

# Farm debt outstanding

# **Agriculture economic statistics**

May 2004

Statistics Canada Agriculture Division Farm Income and Prices Section

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# **Highlights**

# Farm debt outstanding increasing steadily

At December 31, 2003, farm debt outstanding rose 7.2% to \$47.7 billion, continuing the steady upswing since 1993. Both mortgaged and non-mortgaged debt rose, by 7.0% and 7.3%, respectively. Since 1994, non-mortgaged debt has been larger than mortgaged debt. In 2003, non-mortgaged debt rose to \$25.0 billion, while mortgaged debt rose to \$22.7 billion.

Most non-mortgaged debt was owed to chartered banks (59.1%) and credit unions (22.8%). Major holders of mortgaged farm debt were Farm Credit Canada (37.9%), chartered banks (26.2%), private individuals (15.0%), credit unions (8.5%) and provincial government agencies (6.0%).

Farm debt in Canada was 22.4% over the previous five-year average. In 2003, all provinces except Newfoundland and Labrador increased their debt load. Increases ranged from 4.9% in Quebec to 16.7% in New Brunswick. In Newfoundland and Labrador debt decreased 1.4% in 2003.

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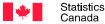
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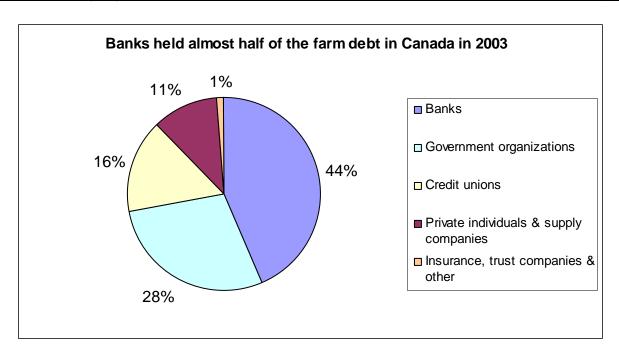
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June 2004

La version française de cette publication est disponible (nº 21-014-XIF au catalogue).







### **Symbols**

The symbols described in this document apply to all data published by Statistics Canada from all origins including surveys, censuses and administrative sources, as well as straight tabulations and all estimations.

- . not available for any reference period
- .. not available for a specific reference period
- ... not applicable
- 0 true zero or a value rounded to zero
- 0s value rounded to 0 (zero) where there is a meaningful distinction between true zero and the value that was rounded
- p preliminary
- r revised
- x suppressed to meet the confidentiality requirements of the Statistics Act
- E use with caution
- F too unreliable to be published

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At December 24	gricuitai	ic ccome	Jillo Sta	usucs		'000 OE DO	LLADO				Iviay 1994
At December 31	N.L.	P.E.I.	N.S.	N.B.	Que.	'000 OF DO Ont.	Man.	Sask.	Alta.	B.C.	Canada
	IN.L.	F.E.I.	IN.O.	IN.D.	Que.	Ont.	iviaii.	Sask.	Alla.	B.C.	Canaua
1971		44.000	44.000	40.000	== 000	450.000	400.000		050 000	05.000	4 000 000
Chartered banks		14,000	11,000	13,000	77,000	458,000	· ·	269,000	353,000	65,000	1,388,000
Federal gov't agencies		12,400	7,725	13,588	127,515	273,259		376,559	334,001	87,049	1,364,232
Provincial gov't agencies		7,013 0	23,564 200	9,378	177,074	117,375		2,800	*	2,414	463,866
Credit unions		399	712	1,982 625	82,909 8,210	7,279	21,713	82,572	27,321	9,207	233,183 64,000
Insurance, trust co. & other		3,248	4,180	7,035	141,002	17,219 396,303	5,561 61,255	13,156 134,493	12,858 147,463	5,260 156,036	1,051,015
Private indiv. & supply co.  Advance payment programs		3,246	4,160	7,035	141,002	390,303		25,236	14,487	130,030	47,572
				_			,				
Total debt outstanding		37,060	47,381	45,608	613,710	1,269,435	422,807	903,816	947,085	324,966	4,611,868
1972											
Chartered banks		14,000	11,000	13,000	79,000	505,000	136,000	314,000	420,000	75,000	1,567,000
Federal gov't agencies		11,987	7,418	13,629	131,614	283,942	· ·	388,009	334,650	88,245	1,392,549
Provincial gov't agencies		6,656	25,030	10,595	180,273	114,022	69,706	3,167	78,257	2,353	490,059
Credit unions		0	399	2,324	45,969	9,338	25,337	98,668	38,010	12,137	232,182
Insurance, trust co. & other		505	762	754	9,383	21,359	6,710	15,665	17,265	6,297	78,700
Private indiv. & supply co.		3,402	4,277	7,410	144,991	407,203		130,333	150,371	160,115	1,070,277
Advance payment programs		0	0	0	0	0	2,236	7,188	4,127	0	13,551
Total debt outstanding		36,550	48,886	47,712	591,230	1,340,864	435,219	957,030	1,042,680	344,147	4,844,318
1973											
Chartered banks		16,000	13,000	15,000	96,000	630,000	179,000	397,000	563,000	94,000	2,003,000
Federal gov't agencies		11,704	7,831	14,086	143,207	328,192	142,845	433,331	354,902	96,461	1,532,559
Provincial gov't agencies		6,853	27,440	11,779	191,355	111,808	70,671	3,534	149,748	3,298	576,486
Credit unions		0	396	2,001	16,665	12,023	34,246	145,837	50,385	13,104	274,657
Insurance, trust co. & other		567	710	809	9,490	23,539	7,195	16,568	20,424	6,698	86,000
Private indiv. & supply co.		2,963	4,284	6,098	126,140	425,743	64,039	126,555	150,622	177,879	1,084,323
Advance payment programs		0	0	0	0	0	1,221	3,926	2,253	0	7,400
Total debt outstanding		38,087	53,661	49,773	582,857	1,531,305	499,217	1,126,751	1,291,334	391,440	5,564,425
1974											
Chartered banks		19,000	16,000	18,000	106,000	689,000	195,000	445,000	669,000	137,000	2,294,000
Federal gov't agencies		14,016	8,144	15,484	193,336	423,702	158,681	481,797	407,606	113,972	1,816,738
Provincial gov't agencies		6,900	33,602	14,345	213,396	111,630		31,252	211,230	6,601	706,849
Credit unions		0	358	3,202	23,788	14,748		190,070	51,593	21,097	355,423
Insurance, trust co. & other		517	622	731	8,470	21,385	6,501	14,928	18,804	6,042	78,000
Private indiv. & supply co.		3,852	5,081	8,255	157,610	498,765		146,618	178,985	204,795	1,278,703
Advance payment programs		0	0	0	0	0		17,065	-	0	32,170
Total debt outstanding		44,285	63,807	60,017	702,600	1,759,230	568,692	1,326,730	1,547,015	489,507	6,561,883
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1975 Chartered banks		25,000	20,000	24,000	132,000	790,000	250,000	545,000	741,000	190,000	2,717,000
Federal gov't agencies	- "	25,000 15,802	8,809	18,454	255,632	790,000 521,700		545,000 541,044	461,544	125,079	2,124,266
Provincial gov't agencies		6,778	39,602	16,636	255,632	118,890		46,000	239,568	9,076	776,581
Credit unions		0,778	148	3,503	96,265	17,122	, , , , , , , , , , , , , , , , , , ,	244,012	77,420	21,618	517,495
Insurance, trust co. & other		480	552	672	7,680	19,776		13,680		5,544	72,000
Private indiv. & supply co.		5,018	6,472	10,808	198,372	637,473	· ·	181,602	227,230	259,886	1,621,348
Advance payment programs		3,018	0,472	10,808	190,372	037,473	· ·	4,487	11,017	239,000	16,950
Total debt outstanding		53,078	75,583	74,073	919,401	2,104,961	656,097	1,575,825	1,775,419	611,203	7,845,640
		55,515	. 0,000	14,010	0.10,401	2,104,001	000,007	1,010,020	1,110,410	011,200	1,010,010
1976 Chartered banks		24 000	20,000	25 000	151,000	963,000	333,000	683,000	802 000	247,000	3,338,000
		24,000 18,280	20,000 8,665	25,000	295,355	595,509		602,554	892,000 496,391	131,376	2,363,172
Federal gov't agencies				21,100					·		
Provincial gov't agencies Credit unions		9,484 50	43,782	16,914 875	271,400 118,991	123,890 20,157	69,039 72,000	51,820 292,659	275,856 98,640	10,219 27,500	872,404 630,897
	-	464	25 558	656	7,600	19,192			98,6 <del>4</del> 0 16,878	27,500 5.422	
Insurance, trust co. & other Private indiv. & supply co.		5,526	7,137	11,899	7,600 218,173	701,222		13,396 199,744	249,953	5,422 285,872	70,000 1,783,475
Advance payment programs		0,520	7,137	0 11,099	210,173	0 101,222		41,077	17,590	265,672	64,030
Total debt outstanding		57,804	80,167	76,444	1,062,519	2,422,970	783,127	1,884,250	2,047,308	707,389	9,121,978

At December 31	gricuitai	C CCOIIC	mic sta	tiotico		'000 OF DO	IIADS				May 1994
At December 31	N.L.	P.E.I.	N.S.	N.B.	Que.	Ont.	Man.	Sask.	Alta.	B.C.	Canada
	IN.L.	P.E.I.	IN.O.	IN.D.	Que.	Ont.	IVIAII.	Sask.	Alla.	B.C.	Carlaua
1977											
Chartered banks		29,000	23,000	29,000	187,000	1,177,000	405,000	748,000	971,000	318,000	3,887,000
Federal gov't agencies		21,913	8,924	23,657	333,997	678,793	221,644	691,862	531,145	132,583	2,644,518
Provincial gov't agencies		10,489	49,767	20,657	323,064	131,714	73,428	60,681	299,875	11,634	981,309
Credit unions		100 464	631 558	1,910 656	135,336 7,600	23,585 19,192	80,656 5,834	319,864	135,177	35,551 5,422	732,810 70,000
Insurance, trust co. & other Private indiv. & supply co.		6,272	7,980	13,577	246,719	781,362	115,828	13,396 222,988	16,878 279,393	316,961	1,991,080
Advance payment programs	••	0,272	7,900	13,377	240,719	701,302	20,178	32,929	15,988	0 0	69,095
			-								
Total debt outstanding		68,238	90,860	89,457	1,233,716	2,811,646	922,568	2,089,720	2,249,456	820,151	10,375,812
1978											
Chartered banks		32,000	27,000	32,000	251,000	1,527,000	504,000	903,000	1,215,000	400,000	4,891,000
Federal gov't agencies		24,076	9,005	28,198	386,483	771,544	254,279	755,852	560,590	133,597	2,923,624
Provincial gov't agencies		10,546	58,660	25,000	350,334	136,505	72,958	76,637	337,314	13,027	1,080,981
Credit unions		110	785	307	159,581	32,000	92,902	395,082	155,348	50,700	886,815
Insurance, trust co. & other		717	944	989	11,368	26,549	8,374	19,061	22,377	7,221	97,600
Private indiv. & supply co.		7,844	11,011	18,177	252,638	801,533	129,118	249,048	312,444	351,534	2,133,347
Advance payment programs		0	0	0	0	0	17,156	52,596	16,050	0	85,802
Total debt outstanding		75,293	107,405	104,671	1,411,404	3,295,131	1,078,787	2,451,276	2,619,123	956,079	12,099,169
1979											
Chartered banks		38,000	33,000	40,000	478,000	1,932,000	630,000	1,057,000	1,490,000	558,000	6,256,000
Federal gov't agencies		26,957	10,487	33,395	398,445	867,648	282,363	816,205	603,692	140,471	3,179,663
Provincial gov't agencies		11,013	69,774	32,912	282,533	152,412	96,670	73,413	406,967	15,191	1,140,885
Credit unions		132	2,391	1,127	298,587	25,516	121,100	491,056	204,830	70,966	1,215,705
Insurance, trust co. & other		800	1,056	1,103	12,678	29,553	9,330	21,233	24,882	8,030	108,665
Private indiv. & supply co.		8,342	11,672	19,362	268,830	846,909	136,360	263,230	330,418	370,435	2,255,558
Advance payment programs		0	0	0	0	0	219	37,166	6,633	0	44,018
Total debt outstanding		85,244	128,380	127,899	1,739,073	3,854,038	1,276,042	2,759,303	3,067,422	1,163,093	14,200,494
1980											
Chartered banks		46,000	34,000	44,000	657,000	2,274,000	703,000	1,172,000	1,597,000	672,000	7,199,000
Federal gov't agencies		31,394	9,957	37,829	424,748	943,434	314,749	902,963	631,488	149,003	3,445,565
Provincial gov't agencies		12,565	84,033	42,500	229,410	163,081	118,975	100,419	592,841	16,990	1,360,814
Credit unions		150	2,533	1,127	441,111	23,335	129,000	505,174	239,031	80,247	1,421,708
Insurance, trust co. & other		809	1,098	1,072	13,071	30,129	9,359	21,631	25,396	8,274	110,839
Private indiv. & supply co.		8,465	11,877	19,774	276,534	876,778	141,715	273,817	343,024	385,966	2,337,950
Advance payment programs		0	0	0	0	0	2,237	12,411	13,352	301	28,301
Total debt outstanding		99,383	143,498	146,302	2,041,874	4,310,757	1,419,035	2,988,415	3,442,132	1,312,781	15,904,177
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1981 Chartered hanks	3 000	47,000	40,000	52 000	908,000	2 350 000	726 000	1 227 000	1,728,000	750,000	7 931 000
Chartered banks Federal gov't agencies	3,000 7,305	47,000 37,442	9,599	52,000 43,940	459,198	2,350,000 1,040,699	726,000 350,676	1,227,000 985,515	676,816	157,435	7,831,000 3,768,625
	3,503	18,688	111,906	53,934	185,200	173,703	148,185	129,523	863,637	19,026	
Provincial gov't agencies Credit unions	207	10,000		1,153	·	19,324	113,000	614,705			1,707,305
	400	2,000	2,129 3,200	2,600	574,088	52,000		42,200	247,693	115,432	1,687,731
Insurance, trust co. & other				·	30,200		18,400	408,133	36,400 510,881	12,600	200,000
Private indiv. & supply co.	1,151 0	11,415	14,559 0	26,941 0	326,242 0	1,137,595 0	182,650 31,581	71,726	41,712	319,296 1,339	2,938,863 146,358
Advance payment programs											
Total debt outstanding	15,566	116,545	181,393	180,568	2,482,928	4,773,321	1,570,492	3,478,802	4,105,139	1,375,128	18,279,882
1982											
Chartered banks	3,000	57,000	48,000	49,000	981,000	2,370,000	790,000	1,492,000	1,831,000	744,000	8,365,000
Federal gov't agencies	8,134	43,682	9,365	48,832	487,940	1,143,014	385,205	1,052,600	714,317	173,538	4,066,627
Provincial gov't agencies	3,796	19,877	116,762	52,299	169,500	184,563	156,800	144,800	1,126,451	19,441	1,994,289
Credit unions	215	0	2,589	1,211	671,451	18,870	115,370	714,073	278,568	127,791	1,930,138
Insurance, trust co. & other	366	1,831	2,930	2,380	27,648	47,607	16,845	38,634	33,324	11,535	183,100
Private indiv. & supply co.	1,286	12,757	16,269	30,108	364,565	1,270,922	204,073	455,994	570,808	356,706	3,283,488
Advance payment programs	7	237	0	303	5,525	4	33,123	71,936	49,663	2,034	162,832
Total debt outstanding	16,804	135,384	195,915	184,133	2,707,629	5,034,980	1,701,416	3,970,037	4,604,131	1,435,045	19,985,474

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At December 31						'000 OF DO	LLARS				
	N.L.	P.E.I.	N.S.	N.B.	Que.	Ont.	Man.	Sask.	Alta.	B.C.	Canada
1983											
Chartered banks	3,000	58,000	52,000	45,000	992,000	2,292,000	780,000	1,725,000	1,982,000	727,000	8,656,000
Federal gov't agencies	8,880	46,698	9,230	50,828	490,918	1,294,470	433,121	1,316,461	850,768	195,990	4,697,364
Provincial gov't agencies	4,007	25,803	122,500	54,279	158,900	185,345	179,200	1,310,401	1,280,262	18,844	2,173,978
Credit unions	220	25,005	1,330	1,274	765,531	27,318	165,214	764,600	196,894	141,043	2,063,424
Insurance, trust co. & other	233	1,165	1,864	1,515	17,592	30,288	10,718	24,582	21,203	7,340	116,500
Private indiv. & supply co.	3,977	19,023	15,899	20,158	336,275	1,216,815		459,543	670,522	161,939	3,123,200
Advance payment programs	0,377		590	290	1,549	4,891	35,228	84,780	39,253	101,387	178,093
		, -									
Total debt outstanding	20,317	151,814	203,413	173,344	2,762,765	5,051,127	1,822,530	4,519,804	5,040,902	1,262,543	21,008,559
1984											
Chartered banks	3,000	61,000	55,000	57,000	1,082,000	2,473,000	797,000	1,769,000	2,009,000	736,000	9,042,000
Federal gov't agencies	9,689	47,771	8,038	51,899	461,786	1,309,661	429,494	1,369,151	854,663	190,763	4,732,915
Provincial gov't agencies	3,962	25,180	131,340	61,237	151,100	185,978	206,837	149,234	1,443,244	18,346	2,376,458
Credit unions	239	0	1,750	1,286	842,040	33,683	187,341	855,313	200,747	143,304	2,265,703
Insurance, trust co. & other	210	1,048	1,677	1,362	15,825	27,247	9,642	22,113	19,074	6,602	104,800
Private indiv. & supply co.	5,353	19,156	17,467	21,693	340,133	1,184,747	224,156	488,366	628,754	167,505	3,097,330
Advance payment programs	0	920	684	5,011	1,641	12,640	21,657	62,882	19,556	10,475	135,466
Total debt outstanding	22,453	155,075	215,956	199,488	2,894,525	5,226,956	1,876,127	4,716,059	5,175,038	1,272,995	21,754,672
1985											
Chartered banks	3,000	65,000	56,000	74,000	1,053,000	2,492,000	849,000	1,805,000	2,085,000	740,000	9,222,000
Federal gov't agencies	9,878	46,667	10,992	56,473	433,518	1,284,237	411,699	1,421,372	835.701	180,207	4,690,744
Provincial gov't agencies	3,978	27,570	126,000	65,838	139,100	174,910	217,525	293,950	,	17,611	2,634,874
Credit unions	263	0	2,000	1,286	919,544	34,628	211,790	890,319	200,747	155,073	2,415,650
Insurance, trust co. & other	186	930	1,488	1,209	14,043	24,180	8,556	19,623	16,926	5,859	93,000
Private indiv. & supply co.	5,436	21,131	19,136	23,959	348,144	1,184,517	234,076	528,627	599,557	177,617	3,142,200
Advance payment programs	0,100		812	0	18,505	109,774	40,148	133,832	46,964	10,584	364,715
		,							,		
Total debt outstanding	22,741	165,394	216,428	222,765	2,925,854	5,304,246	1,972,794	5,092,723	5,353,287	1,286,951	22,563,183
1986											
Chartered banks	3,000		55,000	71,000	1,017,000	2,423,000	804,000	1,608,000		692,000	9,018,000
Federal gov't agencies	9,925	46,760	6,965	58,665	435,436	1,270,939	407,317	1,472,636	754,509	182,319	4,645,471
Provincial gov't agencies	4,739	28,636	129,000	67,613	129,500	165,861	226,110	1,423,158		16,593	3,883,362
Credit unions	26		1,331	827	1,028,816	37,762	245,691	851,860	187,000	146,011	2,499,528
Insurance, trust co. & other	190	12,485	1,422	1,138	13,367	23,604	8,816	20,477	18,676	6,162	106,337
Private indiv. & supply co.	5,118	8,936	18,485	22,642	324,459	1,119,323	222,965	512,542	521,561	182,032	2,938,063
Advance payment programs	0	5,672	1,263	5,424	24,923	43,606	91,220	241,270	92,748	12,276	518,402
Total debt outstanding	22,998	166,693	213,466	227,309	2,973,501	5,084,095	2,006,119	6,129,943	5,547,646	1,237,393	23,609,163
1987											
Chartered banks	4,000	64,573	58,703	68,095	1,097,746	2,242,455	677,433	1,432,353	2,353,990	682,129	8,681,477
Federal gov't agencies	10,588		6,491	59,200	438,244	1,246,502	395,022	1,507,802	663,140	179,435	4,552,016
Provincial gov't agencies	5,096		· ·	71,548	117,400	152,732	230,274	1,418,863	•	16,056	3,865,196
Credit unions	25		1,278	576	1,002,310	51,242	270,968	860,214	181,000	163,542	2,531,359
Insurance, trust co. & other	190	13,923	1,422	1,138	13,367	23,604		20,477	18,676	6,162	107,775
Private indiv. & supply co.	5,216		19,109	24,560	332,734	1,115,558	1	548,610		190,978	2,973,425
Advance payment programs	0	2,824	978	6,058	16,316	39,748		208,982	81,298	14,248	476,378
Total debt outstanding	25,115	159,472	220,081	231,175	3,018,117	4,871,841	1,920,691	5,997,301	5,491,283	1,252,550	23,187,626
	20,110	:55,412	U,UU1	201,170	0,010,117	7,011,041	1,020,031	0,001,001	0,401,200	1,232,330	20,101,020
1988 Chartered hanks	4 000	75 507	60.747	67 000	1 104 407	2 202 272	674.000	1 250 404	2 205 407	645.005	0 667 744
Chartered banks	4,200		69,717	67,393	1,194,487	2,223,976		1,359,484	2,385,487	615,835	8,667,714
Federal gov't agencies	11,082	41,136	5,712	58,725	415,926	1,131,368		1,404,864	568,601	164,445	4,148,218
Provincial gov't agencies	8,955		135,550	73,936	108,300	141,189		1,167,599	1,735,406	15,692	3,635,219
Credit unions	25		566	225	1,037,000	117,428		863,250	146,000	153,500	2,607,458
Insurance, trust co. & other	271	5,148	1,897	5,726	37,259	77,948		61,220		25,899	333,554
Private indiv. & supply co.	4,986 0		19,468	19,631	282,061	1,050,233		485,791	452,248	186,498	2,751,098
Advance payment programs		,	1,443	7,770	19,900	40,780		88,699		15,854	328,103
Total debt outstanding	29,519	165,796	234,353	233,406	3,094,933	4,782,922	1,852,536	5,430,907	5,469,269	1,177,723	22,471,364

At December 31	'000 OF DOLLARS										
	N.L.	P.E.I.	N.S.	N.B.	Que.	Ont.	Man.	Sask.	Alta.	B.C.	Canada
1989											
Chartered banks	5,200	77,372	71,510	62,132	1,257,873	2,199,227	655,313	1,277,802	2,611,875	660,002	8,878,306
Federal gov't agencies	12,047	38,424	5,842	54,390	422,290	1,038,399	306,463	1,293,546	487,126	155,943	3,814,470
Provincial gov't agencies	10,305	21,937	141,792	71,267	99,000	129,046	219,189	958,088	1,899,786	14,477	3,564,887
Credit unions	24	334	1,142	225	1,120,250	134,397	305,500	883,000	176,000	45,950	2,666,822
Insurance, trust co. & other	271	5,148	1,897	5,726	37,259	77,948	22,613	61,220	95,573	25,899	333,554
Private indiv. & supply co.	4,986	16,728	19,468	19,631	282,061	1,050,233	233,454	485,791	452,248	186,498	2,751,098
Advance payment programs	0	0	0	0	830	3,014	12,825	35,118	21,397	506	73,690
Total debt outstanding	32,833	159,943	241,651	213,371	3,219,563	4,632,264	1,755,357	4,994,565	5,744,005	1,089,275	22,082,827
1990											
Chartered banks	5,200	87,193	85,982	64,183	1,288,513	2,417,172	683,009	1,150,458	2,669,062	681,798	9,132,570
Federal gov't agencies	12,393	37,730	6,681	55,635	436,090	1,000,011	289,272	1,176,623	428,274	156,092	3,598,801
Provincial gov't agencies	10,715	22,986	148,723	68,291	92,300	113,607	241,006	829,959	1,930,615	14,136	3,472,338
Credit unions	26	319	1,116	275	1,189,500	146,256	338,250	881,500	216,750	48,150	2,822,142
Insurance, trust co. & other	263	5,646	2,223	4,229	37,951	91,434	21,769	53,904	103,119	26,230	346,768
Private indiv. & supply co.	4,845	19,147	19,651	19,320	291,858	1,159,909	245,889	491,781	512,189	201,171	2,965,760
Advance payment programs	0	5,575	365	6,110	30,710	50,526	282,650	579,403	318,985	18,563	1,292,887
Total debt outstanding	33,442	178,596	264,741	218,043	3,366,922	4,978,915	2,101,845	5,163,628	6,178,994	1,146,140	23,631,266
1991											
Chartered banks	7,200	93,839	92,604	70,379	1,352,016	2,218,788	653,166	1,060,623	2,868,250	688,973	9,105,838
Federal gov't agencies	14,415	39,738	9,283	58,604	435,443	1,008,929	293,227	1,065,463	409,507	161,483	3,496,092
Provincial gov't agencies	10,645	23,626	150,680	67,811	81,446	99,057	231,123	844,259	1,994,467	15,789	3,518,903
Credit unions	26	294	1,096	172	1,281,000	155,500	344,000	930,000	222,000	46,100	2,980,188
Insurance, trust co. & other	263	5,646	2,223	4,229	37,951	91,434	21,769	53,904	103,119	26,230	346,768
Private indiv. & supply co.	4,845	19,147	19,651	19,320	291,858	1,159,909	245,889	491,781	512,189	201,171	2,965,760
Advance payment programs	0	5,964	727	5,645	45,397	79,216	200,089	475,218	291,912	15,562	1,119,730
Total debt outstanding	37,394	188,254	276,264	226,160	3,525,111	4,812,833	1,989,263	4,921,248	6,401,444	1,155,308	23,533,279
1992											
Chartered banks	6,200	101,165	84,929	74,937	1,488,752	2,148,199	653,202	1,047,871	2,787,663	661,945	9,054,863
Federal gov't agencies	15,102	48,283	12,152	58,872	417,023	991,305	292,251	952,205	386,705	164,867	3,338,765
Provincial gov't agencies	10,625	23,814	150,056	64,494	72,618	95,247	227,641	769,915	1,971,709	17,149	3,403,268
Credit unions	26	20.4								17,143	
Insurance, trust co. & other		294	805	171	1,342,250	169,750	382,000	904,000	228,500	15,350	3,043,146
	238	4,427	805 1,450	171 5,401	1,342,250 47,762	169,750 94,583	28,037	904,000 61,283	228,500 104,594	<i>'</i>	3,043,146 387,418
Private indiv. & supply co.	4,386	4,427 20,406	1,450 19,053	5,401 19,797	47,762 309,207	94,583 1,272,099	28,037 254,939	61,283 496,914	104,594 489,954	15,350 39,643 186,688	387,418 3,073,443
Private indiv. & supply co. Advance payment programs		4,427	1,450	5,401	47,762	94,583	28,037	61,283	104,594	15,350 39,643	387,418
* * *	4,386	4,427 20,406 9,071	1,450 19,053 2,024	5,401 19,797	47,762 309,207	94,583 1,272,099	28,037 254,939	61,283 496,914	104,594 489,954	15,350 39,643 186,688	387,418 3,073,443
Advance payment programs	4,386 0	4,427 20,406 9,071	1,450 19,053 2,024	5,401 19,797 7,110	47,762 309,207 36,246	94,583 1,272,099 27,291	28,037 254,939 220,113	61,283 496,914 507,860	104,594 489,954 257,810	15,350 39,643 186,688 15,704	387,418 3,073,443 1,083,229
Advance payment programs  Total debt outstanding	4,386 0	4,427 20,406 9,071 <b>207,460</b>	1,450 19,053 2,024	5,401 19,797 7,110	47,762 309,207 36,246	94,583 1,272,099 27,291	28,037 254,939 220,113	61,283 496,914 507,860	104,594 489,954 257,810	15,350 39,643 186,688 15,704	387,418 3,073,443 1,083,229
Advance payment programs  Total debt outstanding  1993	4,386 0 <b>36,577</b>	4,427 20,406 9,071 <b>207,460</b>	1,450 19,053 2,024 <b>270,469</b>	5,401 19,797 7,110 <b>230,782</b>	47,762 309,207 36,246 <b>3,713,858</b>	94,583 1,272,099 27,291 <b>4,798,474</b>	28,037 254,939 220,113 <b>2,058,183</b>	61,283 496,914 507,860 <b>4,740,048</b>	104,594 489,954 257,810 <b>6,226,935</b>	15,350 39,643 186,688 15,704 <b>1,101,346</b>	387,418 3,073,443 1,083,229 <b>23,384,132</b>
Advance payment programs  Total debt outstanding  1993  Chartered banks	4,386 0 <b>36,577</b> 5,200	4,427 20,406 9,071 <b>207,460</b> 117,441	1,450 19,053 2,024 <b>270,469</b> 78,710	5,401 19,797 7,110 <b>230,782</b> 92,453	47,762 309,207 36,246 <b>3,713,858</b> 1,388,047	94,583 1,272,099 27,291 <b>4,798,474</b> 2,328,821	28,037 254,939 220,113 <b>2,058,183</b> 675,908	61,283 496,914 507,860 <b>4,740,048</b> 1,186,899	104,594 489,954 257,810 <b>6,226,935</b> 2,957,253	15,350 39,643 186,688 15,704 <b>1,101,346</b> 748,371	387,418 3,073,443 1,083,229 <b>23,384,132</b> 9,579,103
Advance payment programs  Total debt outstanding  1993  Chartered banks Federal gov't agencies	4,386 0 <b>36,577</b> 5,200 15,235	4,427 20,406 9,071 <b>207,460</b> 117,441 55,046	1,450 19,053 2,024 <b>270,469</b> 78,710 17,667	5,401 19,797 7,110 <b>230,782</b> 92,453 101,703	47,762 309,207 36,246 <b>3,713,858</b> 1,388,047 429,560	94,583 1,272,099 27,291 <b>4,798,474</b> 2,328,821 999,752	28,037 254,939 220,113 <b>2,058,183</b> 675,908 302,755	61,283 496,914 507,860 <b>4,740,048</b> 1,186,899 826,386	104,594 489,954 257,810 <b>6,226,935</b> 2,957,253 370,798	15,350 39,643 186,688 15,704 <b>1,101,346</b> 748,371 163,831	387,418 3,073,443 1,083,229 23,384,132 9,579,103 3,282,733 3,207,684 3,045,946
Advance payment programs  Total debt outstanding  1993  Chartered banks Federal gov't agencies Provincial gov't agencies Credit unions Insurance, trust co. & other	4,386 0 36,577 5,200 15,235 9,867 25 238	4,427 20,406 9,071 <b>207,460</b> 117,441 55,046 32,022 614 4,427	1,450 19,053 2,024 <b>270,469</b> 78,710 17,667 144,117 1,537 1,450	5,401 19,797 7,110 <b>230,782</b> 92,453 101,703 4,259 170 5,401	47,762 309,207 36,246 <b>3,713,858</b> 1,388,047 429,560 63,933 1,364,500 47,762	94,583 1,272,099 27,291 <b>4,798,474</b> 2,328,821 999,752 91,937 175,000 94,583	28,037 254,939 220,113 <b>2,058,183</b> 675,908 302,755 212,951 412,750 28,482	61,283 496,914 507,860 <b>4,740,048</b> 1,186,899 826,386 656,951 849,750 47,212	104,594 489,954 257,810 <b>6,226,935</b> 2,957,253 370,798 1,974,000 236,000 93,970	15,350 39,643 186,688 15,704 <b>1,101,346</b> 748,371 163,831 17,647 5,600 39,643	387,418 3,073,443 1,083,229 23,384,132 9,579,103 3,282,733 3,207,684 3,045,946 363,168
Advance payment programs  Total debt outstanding  1993  Chartered banks Federal gov't agencies Provincial gov't agencies Credit unions Insurance, trust co. & other Private indiv. & supply co.	4,386 0 <b>36,577</b> 5,200 15,235 9,867 25 238 4,386	4,427 20,406 9,071 <b>207,460</b> 117,441 55,046 32,022 614 4,427 20,406	1,450 19,053 2,024 <b>270,469</b> 78,710 17,667 144,117 1,537 1,450 19,053	5,401 19,797 7,110 <b>230,782</b> 92,453 101,703 4,259 170 5,401 19,797	47,762 309,207 36,246 <b>3,713,858</b> 1,388,047 429,560 63,933 1,364,500 47,762 309,207	94,583 1,272,099 27,291 <b>4,798,474</b> 2,328,821 999,752 91,937 175,000 94,583 1,272,099	28,037 254,939 220,113 <b>2,058,183</b> 675,908 302,755 212,951 412,750 28,482 243,711	61,283 496,914 507,860 <b>4,740,048</b> 1,186,899 826,386 656,951 849,750 47,212 479,457	104,594 489,954 257,810 <b>6,226,935</b> 2,957,253 370,798 1,974,000 236,000 93,970 482,653	15,350 39,643 186,688 15,704 <b>1,101,346</b> 748,371 163,831 17,647 5,600 39,643 186,688	387,418 3,073,443 1,083,229 23,384,132 9,579,103 3,282,733 3,207,684 3,045,946 363,168 3,037,457
Advance payment programs  Total debt outstanding  1993 Chartered banks Federal gov't agencies Provincial gov't agencies Credit unions Insurance, trust co. & other	4,386 0 36,577 5,200 15,235 9,867 25 238	4,427 20,406 9,071 <b>207,460</b> 117,441 55,046 32,022 614 4,427	1,450 19,053 2,024 <b>270,469</b> 78,710 17,667 144,117 1,537 1,450	5,401 19,797 7,110 <b>230,782</b> 92,453 101,703 4,259 170 5,401	47,762 309,207 36,246 <b>3,713,858</b> 1,388,047 429,560 63,933 1,364,500 47,762	94,583 1,272,099 27,291 <b>4,798,474</b> 2,328,821 999,752 91,937 175,000 94,583 1,272,099 13,248	28,037 254,939 220,113 <b>2,058,183</b> 675,908 302,755 212,951 412,750 28,482	61,283 496,914 507,860 <b>4,740,048</b> 1,186,899 826,386 656,951 849,750 47,212	104,594 489,954 257,810 <b>6,226,935</b> 2,957,253 370,798 1,974,000 236,000 93,970	15,350 39,643 186,688 15,704 <b>1,101,346</b> 748,371 163,831 17,647 5,600 39,643	387,418 3,073,443 1,083,229 23,384,132 9,579,103 3,282,733 3,207,684 3,045,946 363,168
Advance payment programs  Total debt outstanding  1993  Chartered banks Federal gov't agencies Provincial gov't agencies Credit unions Insurance, trust co. & other Private indiv. & supply co.	4,386 0 <b>36,577</b> 5,200 15,235 9,867 25 238 4,386	4,427 20,406 9,071 <b>207,460</b> 117,441 55,046 32,022 614 4,427 20,406 4,929	1,450 19,053 2,024 <b>270,469</b> 78,710 17,667 144,117 1,537 1,450 19,053 1,113	5,401 19,797 7,110 <b>230,782</b> 92,453 101,703 4,259 170 5,401 19,797	47,762 309,207 36,246 <b>3,713,858</b> 1,388,047 429,560 63,933 1,364,500 47,762 309,207	94,583 1,272,099 27,291 <b>4,798,474</b> 2,328,821 999,752 91,937 175,000 94,583 1,272,099	28,037 254,939 220,113 <b>2,058,183</b> 675,908 302,755 212,951 412,750 28,482 243,711	61,283 496,914 507,860 <b>4,740,048</b> 1,186,899 826,386 656,951 849,750 47,212 479,457	104,594 489,954 257,810 <b>6,226,935</b> 2,957,253 370,798 1,974,000 236,000 93,970 482,653	15,350 39,643 186,688 15,704 <b>1,101,346</b> 748,371 163,831 17,647 5,600 39,643 186,688	387,418 3,073,443 1,083,229 23,384,132 9,579,103 3,282,733 3,207,684 3,045,946 363,168 3,037,457
Advance payment programs  Total debt outstanding  1993 Chartered banks Federal gov't agencies Provincial gov't agencies Credit unions Insurance, trust co. & other Private indiv. & supply co. Advance payment programs  Total debt outstanding  1994	4,386 0 36,577 5,200 15,235 9,867 25 238 4,386 0 34,951	4,427 20,406 9,071 <b>207,460</b> 117,441 55,046 32,022 614 4,427 20,406 4,929 <b>234,885</b>	1,450 19,053 2,024 <b>270,469</b> 78,710 17,667 144,117 1,537 1,450 19,053 1,113 <b>263,647</b>	5,401 19,797 7,110 230,782 92,453 101,703 4,259 170 5,401 19,797 7,508 231,291	47,762 309,207 36,246 <b>3,713,858</b> 1,388,047 429,560 63,933 1,364,500 47,762 309,207 27,690 <b>3,630,699</b>	94,583 1,272,099 27,291 4,798,474 2,328,821 999,752 91,937 175,000 94,583 1,272,099 13,248 4,975,440	28,037 254,939 220,113 <b>2,058,183</b> 675,908 302,755 212,951 412,750 28,482 243,711 143,104 <b>2,019,661</b>	61,283 496,914 507,860 <b>4,740,048</b> 1,186,899 826,386 656,951 849,750 47,212 479,457 435,154 <b>4,481,809</b>	104,594 489,954 257,810 <b>6,226,935</b> 2,957,253 370,798 1,974,000 236,000 93,970 482,653 244,935 <b>6,359,609</b>	15,350 39,643 186,688 15,704 <b>1,101,346</b> 748,371 163,831 17,647 5,600 39,643 186,688 15,598 <b>1,177,378</b>	387,418 3,073,443 1,083,229 23,384,132 9,579,103 3,282,733 3,207,684 3,045,946 363,168 3,037,457 893,279 23,409,370
Advance payment programs  Total debt outstanding  1993 Chartered banks Federal gov't agencies Provincial gov't agencies Credit unions Insurance, trust co. & other Private indiv. & supply co. Advance payment programs  Total debt outstanding  1994 Chartered banks	4,386 0 36,577 5,200 15,235 9,867 25 238 4,386 0 34,951	4,427 20,406 9,071 <b>207,460</b> 117,441 55,046 32,022 614 4,427 20,406 4,929 <b>234,885</b>	1,450 19,053 2,024 <b>270,469</b> 78,710 17,667 144,117 1,537 1,450 19,053 1,113 <b>263,647</b> 96,879	5,401 19,797 7,110 230,782 92,453 101,703 4,259 170 5,401 19,797 7,508 231,291	47,762 309,207 36,246 <b>3,713,858</b> 1,388,047 429,560 63,933 1,364,500 47,762 309,207 27,690 <b>3,630,699</b>	94,583 1,272,099 27,291 4,798,474 2,328,821 999,752 91,937 175,000 94,583 1,272,099 13,248 4,975,440 2,466,003	28,037 254,939 220,113 <b>2,058,183</b> 675,908 302,755 212,951 412,750 28,482 243,711 143,104 <b>2,019,661</b>	61,283 496,914 507,860 <b>4,740,048</b> 1,186,899 826,386 656,951 849,750 47,212 479,457 435,154 <b>4,481,809</b> 1,336,171	104,594 489,954 257,810 <b>6,226,935</b> 2,957,253 370,798 1,974,000 236,000 93,970 482,653 244,935 <b>6,359,609</b> 3,078,729	15,350 39,643 186,688 15,704 <b>1,101,346</b> 748,371 163,831 17,647 5,600 39,643 186,688 15,598 <b>1,177,378</b>	387,418 3,073,443 1,083,229 23,384,132 9,579,103 3,282,733 3,207,684 3,045,946 363,168 3,037,457 893,279 23,409,370
Total debt outstanding  1993 Chartered banks Federal gov't agencies Provincial gov't agencies Credit unions Insurance, trust co. & other Private indiv. & supply co. Advance payment programs  Total debt outstanding  1994 Chartered banks Federal gov't agencies	4,386 0 36,577 5,200 15,235 9,867 25 238 4,386 0 34,951 7,549 16,700	4,427 20,406 9,071 <b>207,460</b> 117,441 55,046 32,022 614 4,427 20,406 4,929 <b>234,885</b> 140,914 65,364	1,450 19,053 2,024 <b>270,469</b> 78,710 17,667 144,117 1,537 1,450 19,053 1,113 <b>263,647</b> 96,879 28,609	5,401 19,797 7,110 230,782 92,453 101,703 4,259 170 5,401 19,797 7,508 231,291 94,362 104,588	47,762 309,207 36,246 <b>3,713,858</b> 1,388,047 429,560 63,933 1,364,500 47,762 309,207 27,690 <b>3,630,699</b> 1,526,154 455,625	94,583 1,272,099 27,291 4,798,474 2,328,821 999,752 91,937 175,000 94,583 1,272,099 13,248 4,975,440 2,466,003 1,073,789	28,037 254,939 220,113 <b>2,058,183</b> 675,908 302,755 212,951 412,750 28,482 243,711 143,104 <b>2,019,661</b>	61,283 496,914 507,860 <b>4,740,048</b> 1,186,899 826,386 656,951 849,750 47,212 479,457 435,154 <b>4,481,809</b> 1,336,171 828,196	104,594 489,954 257,810 <b>6,226,935</b> 2,957,253 370,798 1,974,000 236,000 93,970 482,653 244,935 <b>6,359,609</b> 3,078,729 384,142	15,350 39,643 186,688 15,704 <b>1,101,346</b> 748,371 163,831 17,647 5,600 39,643 186,688 15,598 <b>1,177,378</b> 841,712 185,214	387,418 3,073,443 1,083,229 23,384,132  9,579,103 3,282,733 3,207,684 3,045,946 363,168 3,037,457 893,279 23,409,370  10,396,215 3,463,245
Total debt outstanding  1993 Chartered banks Federal gov't agencies Provincial gov't agencies Credit unions Insurance, trust co. & other Private indiv. & supply co. Advance payment programs  Total debt outstanding  1994 Chartered banks Federal gov't agencies Provincial gov't agencies	4,386 0 36,577 5,200 15,235 9,867 25 238 4,386 0 34,951 7,549 16,700 10,037	4,427 20,406 9,071 <b>207,460</b> 117,441 55,046 32,022 614 4,427 20,406 4,929 <b>234,885</b> 140,914 65,364 53,912	1,450 19,053 2,024 <b>270,469</b> 78,710 17,667 144,117 1,537 1,450 19,053 1,113 <b>263,647</b> 96,879 28,609 150,224	5,401 19,797 7,110 230,782 92,453 101,703 4,259 170 5,401 19,797 7,508 231,291 94,362 104,588 5,784	47,762 309,207 36,246 <b>3,713,858</b> 1,388,047 429,560 63,933 1,364,500 47,762 309,207 27,690 <b>3,630,699</b> 1,526,154 455,625 55,155	94,583 1,272,099 27,291 4,798,474 2,328,821 999,752 91,937 175,000 94,583 1,272,099 13,248 4,975,440 2,466,003 1,073,789 91,513	28,037 254,939 220,113 <b>2,058,183</b> 675,908 302,755 212,951 412,750 28,482 243,711 143,104 <b>2,019,661</b> 807,742 321,018 195,883	61,283 496,914 507,860 <b>4,740,048</b> 1,186,899 826,386 656,951 849,750 47,212 479,457 435,154 <b>4,481,809</b> 1,336,171 828,196 529,077	104,594 489,954 257,810 <b>6,226,935</b> 2,957,253 370,798 1,974,000 236,000 93,970 482,653 244,935 <b>6,359,609</b> 3,078,729 384,142 1,963,940	15,350 39,643 186,688 15,704 <b>1,101,346</b> 748,371 163,831 17,647 5,600 39,643 186,688 15,598 <b>1,177,378</b> 841,712 185,214 18,413	387,418 3,073,443 1,083,229 23,384,132 9,579,103 3,282,733 3,207,684 3,045,946 363,168 3,037,457 893,279 23,409,370 10,396,215 3,463,245 3,073,938
Total debt outstanding  1993 Chartered banks Federal gov't agencies Provincial gov't agencies Credit unions Insurance, trust co. & other Private indiv. & supply co. Advance payment programs  Total debt outstanding  1994 Chartered banks Federal gov't agencies Provincial gov't agencies Credit unions	4,386 0 36,577 5,200 15,235 9,867 25 238 4,386 0 34,951 7,549 16,700 10,037 25	4,427 20,406 9,071 <b>207,460</b> 117,441 55,046 32,022 614 4,427 20,406 4,929 <b>234,885</b> 140,914 65,364 53,912 675	1,450 19,053 2,024 270,469 78,710 17,667 144,117 1,537 1,450 19,053 1,113 263,647 96,879 28,609 150,224 6,784	5,401 19,797 7,110 230,782 92,453 101,703 4,259 170 5,401 19,797 7,508 231,291 94,362 104,588 5,784 170	47,762 309,207 36,246 <b>3,713,858</b> 1,388,047 429,560 63,933 1,364,500 47,762 309,207 27,690 <b>3,630,699</b> 1,526,154 455,625 55,155 1,726,500	94,583 1,272,099 27,291 4,798,474 2,328,821 999,752 91,937 175,000 94,583 1,272,099 13,248 4,975,440 2,466,003 1,073,789 91,513 180,000	28,037 254,939 220,113 <b>2,058,183</b> 675,908 302,755 212,951 412,750 28,482 243,711 143,104 <b>2,019,661</b> 807,742 321,018 195,883 448,250	61,283 496,914 507,860 <b>4,740,048</b> 1,186,899 826,386 656,951 849,750 47,212 479,457 435,154 <b>4,481,809</b> 1,336,171 828,196 529,077 884,250	104,594 489,954 257,810 <b>6,226,935</b> 2,957,253 370,798 1,974,000 236,000 93,970 482,653 244,935 <b>6,359,609</b> 3,078,729 384,142 1,963,940 249,750	15,350 39,643 186,688 15,704 <b>1,101,346</b> 748,371 163,831 17,647 5,600 39,643 186,688 15,598 <b>1,177,378</b> 841,712 185,214 18,413 1,500	387,418 3,073,443 1,083,229 23,384,132  9,579,103 3,282,733 3,207,684 3,045,946 363,168 3,037,457 893,279 23,409,370  10,396,215 3,463,245 3,073,938 3,497,904
Total debt outstanding  1993 Chartered banks Federal gov't agencies Provincial gov't agencies Credit unions Insurance, trust co. & other Private indiv. & supply co. Advance payment programs  Total debt outstanding  1994 Chartered banks Federal gov't agencies Provincial gov't agencies Credit unions Insurance, trust co. & other	4,386 0 36,577 5,200 15,235 9,867 25 238 4,386 0 34,951 7,549 16,700 10,037 25 242	4,427 20,406 9,071 <b>207,460</b> 117,441 55,046 32,022 614 4,427 20,406 4,929 <b>234,885</b> 140,914 65,364 53,912 675 3,025	1,450 19,053 2,024 <b>270,469</b> 78,710 17,667 144,117 1,537 1,450 19,053 1,113 <b>263,647</b> 96,879 28,609 150,224 6,784 3,209	5,401 19,797 7,110 230,782 92,453 101,703 4,259 170 5,401 19,797 7,508 231,291 94,362 104,588 5,784 170 4,593	47,762 309,207 36,246 <b>3,713,858</b> 1,388,047 429,560 63,933 1,364,500 47,762 309,207 27,690 <b>3,630,699</b> 1,526,154 455,625 55,155 1,726,500 31,458	94,583 1,272,099 27,291 4,798,474 2,328,821 999,752 91,937 175,000 94,583 1,272,099 13,248 4,975,440 2,466,003 1,073,789 91,513 180,000 95,677	28,037 254,939 220,113 <b>2,058,183</b> 675,908 302,755 212,951 412,750 28,482 243,711 143,104 <b>2,019,661</b> 807,742 321,018 195,883 448,250 39,614	61,283 496,914 507,860 <b>4,740,048</b> 1,186,899 826,386 656,951 849,750 47,212 479,457 435,154 <b>4,481,809</b> 1,336,171 828,196 529,077 884,250 39,751	104,594 489,954 257,810 <b>6,226,935</b> 2,957,253 370,798 1,974,000 236,000 93,970 482,653 244,935 <b>6,359,609</b> 3,078,729 384,142 1,963,940 249,750 103,026	15,350 39,643 186,688 15,704 <b>1,101,346</b> 748,371 163,831 17,647 5,600 39,643 186,688 15,598 <b>1,177,378</b> 841,712 185,214 18,413 1,500 43,519	387,418 3,073,443 1,083,229 23,384,132 9,579,103 3,282,733 3,207,684 3,045,946 363,168 3,037,457 893,279 23,409,370 10,396,215 3,463,245 3,073,938 3,497,904 364,114
Total debt outstanding  1993 Chartered banks Federal gov't agencies Provincial gov't agencies Credit unions Insurance, trust co. & other Private indiv. & supply co. Advance payment programs  Total debt outstanding  1994 Chartered banks Federal gov't agencies Provincial gov't agencies Credit unions Insurance, trust co. & other Private indiv. & supply co.	4,386 0 36,577 5,200 15,235 9,867 25 238 4,386 0 34,951 7,549 16,700 10,037 25 242 4,441	4,427 20,406 9,071 <b>207,460</b> 117,441 55,046 32,022 614 4,427 20,406 4,929 <b>234,885</b> 140,914 65,364 53,912 675 3,025 18,731	1,450 19,053 2,024 <b>270,469</b> 78,710 17,667 144,117 1,537 1,450 19,053 1,113 <b>263,647</b> 96,879 28,609 150,224 6,784 3,209 19,203	5,401 19,797 7,110 230,782 92,453 101,703 4,259 170 5,401 19,797 7,508 231,291 94,362 104,588 5,784 170 4,593 19,736	47,762 309,207 36,246 <b>3,713,858</b> 1,388,047 429,560 63,933 1,364,500 47,762 309,207 27,690 <b>3,630,699</b> 1,526,154 455,625 55,155 1,726,500 31,458 297,011	94,583 1,272,099 27,291 4,798,474  2,328,821 999,752 91,937 175,000 94,583 1,272,099 13,248 4,975,440  2,466,003 1,073,789 91,513 180,000 95,677 1,234,134	28,037 254,939 220,113 <b>2,058,183</b> 675,908 302,755 212,951 412,750 28,482 243,711 143,104 <b>2,019,661</b> 807,742 321,018 195,883 448,250 39,614 271,581	61,283 496,914 507,860 <b>4,740,048</b> 1,186,899 826,386 656,951 849,750 47,212 479,457 435,154 <b>4,481,809</b> 1,336,171 828,196 529,077 884,250 39,751 524,146	104,594 489,954 257,810 <b>6,226,935</b> 2,957,253 370,798 1,974,000 236,000 93,970 482,653 244,935 <b>6,359,609</b> 3,078,729 384,142 1,963,940 249,750 103,026 475,033	15,350 39,643 186,688 15,704 <b>1,101,346</b> 748,371 163,831 17,647 5,600 39,643 186,688 15,598 <b>1,177,378</b> 841,712 185,214 18,413 1,500 43,519 192,106	387,418 3,073,443 1,083,229 23,384,132  9,579,103 3,282,733 3,207,684 3,045,946 363,168 3,037,457 893,279 23,409,370  10,396,215 3,463,245 3,073,938 3,497,904 364,114 3,056,122
Total debt outstanding  1993 Chartered banks Federal gov't agencies Provincial gov't agencies Credit unions Insurance, trust co. & other Private indiv. & supply co. Advance payment programs  Total debt outstanding  1994 Chartered banks Federal gov't agencies Provincial gov't agencies Credit unions Insurance, trust co. & other	4,386 0 36,577 5,200 15,235 9,867 25 238 4,386 0 34,951 7,549 16,700 10,037 25 242	4,427 20,406 9,071 207,460  117,441 55,046 32,022 614 4,427 20,406 4,929 234,885  140,914 65,364 53,912 675 3,025 18,731 2,239	1,450 19,053 2,024 270,469 78,710 17,667 144,117 1,537 1,450 19,053 1,113 263,647 96,879 28,609 150,224 6,784 3,209 19,203 1,842	5,401 19,797 7,110 230,782  92,453 101,703 4,259 170 5,401 19,797 7,508 231,291  94,362 104,588 5,784 170 4,593 19,736 2,094	47,762 309,207 36,246 <b>3,713,858</b> 1,388,047 429,560 63,933 1,364,500 47,762 309,207 27,690 <b>3,630,699</b> 1,526,154 455,625 55,155 1,726,500 31,458	94,583 1,272,099 27,291 4,798,474 2,328,821 999,752 91,937 175,000 94,583 1,272,099 13,248 4,975,440 2,466,003 1,073,789 91,513 180,000 95,677	28,037 254,939 220,113 <b>2,058,183</b> 675,908 302,755 212,951 412,750 28,482 243,711 143,104 <b>2,019,661</b> 807,742 321,018 195,883 448,250 39,614	61,283 496,914 507,860 <b>4,740,048</b> 1,186,899 826,386 656,951 849,750 47,212 479,457 435,154 <b>4,481,809</b> 1,336,171 828,196 529,077 884,250 39,751	104,594 489,954 257,810 <b>6,226,935</b> 2,957,253 370,798 1,974,000 236,000 93,970 482,653 244,935 <b>6,359,609</b> 3,078,729 384,142 1,963,940 249,750 103,026	15,350 39,643 186,688 15,704 <b>1,101,346</b> 748,371 163,831 17,647 5,600 39,643 186,688 15,598 <b>1,177,378</b> 841,712 185,214 18,413 1,500 43,519	387,418 3,073,443 1,083,229 23,384,132 9,579,103 3,282,733 3,207,684 3,045,946 363,168 3,037,457 893,279 23,409,370 10,396,215 3,463,245 3,073,938 3,497,904 364,114

r arm debt outstanding - A	gricuitai	ie econe	Jilic Sta	1131103						11070	111061 2003
At December 31		1		1		'000 OF DO	LLARS				
	N.L.	P.E.I.	N.S.	N.B.	Que.	Ont.	Man.	Sask.	Alta.	B.C.	Canada
1995											
Chartered banks	6,248	159,938	88,715	109,957	1,656,854	2,551,506	913,394	1,379,463	3,177,512	879,657	10,923,244
Federal gov't agencies	19,319	77,482	39,333	125,008	516,599	1,184,513	366,733	917,843	449,450	211,430	3,907,710
Provincial gov't agencies	10,037	42,917	150,805	7,216	59,661	85,163	204,177	410,893	1,950,592	18,127	2,939,588
Credit unions	25	806	8,391	170	1,815,000	200,750	493,500	923,000	278,750	1,150	3,721,542
Insurance, trust co. & other	211	2,460	2,468	3,877	36,587	109,245	32,310	50,874	104,913	46,637	389,582
	3,888	20,352	17,817	19,448	293,253	1,302,067	293,592	·	525,921		3,265,681
Private indiv. & supply co.	3,000			, i	25,078		123,681	587,063		202,280	
Advance payment programs	0	6,605	986	6,402	25,076	24,068	123,001	248,525	145,580	14,104	595,029
Total debt outstanding	39,728	310,560	308,515	272,078	4,403,032	5,457,312	2,427,387	4,517,661	6,632,718	1,373,385	25,742,376
1996											
Chartered banks	6,411	188,487	89,756	120,529	1,819,478	2,919,627	950,129	1,464,301	3,247,877	955,258	11,761,853
Federal gov't agencies	21,546	89,028	55,116	138,664	573,521	1,324,885	409,873	1,005,358	550,539	234,621	4,403,149
Provincial gov't agencies	10,144	26,031	141,603	9,512	45,212	94,555	190,259	292,239	· ·	15,864	2,635,543
Credit unions	25	1,007	14,068	170	1,987,750	227,500	531,250	1,002,500	311,500	1,100	4,076,870
Insurance, trust co. & other	211	2,460	2,468	3,877	36,587	109,245	32,310	50,874	104,913	46,637	389,582
Private indiv. & supply co.	4,233	21,114	22,172	22,057	379,902	1,285,008	306,927	614,643	693,896	222,617	3,572,566
Advance payment programs	0		1,474	6,384	25,680	6,079	167,653	380,928	175,356	6,819	775,392
Advance payment programs		3,019	1,474	0,504	23,000	0,073	107,000	300,320		0,019	110,002
Total debt outstanding	42,570	333,146	326,657	301,193	4,868,130	5,966,899	2,588,401	4,810,843	6,894,205	1,482,916	27,614,955
1997											
Chartered banks	5,316	229,907	98,342	139,539	2,162,189	3,590,802	1,105,680	1,796,730	3,744,959	1,089,733	13,963,197
Federal gov't agencies	22,406	94,259	77,028	147,888	711,248	1,534,688	467,689	1,108,160	702,042	263,064	5,128,472
Provincial gov't agencies	8,574	20,589	142,810	9,740	36,489	95,560	183,713	180,950	1,741,163	13,489	2,433,077
Credit unions	25	1,458	14,757	220	2,006,500	268,500	571,250	1,155,500	344,250	1,100	4,363,560
Insurance, trust co. & other	211	3,343	3,404	3,086	23,342	77,547	24,363	45,196	103,252	29,129	312,873
Private indiv. & supply co.	4,577	21,875	26,526	24,666	466,551	1,267,948	334,663	642,222	861,871	242,954	3,893,853
Advance payment programs	0	5,160	1,645	5,955	29,095	31,422	133,096	242,465	113,846	12,825	575,509
Total debt outstanding	41,109	376,591	364,512	331,094	5,435,414	6,866,467	2,820,454	5,171,223	7,611,383	1,652,294	30,670,541
	41,109	370,331	304,312	331,034	3,433,414	0,000,407	2,020,434	3,171,223	7,011,303	1,032,234	30,070,341
1998											
Chartered banks	5,431		· ·		2,462,774	4,112,317	1,274,832	1,990,313		1,249,037	15,796,241
Federal gov't agencies	26,299	103,836	85,648	152,470	791,735	1,717,229	534,477	1,228,792	806,589	278,154	5,725,229
Provincial gov't agencies	7,856		156,984	13,670	31,886	90,278	211,917	137,680	, ,	11,458	2,433,749
Credit unions	25	7,311	17,544	260	2,197,250	299,500	622,500	1,245,750	389,500	1,100	4,780,740
Insurance, trust co. & other	211	3,343	3,404	3,086	23,342	77,547	24,363	45,196	103,252	29,129	312,873
Private indiv. & supply co.	4,429	26,541	25,740	26,436	536,023	1,281,338	341,690	731,933	866,103	277,843	4,118,074
Advance payment programs	0	7,261	1,331	6,997	54,287	57,282	140,889	204,348	116,561	12,605	601,561
Total debt outstanding	44,251	420,239	400,621	357,691	6,097,297	7,635,491	3,150,668	5,584,012	8,218,873	1,859,326	33,768,467
1999 Chartered hanks	4 100	259,748	111,320	167.660	2,832,485	4 500 460	1 550 000	2.044.006	4 450 066	1 400 604	17 220 404
Chartered banks	4,123	,	103,832	167,668		4,509,162	1,550,239	2,044,996	4,450,066	1,408,684	17,338,491
Federal gov't agencies	32,876		,	159,955	868,077	1,840,825	576,967	1,276,982	926,073	303,585	6,202,407
Provincial gov't agencies	7,173	16,420	160,620	16,257	27,128	89,674	248,807	106,307	1,793,995	9,701	2,476,082
Credit unions	25	10,820	16,722	260	2,411,445	339,081	533,291	1,301,210	411,257	1,100	5,025,211
Insurance, trust co. & other	211	4,484	3,370	4,795	28,528	86,115	24,538	43,912	114,680	25,313	335,946
Private indiv. & supply co.	4,281	31,207	24,953	28,205	605,495	1,294,727	376,276	821,644	870,334	312,732	4,369,854
Advance payment programs	0	7,384	1,304	5,854	71,662	46,262	199,491	214,806	118,617	11,646	677,026
Total debt outstanding	48,689	443,298	422,121	382,994	6,844,820	8,205,846	3,509,609	5,809,857	8,685,022	2,072,761	36,425,017
2000											
Chartered banks	5,525	277,621	127,070	193,368	3,135,317	4,946,065	1,468,212	1,964,062	4,542,756	1,475,118	18,135,114
Federal gov't agencies	30,336		117,165	171,573	966,014	2,083,935	622,772	1,324,084	987,831	345,099	6,769,565
Provincial gov't agencies	6,445	13,642	171,525	17,818	23,194	90,521	261,926	90,363	1,976,111	7,947	2,659,492
Credit unions	26	15,668	17,151	278	2,783,694	400,439	756,149	1,379,769	458,031	1,122	5,812,327
Insurance, trust co. & other	603	6,860	3,755	4,799	44,838	106,534	27,058	67,687	113,259	34,276	409,668
Private indiv. & supply co.	3,666		26,287	32,899	596,926	1,419,307	395,599	858,688	917,852	277,861	4,557,964
Advance payment programs	0,000		1,560	5,828	60,692	50,247	183,013	276,902	132,329	14,230	733,674
		,									
Total debt outstanding	46,601	472,300	464,513	426,563	7,610,675	9,097,048	3,714,729	5,961,555	9,128,169	2,155,653	39,077,804

At December 31						'000 OF DOI	LARS				
	N.L.	P.E.I.	N.S.	N.B.	Que.	Ont.	Man.	Sask.	Alta.	B.C.	Canada
2001											
Chartered banks	5,567	289,497	135,006	204,597	3,306,950	5,114,916	1,500,375	1,966,633	4,542,881	1,483,674	18,550,096
Federal gov't agencies	38,342	137,410	132,264	199,568	1,035,857	2,347,322	690,489	1,387,253	1,131,911	427,856	7,528,272
Provincial gov't agencies	5,641	17,506	172,332	18,566	19,485	93,423	274,206	73,631	2,114,858	6,302	2,795,950
Credit unions	29	21,235	18,159	298	3,066,460	428,135	863,606	1,451,166	508,550	1,179	6,358,817
Insurance, trust co. & other	994	9,236	4,140	4,802	61,148	126,953	29,578	91,463	111,838	43,238	483,391
Private indiv. & supply co.	3,051	26,553	27,620	37,592	588,357	1,543,887	414,922	895,732	965,369	242,990	4,746,073
Advance payment programs	0	6,368	1,545	6,635	55,156	36,994	174,384	194,657	109,799	11,852	597,390
Total debt outstanding	53,624	507,805	491,066	472,058	8,133,413	9,691,630	3,947,560	6,060,535	9,485,206	2,217,091	41,059,989
2002											
Chartered banks	8,382	289,192	155,074	229,119	3,710,604	5,628,774	1,677,875	1,993,612	4,532,078	1,444,565	19,669,275
Federal gov't agencies	49,497	160,013	153,596	205,874	1,172,487	2,847,972	742,424	1,545,339	1,280,424	512,591	8,670,217
Provincial gov't agencies	4,424	18,081	170,745	22,829	16,215	92,288	271,054	58,474	2,171,862	4,720	2,830,692
Credit unions	30	20,943	19,752	333	3,393,024	489,624	981,826	1,534,892	557,781	1,298	6,999,503
Insurance, trust co. & other	994	9,627	8,213	7,604	44,342	139,417	37,855	45,006	119,797	51,677	464,532
Private indiv. & supply co.	3,840	47,977	39,981	46,535	894,102	1,862,045	405,598	804,150	1,062,549	298,329	5,465,106
Advance payment programs	0	5,206	1,571	7,273	54,356	43,720	132,800	88,196	50,904	13,783	397,809
Total debt outstanding	67,167	551,039	548,932	519,567	9,285,130	11,103,840	4,249,432	6,069,669	9,775,395	2,326,963	44,497,134
2003											
Chartered banks	9,813	329,437	171,027	305,605	3,817,262	5,845,752	1,871,482	2,164,470	4,774,732	1,441,111	20,730,691
Federal gov't agencies	47,662	170,846	182,586	214,985	1,253,798	3,317,513	839,868	1,719,495	1,487,494	637,441	9,871,688
Provincial gov't agencies	3,789	29,212	174,911	24,232	13,200	92,056	315,647	48,280	2,333,345	3,495	3,038,167
Credit unions	31	21,972	20,914	362	3,736,503	561,471	1,083,252	1,611,346	604,241	1,395	7,641,487
Insurance, trust co. & other	1,255	11,341	9,827	8,540	49,613	157,184	42,294	45,371	121,503	60,465	507,394
Private indiv. & supply co.	3,684	38,653	35,882	44,586	813,452	1,679,847	427,438	889,684	1,065,008	288,589	5,286,823
Advance payment programs	0	8,843	1,699	7,925	56,690	39,263	188,724	182,263	106,754	13,101	605,262
Total debt outstanding	66,234	610,304	596,846	606,235	9,740,518	11,693,086	4,768,705	6,660,909	10,493,077	2,445,597	47,681,512

#### Concepts and methods

#### Introduction

This publication is part of a series of bulletins that also includes:

- Net farm income Agriculture economic statistics (21-010-XIE),
- <u>Farm cash receipts Agriculture economic</u> statistics (21-011-XIE),
- <u>Farm operating expenses and depreciation charges Agriculture economic statistics (21-012-XIE)</u>,
- Value of farm capital Agriculture economic statistics (21-013-XIE),
- <u>Direct payments to agriculture producers -</u> Agriculture economic statistics (21-015-XIE),
- Balance sheet of the agriculture sector -Agriculture economic statistics (21-016-XIE),
- Agriculture value added account Agriculture economic statistics (21-017-XIE),
- <u>Farm business cash flows Agriculture</u> <u>economic statistics (21-018-XIE).</u>

This particular publication presents national and provincial estimates of farm debt outstanding, by type of lender from, 1971 to date. The impact of including Newfoundland and Labrador estimates beginning in 1981 was minor as it represented only 0.08% of the total debt outstanding.

All series can be obtained free on the internet at the Statistics Canada web site (<a href="www.statcan.ca">www.statcan.ca</a>). Notes on concepts and methods are also included for each data series.

The electronic publication is first available in June. It includes preliminary estimates for the calendar year just ended. The following January, the publication is resissued with revisions to the preliminary estimates. Revisions to the June issue can extend back two years, while those in January generally apply to three years. The date provided at the top right corner of each table is the last time that a revision was made to that table.

Most data appearing in this publication are available through the Canadian Socio-Economic Information Management System (CANSIM), Statistics Canada's corporate computerized data base network and information retrieval service.

The Client Services, Agriculture Division, Statistics Canada can be contacted at 1 (800) 465-1991 or by email at <a href="mailto:agriculture@statcan.ca">agriculture@statcan.ca</a> for further information and/or to obtain data in a different medium.

Statistics Canada is committed to ensuring that there is no disclosure of confidential material and therefore all data are subjected to restrictions prior to release.

#### Concepts

The farm debt series measures debt outstanding to agricultural producers as of December 31 of each year. This approach presents a problem as some institutions provide data based on a fiscal year ending March 31. For these institutions, the debt outstanding at the fiscal year-end, March 31, is used to represent the debt at December 31 of the previous year. The impact of this procedure is believed to be minor.

The estimates are produced by province and by class of lender. These classes include: chartered banks; federal government agencies; provincial government agencies; credit unions; private individuals and supply companies; insurance, trust and other companies; and advance payment programs. Loans which are merely guaranteed by an institution are not included in the debt outstanding estimate for that institution.

#### Methods and Data Quality

Data on farm debt outstanding provided by the Bank of Canada, Farm Credit Canada and the provincial and federal agencies are considered to be of very good quality at the provincial and national levels.

Data on farm debt outstanding provided by credit unions are considered to be of good quality at the national level. Except for the Atlantic provinces, the mortgage component of farm debt outstanding to credit unions is considered to be of good quality. The non-mortgage component of farm debt outstanding to credit unions is considered weak in the Atlantic provinces, Ontario and British Columbia. The Farm Financial Survey, which is conducted every two years until 2001 and annually since 2002, was used to estimate debt outstanding to private individuals and supply companies, and insurance, trust and other companies. Advance payments are considered loans made to farmers since no transaction occurs at the time of the advance. These data are supplied by the Canadian Wheat Board and Agriculture and Agri-Food Canada and are considered of good quality at both the national and provincial levels.

Revisions to this series are minor (historically, at the Canada level, any revision to the total debt outstanding in this publication has been less than 1%), and are primarily due to amended data being received from one or more of the agencies. To comply with our publishing schedule, there is occasionally need for an organization to provide us with preliminary year end figures, which are revised in the subsequent issues. Revisions are also made to the private individuals and supply companies, and insurance, trust and other company data once the results of the Farm Financial Survey (FFS) become available.

The Bank of Canada provides information on debt outstanding for **chartered banks**. The Bank of Canada supplies non-mortgage debt at the provincial level, and mortgage debt at the Canada level. Provincial estimates are then calculated based on the distribution pattern of non-mortgage loans.

There are several sources of information on debt outstanding for **federal government** agencies. Farm Credit Canada (FCC) provides estimates of loans outstanding made under the Farm Credit Corporation Act. Loan information is also provided by the Business Development Bank of Canada and Veterans Affairs Canada.

Information is also gathered from many provincial agencies. Newfoundland government Development Loan Board, Prince Edward Island Lending Agency, Nova Scotia Farm Loan Board and New Brunswick Agriculture Development Board information is obtained from the administrative data held by these agencies. In Quebec, Farm Credit Act ("Loi du crédit agricole") loan information regarding debt outstanding is mainly obtained from their annual report. The rest of the farm credit programs offered by the Quebec government are all of a guarantee nature; the province simply guarantees the borrower an interest rate or the lender against defaults. The lenders are commercial banks and Information about the Ontario Junior near banks. Farmers Establishment Program and the Ontario Tile Drainage Debenture Program is obtained from the Ontario Ministry of Agriculture and Food. The Manitoba Agricultural Credit Corporation and the Agricultural Credit Corporation of Saskatchewan both report loan information directly. Alberta Agriculture Financial Services Corporation and British Columbia Ministry of Finance and Corporate Relations loan information is obtained from the administrative data of these two agencies. Alberta Treasury information is obtained directly from that agency.

Estimates of agriculture debt outstanding to **credit unions** are based on provincial data supplied by the Industrial Organization and Finance Division (IOFD) of Statistics Canada. IOFD conducts quarterly surveys and publishes this information at the Canada level in <u>Quarterly Financial Statistics for Enterprises</u>, Statistics Canada Catalogue No. 61-008-XIE.

The category "private individuals and supply companies" includes credit owed to machinery and finance companies, dealers, stores and private individuals. Information regarding this type of credit is based on the Farm Financial Survey (FFS) (formerly FCC survey).

**Insurance, trust and other unclassified** company estimates are based on information from the Farm Financial Survey (formerly FCC survey).

Advance payments estimates are derived from data supplied by the Canadian Wheat Board (CWB) and Agriculture and Agri-Food Canada. These payments are a type of loan made to farmers since no transaction occurs at the time of the advance. Prior to 1971 the estimates are included in cash receipts under the category "CWB net cash advances".

#### How to obtain more information

Inquiries about this product and related statistics or services should be directed to Client Services and Marketing Unit, Agriculture Division, Statistics Canada at 1 800 465-1991 or by email: agriculture@statcan.ca

You can also visit our World Wide Web site: http://www.statcan.ca

Toll-free access is provided for all users who reside outside the local dialling area of any of the Regional Reference Centres.

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