679	1.30
Saskatchewan:						
Moose Jaw	137,369	157,890	1.15	892,509	1,004,205	1.13
Prince Albert	163,939	188,550	1.15	1,016,115	1,160,621	1.14
Regina	2,554,022	3,337,792	1.31	18,124,043	22,771,696	1.26
Saskatoon	875,352	1,217,174	1.39	6,177,650	8,591,878	1.39
<u>Total - 4 centres</u>	3,730,682	4,901,406	1.31	26,210,317	33,528,400	1.28

TABLE 1. Cheques Cashed Against Individual Accounts - Canada

TABLEAU 1. Chèques tirés sur les comptes individuels - Canada

	July		First seven months			
	Juillet				Sept premiers mois	
	1979	1980	1980 1979	1979	1980	1980 1979
	\$'000	\$'000		\$'000	\$'000	
Alberta:						
Calgary	14,891,706	19,245,637	1.29	99,641,279	129,767,363	1.30
Edmonton	10,500,770	13,884,950	1.32	73,686,797	92,500,301	1.26
Lethbridge	380,562	440,522	1.16	2,496,955	2,981,111	1.19
Medicine Hat	241,566	304,830	1.26	1,585,988	2,193,004	1.38
Total - 4 centres	26,014,604	33,875,939	1.30	177,411,019	227,441,779	1.28
British Columbia - Colombie-Britannique:						
Vancouver	19,831,894	24,060,427	1.21	128,266,026	154,885,854	1.21
Victoria	4,302,876	5,585,033	1.30	31,268,570	40,278,606	1.29
Total - 2 centres	24,134,770	29,645,460	1.23	159,534,596	195,164,460	1.22
TOTAL - 50 CENTRES	333,999,605	449,106,994	1.34	2,174,952,124	2,981,124,817	1.37

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	
	1979	1980	1980 1979	1979	1980	1980 1979
	\$'000	\$'000		\$'000	\$'000	
Vancouver	380,330	443,180	1.17	2,782,265	2,982,643	1.07
Calgary	263,183	333,334	1.27	1,920,138	2,189,392	1.14
Regina	103,056	118,864	1.15	810,841	831,522	1.03
Winnipeg	213,980	240,148	1.12	1,582,342	1,708,207	1.08
Toronto	1,036,657	1,024,510	0.99	7,363,656	8,075,503	1.10
Ottawa	4,479,173	4,200,310	0.94	33,546,122	37,422,630	1.12
Montréal	889,538	998,116	1.12	6,515,035	6,610,752	1.01
Saint John	46,197	44,868	0.97	374,941	403,961	1.08
Halifax	310,801	334,110	1.07	2,427,817	2,611,228	1.08
CANADA	7,722,915	7,737,440	1.00	57,323,157	62,835,838	1.10

TABLE 3. Cheques Cashed by Type of Account

TABLEAU 3. Chèques tirés par type de compte

July - Juillet						
	Current Courant	Savings Épargne	Personal chequing Chèques personnels			
	1979	1980	1979	1980	1979	1980
thousands of dollars - milliers de dollars						
Newfoundland - Terre-Neuve:						
St. John's	1,191,486	1,544,287	72,972	96,416	43,356	60,954
Prince Edward Island - île-du-Prince-Édouard:						
Charlottetown	204,087	281,929	13,018	18,184	16,032	18,894
Nova Scotia - Nouvelle-Écosse:						
Glace Bay	22,886	18,350	2,609	4,060	2,924	2,752
Halifax	3,827,592	3,257,206	68,171	102,125	112,744	110,068
Sydney	214,804	409,881	10,331	13,401	13,234	14,193
<u>Total - 3 centres</u>	4,065,282	3,685,437	81,111	119,586	128,902	127,013
New Brunswick - Nouveau-Brunswick:						
Fredericton	548,843	804,664	51,826	31,332	30,586	25,244
Moncton	283,274	342,496	18,904	29,245	28,042	31,498
Saint John	845,759	840,806	31,440	40,286	29,615	32,308
<u>Total - 3 centres</u>	1,677,876	1,987,966	102,170	100,863	88,243	89,050
Québec:						
Chicoutimi	285,032	348,491	16,707	21,084	9,494	10,342
Drummondville	129,521	137,853	11,278	13,021	3,577	3,384
Granby	160,562	178,366	8,461	10,425	6,735	7,146
Montréal	49,511,615	61,477,120	1,635,226	2,056,325	490,135	657,304
Québec	9,900,080	9,885,493	424,114	364,233	42,484	47,816
St-Hyacinthe	306,659	356,343	19,432	20,180	4,600	5,313
Shawinigan	60,996	67,406	5,685	8,615	2,821	3,004
Sherbrooke	379,050	403,265	23,983	31,316	16,703	17,265
Trois-Rivières	211,354	266,555	16,419	22,026	8,784	9,189
Valleyfield	98,783	99,071	6,982	9,553	3,450	4,279
<u>Total - 10 centres</u>	61,043,652	73,219,963	2,168,287	2,556,778	588,783	765,062
Ontario:						
Brantford	379,956	373,779	28,757	45,744	23,699	23,918
Chatham	730,502	1,036,160	21,590	29,102	25,235	20,253
Cornwall	168,900	198,704	17,635	22,915	12,839	12,851
Guelph	337,043	379,139	27,294	41,018	25,155	24,711
Hamilton	3,544,790	4,916,509	205,994	282,544	145,865	149,289
Kingston	191,661	304,141	43,887	62,226	42,440	43,310
Kitchener	1,034,009	935,539	62,023	84,804	58,702	52,536
London	2,389,899	3,158,388	101,492	182,940	116,348	102,479
Niagara Falls	233,314	295,973	21,240	32,829	16,402	17,457
Oshawa	1,513,473	1,881,154	49,730	71,686	53,639	37,054
Ottawa	4,047,363	6,441,127	254,035	378,428	253,959	264,722
Peterborough	319,056	249,910	29,636	39,412	27,867	28,396
St. Catharines	907,521	700,920	39,888	56,412	33,522	35,352
Sarnia	518,875	712,586	26,684	36,660	25,476	27,781
Sault Ste. Marie	285,367	282,164	32,551	36,053	23,501	25,473
Sudbury	311,467	370,946	42,272	58,179	36,170	36,019
Thunder Bay	542,129	546,005	48,707	67,417	50,771	46,005
Timmins	113,241	145,688	17,561	20,313	10,709	12,391
Toronto	173,141,747	251,317,057	1,924,516	2,988,982	1,296,116	1,492,952
Windsor	1,470,957	1,507,021	135,974	154,523	74,933	101,097
<u>Total - 20 centres</u>	192,181,270	275,752,910	3,131,466	4,692,187	2,353,348	2,554,046
Manitoba:						
Brandon	142,930	140,749	17,302	21,316	19,781	19,298
Winnipeg	10,288,480	12,193,979	243,284	368,860	256,431	268,462
<u>Total - 2 centres</u>	10,431,410	12,334,728	260,586	390,176	276,212	287,760
Saskatchewan:						
Moose Jaw	105,290	118,270	14,512	20,225	17,567	19,395
Prince Albert	124,974	155,815	21,345	13,013	17,620	19,722
Regina	2,416,686	3,170,174	56,595	77,130	80,741	90,488
Saskatoon	747,571	1,047,001	45,373	79,889	82,408	90,284
<u>Total - 4 centres</u>	3,394,521	4,491,260	137,825	190,257	198,336	219,889

TABLE 3. Cheques Cashed by Type of Account - Concluded

TABLEAU 3. Chèques tirés par type de compte - fin

July - Juillet						
	Current		Savings		Personal chequing	
	Courant		Épargne		Chèques personnels	
	1979	1980	1979	1980	1979	1980
thousands of dollars - milliers de dollars						
Alberta:						
Calgary	13,893,272	17,821,477	393,430	741,208	605,004	682,952
Edmonton	9,786,934	12,942,602	272,358	475,816	441,478	466,532
Lethbridge	304,325	357,239	25,170	32,471	51,067	50,812
Medicine Hat	205,194	257,290	13,805	20,317	22,567	27,223
Total - 4 centres	24,189,725	31,378,608	704,763	1,269,812	1,120,116	1,227,519
British Columbia - Colombie-Britannique:						
Vancouver	18,425,948	22,238,273	636,552	984,328	769,394	837,826
Victoria	4,081,635	5,253,102	106,120	183,470	115,121	148,461
Total - 2 centres	22,507,583	27,491,375	742,672	1,167,798	884,515	986,287
TOTAL - 50 CENTRES	320,886,892	432,168,463	7,414,870	10,602,057	5,697,843	6,336,474

TABLE 4. Cheques Cashed Against Current and Savings Accounts

TABLEAU 4. Chèques tirés sur les comptes courants et comptes d'épargne

	Current(1) - Courant(1)			Savings - Épargne		
	Chèques cashed	Deposits(2)		Turnover	Chèques cashed	Deposits(2)
		Chèques encaissés	Dépôts(2)		Chèques encaissés	Dépôts(2)
	\$'000	\$'000			\$'000	\$'000
1974	1,641,157,509	11,124,141	147.53	57,622,225	38,269,960	1.51
1975	2,074,332,993	13,131,134	157.97	64,194,432	44,540,450	1.44
1976	2,403,265,501	13,912,083	172.75	66,333,722	53,798,772	1.23
1977	2,642,922,920	15,122,023	174.78	75,385,348	63,332,456	1.19
1978	3,051,031,358	16,362,501	186.46	87,353,202	72,221,357	1.21
1979	3,926,647,426	17,329,464	226.59	91,582,377	88,061,407	1.04
1979						
July - Juillet	326,584,735	18,146,379	215.97	7,414,870	89,427,586	0.99
August - Août	327,519,189	17,792,579	220.89	7,343,898	91,054,488	0.97
September - Septembre	356,776,659	17,768,748	240.95	6,998,173	92,678,227	0.91
October - Octobre	373,186,104	17,592,017	254.56	8,667,161	93,830,987	1.11
November - Novembre	371,624,900	17,598,470	253.40	12,804,469	95,633,131	1.61
December - Décembre	370,053,329	18,273,687	243.01	8,303,797	97,690,887	1.02
1980						
January - Janvier	390,378,452	17,669,739	265.12	8,116,238	99,001,320	0.98
February - Février	362,347,638	17,555,343	247.68	8,505,203	100,266,307	1.02
March - Mars	419,018,609	18,572,122	270.74	8,333,065	100,694,086	0.99
April - Avril	431,231,119	18,262,624	283.35 ^E	11,272,234	102,060,803 ^E	1.33
May - Mai	443,709,763	17,481,224	304.58	11,089,778	104,487,273	1.27
June - Juin	428,085,534	18,322,705	280.36	9,930,190	105,845,853	1.13
July - Juillet	438,504,937	18,981,118	277.23	10,602,057	107,892,669	1.18

(1) Includes cheques cashed against personal chequing accounts.

(1) Comprend les chèques tirés sur les comptes chèques personnels.

(2) Average deposits for the year.

(2) Moyenne des dépôts de l'année.

Note: Turnover in the monthly section reflects turnover on an annual basis.

Nota: La rotation dans la section mensuelle est calculée sur une base annuelle.

TABLE 5. Cheques Cashed in 34 Clearing Centres, Year-to-date

TABLEAU 5. 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	977,093
1925	15,060,632	319,887	4,637,063	6,060,188	3,008,713	1,034,781
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	13,924,399	7,034,096
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	43,326,407
1973	741,704,073	14,171,084	183,185,472	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	615,349,319	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	159,534,596
1980	2,935,405,828	46,271,427	490,613,879	1,853,231,204	350,124,858	195,164,460

(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 se sont joints pour former le centre de compensation de Thunder Bay. Afin de conserver la continuité des données sur 34 centres, on a appliquée la relation existante en 1969 à Thunder Bay pour arriver aux chiffres de Fort William.



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Value of Cheques Cashed in Canada
Valeur des chèques encaissés au Canada

\$ Billions
\$ Milliards
600

\$ Billions
\$ Milliards
600

Semi-logarithmic scale

Échelle semi-logarithmique

