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## **SMALL BUSINESSES** IC LOANS ACT

**Annual Report 1980** 



Government of Canada

Industry, Trade and Commerce et Commerce

Gouvernement du Canada

Industrie

## SMALL BUSINESSES LOANS ACT

Industry, Trades et Commerce et Commerce

June 24 1981

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**Annual Report 1980** 



To His Excellency the Right Honourable Edward Schreyer, C.C., C.M.M., C.D., Governor General of Canada

May it please Your Excellency,

In accordance with Section 11 of the Small Businesses Loans Act, the undersigned has the honour to lay before your Excellency a report on the administration of the Act for the period ending December 31, 1980.

Respectfully submitted.

Charles Lapointe

Minister of State (Small Business and Tourism).



Gouvernement du Canada

Industry, Trade and Commerce

Industrie et Commerce

**Deputy Minister** 

Sous-ministre

The Honourable Charles Lapointe, P.C., M.P. Minister of State (Small Business and Tourism) OTTAWA

Sir:

I have the honour to submit a report on the administration of the Small Businesses Loans Act, for the lending year ending December 31, 1980.

Yours sincerely,

Robert Johnstone

Deputy Minister.

# SMALL BUSINESSES LOANS ACT ANNUAL REPORT ON OPERATIONS FOR THE YEAR ENDED DECEMBER 31, 1980

#### Background

To encourage lenders in the private sector to make term loans available to small business, the Small Businesses Loans Act was brought into effect in January, 1961. The Act, which guarantees the lender against loss, came into force for an initial period of three years and has been subsequently renewed from time to time to provide additional lending periods. The current lending period expires on June 30, 1982.

The Act authorizes the Minister of Industry, Trade and Commerce to guarantee against loss, loans made to businesses by chartered banks, Alberta Treasury Branches and other lenders designated by the Minister. Loans, to be guaranteed, must meet certain criteria specified in the legislation which relate, amongst others, to the maximum amount that can be outstanding to an individual borrower at any one time, the security to be taken, the maximum rate of interest to be charged, the maximum term of the loan, the purposes for which loans may be made and those eligible to receive them.

#### Major Amendments

Since 1961, there have been a number of changes to the legislation of which the most significant are as follows:

- 1. In 1974, the maximum loan amount outstanding to any one borrower was increased from \$25,000 to \$50,000 and a small business was defined as one with a gross revenue of less than \$1,000,000.
- 2. In 1977, the total amount permitted to be outstanding to a borrower was increased to \$75,000 and the size of business increased to \$1,500,000.

- 3. On February 8, 1978, the interest rate formula was changed to permit a lender to charge a maximum of bank prime plus 1% and the rate was permitted to float with the prime rate for the term of the loan. At this time, the criteria defining eligible businesses was widened to include Real Estate and Insurance Agents or Brokers.
- 4. In April, 1978, the administrative responsibility for the Act was transferred from the Department of Finance to the Department of Industry, Trade and Commerce.
- 5. On July 1, 1980, the maximum total outstanding to a borrower was increased from \$75,000 to \$100,000.

#### Approved Lenders

Under the Act, all Canadian chartered banks are designated as lenders. In changes made in March, 1970, the provisions of the Act were widened to include all Credit Unions, Caisses Populaires, Trust, Insurance and Finance Companies which qualify and request designation by the Minister as a bank under the Act. In 1974, the Alberta Treasury Branches were also included as authorized lenders.

#### Eligible Borrowers

Any business in Canada operating for gain or profit within the following categories is eligible to borrow, providing the gross revenue of the applicant is less than \$1.5 million in the year of the application:

- Manufacturing
- Wholesale Trade
- Retail Trade
- Service
- Communications

- Construction
- Transportation.

#### Purposes

The purposes for which loans may be granted are:

- purchase of fixed or moveable equipment,
- improvement or modernization of plant, equipment or premises,
- purchase or construction of premises,
- purchase of land,

but do not include inventory financing, working capital requirements or the refinancing of existing debts. Borrowers must provide from their own resources 20% of the total cost of any project or 10% of the cost of the purchase of land or the construction or purchase of premises.

#### Operating Results 1980

During the year ending December 31, 1980, 16,417 loans amounting to \$408,396,815 were guaranteed. This represents a 52.3% increase in loans and an increase in dollar value of 53.3% for the lending year over 1979. The average loan in 1980 was \$24,876 compared to the average loan of \$24,704 in 1979.

In 1980, the number of lenders other than the chartered banks rose during the year from 349 to 762. One new chartered bank became active in the program.

Of the total amount lent in the year under review, \$238.2 million or 58.3% was used to purchase moveable equipment; \$118.7 million or 29.1% was used for improvement, construction and purchase of premises; \$44.0 million or 10.8% was used for fixed equipment purchases and \$7.5 million or 1.8% was used to purchase land.

As in past years, service businesses led all other types of businesses in borrowing under the Act and for the year under review accounted for \$162.5 million or 39.8% of total amounts authorized. Of total authorizations, retail establishments accounted for \$99.5 million or 24.4%, manufacturing \$48.6 million or 11.9%, construction \$41.3 million or 10.1% and transportation \$37.4 million or 9.2%. The remaining \$19.0 million or 4.7% was advanced to other businesses engaged in the wholesale and communications trades.

Since inception of the program to December 31, 1980, a total of 82,568 loans amounting to \$1,447,753,283 have been made. During the same period, payments were made to lenders under the guarantee provision in respect to 242 claims amounting to \$3,825,688 and recoveries were effected in the amount of \$62,036.

Appended to this report are tables showing in detail lending operations in 1980.

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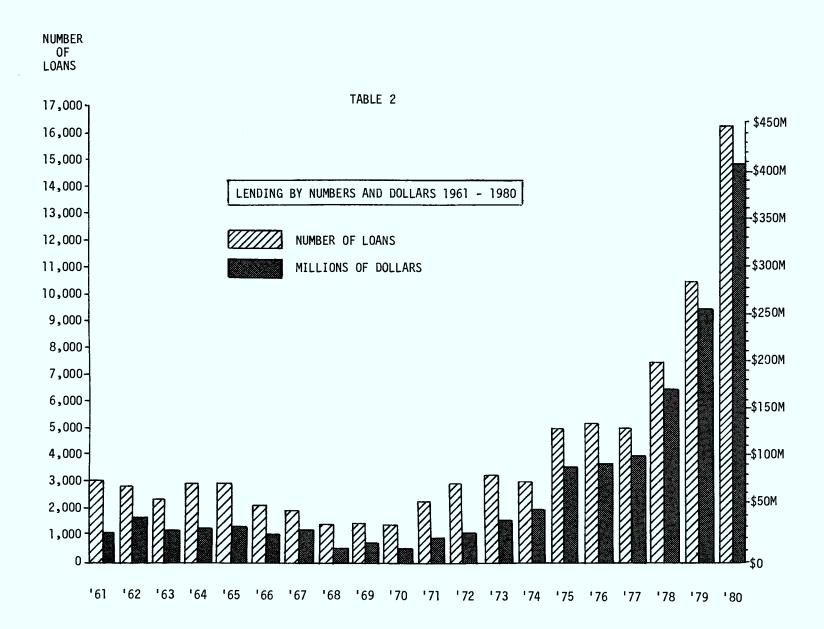
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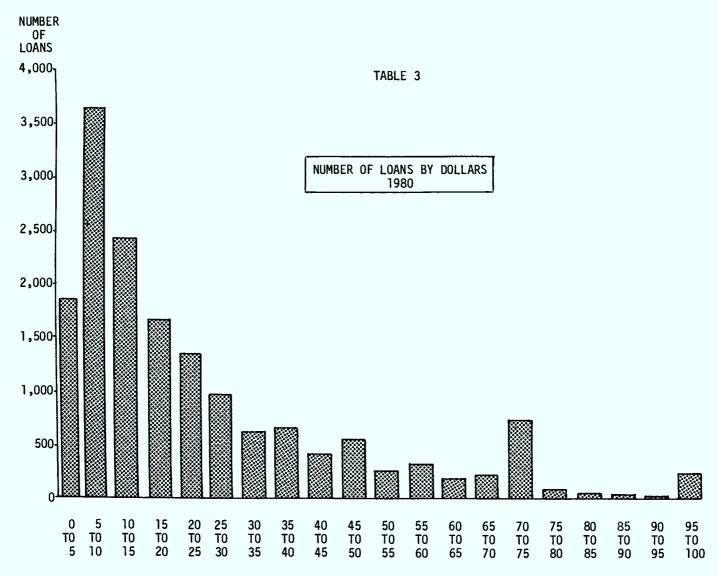
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TABLE 1
SUMMARY OF OPERATIONS

CALENDAR	L(	DANS MADE	AVERAGE SIZE OF	CLAI	MS PAID	RECOVERIES OF
YEAR	Number	Amount	LOAN	Number	Amount	CLAIMS PAID
		\$			\$	\$
1961 - 1963	8,368	74,549,220	8,909	6	25,767	-
1964 - 1966	7,869	72,662,656	9,234	47	257,032	1,694
1967	2,073	20,700,738	9,986	22	168,304	642
1968	1,103	11,190,027	10,145	39	258,749	-
1969	1,452	16,321,795	11,241	28	163,437	50
1970	1,367	13,772,340	10,075	27	148,649	16,789
1971	2,138	22,361,763	10,459	20	71,329	4,829
1972	2,860	28,453,509	9,949	21	125,955	13,028
1973	3,149	32,068,566	10,184	17	112,178	13,379
1974	2,936	36,909,769	12,571	37	239,175	8,615
1975	4,806	81,225,986	16,901	35	237,093	4,323
1976	5,047	90,098,999	17,852	42	231,896	17,051
1977	4,894	96,447,226	19,707	72	632,794	7,287
1978	7,308	176,261,912	24,119	122	1,380,584	13,808
1979	10,781	266,331,962	24,704	152	1,788,619	51,633
1980	16,417	408,396,815	24,876	242	3,825,688	62,036
TOTAL	82,568	1,447,753,283	17,534	929	9,667,249	215,164

NOTE: Data on loans made in 1979 differs from that shown in the 1979 Annual Report owing to lending reported since the publication of that report.





THOUSANDS OF DOLLARS

TABLE 4

LOANS AND REPAYMENTS TO THE BANKS

PERIODS.	LOANS MADE	REPAYMENTS*	BALANCE OF LOANS PAYABLE TO BANKS
PERIOD 1: January 19, 1961 to December 31, 1963	74,549,220	74,549,220	NIL
PERIOD 2: January 1, 1964 to December 31, 1966	72,662,656	72,662,656	NIL
PERIOD 3: January 1, 1967 to December 31, 1969	48,212,560	48,212,560	NIL
PERIOD 4: January 1, 1970 to June 30, 1971	23,140,841	22,840,008	300,833
PERIOD 5: July 1, 1971 to June 30, 1974	86,550,875	79,310,991	7,239,884
PERIOD 6: July 1, 1974 to June 30, 1977	229,744,857	172,257,943	57,486,914
PERIOD 7: July 1, 1977 to June 30, 1980	674,048,604	261,253,193	412,795,411
PERIOD 8: July 1, 1980 to June 30, 1982 (as at December 31, 1980)	238,843,670	38,696,763	200,146,907
TOTAL	1,447,753,283	769,783,334	677,969,949

<sup>\*</sup>Includes principal amount of claims paid under the guarantee.

TABLE 5

LOANS CLASSIFIED BY PROVINCE AND BANK

BANK	M	BANK OF ONTREAL	N	BANK OF OVA SCOTIA		ROYAL BANK OF CANADA		ORONTO OMINION BANK		NATIONAL BANK OF CANADA	CANADIAN IMPERIAL BANK OF COMMERCE		
PROVINCE	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	
		\$		\$		\$		\$		\$		\$	
British Columbia	1,600	41,611,552	90	1,516,727	1,12B	27,273,462	304	8,940,628	1	4,008	1,044	25,595,036	
Alberta	336	8,037,430	91	1,991,059	178	5,337,868	184	4,572,429	-	-	725	16,395,243	
Saskatchewan	119	3,280,927	73	1,418,290	355	10,129,656	55	1,533,460	-	-	417	9,237,191	
Manitoba	103	2,850,448	54	1,627,765	116	3,619,071	33	1,186,151	2	87,200	209	5,407,064	
Ontario	595	16,118,078	147	5,150,294	539	16,120,165	289	8,407,964	14	419,668	1,365	29,245,335	
Quebec	708	16,161,142	27	737,510	1,625	31,982,460	56	1,709,189	1,545	41,115,002	880	21,409,750	
New Brunswick	48	1,147,642	32	756,186	46	1,047,554	2	14,855	109	3,105,939	106	2,362,994	
Nova Scotia	35	1,294,251	19	370,791	55	1,474,256	В	396,800	1	70,000	96	2,256,631	
Prince Edward Island	17	512,550	1	99,000	17	417,063	4	41,700	5	104,900	33	590,531	
Newfoundland	39	1,141,919	43	1,168,194	6	113,697	3	120,000	-	-	42	1,242,926	
Northwest Territories	2	22,800	-	-	1	5,716	-	-	-	-	12	404,420	
Yukon	20	531,520	-	-	4	109,600	8	349,200	-	-	3	115,200	
TOTAL .	3,622	92,710,259	577	14,835,816	4,070	97,630,568	946	27,272,376	1,677	44,906,717	4,932	114,262,321	

TABLE 5

LOANS CLASSIFIED BY PROVINCE AND BANK (CONT'D)

BANK	BF	NNK OF RITISH DLUMBIA	col	NTINENTAL BANK	Cŀ	TOTAL IARTERED BANKS	1	ALBERTA TREASURY BRANCHES		CANADA Trust
PROVINCE	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
		\$		\$		\$		\$		\$
British Columbia	67	1,779,170	-	-	4,234	106,720,583	-	-	9	126,700
Alberta	11	381,632	_	-	1,525	36,715,661	192	4,434,874	3	60,500
Saskatchewan	-	-	-	-	1,019	25,599,524	-	-	-	-
Manitoba	-	-	-	-	517	14,777,699	-	-	-	-
Ontario	-	-	1	25,662	2,950	75,487,166	-	-	24	674,451
Quebec	-	-	-	-	4,841	113,115,053	-	-	-	-
New Brunswick	-	-	-	-	343	8,435,170	-	-	-	-
Nova Scotia	-	-	-	-	214	5,862,729	-	-	-	-
Prince Edward Island	-	-	-	-	77	1,765,744	-	-	-	-
Newfoundland	-	-	1	73,000	134	3,859,736	-	-	-	-
Northwest Territories	-	-	-	-	15	432,936	-	-	-	-
Yukon	-	-	-	-	35	1,105,520	-	-	-	-
TOTAL	78	2,160,802	2	98,662	15,904	393,877,521	192	4,434,874	36	861,651

TABLE 5
LOANS CLASSIFIED BY PROVINCE AND BANK (CONCL'D)

BANK		REGIONAL TRUST		FIC SAVINGS D MORTGAGE		FORIA & GREY UST COMPANY		CREDIT UNIONS		TOTAL OTHER LENDERS	TOTAL LENDING		
PROVINCE	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	
		\$		\$		\$		\$		\$		\$	
British Columbia	-	-	11	700,000	-	-	3	94,850	23	921,550	4,257	107,642,133	
Alberta	-	-	-	-	-	<u>-</u>	-	-	195	4,495,374	1,720	41,211,035	
Saskatchewan	-	-	-	-	-	-	6	95,650	6	95,650	1,025	25,695,174	
Manitoba	-	-	-	-	-	-	4	62,200	4	62,200	521	14,839,899	
Ontario	9	220,080	-	-	4	258,000	-	<del>-</del>	37	1,152,531	2,987	76,639,697	
Quebec	<u>-</u>	-	-	-	-	-	248	7,791,989	248	7,791,989	5,089	120,907,042	
New Brunswick	-	-	-	-	-	-	-	-	-	-	343	8,435,170	
Nova Scotia	-	-	-	-	-	-	-	-	-	-	214	5,862,729	
Prince Edward Island	-	-	-	-	-	-	-	-	-	-	77	1,765,744	
Newfoundland	-	-	-	-	-	-	-	-	-	-	134	3,859,736	
Northwest Territories	-	-	-	-	-	-	-	-	-	-	15	432,936	
Yukon	-	-	-	. <u>-</u>	-	-	-	-	-	-	35	1,105,520	
TOTAL .	9	220,080	11	700,000	4	258,000	261	8,044,689	513	14,519,294	16,417	408,396,815	

TABLE 6

LOANS BY PROVINCE AND TYPE OF BUSINESS

Province		olesale Trade		Retail Trade	Cons	struction	Manu	facturing	1	Service usinesses	Tran	sportation	Comm	unications		Total
	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
British Columbia	189	\$ 3,143,504	920	\$ 18,023,749	642	\$ 15,614,683	432	\$ 10,498,909	1,755	\$ 43,009,977	631	\$ 16,541,704	39	\$ 809,607	4,608	\$ 107,642,133
Alberta	59	1,231,350	435	9,881,635	271	5,447,138	119	2,679,423	811	17,398,189	190	4,249,282	14	324,018	1,899	41,211,035
Saskatchewan	27	528,729	395	8,118,177	121	2,452,027	62	1,187,117	504	11,316,746	87	1,885,369	9	207,009	1,205	25,695,174
Manitoba	22	440,570	197	4,687,334	54	1,178,685	62	1,593,084	234	5,633,597	47	1,150,113	8	156,516	624	14,839,899
Ontario	180	3,158,398	1,014	21,458,072	254	5,339,500	570	13,305,048	1,381	29,608,025	134	3,073,142	39	697,512	3,572	76,639,697
Quebec	309	5,780,592	1,635	30,576,209	454	9,510,784	801	16,907,463	2,296	47,135,554	414	9,552,468	63	1,443,972	5,972	120,907,042
New Brunswick	13	232,171	138	2,647,059	49	900,453	46	1,204,864	143	2,993,786	26	411,029	3	45,808	418	8,435,170
Nova Scotia	18	346,407	107	2,248,773	15	289,753	22	521,496	99	2,321,468	8	82,479	5	52,353	274	5,862,729
Prince Edward Island	4	87,985	26	553,506	12	220,120	3	90,000	33	629,595	10	184,538	-	_	88	1,765,744
Newfoundland	16	297,775	54	1,045,879	10	269,696	13	362,200	75	1,673,478	10	210,708	-	_	178	3,859,736
Northwest Territories	1	12,000	4	41,716	1	12,800	1	75 <b>,0</b> 00	11	291,420	-	-	-	-	18	432,936
Yukon	1	3,600	12	256,200	4	76,872	6	218,800	16	464,268	5	85,780	-	-	44	1,105,520
TOTAL	839	15,263,081	4,937	99,538,309	1,887	41,312,511	2,137	48,643,404	7,358	162,476,103	1,562	37,426,612	180	3,736,795	18,900	408,396,815

TABLE 7

LOANS FOR FIXED EQUIPMENT - BY TYPE OF BUSINESS

Province		olesale Trade		Retail Trade	Cons	struction	Manu	facturing	-	ervice sinesses	Trans	sportation	Com	nunications	т	otal
riovince	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
British Columbia	10	\$ 107,394	97	\$ 2,307,079	13	\$ 417,772	72	\$ 1,829,325	153	\$ 4,396,906	8	\$ 270,111	5	\$ 122,020	358	\$ 9,450,607
Alberta	6	100,965	40	1,037,955	4	65,242	12	366,681	62	1,684,637	3	44,328	1	7,000	128	3,306,808
Saskatchewan	1	15,000	21	299,551	3	31,700	9	326,504	36	793,154	2	20,850	1	15,000	73	1,501,759
Manitoba	3	59,045	19	414,939	-	-	11	203,062	24	670,083	-	-	-	-	57	1,347,129
Ontario	22	405,700	117	2,270,209	7	128,594	71	2,186,768	148	3,538,537	2	12,300	1	5,000	368	8,547,108
Quebec	50	1,162,700	271	4,552,904	33	795,217	194	4,026,348	362	7,333,156	14	227,394	14	224,073	938	18,321,792
New Brunswick	1	16,000	13	2 <b>9</b> 9 <b>,9</b> 52	2	34,519	7	149,000	10	247,382	-	-	-	-	33	746,853
Nova Scotia	1	10,269	5	80,060	-	-	4	195,800	7	172,780	-	-	-	-	17	458,909
Prince Edward Island	1	3,240	2	25,500	1	11,088	-	-	2	65,874	-	_	-	-	6	105,702
Newfoundland	1	7,500	4	30,355	~	-	2	49,000	2	15,400	1	34,500	-	-	10	136,755
Northwest Territories	- :	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Yukon	-	-	-	-	-	-	1	40,250	ו	22,568	-	-	-	-	2	62,818
TOTAL	96	1,887,813	589	11,318,504	63	1,484,132	383	9,372,738	807	18,940,477	30	609,483	22	373,093	1,990	43,986,240

TABLE 8

LOANS FOR MOVEABLE EQUIPMENT - BY TYPE OF BUSINESS

Province		olesale Trade		Retail Trade	Со	nstruction	Man	ufacturing		Service usinesses	Tra	nsportation	Comm	unications		Total
	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
		\$		\$	-	\$		\$		\$		\$		\$		\$
British Columbia	147	2,194,409	538	8,119,828	567	12,657,421	296	6,365,669	1,215	25,376,157	610	15,765,919	33	675,971	3,406	71,155,374
Alberta	44	835,585	219	3,993,332	241	4,317,066	95	2,028,867	588	11,582,765	184	4,063,354	11	303,180	1,382	27,124,149
Saskatchewan	19	272,889	195	3,289,448	90	1,504,447	46	715,693	305	5,811,422	81	1,672,719	7	149,009	743	13,415,627
Mani toba	14	187,656	100	2,006,787	42	776,481	40	1,012,270	134	2,782,723	46	1,075,113	6	69,396	382	7,910,426
Ontario	127	1,989,920	508	9,943,749	207	4,053,096	452	9,849,622	882	16,264,529	127	2,870,842	35	545,952	2,338	45,517,710
Quebec	195	2,922,767	800	12,449,577	302	5,214,679	480	9,429,176	1,376	24,447,617	378	8,769,522	41	950,005	3,572	64,183,343
New Brunswick	8	79,971	62	863,623	35	554,694	22	565,794	78	1,270,769	25	405,449	3	45,80B	233	3,786,108
Nova Scotia	11	87,038	45	689,643	8	105,653	13	225,196	53	930,829	7	70,979	5	52,353	142	2,161,691
Prince Edward Island	2	68,345	8	97,630	9	180,832	1	36,000	21	237,045	10	184,538	-	-	51	804,390
Newfoundland	5	54,975	20	171,556	9	239,916	5	98,200	43	676,983	9	176,208	-	-	91	1,417,838
Northwest Territories	1	12,000	4	41,716	1	12,800	1	75,000	6	148,720	-	-	-	-	13	290,236
Yukon	]	3,600	5	57,700	4	76,B72	2	20,800	9	186,700	5	85,780	-	-	26	431,452
TOTAL	574	8,709,155	2,504	41,724,589	1,515	29,693,957	1,453	30,422,287	4,710	89,716,259	1,482	35,140,423	141	2,791,674	12,379	238,198,344

TABLE 9

LOANS FOR IMPROVEMENT OF PREMISES - BY TYPE OF BUSINESS

Province		olesale Trade		Retail Trade	Cons	truction	Manu	facturing		Service usinesses	Tran	sportation	Commi	unications	7	otal
	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
		\$		\$		\$		\$		\$		\$		\$		\$
British Columbia	20	236,422	170	3,357,510	20	504,290	20	278,230	192	4,483,548	4	86,600	-	-	426	8,946,600
Alberta	5	108,400	106	2,239,062	8	219,490	8	133,700	94	1,976,958	1	33,600	2	13,838	224	4,725,048
Saskatchewan	3	115,560	73	1,220,136	3	53,000	5	96,670	58	1,142,320	-	-	-	-	142	2,627,686
Manitoba	2	39,069	39	693,385	4	177,604	3	77,650	41	869,966	-	-	-	-	89	1,857,674
Ontario	17	277,528	268	5,143,233	16	334,025	28	541,057	220	4,508,184	-	-	2	46,560	551	10,850,587
Quebec	29	422,847	328	5,722,208	40	761,759	48	943,617	308	5,752,817	3	57,00 <b>0</b>	6	222,714	762	13,882,962
New Brunswick	-	-	27	481,170	4	121,400	6	135,220	27	624,724	-	-	-	-	64	1,362,514
Nova Scotia	1	8,000	35	726,538	-	-	2	23,000	23	632,660	-	-	-	-	61	1,390,198
Prince Edward Island	-	-	6	82 <b>,0</b> 76	-	-	-	_	3	78,026	-	-	-	-	9	160,102
Newfoundland	1.	7,500	12	198,808	-	-	5	115,000	9	161,698	-	-	-	-	27	483,006
Northwest Territories	-	-	-	-	-	-	-	-	1	19,700	_	-	-	-	1	19,700
Yukon	-	-	3	40,000	_	-	-	-	1	5 <b>,00</b> 0	-	-	-	-	4	45,000
TOTAL	78	1,215,326	1,067	19,904,126	95	2,171,568	125	2,344,144	977	20,255,601	8	177,200	10	283,112	2,360	46,351,07

TABLE 10

LOANS FOR CONSTRUCTION OF PREMISES - BY TYPE OF BUSINESS

Province		Molesale Trade		Retail Trade		Construction		Manufacturing		Service Businesses		Transportation		Communications		Total	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	
		\$		\$	1	\$		\$		\$		\$		\$		\$	
British Columbia	3	110,000	37	1,215,710	19	909,350	21	1,035,915	51	1,698,799	-	_	1	11,616	132	4,981,390	
Alberta	2	56,500	16	576,792	4	211,000	1	39,000	23	799,654	-	-	-	-	46	1,682,946	
Saskatchewan	1	36,000	26	1,065,570	14	582,580	1	8,250	27	1,086,769	2	91,800	-	-	71	2,870,969	
Manitoba	2	81,000	13	484,599	5	180,100	4	139,502	11	431,600	1	75,000	-	-	36	1,391,801	
Ontario	2	55,600	48	1,335,562	14	505,700	10	351,361	66	2,511,696	3	159,128	-	-	143	4,919,047	
Quebec	13	483,284	82	2,117,607	50	1,752,973	40	1,274,778	87	3,542,757	4	101,480	2	47,180	278	9,320,059	
New Brunswick	1	48,000	17	416,402	4	112,000	6	178,150	14	415,721	-	-	-	-	42	1,170,273	
Nova Scotia	2	150,000	6	205,065	3	112,500	1	25,000	6	146,527	-	-	_	-	18	639,092	
Prince Edward Island	-	-	1	20,000	1	16,500	2	54,000	4	103,650	-	-	-	-	8	194,150	
Newfoundland	2	65,000	5	205,400	1	29,780	-	-	5	271,762	-	•	-	-	13	571,942	
Northwest Territories	-	-	-	-	-	-	-	-	3	59,000	-	-	-	-	3	59,000	
Yukon	-	-	1	12,000	-	_	2	127,500	1	75,000	-	-	-	-	4	214,500	
TOTAL	28	1,085,384	252	7,654,707	115	4,412,483	88	3,233,456	298	11,142,935	10	427,408	3	58,796	794	28,015,169	

TABLE 11

LOANS FOR PURCHASE OF PREMISES - BY TYPE OF BUSINESS

Province	Wholesale Trade		Retail Trade		Construction		Manufacturing		Service Businesses		Transportation		Communications		Total	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
		\$		\$		\$		\$		\$		\$		\$		\$
British Columbia	9	495,279	67	2,441,022	18	908,350	12	468,600	119	5,887,752	8	319,074	-	-	233	10,520,077
Alberta	2	129,900	48	1,832,604	7	358,500	3	111,175	27	812,000	1	63,000	-	-	88	3,307,179
Saskatchewan	3	89,280	59	1,886,992	8	175,300	1	40,000	58	2,112,878	2	100,000	1	43,000	132	4,447,450
Manitoba	1	73,800	22	1,007,374	3	44,500	4	160,600	21	802,601	-	-	1	55,440	52	2,144,315
Ontario	11	384,650	58	2,401,364	8	301,085	8	347,840	55	2,431,829	2	30,872	-	_	142	5,897,640
Quebec	15	583,944	142	5,516,971	18	754,608	32	1,081,154	139	5,588,060	13	357,072	-	-	359	13,881,809
New Brunswick	1	44,550	14	522,112	4	77,840	5	176,700	11	389,190	ו	5,580	-	-	36	1,215,972
Nova Scotia	3	91,100	12	490,767	3	60,800	2	52,500	9	423,672	1	11,500	-	-	30	1,130,339
Prince Edward Island	1	16,400	7	272,500	1	11,700	-	-	2	127,000	-	-	-	-	11	427,600
Newfoundland	5	97,700	10	389,060	-	-	1	100,000	11	457,420	-	-	-	-	27	1,044,180
Northwest Territories	-	-	-	-	-	-	-	-	1	64,000	-	-	-	-	1	64,000
Yukon	-	-	2	111,500	-	-	-	-	3	165,000	-	-	-	-	5	276,500
TOTAL	51	2,006,603	441	16,872,266	70	2,692,683	68	2,538,569	456	19,261,402	28	887,098	2	98,440	1,116	44,357,06

TABLE 12

LOANS FOR PURCHASE OF LAND - BY TYPE OF BUSINESS

Province	Wholesale Trade		Retail Trade		Construction		Manufacturing		Service Businesses		Transportation		Communications		Total	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
		\$		\$		\$		\$		\$		\$		\$		\$
British Columbia	-	-	11	582,600	5	217,500	11	521,170	25	1,166,815	1	100,000	-	-	53	2,588,085
Alberta	-	-	6	201,890	7	275,840	-	-	17	542,175	1	45,000	-	-	31	1,064,905
Saskatchewan	-	-	21	356,480	3	105,000	-	-	20	370,203	-	-	-	-	44	831,683
Mani toba	-	-	4	80,250	-	-	-	-	3	76,624	-	-	1	31,680	8	188,554
Ontario	1	45,000	14	338,955	2	17,000	1	28,400	10	353,250	-	-	7	100,000	29	882,605
Quebec	7	205,050	12	216,942	11	231,548	7	152,390	24	471,147	2	40,000	-	-	63	1,317,077
New Brunswick	2	43,650	5	63,800	-	-	-	-	3	46,000	-	-	-	-	10	153,450
Nova Scotia	-	-	4	56,700	1	10,800	-	-	1	15,000	-	-	-	-	6	82,500
Prince Edward Island	-	-	2	55,800	-	-	-	-	1	18,000	-	-	-	-	3	73,800
Newfoundland	2	65,100	3	50,700	-	-	-	-	5	90,215	-	-	-	-	10	206,015
Northwest Territories	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Yukon	-	-	1	35,000	-	-	1	30,250	1	10,000	-	-	-	-	3	75,250
TOTAL	12	358,800	83	2,039,117	29	857,688	20	732,210	110	3,159,429	4	185,000	2	131,680	260	7,463,924

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