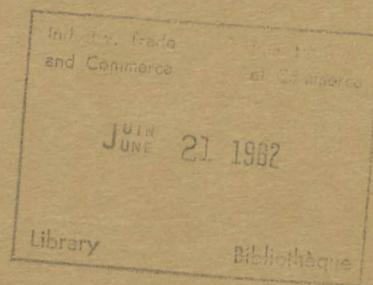


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# SMALL BUSINESSES LOANS ACT

## Annual Report 1981



Government  
of Canada

Industry, Trade  
and Commerce

Gouvernement  
du Canada

Industrie  
et Commerce

Canada



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# **SMALL BUSINESSES LOANS ACT**

**Annual Report 1981**



Ministre d'État  
Petites entreprises et Tourisme

Minister of State  
Small Business and Tourism

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, 1981.

Respectfully submitted.



Charles Lapointe



Government of Canada

Industry, Trade  
and Commerce

Regional  
Economic  
Expansion

Deputy Minister



Gouvernement du Canada

Expansion  
Économique  
Régionale

Industrie  
et Commerce

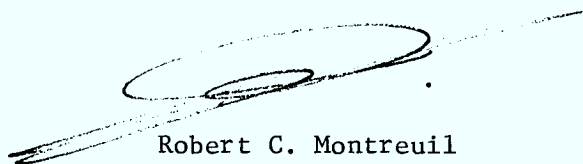
Sous-ministre

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, 1981.

Yours sincerely,



Robert C. Montreuil

Canada



SMALL BUSINESSES LOANS ACT  
ANNUAL REPORT ON OPERATIONS  
FOR THE YEAR ENDED DECEMBER 31, 1981

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 one per cent 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.
6. In December, 1981, the lending ceiling for the current lending period was raised from \$850 million to \$1.5 billion.

#### 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 movable 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 per cent of the total cost of any project or 10 per cent of the cost of the purchase of land or the construction or purchase of premises.

### Operating Results 1981

During the year ending December 31, 1981, 17,005 loans amounting to \$503,692,866 were guaranteed. This represents a 1.6 per cent increase in loans and an increase in dollar value of 20.4 per cent for the lending year over 1980. The average loan in 1981 was \$29,620 compared to the average loan of \$24,992 in 1980.

In 1981, the number of lenders other than the chartered banks rose during the year from 762 to 1,286.

Of the total amount lent in the year under review, \$294.7 million or 58.5 per cent was used to purchase movable equipment; \$143.1 million or 28.4 per cent was used for improvement, construction and purchase of premises; \$56.8 million or 11.3 per cent was used for fixed equipment purchases and \$9.1 million or 1.8 per cent 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 \$203.0 million or 40.3 per cent of total amounts authorized. Of total authorizations, retail establishments accounted for \$125.2 million or 24.9 per cent, manufacturing \$57.4 million or 11.4 per cent, construction \$47.4 million or 9.4 per cent and transportation \$49.3 million or 9.8 per cent. The remaining \$21.4 million or 4.2 per cent was advanced to other businesses engaged in the wholesale and communications trades.

Since inception of the program to December 31, 1981, a total of 99,895 loans amounting to \$1,961,386,843 have been made. During the same period, payments were made to lenders under the guarantee provision in respect to 1,319 claims amounting to \$16,428,351 and recoveries were effected in the amount of \$303,826.

Appended to this report are tables showing in detail lending operations in 1981.

LIST OF TABLES

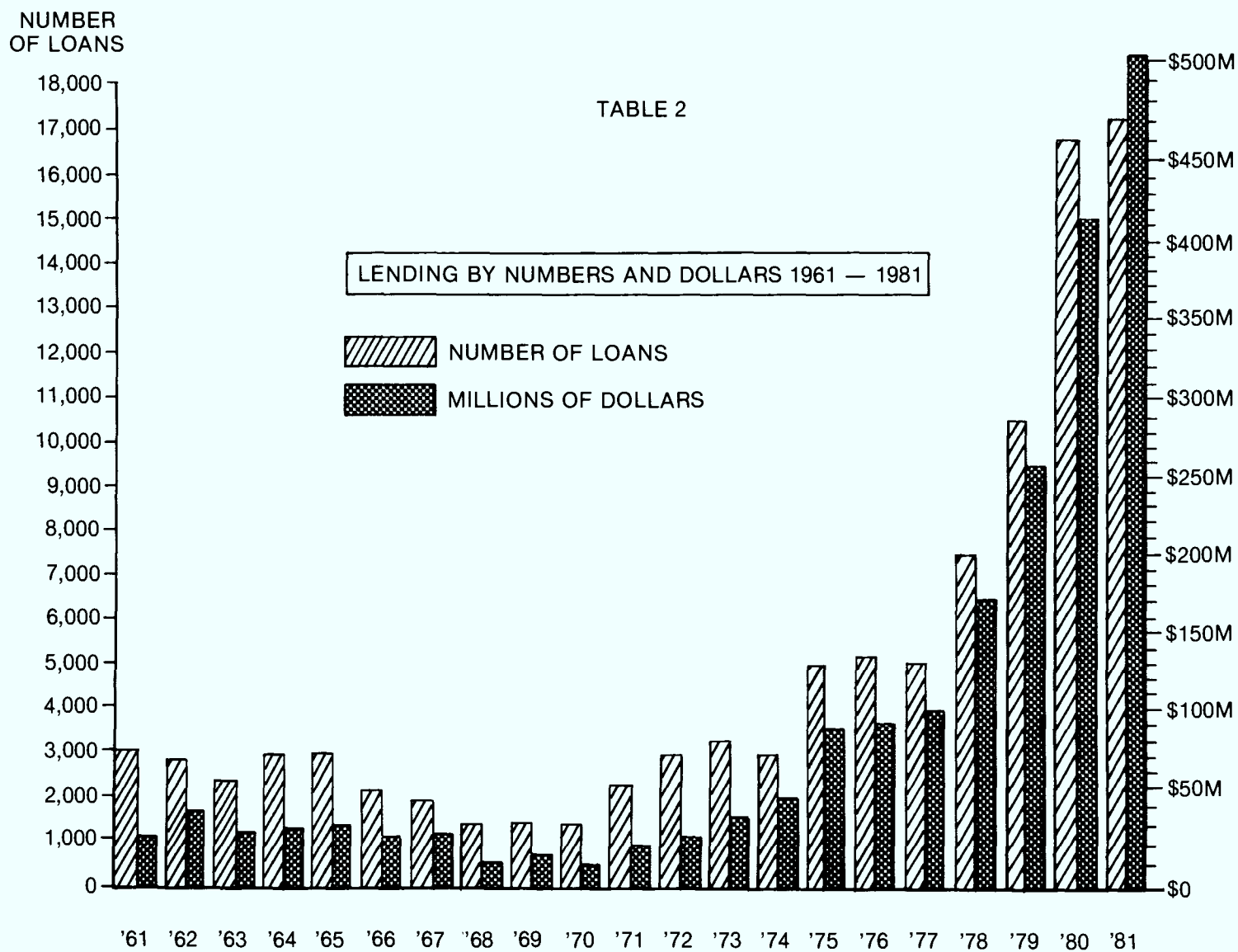
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**TABLE 1**  
**SUMMARY OF OPERATIONS**

CALENDAR YEAR	LOANS MADE		AVERAGE SIZE OF LOAN	CLAIMS PAID		RECOVERIES OF CLAIMS PAID
	Number	Amount \$		Number	Amount \$	
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 - 1969	4,628	48,212,560	10,418	89	590,490	692
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	16,739	418,337,509	24,992	242	3,825,688	62,036
1981	17,005	503,692,866	29,620	390	6,761,102	88,662
TOTAL	99,895	1,961,386,843	19,635	1,319	16,428,351	303,826

NOTE: Data on loans made in 1980 differs from that shown in the 1980 Annual Report owing to lending reported since the publication of that report.





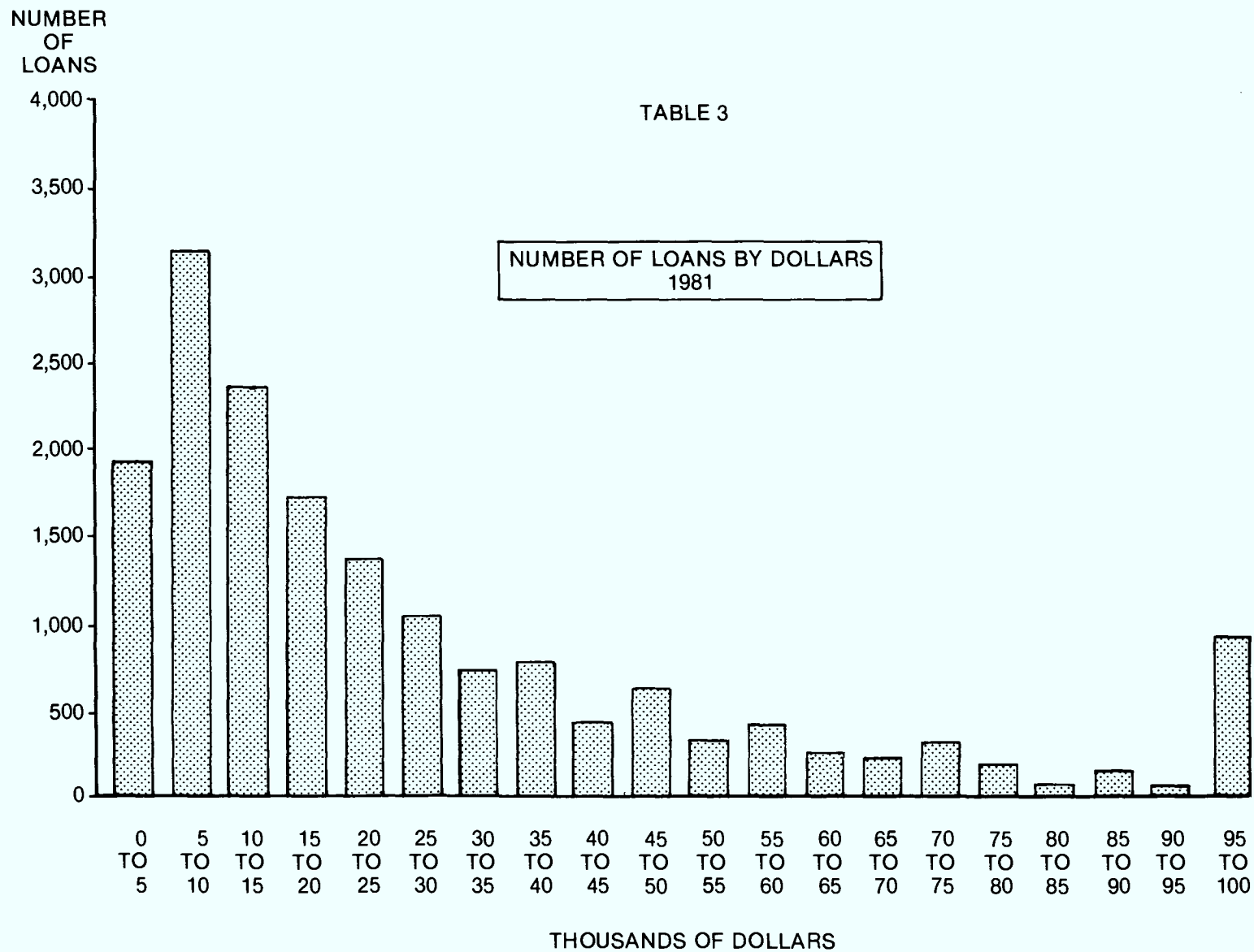


TABLE 4

## 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	23,114,718	26,123
PERIOD 5: July 1, 1971 to June 30, 1974	86,550,875	83,041,154	3,509,721
PERIOD 6: July 1, 1974 to June 30, 1977	229,744,857	192,192,633	37,552,224
PERIOD 7: July 1, 1977 to June 30, 1980	674,048,604	418,090,250	255,958,354
PERIOD 8: July 1, 1980 to June 30, 1982 (as at December 31, 1981)	752,477,230	209,330,025	543,147,205
TOTAL	1,961,386,843	1,121,193,216	840,193,627

\*Includes principal amount of claims paid under the guarantee.

TABLE 5

## LOANS CLASSIFIED BY PROVINCE AND BANK

Bank	BANK OF MONTREAL		BANK OF NOVA SCOTIA		ROYAL BANK OF CANADA		TORONTO DOMINION 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	1,442	44,172,732	46	1,194,478	1,182	37,165,351	436	15,359,234	1	23,277	1,065	29,931,645
Alberta	311	8,455,227	63	1,769,074	199	7,958,195	238	8,382,924	-	-	648	15,991,070
Saskatchewan	142	3,855,480	48	1,447,144	430	16,020,202	56	1,778,696	-	-	299	6,519,466
Manitoba	78	2,112,421	37	1,151,264	127	4,714,367	39	1,192,221	5	169,600	217	5,205,618
Ontario	499	14,649,265	102	4,169,738	758	29,909,470	549	20,110,172	17	544,012	1,150	29,777,686
Quebec	735	18,602,147	13	189,880	1,582	41,865,705	199	6,937,133	1,497	42,395,136	836	20,875,258
New Brunswick	41	1,047,683	13	527,892	44	1,528,608	17	755,747	86	2,875,593	90	1,584,789
Nova Scotia	52	1,832,730	12	378,526	62	2,163,749	16	669,620	1	9,500	99	1,991,016
Prince Edward Island	21	634,180	2	34,395	10	189,730	6	316,250	1	14,000	24	531,491
Newfoundland	41	1,148,172	49	1,994,690	28	1,034,605	8	313,000	-	-	50	1,221,840
Northwest Territories	1	21,400	-	-	1	6,156	1	72,000	-	-	6	304,000
Yukon	28	1,033,287	2	107,000	6	175,950	9	310,700	-	-	4	205,000
TOTAL	3,391	97,564,724	387	12,964,081	4,429	142,732,088	1,574	56,197,697	1,608	46,031,118	4,488	114,138,879

TABLE 5

## LOANS CLASSIFIED BY PROVINCE AND BANK (Cont'd)

Bank	BANK OF BRITISH COLUMBIA		CONTINENTAL BANK		TOTAL CHARTERED BANKS		ALBERTA TREASURY BRANCHES		CANADA TRUST		GUARANTY TRUST	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
Province		\$		\$		\$		\$		\$		\$
British Columbia	71	2,222,429	1	60,000	4,244	130,129,146	-	-	1	56,000	20	984,140
Alberta	8	384,600	1	65,300	1,468	43,006,390	166	3,561,428	-	-	33	1,564,821
Saskatchewan	-	-	1	7,200	976	29,628,188	-	-	-	-	4	227,143
Manitoba	-	-	-	-	503	14,545,491	-	-	-	-	6	162,266
Ontario	-	-	15	732,143	3,090	99,892,486	-	-	4	83,400	114	3,577,663
Quebec	-	-	24	788,918	4,886	131,654,177	-	-	-	-	154	5,975,918
New Brunswick	-	-	-	-	291	8,320,312	-	-	-	-	40	1,169,597
Nova Scotia	-	-	1	100,000	243	7,145,141	-	-	-	-	17	507,616
Prince Edward Island	-	-	-	-	64	1,720,046	-	-	-	-	2	63,060
Newfoundland	-	-	-	-	176	5,712,307	-	-	-	-	-	-
Northwest Territories	-	-	-	-	9	403,556	-	-	-	-	-	-
Yukon	-	-	-	-	49	1,831,937	-	-	-	-	-	-
TOTAL	79	2,607,029	43	1,753,561	15,999	473,989,177	166	3,561,428	5	139,400	390	14,232,224



TABLE 5

## LOANS CLASSIFIED BY PROVINCE AND BANK (Concl'd)

Bank  Province	REGIONAL TRUST		PACIFIC SAVINGS AND MORTGAGE		VICTORIA AND GREY TRUST COMPANY		CREDIT UNIONS		TOTAL OTHER LENDERS		TOTAL LENDING	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
		\$		\$		\$		\$		\$		\$
British Columbia	-	-	5	356,000	-	-	3	82,620	29	14,478,760	4,273	131,607,906
Alberta	-	-	-	-	-	-	1	50,013	200	5,176,262	1,668	48,182,652
Saskatchewan	-	-	-	-	-	-	8	103,250	12	330,393	988	29,958,581
Manitoba	-	-	-	-	-	-	5	127,650	11	289,916	514	14,835,407
Ontario	3	37,000	-	-	5	226,199	-	-	126	3,924,262	3,216	103,816,748
Quebec	-	-	-	-	-	-	414	10,753,905	568	16,729,823	5,454	148,384,000
New Brunswick	-	-	-	-	-	-	1	34,000	41	1,203,597	332	9,523,909
Nova Scotia	-	-	-	-	-	-	-	-	17	507,616	260	7,652,757
Prince Edward Island	-	-	-	-	-	-	-	-	2	63,060	66	1,783,106
Newfoundland	-	-	-	-	-	-	-	-	-	-	176	5,712,307
Northwest Territories	-	-	-	-	-	-	-	-	-	-	9	403,556
Yukon	-	-	-	-	-	-	-	-	-	-	49	1,831,937
TOTAL	3	37,000	5	356,000	5	226,199	432	11,151,438	1,006	29,703,689	17,005	503,692,866

TABLE 6

## LOANS BY PROVINCE AND 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	209	4,648,508	896	23,258,913	632	18,432,348	415	11,411,499	1,907	55,452,474	572	17,546,460	37	826,294	4,668	131,576,496
Alberta	41	1,021,420	445	12,111,025	225	4,891,076	108	2,625,869	816	21,314,838	229	5,971,869	23	246,555	1,887	48,182,652
Saskatchewan	31	612,095	399	9,978,935	94	2,045,382	66	1,482,036	488	13,643,435	77	2,102,898	3	93,800	1,158	29,958,581
Manitoba	33	595,338	218	4,961,773	43	829,301	52	1,322,028	245	5,545,683	55	1,554,284	4	27,000	650	14,835,407
Ontario	183	4,332,703	1,170	30,971,239	252	6,705,680	535	14,339,074	1,483	38,232,015	258	7,824,353	54	1,411,684	3,935	103,816,748
Quebec	243	4,995,183	1,659	35,208,725	423	11,024,288	952	23,468,079	2,602	60,604,317	469	11,526,747	81	1,556,661	6,429	148,384,000
New Brunswick	13	289,534	112	2,740,353	70	1,813,115	46	1,152,292	107	2,389,112	37	1,119,503	2	20,000	387	9,523,909
Nova Scotia	9	234,845	105	2,808,850	39	637,472	27	695,488	107	2,367,198	27	892,404	2	16,500	316	7,652,757
Prince Edward Island	3	69,000	14	444,750	11	190,513	2	115,000	49	930,793	1	33,050	-	-	80	1,783,106
Newfoundland	6	117,200	91	2,392,578	13	363,538	21	652,295	74	1,877,572	12	269,124	1	40,000	218	5,712,307
Northwest Territories	-	-	6	188,156	-	-	5	129,400	-	-	1	72,000	1	14,000	13	403,556
Yukon	2	27,950	11	88,440	8	442,040	2	56,410	22	654,107	10	417,400	3	177,000	58	1,863,347
TOTAL	773	16,943,776	5,126	125,153,737	1,810	47,374,753	2,231	57,449,470	7,900	203,011,544	1,748	49,330,092	211	4,429,494	19,799	503,692,866

TABLE 7

## LOANS FOR FIXED EQUIPMENT - 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	19	499,640	92	2,789,610	19	928,535	58	1,752,438	186	5,957,438	7	185,971	3	34,259	384	12,147,891
Alberta	5	105,970	50	1,141,613	9	129,500	17	589,333	85	3,246,134	1	12,500	1	24,850	168	5,249,900
Saskatchewan	2	68,040	24	433,985	1	25,500	3	54,613	36	1,131,783	-	-	-	-	66	1,713,921
Manitoba	3	56,261	26	489,876	1	4,800	2	27,416	18	330,452	1	100,000	1	8,000	52	1,016,805
Ontario	13	261,377	144	3,707,798	11	414,300	59	1,601,524	154	4,258,370	3	79,828	1	5,991	385	10,329,188
Quebec	27	774,764	300	6,171,085	19	662,348	273	7,345,100	426	9,113,181	8	108,201	17	405,006	1,070	24,579,685
New Brunswick	2	34,012	10	394,595	5	164,347	5	113,024	4	27,892	-	-	2	20,000	28	753,870
Nova Scotia	-	-	8	288,094	1	31,999	2	38,340	10	194,022	-	-	-	-	21	552,455
Prince Edward Island	2	32,000	1	12,000	-	-	-	-	2	27,440	-	-	-	-	5	71,440
Newfoundland	-	-	5	199,768	-	-	1	100,000	5	76,920	-	-	-	-	11	376,688
Northwest Territories	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Yukon	-	-	1	3,000	-	-	1	31,410	-	-	-	-	-	-	2	34,410
TOTAL	73	1,832,064	661	15,631,424	66	2,361,329	421	11,653,198	926	24,363,632	20	486,500	25	498,106	2,192	56,826,253

TABLE 8

## LOANS FOR MOVABLE EQUIPMENT - 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	148	2,763,297	478	9,980,088	561	15,371,506	315	8,639,103	1,294	33,244,698	555	17,054,422	30	633,835	3,381	87,686,949
Alberta	30	806,975	220	5,194,029	196	4,219,610	77	1,607,435	549	12,455,727	222	5,859,069	13	212,212	1,307	30,355,057
Saskatchewan	20	325,440	205	4,628,657	75	1,536,482	46	921,723	299	7,021,628	71	2,001,498	3	93,800	719	16,529,228
Manitoba	18	267,970	91	1,745,726	33	628,571	37	802,612	151	3,159,129	49	1,301,484	3	19,000	382	7,924,492
Ontario	125	2,545,316	561	14,326,767	193	4,624,568	413	10,871,023	899	20,308,800	241	7,214,925	46	1,212,653	2,478	61,104,052
Quebec	175	3,047,229	772	13,075,158	289	6,361,326	542	12,093,169	1,507	31,128,833	441	10,692,246	58	962,495	3,784	77,360,456
New Brunswick	7	60,472	54	1,000,600	51	994,202	25	484,233	67	1,268,670	37	1,119,503	-	-	241	4,927,680
Nova Scotia	6	114,845	49	1,146,551	32	522,223	23	544,648	59	1,025,398	26	842,404	2	16,500	197	4,212,569
Prince Edward Island	1	37,000	4	23,894	9	182,513	1	15,000	31	561,547	1	33,050	-	-	47	853,004
Newfoundland	1	8,800	40	663,133	8	130,360	13	448,519	39	656,506	10	256,124	1	40,000	112	2,203,442
Northwest Territories	-	-	4	108,956	-	-	1	11,400	-	-	1	72,000	1	14,000	7	206,356
Yukon	2	27,950	7	44,340	7	407,040	1	25,000	10	244,657	10	417,400	3	177,000	40	1,343,387
TOTAL	533	10,005,294	2,485	51,937,899	1,454	34,978,401	1,494	36,463,865	4,905	111,075,593	1,664	46,864,125	160	3,381,495	12,695	294,706,672

TABLE 9

## LOANS FOR IMPROVEMENT 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	23	447,452	198	4,526,703	13	345,137	24	293,038	244	6,407,022	5	114,362	2	97,000	509	12,230,714
Alberta	3	35,275	118	3,476,306	8	128,639	5	61,141	107	2,602,271	1	8,900	9	9,493	251	6,322,025
Saskatchewan	5	58,600	85	1,574,689	5	188,000	6	109,800	53	1,149,126	1	5,000	-	-	155	3,085,215
Manitoba	7	109,610	53	1,224,384	3	67,530	1	21,250	48	1,098,717	-	-	-	-	112	2,521,491
Ontario	18	361,173	323	7,222,543	12	421,762	35	626,177	297	7,820,628	3	29,350	3	25,740	691	16,507,373
Quebec	17	237,710	359	7,577,889	47	1,312,503	56	1,020,255	385	8,859,308	5	134,031	1	11,400	870	19,153,096
New Brunswick	-	-	26	496,783	3	204,500	4	74,935	21	521,740	-	-	-	-	54	1,297,958
Nova Scotia	1	27,000	34	839,176	1	6,000	-	-	20	427,695	-	-	-	-	56	1,299,871
Prince Edward Island	-	-	4	178,106	2	8,000	-	-	11	171,806	-	-	-	-	17	357,912
Newfoundland	1	4,500	14	420,447	-	-	4	21,611	8	110,002	1	4,800	-	-	28	561,360
Northwest Territories	-	-	1	5,400	-	-	2	58,000	-	-	-	-	-	-	3	63,400
Yukon	-	-	3	41,100	-	-	-	-	1	40,000	-	-	-	-	4	81,100
TOTAL	75	1,281,320	1,218	27,583,526	94	2,682,071	137	2,286,207	1,195	29,208,315	16	296,443	15	143,633	2,750	63,481,515



TABLE 10

## LOANS FOR CONSTRUCTION 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	3	147,500	46	2,047,822	23	953,620	9	187,020	68	3,681,121	-	-	1	400	150	7,017,483
Alberta	2	33,200	29	1,271,162	8	262,827	5	141,660	31	1,186,899	3	80,000	-	-	78	2,975,748
Saskatchewan	-	-	27	1,124,010	7	122,000	4	168,000	31	1,388,756	1	19,000	-	-	70	2,821,766
Manitoba	2	47,497	10	280,687	2	67,000	5	227,000	9	320,145	-	-	-	-	28	942,329
Ontario	9	443,700	63	2,507,323	26	872,750	15	630,389	66	2,941,385	6	209,250	-	-	185	7,604,797
Quebec	10	420,980	93	3,236,975	48	1,908,026	40	1,515,307	97	4,076,030	5	138,634	2	122,500	295	11,418,452
New Brunswick	3	120,050	6	238,995	6	240,186	6	129,600	4	42,560	-	-	-	-	25	771,391
Nova Scotia	1	18,000	5	172,200	2	46,000	2	112,500	9	347,383	1	50,000	-	-	20	746,083
Prince Edward Island	-	-	1	87,000	-	-	1	100,000	1	27,200	-	-	-	-	3	214,200
Newfoundland	3	89,500	8	200,840	3	176,478	1	10,165	8	445,114	-	-	-	-	23	922,097
Northwest Territories	-	-	-	-	-	-	2	60,000	-	-	-	-	-	-	2	60,000
Yukon	-	-	-	-	1	35,000	-	-	-	-	-	-	-	-	1	35,000
TOTAL	33	1,320,427	288	11,167,014	126	4,683,887	90	3,281,641	324	14,456,593	16	496,884	3	122,900	880	35,529,346

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	13	661,369	59	2,606,640	12	704,900	7	394,900	90	4,808,095	3	128,585	1	60,800	185	9,365,289
Alberta	1	40,000	20	652,645	3	135,500	2	200,000	34	1,497,131	2	11,400	-	-	62	2,536,676
Saskatchewan	3	120,015	46	1,904,804	4	147,900	3	140,500	50	2,329,315	3	68,400	-	-	109	4,710,934
Manitoba	2	105,000	31	1,069,850	2	27,001	4	173,250	15	571,240	4	151,800	-	-	58	2,098,141
Ontario	13	630,627	61	2,606,788	5	190,000	12	591,961	49	2,239,739	4	228,000	2	103,450	146	6,590,565
Quebec	10	470,000	120	4,787,285	15	722,085	31	1,315,077	158	6,600,645	10	453,635	2	22,760	346	14,371,487
New Brunswick	-	-	13	546,780	4	206,880	5	328,000	10	498,250	-	-	-	-	32	1,579,910
Nova Scotia	1	75,000	9	362,829	2	27,250	-	-	9	372,700	-	-	-	-	21	837,779
Prince Edward Island	-	-	3	128,750	-	-	-	-	2	41,200	-	-	-	-	5	169,950
Newfoundland	1	14,400	22	833,850	2	56,700	2	72,000	13	566,530	1	8,200	-	-	41	1,551,680
Northwest Territories	-	-	1	73,800	-	-	-	-	-	-	-	-	-	-	1	73,800
Yukon	-	-	-	-	-	-	-	-	7	174,450	-	-	-	-	7	174,450
TOTAL	44	2,116,411	385	15,574,021	49	2,218,216	66	3,215,688	437	19,699,295	27	1,050,020	5	187,010	1,013	44,060,661

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	3	129,250	23	1,308,050	4	128,650	2	145,000	25	1,354,100	2	63,120	-	-	59	3,128,170
Alberta	-	-	8	375,270	1	15,000	2	26,300	10	326,676	-	-	-	-	21	743,246
Saskatchewan	1	40,000	12	312,790	2	25,500	4	87,400	19	622,827	1	9,000	-	-	39	1,097,517
Manitoba	1	9,000	7	151,250	2	34,399	3	70,500	4	66,000	1	1,000	-	-	18	332,149
Ontario	5	90,510	18	600,020	5	182,300	1	18,000	18	663,093	1	63,000	2	63,850	50	1,680,773
Quebec	3	44,500	15	360,333	5	58,000	10	179,171	29	826,320	-	-	1	32,500	63	1,500,824
New Brunswick	1	75,000	3	62,600	1	3,000	1	22,500	1	30,000	-	-	-	-	7	193,100
Nova Scotia	-	-	-	-	1	4,000	-	-	-	-	-	-	-	-	1	4,000
Prince Edward Island	-	-	1	15,000	-	-	-	-	2	101,600	-	-	-	-	3	116,600
Newfoundland	-	-	2	74,540	-	-	-	-	1	22,500	-	-	-	-	3	97,040
Northwest Territories	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Yukon	-	-	-	-	-	-	-	-	4	195,000	-	-	-	-	4	195,000
TOTAL	14	388,260	89	3,259,853	21	450,849	23	548,871	113	4,208,116	5	136,120	3	96,350	268	9,088,419

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