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SMALL BUSINESSES LOANS ACT

Annual Report on Operations
for the 12-month period ended March 31, 1988



Industry, Science and
Technology Canada Industrie, Sciences et
Technologie Canada



Atlantic Canada
Opportunities
Agency

Agence de
promotion économique
du Canada atlantique



Western Economic
Diversification Canada Diversification de l'économie
de l'Ouest canadien



SMALL BUSINESSES LOANS ACT

**Annual Report on Operations
for the 12-month period ended March 31, 1988**

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Her Excellency, The Right Honourable Jeanne Sauvé, P.C., C.C., C.M.M., C.D.
Governor General of Canada
Government House
1 Sussex Drive
Ottawa, Ontario
K1A 0A1

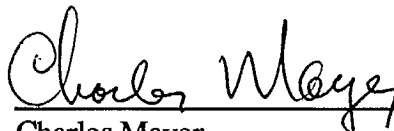
Your Excellency:

In accordance with section 11 of the Small Businesses Loans Act (the Act), the undersigned have the honour to lay before Your Excellency a report on the administration of the Act for the 12-month period ended March 31, 1988.

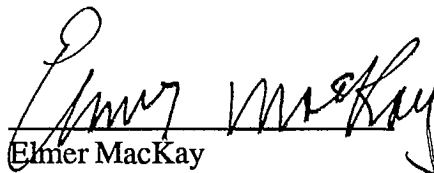
Respectfully submitted,



Tom Hockin
Minister of State
Small Businesses and Tourism



Charles Mayer
Minister of Western
Economic Diversification



Elmer MacKay
Minister for the purposes of
the Atlantic Canada
Opportunities Agency Act

Introduction

This Annual Report on the operations of the Small Businesses Loans Act (the Act) is being presented by three Ministers as a result of the following:

1. As at June 5, 1987, the Minister responsible for the Atlantic Canada Opportunities Agency became the designated Minister for purposes of the Act in relation to small business enterprises located in the Provinces of Nova Scotia, New Brunswick, Prince Edward Island and Newfoundland. The combined area consisting of those four provinces is referred to in this report as "Atlantic Canada" or "ATL."

2. As at August 4, 1987, the Minister responsible for Western Economic Diversification became the designated Minister for purposes of the Act in relation to small business enterprises located in the Provinces of Manitoba, Saskatchewan, Alberta and British Columbia. The combined area consisting of those four provinces is referred to in this report as "Western Canada" or "WEST".

3. The Minister of Industry, Science and Technology Canada (ISTC) continues to be the designated Minister for purposes of the Act in relation to small business enterprises located in the Provinces of Ontario and Quebec as well as in the Northwest Territories and the Yukon. He also continues to be the Minister responsible for all other purposes respecting the Act. It has been the practice since 1977 for the Minister of ISTC to delegate his responsibility with respect to the Act to the Minister of State for Small Businesses and Tourism. The combined area consisting of the aforementioned two provinces and two territories is referred to in this report as "Central and Northern Canada" or "CENTL."

Background

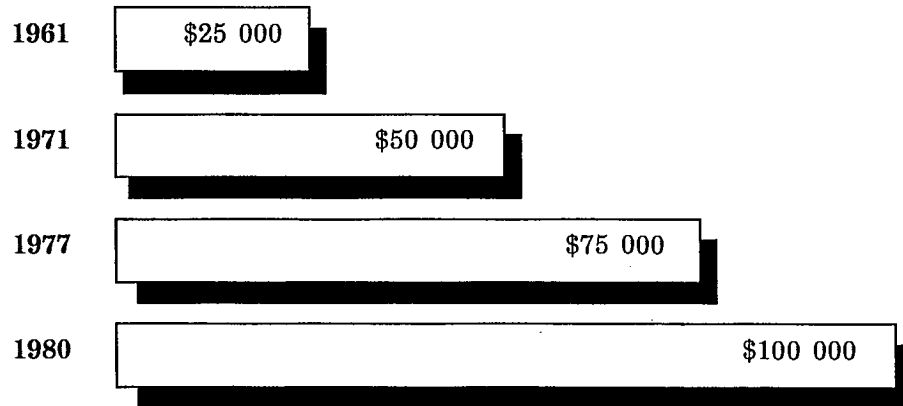
The objective of the Act, which has been in force since January 1961, is to encourage lenders in the private sector to increase the availability of loans for the purpose of the establishment, expansion, modernization and improvement of small business enterprises.

Under the Act, the Minister is liable to pay to an approved lender 85 percent of the amount of any loss sustained by the lender as a result of a business improvement loan made, provided requirements specified in the legislation are met. The principal requirements relate to the eligibility of the borrower as a defined small business enterprise, the eligible purpose for which a loan may be made, the maximum amount which may be outstanding to an individual borrower at any one time, the maximum repayment term, the maximum rate of interest which may be charged to a borrower and the minimum security to be taken.

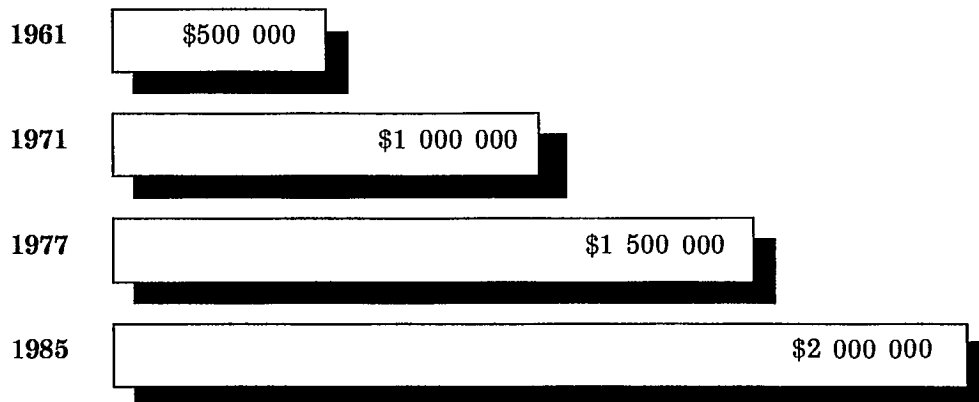
Major Amendments

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

1. Amendments to the **maximum loan amount** which may be **outstanding per borrower** at any one time:



2. Amendments to the **estimated annual gross revenue** which contributes to the definition of a small business enterprise:



3. In February 1978, the formula establishing the maximum interest rate permitted to a lender was changed from a fixed rate established semi-annually to the prime rate of the chartered banks plus 1 percent, floating with the prime rate for the term of the loan.

4. In April 1985, a requirement was introduced for the payment by lenders, to the government, of a one percent up-front fee at the time a loan is made. Also introduced was a loss-sharing arrangement whereby, instead of effectively paying a lender's total loss, the government shares losses on individual loans in a ratio of 85 percent government to 15 percent lender.

5. Effective November 2, 1987, the definition of "business enterprise" was expanded to include the business of fishing. As well, every approved credit union, caisse populaire and other co-operative credit society became authorized to set and revise the interest rate on a loan made under this Act using a method similar to the method followed by chartered banks and Alberta Treasury Branches.

Approved Lenders

Since inception in 1961, all banks chartered under the Bank Act have been automatically authorized as approved lenders for purposes of this Act. As a result of changes made in March 1970, the provisions of the Act were widened to include all credit unions, caisses populaires, other co-operative credit societies as well as trust, insurance and loan corporations which, upon request, may be designated by the Minister as banks for purposes of the Act. In 1974, the Alberta Treasury Branches were also included as automatically approved lenders.

Eligible Borrowers

Any enterprise in Canada operating for gain or profit within the following categories, as each is specifically defined in the subordinated Small Businesses Loans Regulations, is eligible to borrow under the Act, provided its estimated gross revenue does not exceed \$2 million in the year of application:

- communications
- construction
- fishing
- manufacturing
- retail trade
- service businesses
- transportation
- wholesale trade.

Loan Purposes

The purposes for which loans may be granted by an approved lender are:

- the purchase of land necessary for the operation of a small business enterprise (**land loans**);
- the renovation, improvement, modernization, extension, construction and/or purchase of premises (**premises loans**);
- the purchase, installation, renovation, improvement and/or modernization of equipment of a kind usually affixed to real or immovable property (**fixed equipment loans**);
- the purchase, renovation, improvement and/or modernization of equipment of a kind not usually affixed to real or immovable property (**movable equipment loans**).

Loans are not available for inventory financing, working capital requirements or the refinancing of existing debts.

Business improvement loans can be made to finance up to 90 percent of land and premises costs and up to 80 percent of equipment costs.

Operating Results for the 12 Months Ended March 31, 1988

Total Program

During the fiscal year ended March 31, 1988, 18 640 business improvement loans amounting to \$683 705 916 were made. The average size of a business improvement loan made during the fiscal year ended March 31, 1988, was \$36 680 compared to \$33 573 during the previous 12-month period.

Of the dollar value lent during the period under review, \$72.0 million, or 10.5 percent, was used to finance the purchase, installation, renovation, improvement and modernization of **fixed equipment**; \$429.8 million, or 62.9 percent, was used to finance the purchase, renovation, improvement and modernization of **movable equipment**; \$168.4 million, or 24.6 percent, was used to finance the renovation, improvement, modernization, extension, construction and purchase of **premises (excluding land)**; and \$13.5 million, or 2.0 percent, was used to finance the purchase of **land**.

As in the past, **service businesses** led all other types of small business enterprises in borrowing under the Act and, for the 12 months under review, accounted for \$288.6 million or 42.2 percent of total loans made. **Retail trade** followed with \$163.6 million or 23.9 percent, **transportation** with \$85.4 million or 12.5 percent, **manufacturing** with \$66.3 million or 9.7

percent, **construction** with \$49.0 million or 7.2 percent, **wholesale trade** with \$18.2 million or 2.7 percent, **fishing** since November 2, 1987 with \$7.1 million or 1.0 percent and **communications** with \$5.5 million or 0.8 percent.

Approved lenders have made a total of 250 349 business improvement loans amounting to \$6 504 215 838 under the Act from its inception in 1961 to March 31, 1988. The government paid lenders a total of \$207 383 391 in respect of 9644 claims they submitted under the loss reimbursement provisions of the legislation during the same period. As at March 31, 1988, the aggregate cost of claim payments made to lenders has been reduced to \$182 394 186 as a result of \$4 076 642 in recoveries received on subrogated debts since inception and \$20 912 563 in fees received from lenders in respect of business improvement loans made and registered since April 1, 1985.

Western Canada

(Manitoba, Saskatchewan, Alberta and British Columbia)

Of total program lending, 5857 business improvement loans amounting to \$191 641 037 were made in Western Canada during the 12 months ended March 31, 1988. The average size of a loan made during that 12-month period grew to \$32 720 from \$31 179 during the prior fiscal year.

Of the \$191.6 million lent during the period under review, \$12.2 million, or 6.3 percent, was used to finance **fixed equipment**; \$135.0 million, or 70.5 percent, was used to finance **movable equipment**; \$37.7 million, or 19.7 percent, was used to finance **premises (excluding land)** and \$6.7 million, or 3.5 percent, was used to finance **land**.

In terms of borrowing by the various classes of business enterprises, **service businesses** led the way with \$83.1 million, or 43.4 percent, followed by **retail trade** with \$38.1 million, or 19.9 percent, **transportation** with \$35.8 million, or 18.7 percent, **construction** with \$15.9 million, or 8.3 percent, **manufacturing** with \$10.9 million, or 5.7 percent, **wholesale trade** with \$3.5 million, or 1.8 percent, **fishing** since November 2, 1987 with \$3.2 million, or 1.6 percent, and **communications** with \$1.1 million, or 0.6 percent.

Central and Northern Canada

(Ontario, Quebec, Northwest Territories and Yukon)

Of total program lending, 11 243 business improvement loans amounting to \$437 360 517 were made in Central and Northern Canada during the 12 months ended March 31, 1988. The average size of a loan made during that 12-month period grew to \$38 901 from \$34 867 during the prior fiscal year.

Of the \$437.4 million lent during the period under review, \$57.7 million, or 13.2 percent, was used to finance **fixed equipment**; \$257.0 million, or 58.7 percent, was used to finance **movable equipment**; \$116.7 million, or 26.7 percent, was used to finance **premises (excluding land)** and \$6.0 million, or 1.4 percent, was used to finance **land**.

In terms of borrowing by the various classes of business enterprises, **service businesses** led the way with \$190.2 million, or 43.5 percent, followed by **retail trade** with \$114.2 million, or 26.1 percent, **manufacturing** with \$51.5 million, or 11.8 percent, **transportation** with \$36.9 million, or 8.4 percent, **construction** with \$27.5 million, or 6.3 percent, **wholesale trade** with \$12.8 million, or 2.9 percent, **communications** with \$4.1 million, or 0.9 percent, and **fishing** since November 2, 1987 with \$0.2 million, or 0.1 percent.

Atlantic Canada

(New Brunswick, Nova Scotia, Prince Edward Island and Newfoundland)

Of total program lending, 1540 business improvement loans amounting to \$54 704 362 were made in Atlantic Canada during the 12 months ended March 31, 1988. This represented an increase of 77, or 5.3 percent, in the number and \$7 624 087, or 16.2 percent, in the dollar value of business improvement loans made during the previous 12-month period. The average size of a loan made during the 12 months ended March 31, 1988 grew to \$35 522 from \$32 181 during the prior fiscal year.

Of the \$54.7 million lent during the period under review, \$2.1 million, or 3.8 percent, was used to finance **fixed equipment**; \$37.8 million, or 69.1 percent, was used to finance **movable equipment**; \$14.0 million, or 25.6 percent, was used to finance **premises (excluding land)** and \$0.8 million, or 1.5 percent, was used to finance **land**.

In terms of borrowing by the various classes of business enterprises, **service businesses** led the way with \$15.3 million, or 28.0 percent, followed by **transportation** with \$12.6 million, or 23.0 percent, **retail trade** with \$11.3 million, or 20.7 percent, **construction** with \$5.7 million, or

10.4 percent, **manufacturing** with \$3.9 million, or 7.1 percent, **fishing** since November 2, 1987 with \$3.7 million, or 6.8 percent, **wholesale trade** with \$1.9 million, or 3.5 percent, and **communications** with \$0.3 million, or 0.5 percent.

Age of Small Business Enterprise Borrowers

As at November 2, 1987, it became mandatory for a lender to report the age of a business enterprise in respect of which a business improvement loan had been made under the Act. Of the 18 640 loans made during the fiscal year ended March 31, 1988, 7564 were made since November 2, 1987. The data reported by the lenders reveal that of those 7564 small business enterprises, 38.5 percent were start-ups, 7.5 percent were in their first year, another 7.5 percent were in their second year and 6.5 percent were in their third year of operation which, for the five-month period, translates into 4 537 small businesses, or 60.0 percent, in operation for three years or less.

Any questions respecting the Annual Report or other aspects of this program should be addressed to:

Small Business Loans Administration
Industry, Science and Technology Canada
Ottawa, Ontario
K1A 0H5

LIST OF TABLES

Table		Page
1	Summary of Operations	12
1(a)	B.I.L.s Made and Average Size of B.I.L. - by Region	13
1(b)	Record of Claim Payments, Recoveries and Receipt of Fees	14
1(c)	Record of Claim Payments, Recoveries and Receipt of Fees - by Region	15
2	Historical Lending Activity - Total Program - Number of Loans	16
2(a)	Historical Lending Activity - Total Program - Amount of Loans	17
3	Number of Loans by Dollar Size - Total Program	18
4	B.I.L.s Advanced, Repayments Made and Principal Balance of B.I.L.s Outstanding	19
5	Summary of B.I.L. Lending Classified by Type of Lender and by Province	20
5(a)	B.I.L. Lending of Chartered Banks by Province	21, 22
5(b)	B.I.L. Lending of Credit Unions, Caisses Populaires and Other Co-operative Credit Societies by Province	23, 24
5(c)	B.I.L. Lending of Trust, Loan and Insurance Corporations by Province	25
5(d)	Regional Distribution of 18 640 Loans Made	26
5(e)	Regional Distribution of \$683.7 Million in Loans Made	27
6	B.I.L. Lending by Province and Class of Business Enterprise	28
6(a)	Total Program Lending by Class of Business Enterprise	29
7	Movable Equipment Loans - by Class of Business Enterprise	30
8	Fixed Equipment Loans - by Class of Business Enterprise	31

9(a)	Premises Loans for Improvement of Premises - by Class of Business Enterprise	32
9(b)	Premises Loans for Construction of Premises - by Class of Business Enterprise	33
9(c)	Premises Loans for Purchase of Premises - by Class of Business Enterprise	34
10	Land Loans for Purchase of Land - by Class of Business Enterprise	35
11	Total Program Lending by Class of Loan	36

TABLE 1 - SUMMARY OF OPERATIONS
(Total Program - All Provinces and Territories)

PERIOD	BUSINESS IMPROVEMENT LOANS (B.I.L.s) MADE		AVERAGE SIZE OF B.I.L. \$	CLAIMS PAID	
	Number	Amount \$		Number	Amount \$
<u>12 months ended Dec. 31</u> 1961 - 1969	20 865	195 424 436	9 366	142	873 289
1970	1 367	13 772 340	10 075	27	148 649
1971	2 138	22 361 763	10 459	20	71 329
1972	2 860	28 453 509	9 949	21	125 955
1973	3 149	32 068 566	10 184	17	112 178
1974	2 947	37 241 269	12 637	37	239 175
1975	4 835	82 003 157	16 960	35	237 093
1976	5 106	91 893 663	17 997	42	231 896
1977	5 000	99 586 016	19 917	72	632 794
1978	7 319	176 711 904	24 144	122	1 380 584
1979	10 818	268 715 323	24 840	152	1 788 619
1980	16 828	421 346 123	25 038	242	3 825 688
1981	17 543	522 458 588	29 782	390	6 761 102
1982	17 376	450 802 248	25 944	561	11 705 508
1983	26 492	713 183 186	26 921	998	22 283 733
<u>3 months ended March 31</u> 1984	7 589	210 833 533	27 781	368	10 724 817
<u>12 months ended March 31</u> 1985	34 744	1 006 322 008	28 964	1 533	29 079 005
1986	23 588	737 431 100	31 263	1 884	44 429 322
1987	21 145	709 901 190	33 573	1 524	37 066 765
1988	18 640	683 705 916	36 680	1 457	35 052 253
TOTAL	250 349	6 504 215 838	25 981	9 644	206 769 754

Note: (1) Statistics shown above under "B.I.L.s MADE" and "AVERAGE SIZE OF B.I.L." for 12 months ended March 31, 1986, and prior periods may differ from those presented in previous Annual Reports because of late registration of B.I.L.s and sundry adjustments.

(2) Subsequent to the December 31, 1983, calendar year, the reporting period was changed to coincide with the Government's fiscal year-end of March 31.

TABLE 1(a)
BUSINESS IMPROVEMENT LOANS (B.I.L.s) MADE and AVERAGE SIZE OF B.I.L. - BY REGION

PERIOD	BUSINESS IMPROVEMENT LOANS (B.I.L.s) MADE IN								AVERAGE SIZE OF B.I.L. \$
	* ATLANTIC CANADA		** WESTERN CANADA		*** CENTRAL AND NORTHERN CANADA		TOTAL		
	Number	Amount \$	Number	Amount \$	Number	Amount \$	Number	Amount \$	
12 months ended March 31 1988									
Apr. 1/87 - Jun. 4/87	290	10 123 022	-	-	-	-	-	-	
Jun. 5/87 - Mar. 31/88	1 250	44 581 340	-	-	-	-	-	-	
TOTAL ATLANTIC CANADA	1 540	54 704 362	-	-	-	-	1 540	54 704 362	35 522
Apr. 1/87 - Aug. 3/87	-	-	2 202	69 848 268	-	-	-	-	
Aug. 4/87 - Mar. 31/88	-	-	3 655	121 792 769	-	-	-	-	
TOTAL WESTERN CANADA	-	-	5 857	191 641 037	-	-	5 857	191 641 037	32 720
Apr. 1/87 - Mar. 31/88	-	-	-	-	11 243	437 360 517	-	-	
TOTAL CENTRAL AND NORTHERN CANADA	-	-	-	-	11 243	437 360 517	11 243	437 360 517	38 901
TOTAL	1 540	54 704 362	5 857	191 641 037	11 243	437 360 517	18 640	683 705 916	36 680

* The Atlantic Canada Opportunities Agency, for purposes of this Act, covers small business enterprises located in the provinces of New Brunswick, Nova Scotia, Prince Edward Island and Newfoundland (Atlantic Canada) as at June 5, 1987.

** The Department of Western Economic Diversification, for purposes of this Act, covers small business enterprises located in the provinces of British Columbia, Alberta, Saskatchewan and Manitoba (Western Canada) as at August 4, 1987.

*** Industry, Science and Technology Canada was responsible for small business enterprises in all regions of Canada prior to the aforementioned commencement dates of June 5, 1987 for the Atlantic Canada Opportunities Agency and August 4, 1987 for the Department of Western Economic Diversification. After those aforementioned dates, it continues to be responsible for those located in the provinces of Quebec and Ontario and in the Northwest Territories and the Yukon (Central and Northern Canada).

TABLE 1(b)

RECORD OF CLAIM PAYMENTS, RECOVERIES AND RECEIPT OF FEES

PERIOD COVERED	CLAIMS PAID			RECOVERIES OF PRIOR YEARS' CLAIMS	CLAIMS PAID LESS ALL RECOVERIES	RECEIPT OF FEE OF 1%	CLAIMS LESS - ALL RECOVERIES LESS - ALL 1% FEES	
	#	GROSS \$	RECOVERIES IN YEAR CLAIMS PAID \$					NET \$
<u>12 months ended December 31</u>								
1961 - 1969	142	873 289	-	873 289	(2 386)	870 903	-	870 903
1970	27	148 649	-	148 649	(16 789)	131 860	-	131 860
1971	20	71 329	-	71 329	(4 829)	66 500	-	66 500
1972	21	125 955	-	125 955	(13 028)	112 927	-	112 927
1973	17	112 178	-	112 178	(13 379)	98 799	-	98 799
1974	37	239 175	-	239 175	(8 615)	230 560	-	230 560
1975	35	237 093	-	237 093	(4 323)	232 770	-	232 770
1976	42	231 896	-	231 896	(17 051)	214 845	-	214 845
1977	72	632 794	-	632 794	(7 287)	625 507	-	625 507
1978	122	1 380 584	-	1 380 584	(13 808)	1 366 776	-	1 366 776
1979	152	1 788 619	-	1 788 619	(51 633)	1 736 986	-	1 736 986
1980	242	3 825 688	-	3 825 688	(62 036)	3 763 652	-	3 763 652
1981	390	6 761 102	-	6 761 102	(88 662)	6 672 440	-	6 672 440
1982	561	11 705 508	-	11 705 508	(63 385)	11 642 123	-	11 642 123
1983	998	22 283 733	-	22 283 733	(178 500)	22 105 233	-	22 105 233
<u>3 months ended March 31</u>								
1984	368	10 724 817	-	10 724 817	(44 625)	10 680 192	-	10 680 192
<u>12 months ended March 31</u>								
1985	1 533	29 079 005	-	29 079 005	(670 000)	28 409 005	-	28 409 005
1986	1 884	44 450 775	(21 453)	44 429 322	(592 178)	43 837 144	(7 101 331)	36 735 813
1987	1 524	37 331 898	(265 133)	37 066 765	(507 944)	36 558 821	(7 172 167)	29 386 654
1988	1 457	35 379 304	(327 051)	35 052 253	(1 102 547)	33 949 706	(6 639 065)	27 310 641
	<u>9 644</u>	<u>207 383 391</u>	<u>(613 637)</u>	<u>*206 769 754</u>	<u>(3 463 005)</u>	<u>203 306 749</u>	<u>(20 912 563)</u>	<u>182 394 186</u>

* Equals figures appearing in Table 1 of Annual Report

Note: Claims paid as well as all recoveries and fees received are, for SBLA purposes, recorded on the actual dates such entries are transacted by the government whereas the amount of loans made (in Table 1) reflects the date an individual loan is made and recorded on the books of a lender, not the date such loan is received for registration in the Minister's registry.

TABLE 1(c)

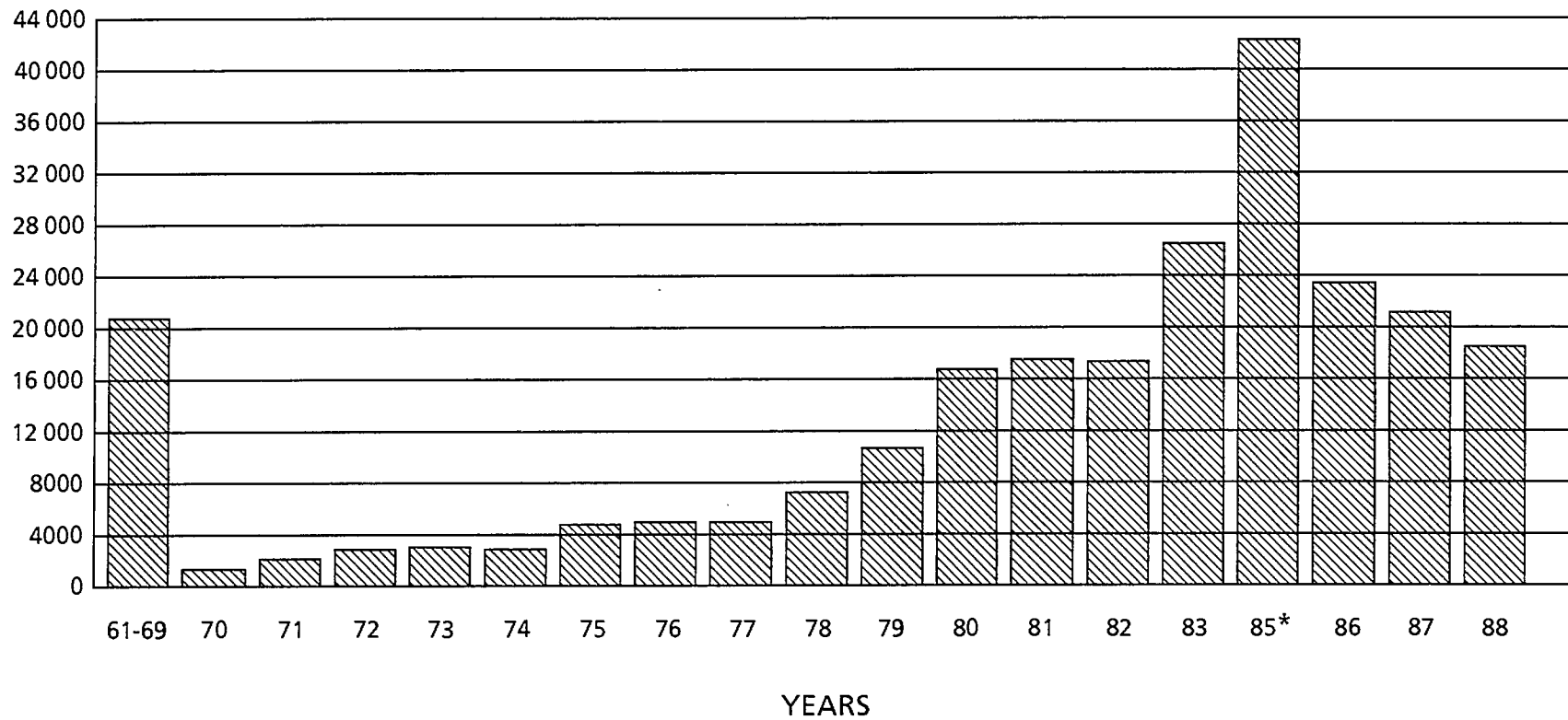
RECORD OF CLAIM PAYMENTS, RECOVERIES AND RECEIPT OF FEES - BY REGION

PERIOD COVERED	CLAIMS PAID				RECOVERIES OF PRIOR YEARS' CLAIMS	CLAIMS PAID LESS ALL RECOVERIES	RECEIPT OF FEE OF 1%	CLAIMS LESS - ALL RECOVERIES LESS - ALL 1% FEES
	NUMBER	GROSS	RECOVERIES IN YEAR CLAIMS PAID	NET				
	#	\$	\$	\$	\$	\$	\$	\$
<u>ATLANTIC CANADA OPPORTUNITIES AGENCY (Atlantic Canada)</u>								
Jun. 5/87-Mar. 31/88	60	1 298 531	(18 361)	1 280 170	(109 914)	1 170 256	(436 575)	733 681
<u>DEPARTMENT OF WESTERN ECONOMIC DIVERSIFICATION (Western Canada)</u>								
Aug. 4/87-Mar. 31/88	423	9 926 451	(118 644)	9 807 807	(277 933)	9 529 874	(1 186 102)	8 343 772
<u>INDUSTRY, SCIENCE AND TECHNOLOGY CANADA (Central and Northern Canada)</u>								
Apr. 1/87-Mar. 31/88	974	24 154 322	(190 046)	23 964 276	(714 700)	23 249 576	(5 016 388)	18 233 188
Includes data respecting Atlantic and Western Canada prior to the establishment of the Atlantic Canada Opportunities Agency and the Department of Western Economic Diversification.								
TOTALS								
Apr. 1/87-Mar. 31/88	1 457	35 379 304	(327 051)	* 35 052 253	(1 102 547)	33 949 706	(6 639 065)	27 310 641

* Equals figures appearing in Table 1 of Annual Report

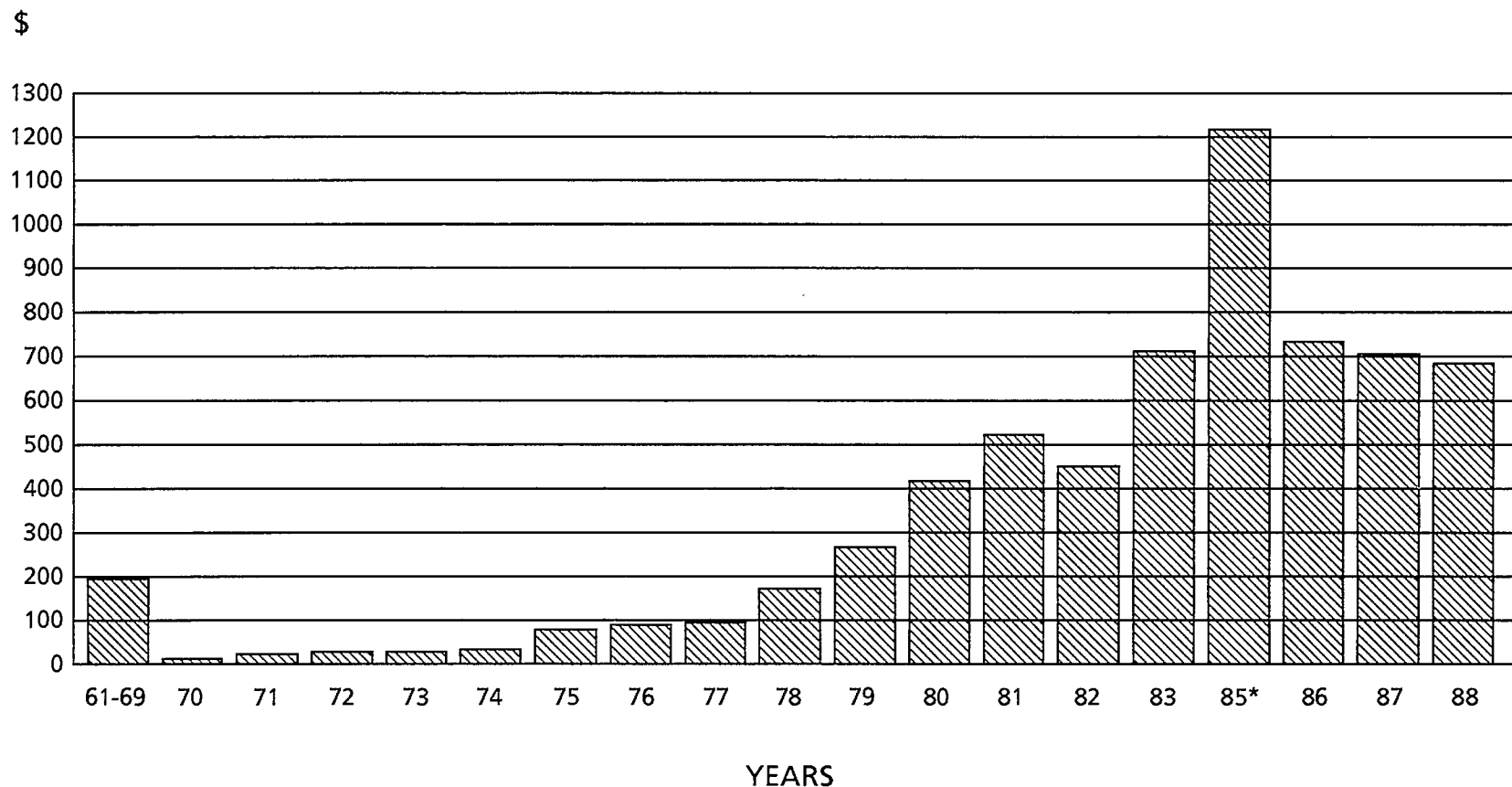
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Table 2
HISTORICAL LENDING ACTIVITY - TOTAL PROGRAM
 NUMBER OF LOANS



* 15 months from January 1, 1984, to March 31, 1985 (thereafter, 12 months ended March 31).

Table 2a
HISTORICAL LENDING ACTIVITY - TOTAL PROGRAM
 AMOUNT OF LOANS IN MILLIONS OF DOLLARS



* 15 months from January 1, 1984, to March 31, 1985 (thereafter, 12 months ended March 31).

Table 3
NUMBER OF LOANS BY DOLLAR SIZE - TOTAL PROGRAM
 APRIL 1, 1987 - MARCH 31, 1988

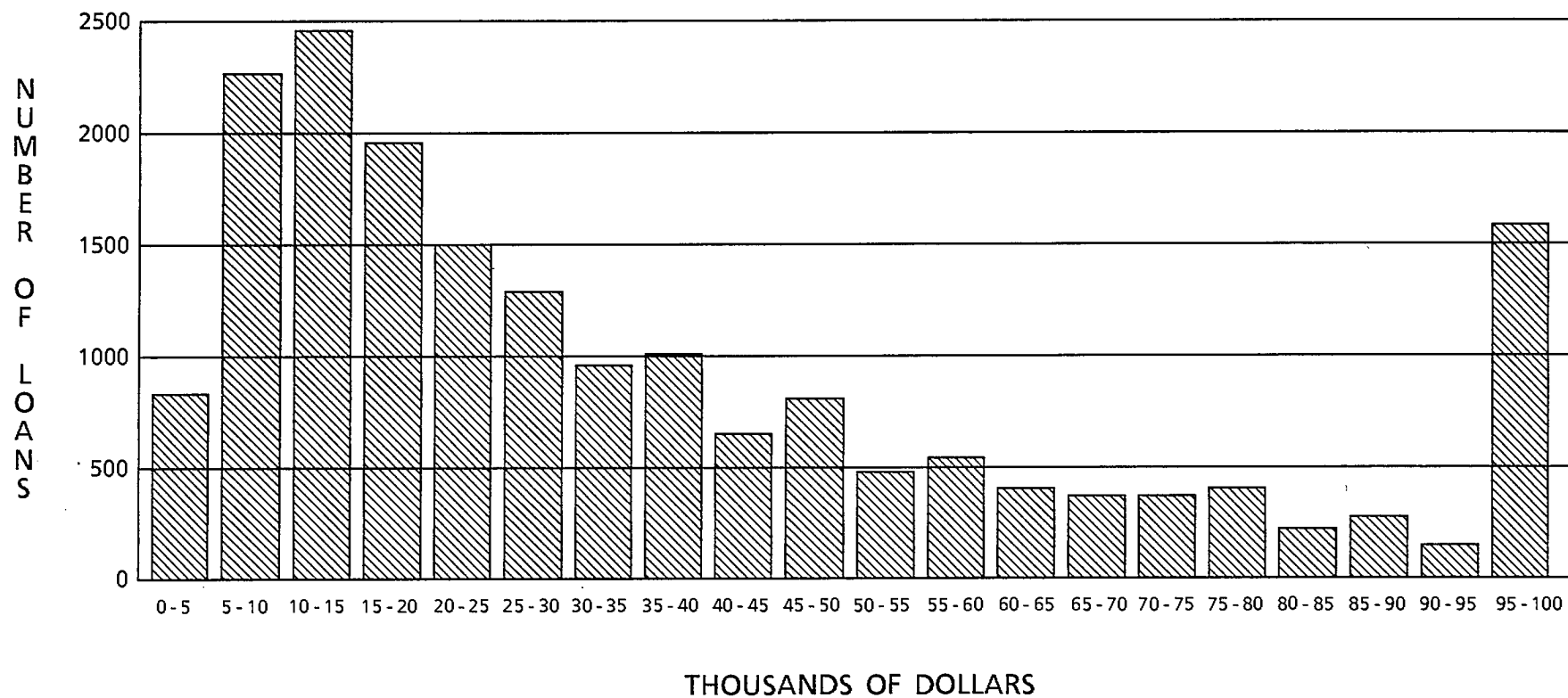


TABLE 4

B.I.L.s ADVANCED, REPAYMENTS MADE AND PRINCIPAL BALANCE OF B.I.L.s OUTSTANDING

PERIODS	LOANS MADE	REPAYMENTS*	BALANCE OF LOANS PAYABLE AS AT MARCH 31, 1988**
	\$	\$	\$
PERIOD 1: January 19, 1961, to December 31, 1963	74 549 220	74 549 220	-
PERIOD 2: January 1, 1964, to December 31, 1966	72 662 656	72 662 656	-
PERIOD 3: January 1, 1967, to December 31, 1969	48 212 560	48 212 560	-
PERIOD 4: January 1, 1970, to June 30, 1971	23 140 841	23 140 841	-
PERIOD 5: July 1, 1971, to June 30, 1974	86 924 604	86 924 604	-
PERIOD 6: July 1, 1974, to June 30, 1977	241 446 183	241 269 385	176 798
PERIOD 7: July 1, 1977, to June 30, 1980	672 444 062	666 839 135	5 604 927
PERIOD 8: July 1, 1980, to March 31, 1983	1 354 003 782	1 307 029 499	46 974 283
PERIOD 9: April 1, 1983, to March 31, 1985	1 799 793 724	1 535 333 232	264 460 492
PERIOD 10: April 1, 1985, to March 31, 1988	2 131 038 206	900 156 862	1 230 881 344
TOTAL	6 504 215 838	4 956 117 994	1 548 097 844

* Includes principal amount of claims paid under the Minister's liability to lenders.

** As reported by lenders at time of printing.

TABLE 5

SUMMARY OF B.I.L. LENDING CLASSIFIED BY TYPE OF LENDER AND BY PROVINCE

April 1, 1987 - March 31, 1988

LENDER PROVINCE	CHARTERED BANKS UNDER THE BANK ACT		CREDIT UNIONS CAISSES POPULAIRES & CO-OPERATIVE CREDIT SOCIETIES		TRUST, LOAN AND INSURANCE CORPORATIONS		ALBERTA TREASURY BRANCHES		TOTAL LENDING	
	No.	Amount \$	No.	Amount \$	No.	Amount \$	No.	Amount \$	No.	Amount \$
British Columbia	2 082	73 915 465	152	5 479 782	7	266 096	0	0	2 241	79 661 343
Alberta	1 859	52 596 443	15	454 054	8	348 590	124	4 776 550	2 006	58 175 637
Saskatchewan	863	26 184 477	78	2 827 424	17	897 619	1	87 000	959	29 996 520
Manitoba	633	22 967 985	11	479 504	7	360 048	0	0	651	23 807 537
WESTERN CANADA	5 437	175 664 370	256	9 240 764	39	1 872 353	125	4 863 550	5 857	191 641 037
Ontario	5 165	208 913 220	13	604 135	147	7 212 837	0	0	5 325	216 730 192
Quebec	2 807	108 612 944	2 939	103 552 436	84	4 873 018	0	0	5 830	217 038 398
Northwest Territories	51	2 074 315	0	0	0	0	0	0	51	2 074 315
Yukon	37	1 517 612	0	0	0	0	0	0	37	1 517 612
CENTRAL AND NORTHERN CANADA	8 060	321 118 091	2 952	104 156 571	231	12 085 855	0	0	11 243	437 360 517
New Brunswick	436	15 200 506	3	236 281	25	1 651 060	0	0	464	17 087 847
Nova Scotia	471	19 006 877	0	0	28	1 698 290	0	0	499	20 705 167
Prince Edward Island	196	5 343 473	0	0	8	461 068	0	0	204	5 804 541
Newfoundland	373	11 106 807	0	0	0	0	0	0	373	11 106 807
ATLANTIC CANADA	1 476	50 657 663	3	236 281	61	3 810 418	0	0	1 540	54 704 362
TOTAL	14 973	547 440 124	3 211	113 633 616	331	17 768 626	125	4 863 550	18 640	683 705 916

TABLE 5(a)

B.I.L. LENDING OF CHARTERED BANKS BY PROVINCE

April 1, 1987 - March 31, 1988

LENDER PROVINCE	Chartered Banks which individually made \$1 000 000 or more in B.I.L.s											
	THE ROYAL BANK OF CANADA		CANADIAN IMPERIAL BANK OF COMMERCE		THE TORONTO-DOMINION BANK		THE BANK OF NOVA SCOTIA		BANK OF MONTREAL		NATIONAL BANK OF CANADA	
	No.	Amount \$	No.	Amount \$	No.	Amount \$	No.	Amount \$	No.	Amount \$	No.	Amount \$
British Columbia	539	18 594 423	529	19 145 245	416	12 940 086	205	8 365 784	330	12 622 999	1	100 000
Alberta	239	9 078 712	857	21 664 860	384	9 563 979	232	7 289 003	119	3 990 260	0	0
Saskatchewan	314	9 748 477	323	9 274 369	54	1 387 030	109	3 392 768	63	2 381 833	0	0
Manitoba	153	6 579 336	326	10 144 338	45	2 231 060	72	2 170 721	34	1 717 530	3	125 000
WESTERN CANADA	1 245	44 000 948	2 035	60 228 812	899	26 122 155	618	21 218 276	546	20 712 622	4	225 000
Ontario	1 305	58 522 594	1 293	52 604 608	1 341	51 887 908	769	27 692 784	423	16 151 926	15	853 731
Quebec	1 310	42 655 569	161	8 906 345	655	27 418 657	157	5 279 536	250	10 234 195	175	10 924 842
Northwest Territories	8	597 000	39	1 420 890	2	24 600	1	22 750	1	9 075	0	0
Yukon	4	212 000	20	539 258	9	568 000	1	86 491	3	111 863	0	0
CENTRAL AND NORTHERN CANADA	2 627	101 987 163	1 513	63 471 101	2 007	79 899 165	928	33 081 561	677	26 507 059	190	11 778 573
New Brunswick	29	988 983	41	1 012 135	48	1 814 493	257	9 016 174	36	1 073 886	24	1 244 835
Nova Scotia	79	3 928 526	62	1 988 192	70	3 180 112	230	8 609 992	30	1 300 055	0	0
Prince Edward Island	21	780 326	88	2 202 933	4	123 000	64	1 804 435	19	432 779	0	0
Newfoundland	23	939 230	13	329 853	22	594 980	285	7 685 249	27	1 295 495	2	200 000
ATLANTIC CANADA	152	6 637 065	204	5 533 113	144	5 712 585	836	27 115 850	112	4 102 215	26	1 444 835
TOTAL	4 024	152 625 176	3 752	129 233 026	3 050	111 733 905	2 382	81 415 687	1 335	51 321 896	220	13 448 408

(Continued)

TABLE 5(a) (Continued)

B.I.L. LENDING OF CHARTERED BANKS BY PROVINCE

April 1, 1987 - March 31, 1988

LENDER PROVINCE	Chartered Banks which individually made \$1 000 000 or more in B.I.L.s						B.I.L.s MADE BY ALL OTHER CHARTERED BANKS		TOTAL B.I.L. LENDING BY ALL CHARTERED BANKS	
	HONGKONG BANK OF CANADA		LAURENTIAN BANK OF CANADA		LLOYDS BANK CANADA		No.	Amount \$	No.	Amount \$
	No.	Amount \$	No.	Amount \$	No.	Amount \$				
British Columbia	57	1 897 833	0	0	2	130 000	3	119 095	2 082	73 915 465
Alberta	25	938 729	0	0	1	25 000	2	45 900	1 859	52 596 443
Saskatchewan	0	0	0	0	0	0	0	0	863	26 184 477
Manitoba	0	0	0	0	0	0	0	0	633	22 967 985
WESTERN CANADA	82	2 836 562	0	0	3	155 000	5	164 995	5 437	175 664 370
Ontario	0	0	0	0	6	382 668	13	817 001	5 165	208 913 220
Quebec	0	0	84	2 337 904	8	377 686	7	478 210	2 807	108 612 944
Northwest Territories	0	0	0	0	0	0	0	0	51	2 074 315
Yukon	0	0	0	0	0	0	0	0	37	1 517 612
CENTRAL AND NORTHERN CANADA	0	0	84	2 337 904	14	760 354	20	1 295 211	8 060	321 118 091
New Brunswick	0	0	0	0	1	50 000	0	0	436	15 200 506
Nova Scotia	0	0	0	0	0	0	0	0	471	19 006 877
Prince Edward Island	0	0	0	0	0	0	0	0	196	5 343 473
Newfoundland	0	0	0	0	1	62 000	0	0	373	11 106 807
ATLANTIC CANADA	0	0	0	0	2	112 000	0	0	1 476	50 657 663
TOTAL	82	2 836 562	84	2 337 904	19	1 027 354	25	1 460 206	14 973	547 440 124

TABLE 5(b)

B.I.L. LENDING OF CREDIT UNIONS, CAISSES POPULAIRES AND OTHER CO-OPERATIVE CREDIT SOCIETIES BY PROVINCE

April 1, 1987 - March 31, 1988

LENDER PROVINCE	Credit Unions, Caisses Populaires and Other Co-operative Credit Societies which individually made \$1 000 000 or more in B.I.L.s											
	CAISSE POPULAIRE LAVAL DES RAPIDES		CAISSE POPULAIRE ST-CESAIRE		CAISSE POPULAIRE CHARLESBOURG		CAISSE POPULAIRE N.D. AUXILIATRICE		CAISSE POPULAIRE QUEBEC EST		CAISSE POPULAIRE ANJOU	
	No.	Amount \$	No.	Amount \$	No.	Amount \$	No.	Amount \$	No.	Amount \$	No.	Amount \$
British Columbia	0	0	0	0	0	0	0	0	0	0	0	0
Alberta	0	0	0	0	0	0	0	0	0	0	0	0
Saskatchewan	0	0	0	0	0	0	0	0	0	0	0	0
Manitoba	0	0	0	0	0	0	0	0	0	0	0	0
WESTERN CANADA	0	0	0	0	0	0	0	0	0	0	0	0
Ontario	0	0	0	0	0	0	0	0	0	0	0	0
Quebec	44	2 252 270	46	1 584 692	33	1 534 616	27	1 363 136	37	1 344 280	21	1 219 600
Northwest Territories	0	0	0	0	0	0	0	0	0	0	0	0
Yukon	0	0	0	0	0	0	0	0	0	0	0	0
CENTRAL AND NORTHERN CANADA	44	2 252 270	46	1 584 692	33	1 534 616	27	1 363 136	37	1 344 280	21	1 219 600
New Brunswick	0	0	0	0	0	0	0	0	0	0	0	0
Nova Scotia	0	0	0	0	0	0	0	0	0	0	0	0
Prince Edward Island	0	0	0	0	0	0	0	0	0	0	0	0
Newfoundland	0	0	0	0	0	0	0	0	0	0	0	0
ATLANTIC CANADA	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL	44	2 252 270	46	1 584 692	33	1 534 616	27	1 363 136	37	1 344 280	21	1 219 600

(Continued)

TABLE 5(b) (Continued)

B.I.L. LENDING OF CREDIT UNIONS, CAISSES POPULAIRES AND OTHER CO-OPERATIVE CREDIT SOCIETIES BY PROVINCE

April 1, 1987 - March 31, 1988

LENDER PROVINCE	Credit Unions, Caisses Populaires and Other Co-operative Credit Societies which individually made \$1 000 000 or more in B.I.L.s						B.I.L.s made by all other Credit Unions, Caisses Populaires and Other Co-operative Credit Societies		Total B.I.L. Lending by all Credit Unions, Caisses Populaires and Other Co-operative Credit Societies	
	CAISSE POPULAIRE GRANBY		CAISSE POPULAIRE STE-VICTOIRE		RICHMOND SAVINGS CREDIT UNION		No.	Amount \$	No.	Amount \$
	No.	Amount \$	No.	Amount \$	No.	Amount \$				
British Columbia	0	0	0	0	24	1 082 220	128	4 397 562	152	5 479 782
Alberta	0	0	0	0	0	0	15	454 054	15	454 054
Saskatchewan	0	0	0	0	0	0	78	2 827 424	78	2 827 424
Manitoba	0	0	0	0	0	0	11	479 504	11	479 504
WESTERN CANADA	0	0	0	0	24	1 082 220	232	8 158 544	256	9 240 764
Ontario	0	0	0	0	0	0	13	604 135	13	604 135
Quebec	37	1 213 111	31	1 195 443	0	0	2 663	91 845 288	2 939	103 552 436
Northwest Territories	0	0	0	0	0	0	0	0	0	0
Yukon	0	0	0	0	0	0	0	0	0	0
CENTRAL AND NORTHERN CANADA	37	1 213 111	31	1 195 443	0	0	2 676	92 449 423	2 952	104 156 571
New Brunswick	0	0	0	0	0	0	3	236 281	3	236 281
Nova Scotia	0	0	0	0	0	0	0	0	0	0
Prince Edward Island	0	0	0	0	0	0	0	0	0	0
Newfoundland	0	0	0	0	0	0	0	0	0	0
ATLANTIC CANADA	0	0	0	0	0	0	3	236 281	3	236 281
TOTAL	37	1 213 111	31	1 195 443	24	1 082 220	2 911	100 844 248	3 211	113 633 616

TABLE 5(c)

B.I.L. LENDING OF TRUST, LOAN AND INSURANCE CORPORATIONS BY PROVINCE

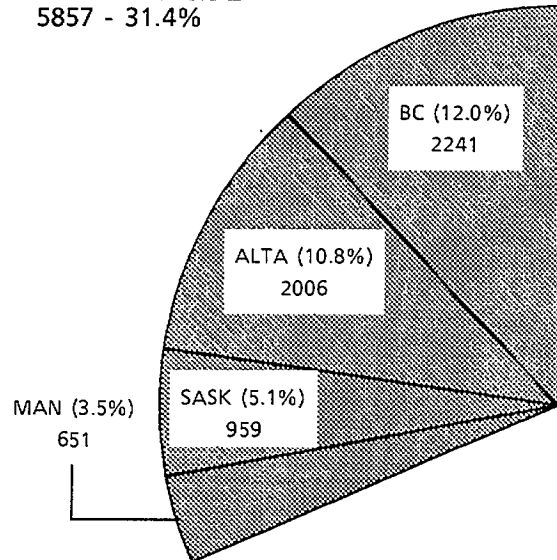
April 1, 1987 - March 31, 1988

LENDER	Trust, Loan and Insurance Corporations which individually made \$1 000 000 or more in B.I.L.s				B.I.L.s made by all other Trust, Loan and Insurance Corporations		Total B.I.L. Lending by all Trust, Loan and Insurance Corporations	
	GUARANTY TRUST COMPANY OF CANADA		NATIONAL TRUST COMPANY					
	PROVINCE	No.	Amount \$	No.	Amount \$	No.	Amount \$	No.
British Columbia	7	266 096	0	0	0	0	7	266 096
Alberta	8	348 590	0	0	0	0	8	348 590
Saskatchewan	17	897 619	0	0	0	0	17	897 619
Manitoba	7	360 048	0	0	0	0	7	360 048
WESTERN CANADA	39	1 872 353	0	0	0	0	39	1 872 353
Ontario	103	5 395 746	29	1 454 855	15	362 236	147	7 212 837
Quebec	82	4 748 018	0	0	2	125 000	84	4 873 018
Northwest Territories	0	0	0	0	0	0	0	0
Yukon	0	0	0	0	0	0	0	0
CENTRAL AND NORTHERN CANADA	185	10 143 764	29	1 454 855	17	487 236	231	12 085 855
New Brunswick	25	1 651 060	0	0	0	0	25	1 651 060
Nova Scotia	28	1 698 290	0	0	0	0	28	1 698 290
Prince Edward Island	8	461 068	0	0	0	0	8	461 068
Newfoundland	0	0	0	0	0	0	0	0
ATLANTIC CANADA	61	3 810 418	0	0	0	0	61	3 810 418
TOTAL	285	15 826 535	29	1 454 855	17	487 236	331	17 768 626

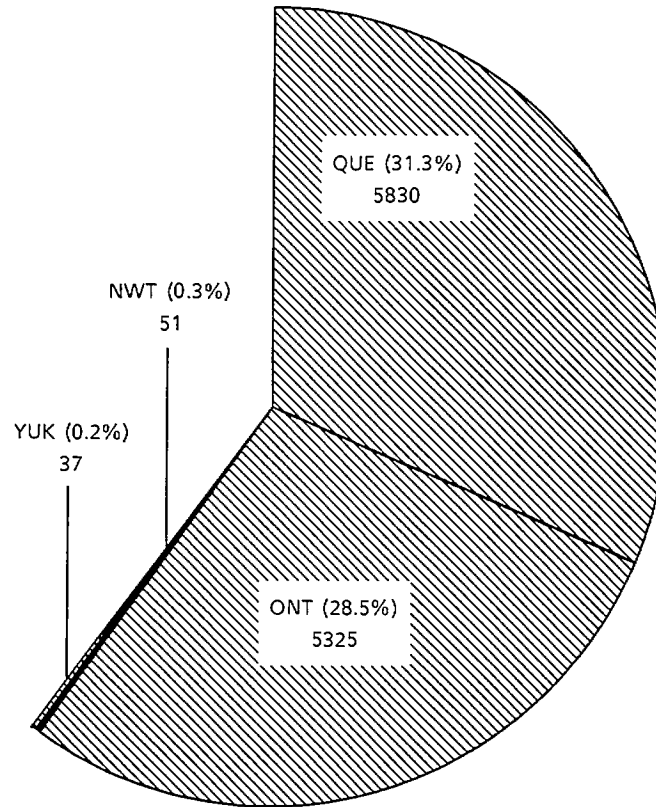
Table 5d

REGIONAL DISTRIBUTION OF 18 640 LOANS MADE

Western Canada
5857 - 31.4%



Central and Northern Canada
11 243 - 60.3%



Atlantic Canada
1540 - 8.3%

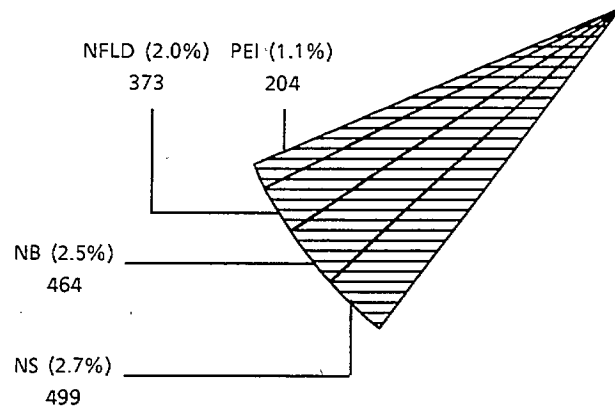
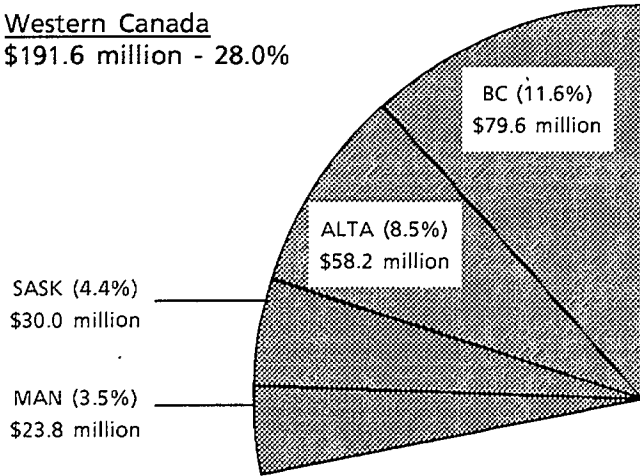


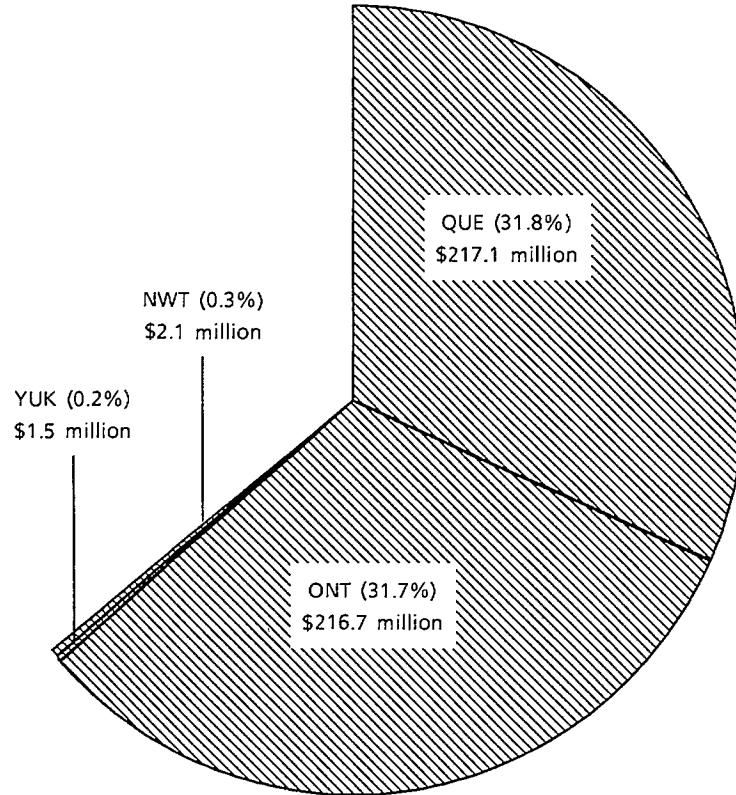
Table 5e

REGIONAL DISTRIBUTION OF \$683.7 MILLION IN LOANS MADE

Western Canada
\$191.6 million - 28.0%



Central and Northern Canada
\$437.4 million - 64.0%



Atlantic Canada
\$54.7 million - 8.0%

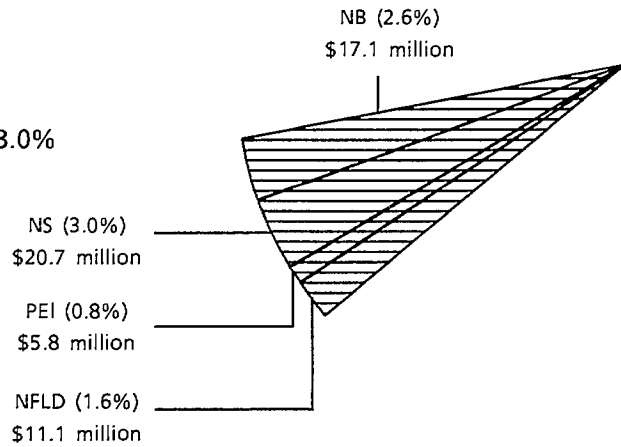


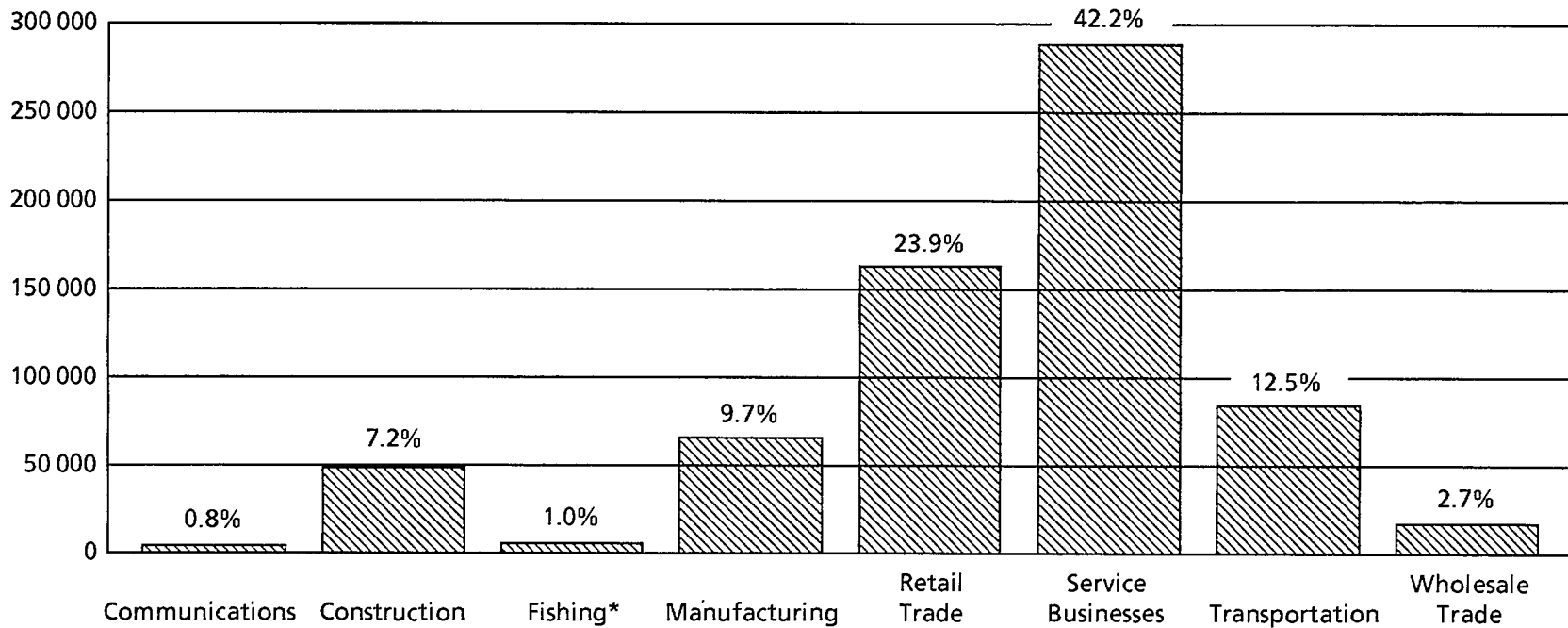
TABLE 6
B.I.L. LENDING BY PROVINCE AND CLASS OF BUSINESS ENTERPRISE
April 1, 1987 - March 31, 1988

PROV.	COMMUNICATIONS		CONSTRUCTION		FISHING		MANUFACTURING		RETAIL TRADE		SERVICE BUSINESSES		TRANSPORTATION		WHOLESALE TRADE		TOTAL	
	No.	Amount \$	No.	Amount \$	No.	Amount	No.	Amount \$	No.	Amount \$	No.	Amount \$	No.	Amount \$	No.	Amount \$	No.	Amount \$
BC	21	349 197	184	6 417 354	66	3 056 305	176	5 098 856	338	11 014 133	906	30 969 685	476	20 721 818	74	2 034 015	2 241	79 661 343
ALTA	19	397 966	194	5 458 740	1	79 000	111	3 355 295	360	10 712 091	944	27 647 659	346	9 802 215	31	722 671	2 006	58 175 637
SASK	10	171 385	90	2 729 942	0	0	35	968 125	273	8 338 532	423	13 769 190	101	3 522 318	27	497 028	959	29 996 520
MAN	6	208 029	55	1 271 270	2	31 700	39	1 502 711	216	8 065 866	270	10 758 438	55	1 742 394	8	227 129	651	23 807 537
WEST	56	1 126 577	523	15 877 306	69	3 167 005	361	10 924 967	1 187	38 130 622	2 543	83 144 972	978	35 788 745	140	3 480 843	5 857	191 641 037
ONT	60	1 973 103	475	14 865 559	1	16 000	651	26 423 815	1 367	62 303 790	2 237	90 609 799	355	14 402 189	179	6 135 937	5 325	216 730 192
QUE	51	2 050 200	383	12 309 930	7	242 200	704	25 072 278	1 379	51 121 002	2 580	97 798 025	513	22 025 527	213	6 423 236	5 830	217 038 398
NWT	1	24 750	4	90 000	0	0	0	0	11	540 850	29	1 091 640	6	327 075	0	0	51	2 074 315
YUK	1	10 000	5	193 541	0	0	1	9 533	8	192 909	16	715 629	3	166 400	3	229 600	37	1 517 612
CENTL.	113	4 058 053	867	27 455 030	8	258 200	1 356	51 505 626	2 765	114 158 551	4 862	190 215 093	877	36 921 191	395	12 788 773	11 243	437 360 517
NB	4	52 056	43	1 462 962	5	200 378	47	1 911 020	82	3 277 521	152	4 829 648	114	4 900 806	17	453 456	464	17 087 847
NS	4	114 700	68	2 371 293	49	1 573 077	29	1 208 515	95	3 774 634	137	5 896 767	94	4 874 153	23	892 028	499	20 705 167
PEI	1	15 000	19	628 499	63	1 717 148	12	390 920	18	309 303	62	1 488 008	24	1 144 813	5	110 850	204	5 804 541
NFLD	1	100 000	50	1 239 280	24	168 596	16	397 927	113	3 960 923	104	3 078 561	49	1 732 688	16	428 832	373	11 106 807
ATL.	10	281 756	180	5 702 034	141	3 659 199	104	3 908 382	308	11 322 381	455	15 292 984	281	12 652 460	61	1 885 166	1 540	54 704 362
TOTAL	179	5 466 386	1 570	49 034 370	218	7 084 404	1 821	66 338 975	4 260	163 611 554	7 860	288 653 049	2 136	85 362 396	596	18 154 782	18 640	683 705 916

NOTE: The number of loans in Tables 6 to 10 represent loans by purpose. As a loan may be made for one or more purposes, these figures differ from the total number of loans indicated in Tables 1 to 5.

Table 6a
TOTAL PROGRAM LENDING BY CLASS OF BUSINESS ENTERPRISE
 APRIL 1, 1987 - MARCH 31, 1988

Thousands
of dollars



* The business of fishing became eligible only as at November 2, 1987

TABLE 7
MOVABLE EQUIPMENT LOANS - BY CLASS OF BUSINESS ENTERPRISE
April 1, 1987 - March 31, 1988

PROV.	COMMUNICATIONS		CONSTRUCTION		FISHING		MANUFACTURING		RETAIL TRADE		SERVICE BUSINESSES		TRANSPORTATION		WHOLESALE TRADE		TOTAL	
	No.	Amount \$	No.	Amount \$	No.	Amount	No.	Amount \$	No.	Amount \$	No.	Amount \$	No.	Amount \$	No.	Amount \$	No.	Amount \$
BC	18	323 497	163	5 430 703	64	2 980 805	143	3 587 852	234	5 489 706	758	21 097 221	468	20 378 518	62	1 499 956	1 910	60 788 258
ALTA	19	397 966	173	4 713 290	1	79 000	103	2 894 486	263	5 393 956	791	19 647 484	340	9 652 215	27	552 441	1 717	43 330 838
SASK	7	73 385	79	2 227 197	0	0	31	822 935	176	3 673 715	318	7 674 217	101	3 519 918	25	344 728	737	18 336 095
MAN	6	191 029	51	1 142 470	1	15 500	32	955 661	142	3 096 845	199	5 136 364	55	1 713 594	8	227 129	494	12 478 592
WEST	50	985 877	466	13 513 660	66	3 075 305	309	8 260 934	815	17 654 222	2 066	53 555 286	964	35 264 245	122	2 624 254	4 858	134 933 783
ONT	50	1 507 383	447	13 499 141	1	16 000	553	20 147 298	977	28 934 264	1 819	55 095 998	347	14 029 219	141	4 170 390	4 335	137 399 693
QUE	34	916 730	324	9 047 962	6	133 940	454	13 758 438	767	19 204 607	1 693	49 356 061	507	21 316 487	166	4 087 889	3 951	117 822 114
NWT	0	0	4	90 000	0	0	0	0	7	229 318	21	574 840	4	147 075	0	0	36	1 041 233
YUK	1	10 000	4	107 050	0	0	1	9 533	8	176 349	8	139 920	3	166 400	2	149 600	27	758 852
CENTL.	85	2 434 113	779	22 744 153	7	149 940	1 008	33 915 269	1 759	48 544 538	3 541	105 166 819	861	35 659 181	309	8 407 879	8 349	257 021 892
NB	2	39 208	36	1 104 962	5	200 378	35	1 162 033	45	1 126 446	126	3 110 704	113	4 825 806	16	414 050	378	11 983 587
NS	2	13 900	54	1 803 693	42	1 269 130	26	1 144 215	56	1 394 474	103	3 381 342	93	4 853 161	19	612 228	395	14 472 143
PEI	1	15 000	18	614 999	58	1 565 298	7	230 420	14	225 203	57	1 167 408	24	1 144 813	2	26 250	181	4 989 391
NFLD	0	0	38	820 930	23	164 596	16	397 927	68	1 406 906	78	1 687 745	48	1 719 888	12	172 471	283	6 370 463
ATL.	5	68 108	146	4 344 584	128	3 199 402	84	2 934 595	183	4 153 029	364	9 347 199	278	12 543 668	49	1 224 999	1 237	37 815 584
TOTAL	140	3 488 098	1 391	40 602 397	201	6 424 647	1 401	45 110 798	2 757	70 351 789	5 971	168 069 304	2 103	83 467 094	480	12 257 132	14 444	429 771 259

TABLE 8
 FIXED EQUIPMENT LOANS - BY CLASS OF BUSINESS ENTERPRISE
 April 1, 1987 - March 31, 1988

PROV.	COMMUNICATIONS		CONSTRUCTION		FISHING		MANUFACTURING		RETAIL TRADE		SERVICE BUSINESSES		TRANSPORTATION		WHOLESALE TRADE		TOTAL	
	No.	Amount \$	No.	Amount \$	No.	Amount	No.	Amount \$	No.	Amount \$	No.	Amount \$	No.	Amount \$	No.	Amount \$	No.	Amount \$
BC	3	25 700	3	135 000	2	25 500	20	539 117	36	1 078 998	82	2 585 643	3	142 450	7	120 718	156	4 653 126
ALTA	0	0	3	155 000	0	0	8	237 762	31	642 428	76	2 289 477	1	12 000	1	12 480	120	3 349 147
SASK	1	24 000	3	87 400	0	0	1	11 424	22	388 624	35	960 075	0	0	0	0	62	1 471 523
MAN	1	7 100	0	0	0	0	5	272 575	33	894 072	29	1 497 941	0	0	0	0	68	2 671 688
WEST	5	56 800	9	377 400	2	25 500	34	1 060 878	122	3 004 122	222	7 333 136	4	154 450	8	133 198	406	12 145 484
ONT	10	306 735	7	92 357	0	0	81	3 310 972	216	7 261 109	230	7 057 229	3	69 070	27	717 350	574	18 814 822
QUE	15	1 066 464	25	470 986	2	40 460	229	6 842 486	436	11 093 924	644	17 947 889	3	146 300	37	1 068 596	1 391	38 677 105
NWT	0	0	0	0	0	0	0	0	0	0	0	0	1	80 000	0	0	1	80 000
YUK	0	0	0	0	0	0	0	0	1	6 000	2	89 600	0	0	0	0	3	95 600
CENTL.	25	1 373 199	32	563 343	2	40 460	310	10 153 458	653	18 361 033	876	25 094 718	7	295 370	64	1 785 946	1 969	57 667 527
NB	2	12 848	1	16 000	0	0	4	133 985	11	268 300	7	152 173	1	25 500	1	20 250	27	629 056
NS	2	97 200	2	17 100	7	113 087	1	16 800	9	151 844	12	330 479	1	20 992	0	0	34	747 502
PEI	0	0	0	0	2	55 600	2	40 500	1	7 600	2	72 700	0	0	0	0	7	176 400
NFLD	1	100 000	3	26 200	0	0	0	0	5	212 189	6	219 000	0	0	1	40 037	16	597 426
ATL.	5	210 048	6	59 300	9	168 687	7	191 285	26	639 933	27	774 352	2	46 492	2	60 287	84	2 150 384
TOTAL	35	1 640 047	47	1 000 043	13	234 647	351	11 405 621	801	22 005 088	1 125	33 202 206	13	496 312	74	1 979 431	2 459	71 963 395

TABLE 9(a)
PREMISES LOANS FOR IMPROVEMENT OF PREMISES - BY CLASS OF BUSINESS ENTERPRISE
April 1, 1987 - March 31, 1988

PROV.	COMMUNICATIONS		CONSTRUCTION		FISHING		MANUFACTURING		RETAIL TRADE		SERVICE BUSINESSES		TRANSPORTATION		WHOLESALE TRADE		TOTAL	
	No.	Amount \$	No.	Amount \$	No.	Amount	No.	Amount \$	No.	Amount \$	No.	Amount \$	No.	Amount \$	No.	Amount \$	No.	Amount \$
BC	0	0	5	70 328	0	0	5	208 800	78	1 943 172	120	3 065 047	1	8 050	5	93 541	214	5 388 938
ALTA	0	0	2	36 500	0	0	7	52 647	77	1 909 866	114	2 330 835	0	0	0	0	200	4 329 848
SASK	0	0	2	11 425	0	0	3	24 106	62	1 196 258	61	1 533 476	0	0	1	52 300	129	2 817 565
MAN	1	9 900	1	12 000	0	0	5	89 775	42	1 018 338	66	2 037 493	0	0	0	0	115	3 167 506
WEST	1	9 900	10	130 253	0	0	20	375 328	259	6 067 634	361	8 966 851	1	8 050	6	145 841	658	15 703 857
ONT	3	91 485	15	434 814	0	0	65	1 236 565	507	15 293 533	485	15 423 982	0	0	26	593 913	1 101	33 074 292
QUE	2	24 040	24	960 771	1	31 000	73	1 329 365	376	8 791 783	460	13 060 571	3	23 800	20	352 861	959	24 574 191
NWT	0	0	0	0	0	0	0	0	2	32 532	4	93 450	0	0	0	0	6	125 982
YUK	0	0	0	0	0	0	0	0	2	10 560	3	163 109	0	0	1	80 000	6	253 669
CENTL.	5	115 525	39	1 395 585	1	31 000	138	2 565 930	887	24 128 408	952	28 741 112	3	23 800	47	1 026 774	2 072	58 028 134
NB	0	0	1	29 000	0	0	5	156 000	22	586 531	19	423 138	0	0	0	0	47	1 194 669
NS	0	0	3	129 500	1	14 860	0	0	29	673 567	23	657 948	0	0	1	6 000	57	1 481 875
PEI	0	0	1	13 500	0	0	0	0	2	24 400	3	96 700	0	0	0	0	6	134 600
NFLD	0	0	1	8 300	0	0	0	0	14	471 559	13	252 171	0	0	1	7 324	29	739 354
ATL.	0	0	6	180 300	1	14 860	5	156 000	67	1 756 057	58	1 429 957	0	0	2	13 324	139	3 550 498
TOTAL	6	125 425	55	1 706 138	2	45 860	163	3 097 258	1 213	31 952 099	1 371	39 137 920	4	31 850	55	1 185 939	2 869	77 282 489

TABLE 9(b)
 PREMISES LOANS FOR CONSTRUCTION OF PREMISES - BY CLASS OF BUSINESS ENTERPRISE
 April 1, 1987 - March 31, 1988

PROV.	COMMUNICATIONS		CONSTRUCTION		FISHING		MANUFACTURING		RETAIL TRADE		SERVICE BUSINESSES		TRANSPORTATION		WHOLESALE TRADE		TOTAL	
	No.	Amount \$	No.	Amount \$	No.	Amount	No.	Amount \$	No.	Amount \$	No.	Amount \$	No.	Amount \$	No.	Amount \$	No.	Amount \$
BC	0	0	12	503 723	0	0	8	231 267	16	455 372	33	1 021 729	0	0	1	27 000	70	2 239 091
ALTA	0	0	11	402 450	0	0	1	10 400	28	1 264 429	28	923 782	4	119 000	0	0	72	2 720 061
SASK	0	0	5	185 910	0	0	1	9 660	9	382 400	22	980 734	1	2 400	1	94 397	39	1 655 501
MAN	0	0	1	2 800	0	0	1	20 000	16	699 831	13	759 460	0	0	0	0	31	1 482 091
WEST	0	0	29	1 094 883	0	0	11	271 327	69	2 802 032	96	3 685 705	5	121 400	2	121 397	212	8 096 744
ONT	0	0	12	452 497	0	0	21	893 925	86	3 968 332	87	4 455 803	2	73 550	5	168 360	213	10 012 467
QUE	0	0	16	836 911	0	0	22	806 829	68	2 724 643	89	4 354 386	2	110 000	4	209 760	201	9 042 529
NWT	0	0	0	0	0	0	0	0	2	93 000	4	198 600	1	90 000	0	0	7	381 600
YUK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
CENTL.	0	0	28	1 289 408	0	0	43	1 700 754	156	6 785 975	180	9 008 789	5	273 550	9	378 120	421	19 436 596
NB	0	0	2	141 000	0	0	6	317 002	8	324 154	5	229 809	0	0	1	19 156	22	1 031 121
NS	1	1 350	7	345 000	2	176 000	1	12 000	7	340 969	9	501 408	0	0	1	100 000	28	1 476 727
PEI	0	0	0	0	3	96 250	0	0	0	0	0	0	0	1	30 000	4	126 250	
NFLD	0	0	4	198 000	0	0	0	0	6	352 100	5	264 020	0	0	1	60 000	16	874 120
ATL.	1	1 350	13	684 000	5	272 250	7	329 002	21	1 017 223	19	995 237	0	0	4	209 156	70	3 508 218
TOTAL	1	1 350	70	3 068 291	5	272 250	61	2 301 083	246	10 605 230	295	13 689 731	10	394 950	15	708 673	703	31 041 558

TABLE 9(c)
 PREMISES LOANS FOR PURCHASE OF PREMISES - BY CLASS OF BUSINESS ENTERPRISE
 April 1, 1987 - March 31, 1988

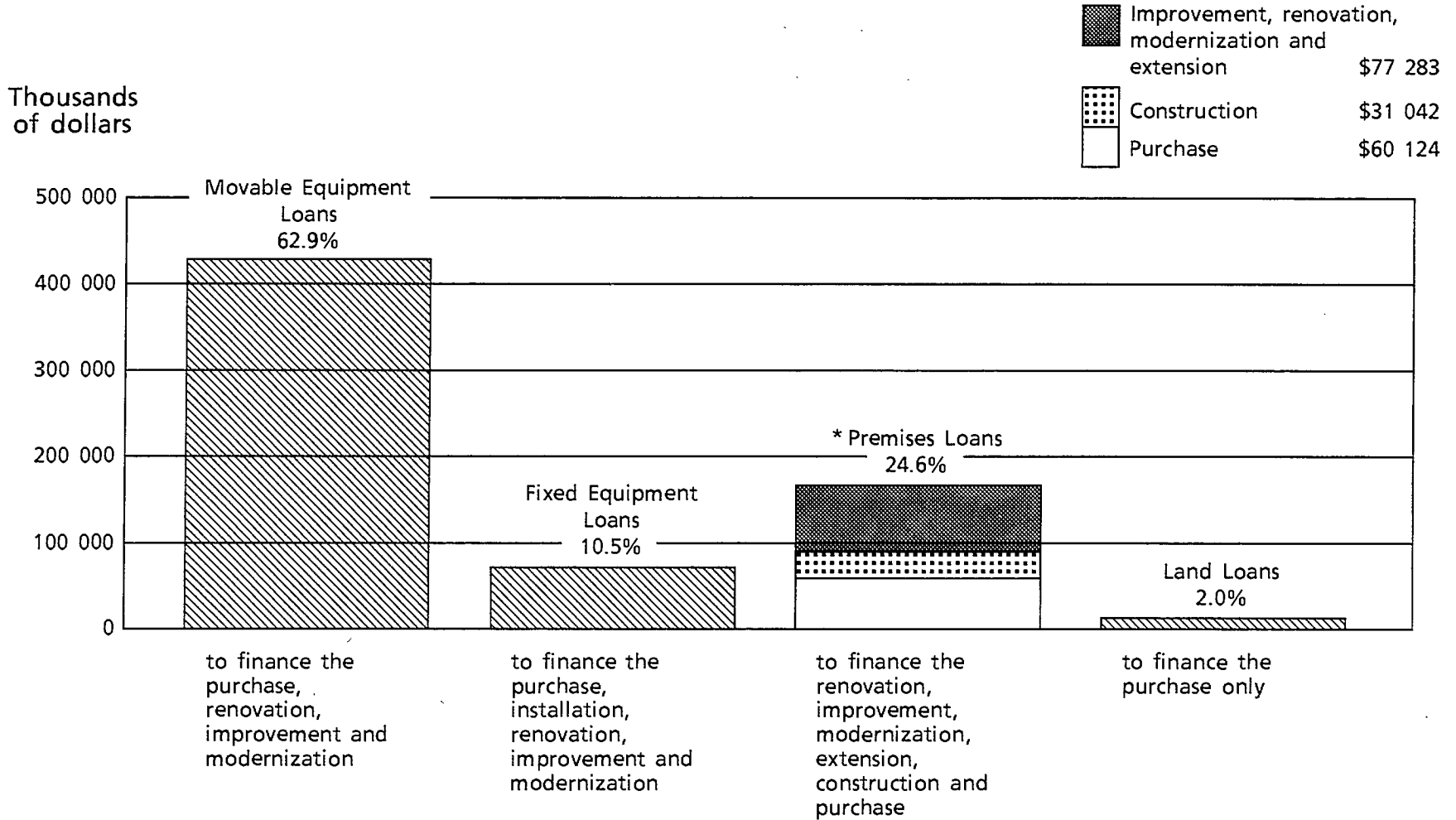
PROV.	COMMUNICATIONS		CONSTRUCTION		FISHING		MANUFACTURING		RETAIL TRADE		SERVICE BUSINESSES		TRANSPORTATION		WHOLESALE TRADE		TOTAL	
	No.	Amount \$	No.	Amount \$	No.	Amount	No.	Amount \$	No.	Amount \$	No.	Amount \$	No.	Amount \$	No.	Amount \$	No.	Amount \$
BC	0	0	5	253 440	1	50 000	7	373 800	28	1 509 025	43	2 330 291	3	133 800	1	80 000	88	4 729 356
ALTA	0	0	2	65 000	0	0	1	75 000	23	1 009 672	34	1 704 589	0	0	2	88 750	62	2 943 011
SASK	1	58 500	3	115 910	0	0	1	100 000	42	1 597 498	48	1 842 816	0	0	0	0	95	3 714 724
MAN	0	0	2	105 000	1	16 200	3	160 200	35	1 823 580	17	534 390	0	0	0	0	58	2 639 370
WEST	1	58 500	12	539 350	2	66 200	12	709 000	128	5 938 775	142	6 412 086	3	133 800	3	168 750	303	14 026 461
ONT	1	67 500	7	258 500	0	0	12	565 550	96	5 293 400	120	6 785 620	1	40 000	10	456 024	247	13 466 594
QUE	1	42 966	18	882 140	1	36 800	48	2 236 010	163	8 764 058	217	11 966 590	8	416 240	8	587 480	464	24 932 284
NWT	1	24 750	0	0	0	0	0	0	2	155 000	5	224 750	0	0	0	0	8	404 500
YUK	0	0	1	86 491	0	0	0	0	0	0	4	311 000	0	0	0	0	5	397 491
CENTL.	3	135 216	26	1 227 131	1	36 800	60	2 801 560	261	14 212 458	346	19 287 960	9	456 240	18	1 043 504	724	39 200 869
NB	0	0	2	126 950	0	0	2	117 000	15	804 150	14	795 966	1	49 500	0	0	34	1 893 566
NS	0	0	1	23 000	0	0	1	35 500	22	1 162 280	15	935 991	0	0	2	173 800	41	2 330 571
PEI	0	0	0	0	0	0	3	120 000	2	52 100	3	100 800	0	0	1	42 600	9	315 500
NFLD	0	0	4	185 850	1	4 000	0	0	27	1 479 469	13	653 510	0	0	1	34 000	46	2 356 829
ATL.	0	0	7	335 800	1	4 000	6	272 500	66	3 497 999	45	2 486 267	1	49 500	4	250 400	130	6 896 466
TOTAL	4	193 716	45	2 102 281	4	107 000	78	3 783 060	455	23 649 232	533	28 186 313	13	639 540	25	1 462 654	1 157	60 123 796

TABLE 10
 LAND LOANS FOR PURCHASE OF LAND - BY CLASS OF BUSINESS ENTERPRISE
 April 1, 1987 - March 31, 1988

PROV.	COMMUNICATIONS		CONSTRUCTION		FISHING		MANUFACTURING		RETAIL TRADE		SERVICE BUSINESSES		TRANSPORTATION		WHOLESALE TRADE		TOTAL	
	No.	Amount \$	No.	Amount \$	No.	Amount	No.	Amount \$	No.	Amount \$	No.	Amount \$	No.	Amount \$	No.	Amount \$	No.	Amount \$
BC	0	0	2	24 160	0	0	4	158 000	12	538 860	20	869 754	1	59 000	3	212 800	42	1 862 574
ALTA	0	0	3	86 500	0	0	1	85 000	14	491 740	17	751 492	2	19 000	1	69 000	38	1 502 732
SASK	2	15 500	5	102 100	0	0	0	0	37	1 100 037	40	777 872	0	0	1	5 603	85	2 001 112
MAN	0	0	1	9 000	0	0	1	4 500	18	533 200	15	792 790	1	28 800	0	0	36	1 368 290
WEST	2	15 500	11	221 760	0	0	6	247 500	81	2 663 837	92	3 191 908	4	106 800	5	287 403	201	6 734 708
ONT	0	0	3	128 250	0	0	10	269 505	33	1 553 152	50	1 791 167	4	190 350	2	29 900	102	3 962 324
QUE	0	0	6	107 160	0	0	6	99 150	26	541 987	49	1 112 528	2	12 700	4	116 650	95	1 990 175
NWT	0	0	0	0	0	0	0	0	1	31 000	0	0	1	10 000	0	0	2	41 000
YUK	0	0	0	0	0	0	0	0	0	0	1	12 000	0	0	0	0	1	12 000
CENTL.	0	0	9	235 410	0	0	16	368 655	60	2 126 139	100	2 915 695	7	213 050	6	146 550	198	6 005 499
NB	0	0	2	45 050	0	0	1	25 000	6	167 940	5	117 858	0	0	0	0	14	355 848
NS	1	2 250	1	53 000	0	0	0	0	3	51 500	4	89 599	0	0	0	0	9	196 349
PEI	0	0	0	0	0	0	0	0	0	0	1	50 400	0	0	1	12 000	2	62 400
NFLD	0	0	0	0	0	0	0	0	3	38 700	2	2 115	1	12 800	2	115 000	8	168 615
ATL.	1	2 250	3	98 050	0	0	1	25 000	12	258 140	12	259 972	1	12 800	3	127 000	33	783 212
TOTAL	3	17 750	23	555 220	0	0	23	641 155	153	5 048 116	204	6 367 575	12	332 650	14	560 953	432	13 523 419

Table 11
TOTAL PROGRAM LENDING BY CLASS OF LOAN

APRIL 1, 1987 - MARCH 31, 1988



* For purposes of the SBLA, premises specifically excludes land.