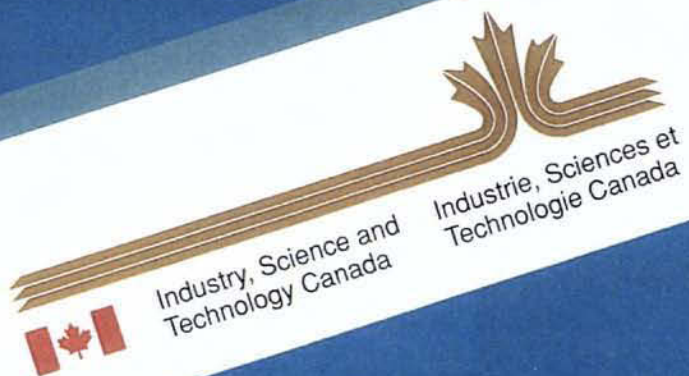


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# SMALL BUSINESSES LOANS ACT

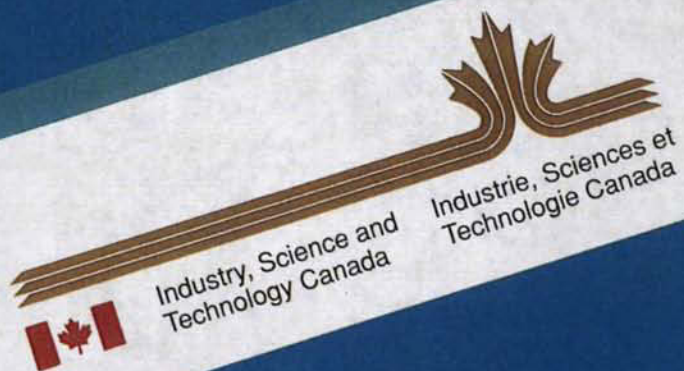
Annual Report on Operations  
for the 12-month period ended March 31, 1989



Canada

# SMALL BUSINESSES LOANS ACT

Annual Report on Operations  
for the 12-month period ended March 31, 1989



**SMALL BUSINESSES LOANS ACT**  
**Annual Report on Operations**  
**for the 12-month period ended March 31, 1989**

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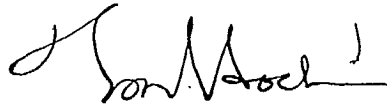


His Excellency, The Right Honourable Ramon John Hnatyshyn, P.C., C.C., C.M.M., C.D.  
Governor General of Canada  
Government House  
1 Sussex Drive  
Ottawa, Ontario  
K1A 0A1

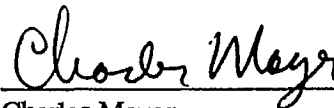
Your Excellency,

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, 1989.

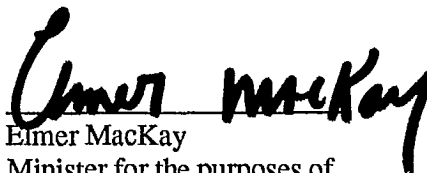
Respectfully submitted,



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*

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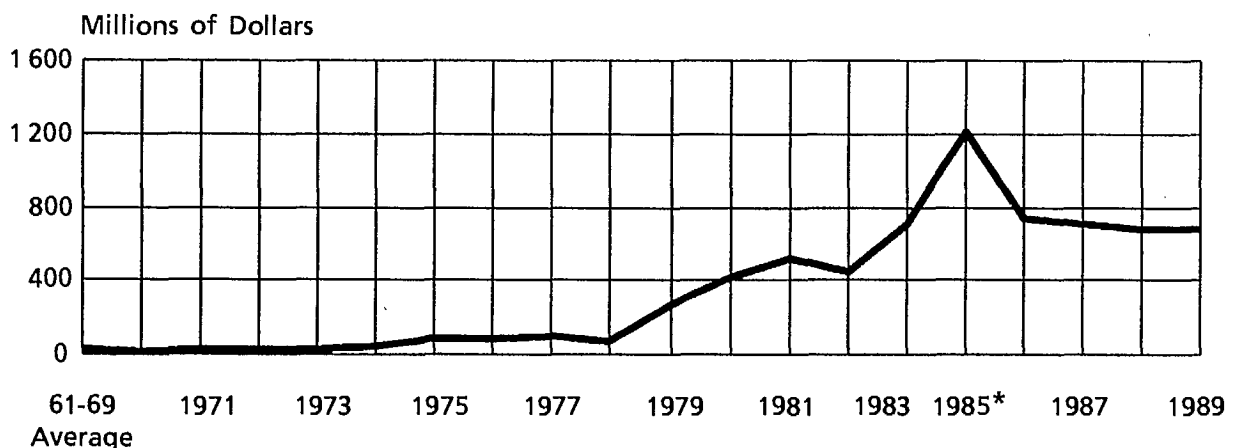
## Introduction

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 of those four provinces is referred to in this report as Atlantic Canada (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 of those four provinces is referred to in this report as Western Canada (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 Territory. 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 of the aforementioned two provinces and two territories is referred to in this report as Central and Northern Canada (CENTL).

Chart 1

*Historical Lending Activity — Total Program Amount of Loans*



Source: *Small Businesses Loans Act* Databank.

\*15 months from Jan. 1, 1984 to Mar. 31, 1985 (thereafter, 12 months ended Mar. 31)



## **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.

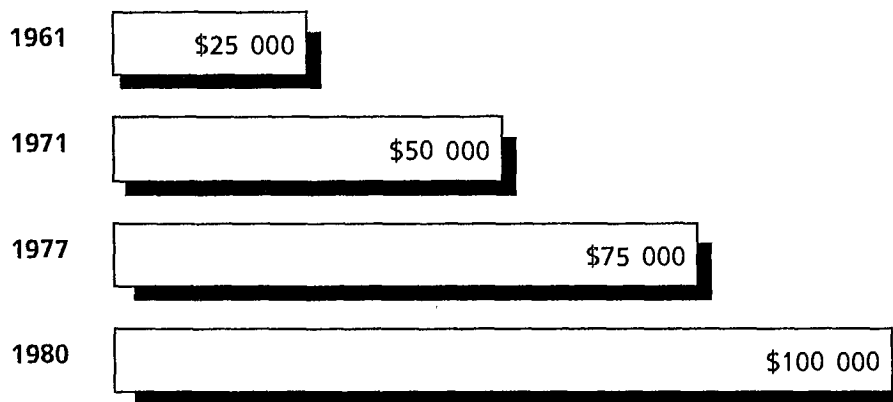
Under the Act, the Minister is liable to pay to an approved lender 85 percent of the amount of any loss sustained by the lender as a result of a Business Improvement Loan made subsequent to March 31, 1985, provided the lender has generated sufficient indemnification from the making of loans and that 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. The following changes are most significant:

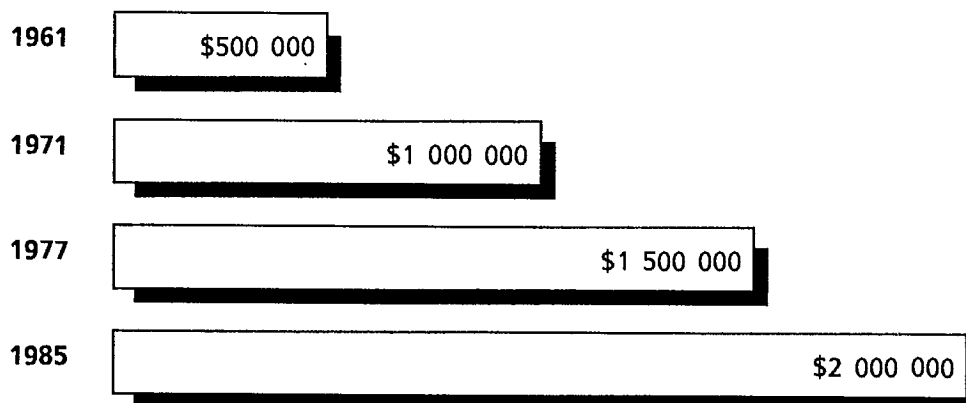
1. Amendments to the **maximum loan amount** which may be **outstanding per borrower** at any one time:

**Chart 2**



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

**Chart 3**



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 registered. 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 its inception in 1961, all banks chartered under the *Bank Act* have been automatically authorized as approved lenders for the 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 approved lenders for the purposes of the Act. In 1974, the Alberta Treasury Branches were included as approved lenders.

## *Small Businesses Loans Act*

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Tables 5, 5a, 5b and 5c herein list lenders which have granted over \$1 million in Business Improvement Loans during the year under review.

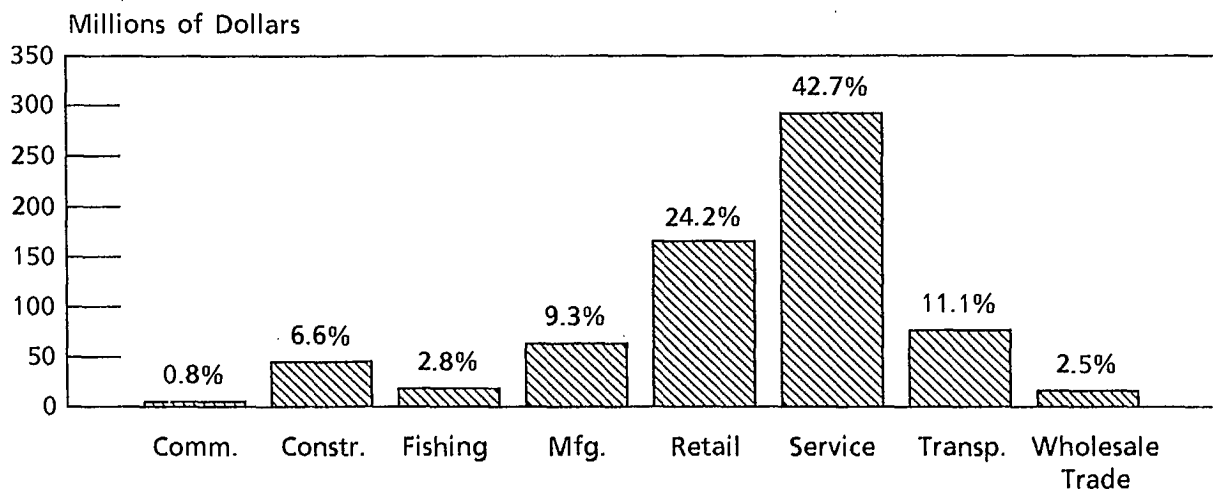
### ***Eligible Borrowers***

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 (Comm.)
- Construction (Constr.)
- Fishing
- Manufacturing (Mfg.)
- Retail trade (Retail)
- Service businesses (Service)
- Transportation (Transp.)
- Wholesale trade.

**Chart 4**

***Total Program Lending by Class of Business Enterprise  
April 1, 1988 - March 31, 1989***



Source: *Small Businesses Loans Act* Databank (see table 6 herein, p. 22).

### Class of Loans

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

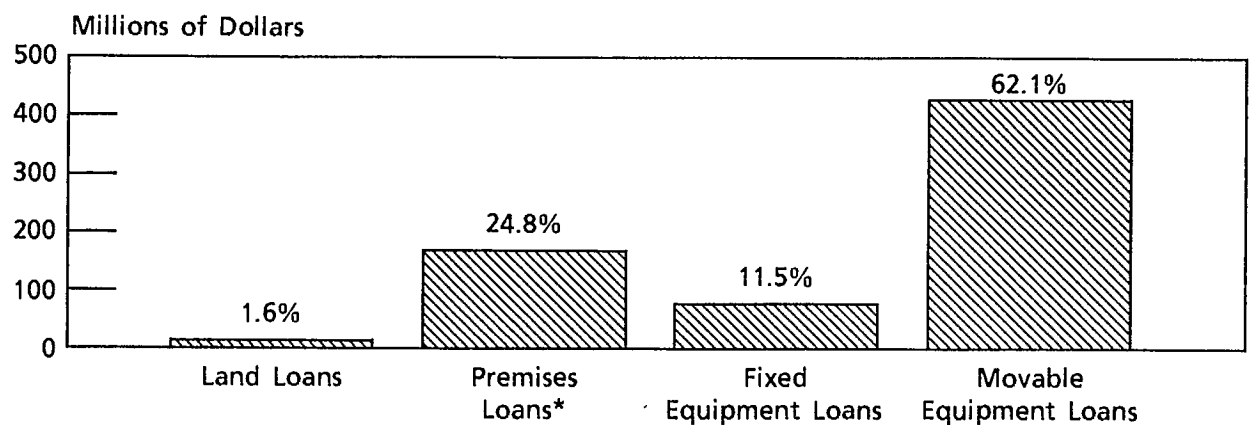
- Land Loans
  - for the purchase of land necessary for the operation of a small business enterprise;
- Premises Loans
  - for the renovation, improvement, modernization, extension, construction and/or purchase of premises;
- Fixed Equipment Loans
  - for the purchase, installation, renovation, improvement and/or modernization of equipment of a kind usually affixed to real or immovable property;
- Movable Equipment Loans
  - for the purchase, renovation, improvement and/or modernization of equipment of a kind not usually affixed to real or immovable property.

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 the eligible costs in respect of land and premises and up to 80 percent of the eligible costs in respect of equipment.

Chart 5

*Total Program Lending by Class of Loan  
April 1, 1988 - March 31, 1989*



Source: *Small Businesses Loans Act* Databank (see tables 7-10 herein, p.p. 23-28).

\*For purposes of the Act, premises specifically excludes land.

## Operating Results

### Total Program

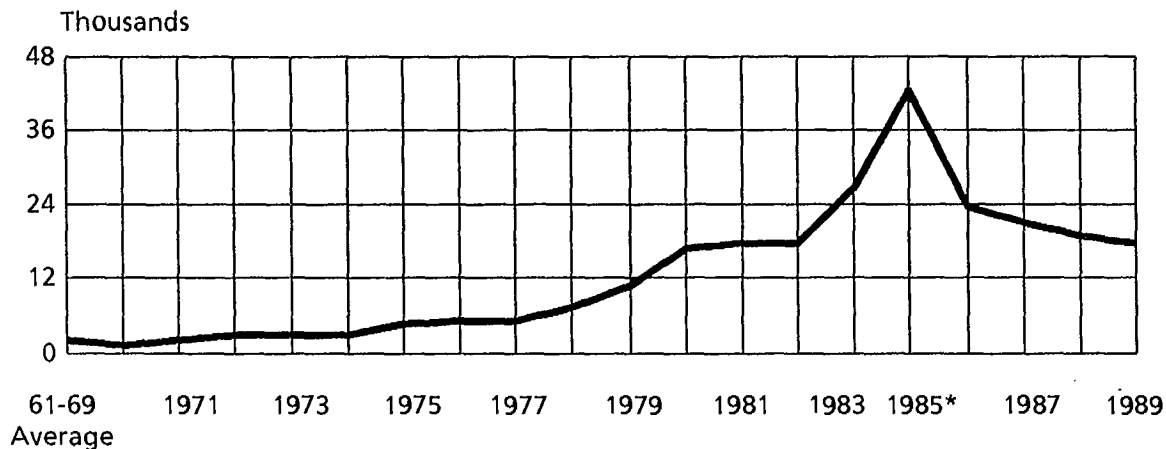
During the fiscal year ended March 31, 1989, 17 726 Business Improvement Loans amounting to \$682 746 880 were made. The average size of a Business Improvement Loan made during the fiscal year ended March 31, 1989, was \$38 516 compared to \$36 672 during the previous 12-month period.

Of the dollar value loaned during the period under review, \$78.2 million or 11.5 percent, was used to finance the purchase, installation, renovation, improvement and modernization of **fixed equipment**; \$424.1 million or 62.1 percent, was used to finance the purchase, renovation, improvement and modernization of **movable equipment**; \$169.3 million or 24.8 percent, was used to finance the renovation, improvement, modernization, extension, construction and purchase of **premises (excluding land)**; and \$11.1 million or 1.6 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 \$291.7 million or 42.7 percent of total loans made. **Retail trade** followed with \$165.1 million or 24.2 percent, **transportation** with \$75.7 million or 11.1 percent, **manufacturing** with \$63.7 million or 9.3 percent, **construction** with \$45.0 million or 6.6 percent, **wholesale trade** with \$16.8 million or 2.5 percent, **fishing** with \$19.1 million or 2.8 percent and **communications** with \$5.7 million or 0.8 percent.

Chart 6

*Historical Lending Activity — Total Program  
Number of Loans*



Source: *Small Businesses Loans Act* Databank.

\*15 months from Jan. 1, 1984 to Mar. 31, 1985 (thereafter, 12 months ended Mar. 31)

Approved lenders have made a total of 268 100 Business Improvement Loans amounting to \$7 187 760 792 under the Act between its inception in 1961 and March 31, 1989. The government paid lenders a total of \$240 058 973 in respect of 11 080 claims they submitted under the loss reimbursement provisions of the legislation during the same period. As at March 31, 1989, the aggregate cost of claim payments made to lenders has been reduced to \$206 847 192 as a result of \$5 411 307 in recoveries received on subrogated debts since the Act's inception and \$27 800 474 in fees received from lenders in respect of Business Improvement Loans made and registered since April 1, 1985.

**Western Canada: British Columbia, Alberta, Saskatchewan and Manitoba**

Of total program lending, 5 359 Business Improvement Loans amounting to \$185 812 253 were made in Western Canada during the 12 months ended March 31, 1989. The average size of loan made during that period grew to \$34 672 from \$32 720 during the prior fiscal year.

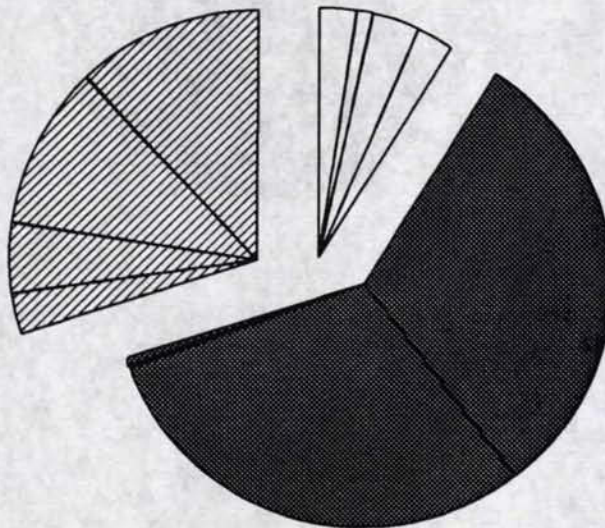
Of the \$185.8 million loaned during the period under review, \$11 million or 5.9 percent, was used to finance **fixed equipment**; \$136.2 million or 73.3 percent, was used to finance **movable equipment**; \$34.4 million or 18.5 percent, was used to finance **premises (excluding land)** and \$4.2 million or 2.3 percent, was used to finance **land**.

In terms of borrowing by the various classes of business enterprises, **service businesses** led the way with \$80.1 million or 43.1 percent, followed by **retail trade** with \$34 million or 18.3 percent, **transportation** with \$32.6 million or 17.5 percent, **construction** with \$14.4 million or 7.7 percent, **manufacturing** with \$10.1 million or 5.5 percent, **wholesale trade** with \$3.7 million or 2 percent, **fishing** with \$9.4 million or 5.1 percent, and **communications** with \$1.5 million or 0.8 percent.

**Chart 7**

**Regional Distribution of 17 726 Loans Made**

| Western Canada |       |       |
|----------------|-------|-------|
| B.C.           | 2 150 | 12.1% |
| ALTA.          | 1 897 | 10.7% |
| SASK.          | 816   | 4.6%  |
| MAN.           | 496   | 2.8%  |
| Total          | 5 359 | 30.2% |



| Atlantic Canada |       |      |
|-----------------|-------|------|
| Nfld.           | 416   | 2.4% |
| P.E.I.          | 209   | 1.2% |
| N.S.            | 517   | 2.9% |
| N.B.            | 442   | 2.5% |
| Total           | 1 584 | 9%   |

| Central and Northern Canada |        |       |
|-----------------------------|--------|-------|
| QUE.                        | 5 385  | 30.4% |
| ONT.                        | 5 325  | 30%   |
| Y.T.                        | 26     | 0.1%  |
| N.W.T.                      | 47     | 0.3%  |
| Total                       | 10 783 | 60.8% |

Source: Small Businesses Loans Act Databank.



**Central and Northern Canada: Ontario, Quebec, Northwest Territories and Yukon Territory**

Of total program lending, 10 783 Business Improvement Loans amounting to \$443 264 369 were made in Central and Northern Canada during the 12 months ended March 31, 1989. The average size of a loan made during that period grew to \$41 108 from \$38 901 during the prior fiscal year.

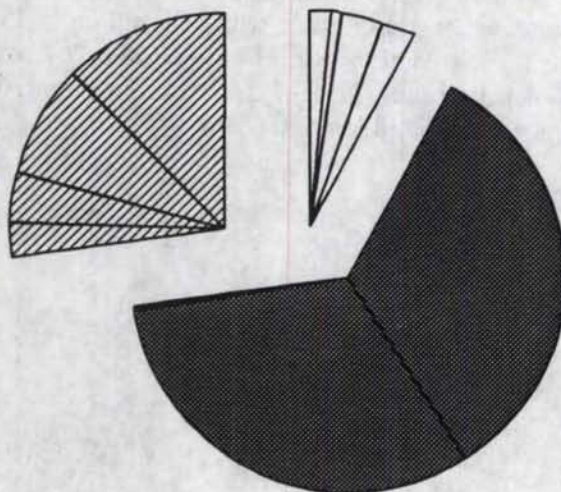
Of the \$443.3 million loaned during the period under review, \$64.8 million or 14.6 percent, was used to finance **fixed equipment**; \$250.3 million or 56.5 percent, was used to finance **movable equipment**; \$122.2 million or 27.5 percent, was used to finance **premises (excluding land)** and \$6 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 \$196.3 million or 44.3 percent, followed by **retail trade** with \$121.2 million or 27.3 percent, **manufacturing** with \$49.7 million or 11.2 percent, **transportation** with \$33.7 million or 7.6 percent, **construction** with \$25.8 million or 5.8 percent, **wholesale trade** with \$11.7 million or 2.6 percent, **communications** with \$4.2 million or 1 percent, and **fishing** with \$0.7 million or 0.2 percent.

**Chart 8**

**Regional Distribution of \$682 746 880 in Loans Made**

| Western Canada |         |       |
|----------------|---------|-------|
| B.C.           | \$84    | 12.3% |
| ALTA.          | \$58.5  | 8.6%  |
| SASK.          | \$25.7  | 3.8%  |
| MAN.           | \$17.6  | 2.5%  |
| Total          | \$185.8 | 27.2% |



| Atlantic Canada |        |      |
|-----------------|--------|------|
| NFLD.           | \$11.5 | 1.7% |
| P.E.I.          | \$5.4  | 0.8% |
| N.S.            | \$19.6 | 2.9% |
| N.B.            | \$17.2 | 2.5% |
| Total           | \$53.7 | 7.9% |

| Central and Northern Canada |         |       |
|-----------------------------|---------|-------|
| QUE.                        | \$215.5 | 31.5% |
| ONT.                        | \$225.2 | 33%   |
| Y.T.                        | \$0.9   | 0.1%  |
| N.W.T.                      | \$1.6   | 0.3%  |
| Total                       | \$443.2 | 64.9% |

Source: *Small Businesses Loans Act Databank.*

***Atlantic Canada: New Brunswick, Nova Scotia, Prince Edward Island and Newfoundland***

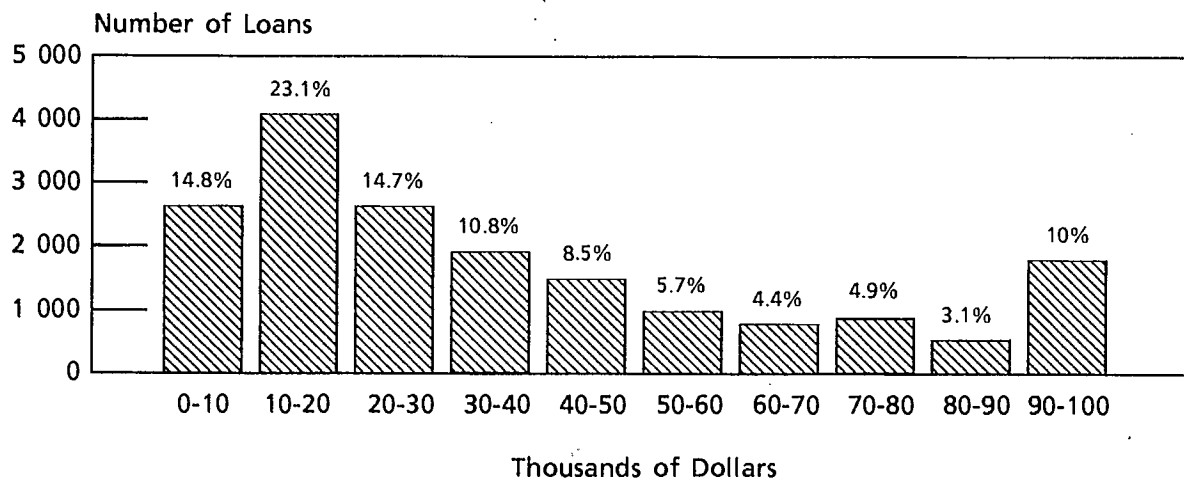
Of total program lending, 1 584 Business Improvement Loans amounting to \$53 670 258 were made in Atlantic Canada during the 12 months ended March 31, 1989. This represented an increase of 42, or 2.2 percent, in the number of Business Improvement Loans made during the previous period. The average size of a loan made during the 12 months ended March 31, 1989 changed to \$33 883 from \$35 522 during the prior fiscal year.

Of the \$53.7 million loaned during the period under review, \$2.4 million or 4.5 percent, was used to finance **fixed equipment**; \$37.6 million or 70.1 percent, was used to finance **movable equipment**; \$12.8 million or 23.8 percent, was used to finance **premises (excluding land)** and \$0.9 million or 1.6 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 28.5 percent, followed by **transportation** with \$9.4 million or 17.6 percent, **retail trade** with \$9.9 million or 18.4 percent, **construction** with \$4.8 million or 8.9 percent, **manufacturing** with \$3.8 million or 7.1 percent, **fishing** with \$9.0 million or 16.8 percent, **wholesale trade** with \$1.4 million or 2.6 percent, and **communications** with \$64 000 or 0.1 percent.

**Chart 9**

**Total Program — Number of Loans by Dollar Size  
April 1, 1988 - March 31, 1989**



Source: Small Businesses Loans Act Databank.

## **The Crown's Contingent Liability to Approved Lenders**

The Act states that, as a result of an approved lender registering Business Improvement Loans it has made during a legislated lending period, the Crown concurrently becomes contingently liable, in favour of such approved lender, for the reimbursement of losses sustained in respect of such Business Improvement Loans made, in an amount limited to the aggregate of:

- a) 90 percent of the first \$125 000 in loans it made and registered,
- b) 50 percent of the second \$125 000 in loans it made and registered, and
- c) 10 percent of all subsequent loans it made and registered.

The Crown's contingent liability per approved lender per lending period is reduced by the repayment of loans by borrowers and the reimbursement of loan losses by the Crown. The contingent liability remains with respect to loans made prior to July 1, 1974 as more remain outstanding.

With respect to \$6 882 270 911 in loans made and registered by all approved lenders since July 1, 1974, the Crown's gross contingent liability as at March 31, 1989, amounts to \$885 901 684 or 12.87 percent of loans registered.

Repayment of \$5 113 159 874 in loans by borrowers and reimbursement of \$237 396 757 in loan losses by the Crown, a rate of 3.45 percent of loans registered, has reduced the amount of loans outstanding on the books of all approved lenders to \$1 531 714 280, as per table 4 herein. Some of the outstanding loans are likely to result in further losses in future years, increasing the \$237 396 757 in losses already reimbursed to lenders.

The combination of loan repayments and loss reimbursements has concurrently reduced the Crown's net contingent liability as at March 31, 1989, to \$523 227 774 or 7.6 percent of loans registered.

Comparing the relatively low rate of loss reimbursement by the Crown to the significant business investments, currently in excess of \$800 million per year, demonstrates the considerable leverage achieved by this small business program.

To the extent that an approved lender has earned sufficient indemnification as a result of loans made and registered under the program, the Crown reimburses 100 percent of that lender's individual loan loss with respect to any loan made prior to April 1, 1985, and 85 percent with respect to any loan made after March 31, 1985.

### **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. As a result, the statistics listed hereafter for fiscal 1987/88 only reflect the November 2, 1987 to March 31, 1988 period.

| Fiscal<br>Year | Age of Business Enterprise |          |          |          |           | Older Than<br>Three Years | Totals |
|----------------|----------------------------|----------|----------|----------|-----------|---------------------------|--------|
|                | Start-ups                  | 1st Year | 2nd Year | 3rd Year | Sub-Total |                           |        |
| 1987/88        | 2 911                      | 567      | 567      | 492      | 4 537     | 3 027                     | 7 564  |
|                | 38.5%                      | 7.5%     | 7.5%     | 6.5%     | 60%       | 40%                       | 100%   |
| 1988/89        | 6 987                      | 1 227    | 1 424    | 1 107    | 10 745    | 6 981                     | 17 726 |
|                | 39.4%                      | 6.9%     | 8%       | 6.3%     | 60.6%     | 39.4%                     | 100%   |

The foregoing demonstrates that business startups, which have no track record in terms of profitability and management, and those businesses in their formative years are the recipients of the majority of loans made under the Act.

### **Employment by Small Business Enterprise Borrowers**

Employment statistics are now also being reported by lenders with respect to loans they make under the Act. The 17 726 small businesses which borrowed during fiscal 1988/89 actually employed 83 532 persons at the time they applied for loans eventually obtained under the Act. This represents an overall average employment of 4.7 persons per small business enterprise assisted.

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  
235 Queen Street  
OTTAWA, Ont.  
K1A 0H5

Table 1

## Summary of Operations - Total Program

| Period                              | Business Improvement<br>Loans (BILs) made |                      | Average<br>Size of<br>BIL \$ | Claims Paid   |                    |
|-------------------------------------|---|----------------------|------------------------------|---------------|--------------------|
|                                     | Number                                    | Amount \$            |                              | Number        | Amount \$          |
| <b>12 months<br/>ended Dec. 31</b>  |   |                      |                              |               |                    |
| 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                                | 26 493                                    | 713 248 686          | 26 922                       | 998           | 22 283 733         |
| <b>3 months<br/>ended March 31</b>  |   |                      |                              |               |                    |
| 1984                                | 7 590                                     | 210 895 467          | 27 786                       | 368           | 10 724 817         |
| <b>12 months<br/>ended March 31</b> |   |                      |                              |               |                    |
| 1985                                | 34 745                                    | 1 006 328 078        | 28 963                       | 1 533         | 29 079 005         |
| 1986                                | 23 587                                    | 737 331 100          | 31 260                       | 1 884         | 44 429 322         |
| 1987                                | 21 143                                    | 709 876 121          | 33 574                       | 1 524         | 37 066 765         |
| 1988                                | 18 665                                    | 684 495 555          | 36 672                       | 1 457         | 35 052 253         |
| 1989                                | 17 726                                    | 682 746 880          | 38 516                       | 1 436         | 32 345 578         |
| <b>Total</b>                        | <b>268 100</b>                            | <b>7 187 760 792</b> | <b>34 694</b>                | <b>11 080</b> | <b>239 115 332</b> |

Note: (1) Statistics shown above under "BILs Made" and "Average Size of BIL" for 12 months ended March 31, 1988, and prior periods may differ from those presented in previous Annual Reports because of late registration of BILs 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 2

## Business Improvement Loans (BILs) Made and Average Size of BIL by Region

| Period -<br>12 months ended<br>March 31 | BILs Made In     |            |                  |             |                              |             |        |             | Average Size<br>of BIL<br>\$ |
|---|------------------|------------|------------------|-------------|------------------------------|-------------|--------|-------------|------------------------------|
|   | Atlantic Canada* |            | Western Canada** |             | Central & Northern Canada*** |             | Total  |             |                              |
|   | Number           | Amount \$  | Number           | Amount \$   | Number                       | Amount \$   | Number | Amount \$   |                              |
| Apr. 1, 1987 -- June 4, 1987            | 290              | 10 123 022 | -                | -           | -                            | -           | -      | -           | 35 508                       |
| June 5, 1987 -- Mar. 31, 1988           | 1 252            | 44 631 548 | -                | -           | -                            | -           | -      | -           |                              |
| Total Atlantic Canada                   | 1 542            | 54 754 570 | -                | -           | -                            | -           | 1 542  | 54 754 570  |                              |
| Apr. 1, 1987 -- Aug. 3, 1987            | -                | -          | 2 202            | 69 848 268  | -                            | -           | -      | -           | 32 688                       |
| Aug. 4, 1987 -- Mar. 31, 1988           | -                | -          | 3 659            | 121 741 063 | -                            | -           | -      | -           |                              |
| Total Western Canada                    | -                | -          | 5 861            | 191 589 331 | -                            | -           | 5 861  | 191 589 331 |                              |
| Apr. 1, 1987 -- Mar. 31, 1988           | -                | -          | -                | -           | 11 262                       | 438 151 654 |        |             | 38 905                       |
| Total Central and Northern Canada       | -                | -          | -                | -           | 11 262                       | 438 151 654 | 11 262 | 438 151 654 |                              |
| Total 1988                              | 1 542            | 54 754 570 | 5 861            | 191 589 331 | 11 262                       | 438 151 654 | 18 665 | 684 495 555 | 36 672                       |
| March 31, 1989                          | 1 584            | 53 670 258 | 5 359            | 185 812 253 | 10 783                       | 443 264 369 | 17 726 | 682 746 880 | 38 516                       |

\* 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 (ISTC) was responsible for small business enterprises in all regions of Canada until the Atlantic Canada Opportunities Agency was given a mandate for Atlantic Canada as at June 5, 1987. ISTC maintained responsibility for the remaining parts of Canada until the creation of the Department of Western Economic Diversification as at August 4, 1987; since that time ISTC has maintained responsibility for Ontario, Quebec, the Northwest Territories and the Yukon Territory (Central and Northern Canada).



Table 3

## Record of Claim Payments, Recoveries and Receipt of Fees

| Period                          | 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 \$ | Net \$               |                                      |                                    |                         |  |
| <b>12 months ended Dec. 31</b>  |               |                    |                       |                      |                                      |                                    |                         |  |
| 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                                     |
| <b>3 months ended March 31</b>  |               |                    |                       |                      |                                      |                                    |                         |  |
| 1984                            | 368           | 10 724 817         | -                     | 10 724 817           | (44 625)                             | 10 680 192                         | -                       | 10 680 192                                     |
| <b>12 months ended March 31</b> |               |                    |                       |                      |                                      |                                    |                         |  |
| 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                                     |
| 1989                            | 1 436         | 32 675 582         | (330 004)             | 32 345 578           | (1 004 661)                          | 31 340 917                         | (6 887 911)             | 24 453 006                                     |
| <b>Total</b>                    | <b>11 080</b> | <b>240 058 973</b> | <b>(943 641)</b>      | <b>239 115 332 *</b> | <b>(4 467 666)</b>                   | <b>234 647 666</b>                 | <b>(27 800 474)</b>     | <b>206 847 192</b>                             |

\*Equals figure appearing in table 1.

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. The amount of loans made (table 1) reflects the date an individual loan is made and recorded on the books of a lender, not the date a loan is received for registration in the Minister's registry.

Table 3a

## Record of Claim Payments, Recoveries and Receipt of Fees by Region

| Period   | 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 \$ | Net \$       |                                      |                                    |                         |  |
| Atlantic Canada Opportunities Agency (Atlantic Canada)                 |             |            |                       |              |                                      |                                    |                         |  |
| June 5 1987 -- Mar. 31 1988  | 60          | 1 298 531  | (18 361)              | 1 280 170    | (109 914)                            | 1 170 256                          | (436 575)               | 733 681  |
| Apr. 1 1988 -- Mar. 31 1989  | 87          | 1 833 754  | (5 649)               | 1 828 105    | (88 683)                             | 1 739 422                          | (545 387)               | 1 194 035                                      |
| Department of Western Economic Diversification (Western Canada)        |             |            |                       |              |                                      |                                    |                         |  |
| Aug. 4 1987 -- Mar. 31 1988  | 423         | 9 926 451  | (118 644)             | 9 807 807    | (277 933)                            | 9 529 874                          | (1 186 102)             | 8 343 772                                      |
| Apr. 4 1988 -- Mar. 31 1989  | 550         | 12 140 088 | (182 759)             | 11 957 329   | (523 203)                            | 11 434 126                         | (1 880 522)             | 9 553 604                                      |
| Industry, Science and Technology Canada (Central and Northern Canada)* |             |            |                       |              |                                      |                                    |                         |  |
| Apr. 1 1987 -- Mar. 31 1988  | 974         | 24 154 322 | (190 046)             | 23 964 276   | (714 700)                            | 23 249 576                         | (5 016 388)             | 18 233 188                                     |
| Apr. 1 1988 -- Mar. 31 1989  | 799         | 18 701 740 | (141 596)             | 18 560 144   | (392 775)                            | 18 167 369                         | (4 462 002)             | 13 705 367                                     |
| Totals   |             |            |                       |              |                                      |                                    |                         |  |
| Apr. 1 1987 -- Mar. 31 1988  | 1 457       | 35 379 304 | (327 051)             | 35 052 253** | (1 102 547)                          | 33 949 706                         | (6 639 065)             | 27 310 641                                     |
| Apr. 1 1988 -- Mar. 31 1989  | 1 436       | 32 675 582 | (330 004)             | 32 345 578** | (1 004 661)                          | 31 340 917                         | (6 887 911)             | 24 453 006                                     |

\* The 1987/88 figures for Industry, Science and Technology Canada include data respecting Atlantic and Western Canada prior to the establishment of the Atlantic Canada Opportunities Agency and the Department of Western Economic Diversification.

\*\* Equals figures appearing in table 1.

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. The amount of loans made (table 1) reflects the date an individual loan is made and recorded on the books of a lender, not the date a loan is received for registration in the Minister's registry.

Table 4

*BILs Advanced, Repayments Made and Principal Balance of BILs Outstanding*

| Periods  | Loans Made<br>\$     | Repayments*<br>\$    | Balance of Loans Payable<br>as at March 31, 1989**,<br>\$ |
|--|----------------------|----------------------|---|
| Period 1:<br>January 19, 1961 -- December 31, 1963 | 74 549 220           | 74 549 220           | -   |
| Period 2:<br>January 1, 1964 -- December 31, 1966  | 72 662 656           | 72 662 656           | -   |
| Period 3:<br>January 1, 1967 -- December 31, 1969  | 48 212 560           | 48 212 560           | -   |
| Period 4:<br>January 1, 1970 -- June 30, 1971      | 23 140 841           | 23 140 841           | -   |
| Period 5:<br>July 1, 1971 -- June 30, 1974         | 86 924 604           | 86 924 604           | -   |
| Period 6:<br>July 1, 1974 -- June 30, 1977         | 241 446 183          | 241 387 219          | 58 964  |
| Period 7:<br>July 1, 1977 -- June 30, 1980         | 672 444 062          | 670 288 450          | 2 155 612   |
| Period 8:<br>July 1, 1980 -- March 31, 1983        | 1 354 003 782        | 1 329 624 481        | 24 379 301  |
| Period 9:<br>April 1, 1983 -- March 31, 1985       | 1 799 927 228        | 1 655 475 823        | 144 451 405   |
| Period 10:<br>April 1, 1985 -- March 31, 1989      | 2 814 449 656        | 1 453 780 658        | 1 360 668 998   |
| <b>Total</b>                                       | <b>7 187 760 792</b> | <b>5 656 046 512</b> | <b>1 531 714 280</b>                                      |

\* 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 BIL Lending Classified by Type of Lender and by Province*  
*April 1, 1988 - March 31, 1989*

| Lender<br><br>Province | Chartered Banks<br>under the Bank Act |                    | Credit unions, caisses<br>populaires and co-<br>operative credit societies |                   | Trust, Loan<br>and Insurance<br>Corporations |                   | Alberta<br>Treasury Branches |                  | Total<br>Lending |                    |
|------------------------|---------------------------------------|--------------------|--|-------------------|--|-------------------|------------------------------|------------------|------------------|--------------------|
|                        | Number                                | Amount \$          | Number   | Amount \$         | Number                                       | Amount \$         | Number                       | Amount \$        | Number           | Amount \$          |
| B.C.                   | 2 025                                 | 78 820 563         | 112  | 4 257 005         | 13   | 925 100           | -                            | -                | 2 150            | 84 002 668         |
| Alta.                  | 1 799                                 | 54 677 338         | 8  | 147 160           | 5  | 173 929           | 85                           | 3 506 305        | 1 897            | 58 504 732         |
| Sask.                  | 707                                   | 21 369 463         | 86   | 2 938 384         | 20   | 1 308 612         | 3                            | 56 780           | 816              | 25 673 239         |
| Man.                   | 469                                   | 16 280 158         | 24   | 1 204 956         | 3  | 146 500           | -                            | -                | 496              | 17 631 614         |
| <b>WEST</b>            | <b>5 000</b>                          | <b>171 147 522</b> | <b>230</b>   | <b>8 547 505</b>  | <b>41</b>                                    | <b>2 554 141</b>  | <b>88</b>                    | <b>3 563 085</b> | <b>5 359</b>     | <b>185 812 253</b> |
| Ont.                   | 5 138                                 | 215 646 373        | 14   | 741 530           | 173  | 8 783 034         | -                            | -                | 5 325            | 225 170 937        |
| Que.                   | 2 803                                 | 121 405 783        | 2 521  | 90 337 595        | 61   | 3 800 535         | -                            | -                | 5 385            | 215 543 913        |
| N.W.T.                 | 47                                    | 1 621 465          | -  | -                 | -  | -                 | -                            | -                | 47               | 1 621 465          |
| Y.T.                   | 26                                    | 928 054            | -  | -                 | -  | -                 | -                            | -                | 26               | 928 054            |
| <b>CENTL</b>           | <b>8 014</b>                          | <b>339 601 675</b> | <b>2 535</b>   | <b>91 079 125</b> | <b>234</b>                                   | <b>12 583 569</b> | <b>-</b>                     | <b>-</b>         | <b>10 783</b>    | <b>443 264 369</b> |
| N.B.                   | 436                                   | 16 655 364         | 1  | 100 000           | 5  | 346 750           | -                            | -                | 442              | 17 102 114         |
| N.S.                   | 507                                   | 19 013 714         | -  | -                 | 10   | 561 007           | -                            | -                | 517              | 19 574 721         |
| P.E.I.                 | 208                                   | 5 392 988          | -  | -                 | 1  | 51 000            | -                            | -                | 209              | 5 443 988          |
| Nfld.                  | 416                                   | 11 549 435         | -  | -                 | -  | -                 | -                            | -                | 416              | 11 549 435         |
| <b>ATL</b>             | <b>1 567</b>                          | <b>52 611 501</b>  | <b>1</b>   | <b>100 000</b>    | <b>16</b>                                    | <b>958 757</b>    | <b>-</b>                     | <b>-</b>         | <b>1 584</b>     | <b>53 670 258</b>  |
| <b>Total</b>           | <b>14 581</b>                         | <b>563 360 698</b> | <b>2 766</b>   | <b>99 726 630</b> | <b>291</b>                                   | <b>16 096 467</b> | <b>88</b>                    | <b>3 563 085</b> | <b>17 726</b>    | <b>682 746 880</b> |

Table 5a

BIL Lending of Chartered Banks by Province  
April 1, 1988 - March 31, 1989

| Lender<br><br>Province | Chartered Banks which individually made \$1 000 000 or more in BILs |                    |                                    |                    |                           |                   |                         |                   |                  |                   |                         |                   |
|------------------------|---|--------------------|------------------------------------|--------------------|---------------------------|-------------------|-------------------------|-------------------|------------------|-------------------|-------------------------|-------------------|
|                        | 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 |                   |
|                        | Number  | Amount \$          | Number                             | Amount \$          | Number                    | Amount \$         | Number                  | Amount \$         | Number           | Amount \$         | Number                  | Amount \$         |
| B.C.                   | 451   | 19 164 238         | 487                                | 17 855 793         | 357                       | 11 836 856        | 210                     | 9 270 290         | 483              | 19 137 346        | -                       | -                 |
| Alta.                  | 237   | 10 361 722         | 778                                | 20 453 637         | 352                       | 9 817 610         | 265                     | 8 085 518         | 159              | 5 409 153         | -                       | -                 |
| Sask.                  | 230   | 7 261 446          | 231                                | 6 522 133          | 68                        | 2 008 917         | 113                     | 2 962 060         | 64               | 2 551 907         | -                       | -                 |
| Man.                   | 96  | 4 260 483          | 232                                | 7 007 328          | 41                        | 1 617 863         | 73                      | 2 533 330         | 27               | 861 154           | -                       | -                 |
| <b>WEST</b>            | <b>1 014</b>  | <b>41 047 889</b>  | <b>1 728</b>                       | <b>51 838 891</b>  | <b>818</b>                | <b>25 281 246</b> | <b>661</b>              | <b>22 851 198</b> | <b>733</b>       | <b>27 959 560</b> | -                       | -                 |
| Ont.                   | 1 449   | 69 049 830         | 1 183                              | 49 336 936         | 1 219                     | 47 529 917        | 715                     | 26 761 963        | 550              | 21 646 009        | 11                      | 646 092           |
| Que.                   | 1 141   | 43 598 406         | 194                                | 11 413 352         | 544                       | 21 940 634        | 138                     | 5 332 307         | 270              | 11 100 602        | 458                     | 25 722 157        |
| N.W.T.                 | 1   | 68 000             | 37                                 | 1 217 975          | 5                         | 79 490            | 4                       | 256 000           | -                | -                 | -                       | -                 |
| Y.T.                   | 4   | 160 824            | 11                                 | 333 930            | 5                         | 158 200           | 1                       | 38 600            | 5                | 236 500           | -                       | -                 |
| <b>CENTL</b>           | <b>2 595</b>  | <b>112 877 060</b> | <b>1 425</b>                       | <b>62 302 193</b>  | <b>1 773</b>              | <b>69 708 241</b> | <b>858</b>              | <b>32 388 870</b> | <b>825</b>       | <b>32 983 111</b> | <b>469</b>              | <b>26 368 249</b> |
| N.B.                   | 35  | 1 575 782          | 30                                 | 999 506            | 33                        | 1 227 694         | 246                     | 8 696 785         | 42               | 1 474 850         | 50                      | 2 680 747         |
| N.S.                   | 112   | 5 025 159          | 49                                 | 1 518 824          | 55                        | 1 940 703         | 272                     | 9 530 824         | 16               | 833 454           | 3                       | 164 750           |
| P.E.I.                 | 14  | 474 038            | 100                                | 2 376 628          | 7                         | 168 300           | 76                      | 2 015 022         | 7                | 267 300           | 4                       | 91 700            |
| Nfld.                  | 25  | 1 157 745          | 9                                  | 168 330            | -                         | -                 | 334                     | 8 528 848         | 47               | 1 632 496         | 1                       | 62 016            |
| <b>ATL</b>             | <b>186</b>  | <b>8 232 724</b>   | <b>188</b>                         | <b>5 063 288</b>   | <b>95</b>                 | <b>3 336 697</b>  | <b>928</b>              | <b>28 771 479</b> | <b>112</b>       | <b>4 208 100</b>  | <b>58</b>               | <b>2 999 213</b>  |
| <b>Total</b>           | <b>3 795</b>  | <b>162 157 673</b> | <b>3 341</b>                       | <b>119 204 372</b> | <b>2 686</b>              | <b>98 326 184</b> | <b>2 447</b>            | <b>84 011 547</b> | <b>1 670</b>     | <b>65 150 771</b> | <b>527</b>              | <b>29 367 462</b> |

Table 5a (Cont'd)

*BIL Lending of Chartered Banks by Province*  
*April 1, 1988 - March 31, 1989*

| <div>Lender</div> <div>Province</div> | Chartered Banks which individually<br>made \$1 000 000 or more in BILs |           |                              |           | BILs made<br>by all other<br>chartered banks |           | Total BIL<br>lending by all<br>chartered banks |             |
|---------------------------------------|--|-----------|------------------------------|-----------|--|-----------|--|-------------|
|                                       | Hong Kong Bank<br>of Canada  |           | Laurentian Bank<br>of Canada |           |  |           |  |             |
|                                       | Number   | Amount \$ | Number                       | Amount \$ | Number                                       | Amount \$ | Number   | Amount \$   |
| B.C.                                  | 37   | 1 566 040 | -                            | -         | -  | -         | 2 025  | 78 820 563  |
| Alta.                                 | 6  | 354 698   | -                            | -         | 2  | 195 000   | 1 799  | 54 677 338  |
| Sask.                                 | 1  | 63 000    | -                            | -         | -  | -         | 707  | 21 369 463  |
| Man.                                  | -  | -         | -                            | -         | -  | -         | 469  | 16 280 158  |
| WEST                                  | 44   | 1 973 738 | -                            | -         | 2  | 195 000   | 5 000  | 171 147 522 |
|                                       |  |           |                              |           |  |           |  |             |
| Ont.                                  | -  | -         | 1                            | 70 000    | 10   | 605 626   | 5 138  | 215 646 373 |
| Que.                                  | -  | -         | 44                           | 1 672 729 | 14   | 625 596   | 2 803  | 121 405 783 |
| N.W.T.                                | -  | -         | -                            | -         | -  | -         | 47   | 1 621 465   |
| Y.T.                                  | -  | -         | -                            | -         | -  | -         | 26   | 928 054     |
| CENTL                                 | -  | -         | 45                           | 1 742 729 | 24   | 1 231 222 | 8 014  | 339 601 675 |
|                                       |  |           |                              |           |  |           |  |             |
| N.B.                                  | -  | -         | -                            | -         | -  | -         | 436  | 16 655 364  |
| N.S.                                  | -  | -         | -                            | -         | -  | -         | 507  | 19 013 714  |
| P.E.I.                                | -  | -         | -                            | -         | -  | -         | 208  | 5 392 988   |
| Nfld.                                 | -  | -         | -                            | -         | -  | -         | 416  | 11 549 545  |
| ATL                                   | -  | -         | -                            | -         | -  | -         | 1 567  | 52 611 501  |
|                                       |  |           |                              |           |  |           |  |             |
| Total                                 | 44   | 1 973 738 | 45                           | 1 742 729 | 26   | 1 426 222 | 14 581   | 563 360 698 |



Table 5b

## BIL Lending of Credit Unions, Caisses Populaires and Other Co-operative Credit Societies by Province

April 1, 1988 - March 31, 1989

| Lender<br><br>Province | Credit Unions, Caisses Populaires and Other Co-operative Credit Societies<br>which individually made \$1 000 000 or more in BILs |           |  |           |                                |           |                             |           |                             |           | 8ILs made by all<br>other Credit Unions,<br>Caisses Populaires and<br>Other Co-operative<br>Credit Societies |            | Total BIL lending by<br>all Credit Unions,<br>Caisses Populaires and<br>Other Co-operative<br>Credit Societies |            |
|------------------------|--|-----------|--|-----------|--------------------------------|-----------|-----------------------------|-----------|-----------------------------|-----------|--|------------|--|------------|
|                        | Caisse populaire<br>Laval-des-Rapides  |           | Caisse populaire<br>N.-D. Auxiliatrice |           | Caisse populaire<br>St-Cesaire |           | Caisse populaire<br>Laurier |           | Caisse populaire<br>d'Anjou |           |  |            |  |            |
|                        | Number   | Amount \$ | Number                                 | Amount \$ | Number                         | Amount \$ | Number                      | Amount \$ | Number                      | Amount \$ | Number   | Amount \$  | Number   | Amount \$  |
| B.C.                   | -  | -         | -                                      | -         | -                              | -         | -                           | -         | -                           | -         | 112  | 4 257 005  | 112  | 4 257 005  |
| Alta.                  | -  | -         | -                                      | -         | -                              | -         | -                           | -         | -                           | -         | 8  | 147 160    | 8  | 147 160    |
| Sask.                  | -  | -         | -                                      | -         | -                              | -         | -                           | -         | -                           | -         | 86   | 2 938 384  | 86   | 2 938 384  |
| Man.                   | -  | -         | -                                      | -         | -                              | -         | -                           | -         | -                           | -         | 24   | 1 204 956  | 24   | 1 204 956  |
| WEST                   | -  | -         | -                                      | -         | -                              | -         | -                           | -         | -                           | -         | 230  | 8 547 505  | 230  | 8 547 505  |
| Ont.                   | -  | -         | -                                      | -         | -                              | -         | -                           | -         | -                           | -         | 14   | 741 530    | 14   | 741 530    |
| Que.                   | 31   | 1 734 400 | 32                                     | 1 525 557 | 61                             | 1 404 642 | 29                          | 1 222 150 | 23                          | 1 179 600 | 2 345  | 83 271 246 | 2 521  | 90 337 595 |
| N.W.T.                 | -  | -         | -                                      | -         | -                              | -         | -                           | -         | -                           | -         | -  | -          | -  | -          |
| Y.T.                   | -  | -         | -                                      | -         | -                              | -         | -                           | -         | -                           | -         | -  | -          | -  | -          |
| CENTL                  | 31   | 1 734 400 | 32                                     | 1 525 557 | 61                             | 1 404 642 | 29                          | 1 222 150 | 23                          | 1 179 600 | 2 359  | 84 012 776 | 2 535  | 91 079 125 |
| N.B.                   | -  | -         | -                                      | -         | -                              | -         | -                           | -         | -                           | -         | 1  | 100 000    | 1  | 100 000    |
| N.S.                   | -  | -         | -                                      | -         | -                              | -         | -                           | -         | -                           | -         | -  | -          | -  | -          |
| P.E.I.                 | -  | -         | -                                      | -         | -                              | -         | -                           | -         | -                           | -         | -  | -          | -  | -          |
| Nfld.                  | -  | -         | -                                      | -         | -                              | -         | -                           | -         | -                           | -         | -  | -          | -  | -          |
| ATL                    | -  | -         | -                                      | -         | -                              | -         | -                           | -         | -                           | -         | 1  | 100 000    | 1  | 100 000    |
| Total                  | 31   | 1 734 400 | 32                                     | 1 525 557 | 61                             | 1 404 642 | 29                          | 1 222 150 | 23                          | 1 179 600 | 2 590  | 92 660 281 | 2 766  | 99 726 630 |

Table 5c

*BIL Lending of Trust, Loan and Insurance Corporations by Province*  
*April 1, 1988 - March 31, 1989*

| Lender<br><br>Province | Trust, Loan and Insurance Corporations which individually<br>made \$1 000 000 or more in BILs |                   |                           |                  |               |                  | BILs made<br>by all other<br>Trust, Loan and<br>Insurance<br>Corporations |                | Total BIL lending<br>by all Trust,<br>Loan and<br>Insurance<br>Corporations |                   |
|------------------------|---|-------------------|---------------------------|------------------|---------------|------------------|---|----------------|---|-------------------|
|                        | Central Guaranty Trust<br>Company   |                   | National Trust<br>Company |                  | Huronis Trust |                  | Number  | Amount \$      | Number  | Amount \$         |
|                        | Number  | Amount \$         | Number                    | Amount \$        | Number        | Amount \$        |   |                |   |                   |
| B.C.                   | 11  | 832 915           | 1                         | 25 000           | -             | -                | 1   | 67 185         | 13  | 925 100           |
| Alta.                  | 4   | 144 329           | 1                         | 29 600           | -             | -                | -   | -              | 5   | 173 929           |
| Sask.                  | 20  | 1 308 612         | -                         | -                | -             | -                | -   | -              | 20  | 1 308 612         |
| Man.                   | 1   | 53 500            | 2                         | 93 000           | -             | -                | -   | -              | 3   | 146 500           |
| <b>WEST</b>            | <b>36</b>   | <b>2 339 356</b>  | <b>4</b>                  | <b>147 600</b>   | -             | -                | <b>1</b>  | <b>67 185</b>  | <b>41</b>   | <b>2 554 141</b>  |
| Ont.                   | 87  | 5 163 439         | 51                        | 2 366 719        | 35            | 1 252 876        | -   | -              | 173   | 8 783 034         |
| Que.                   | 58  | 3 517 129         | -                         | -                | -             | -                | 3   | 283 406        | 61  | 3 800 535         |
| N.W.T.                 | -   | -                 | -                         | -                | -             | -                | -   | -              | -   | -                 |
| Y.T.                   | -   | -                 | -                         | -                | -             | -                | -   | -              | -   | -                 |
| <b>CENTL</b>           | <b>145</b>  | <b>8 680 568</b>  | <b>51</b>                 | <b>2 366 719</b> | <b>35</b>     | <b>1 252 876</b> | <b>3</b>  | <b>283 406</b> | <b>234</b>  | <b>12 583 569</b> |
| N.B.                   | 5   | 346 750           | -                         | -                | -             | -                | -   | -              | 5   | 346 750           |
| N.S.                   | 10  | 561 007           | -                         | -                | -             | -                | -   | -              | 10  | 561 007           |
| P.E.I.                 | 1   | 51 000            | -                         | -                | -             | -                | -   | -              | 1   | 51 000            |
| Nfld.                  | -   | -                 | -                         | -                | -             | -                | -   | -              | -   | -                 |
| <b>ATL</b>             | <b>16</b>   | <b>958 757</b>    | -                         | -                | -             | -                | -   | -              | <b>16</b>   | <b>958 757</b>    |
| <b>Total</b>           | <b>197</b>  | <b>11 978 681</b> | <b>55</b>                 | <b>2 514 319</b> | <b>35</b>     | <b>1 252 876</b> | <b>4</b>  | <b>350 591</b> | <b>291</b>  | <b>16 096 467</b> |

Table 6

*BIL Lending by Class of Business Enterprise and by Province (\$'000)*  
*April 1, 1988 - March 31, 1989*

| Business<br>Province | Communications |        | Construction |        | Fishing |        | Manufacturing |        | Retail Trade |         | Service Businesses |         | Transportation |        | Wholesale Trade |        | Total  |         |
|----------------------|----------------|--------|--------------|--------|---------|--------|---------------|--------|--------------|---------|--------------------|---------|----------------|--------|-----------------|--------|--------|---------|
|                      | Number         | Amount | Number       | Amount | Number  | Amount | Number        | Amount | Number       | Amount  | Number             | Amount  | Number         | Amount | Number          | Amount | Number | Amount  |
| B.C.                 | 26             | 727    | 176          | 6 839  | 208     | 9 251  | 145           | 4 538  | 290          | 10 572  | 843                | 32 198  | 405            | 17 901 | 57              | 1 976  | 2 150  | 84 003  |
| Alta.                | 9              | 499    | 186          | 4 602  | 2       | 59     | 102           | 3 374  | 355          | 12 289  | 896                | 28 061  | 308            | 8 440  | 39              | 1 180  | 1 897  | 58 505  |
| Sask.                | 7              | 181    | 87           | 1 953  | -       | -      | 41            | 1 042  | 206          | 6 344   | 363                | 11 645  | 96             | 4 165  | 16              | 343    | 816    | 25 673  |
| Man.                 | 3              | 110    | 44           | 999    | 1       | 48     | 27            | 1 190  | 128          | 4 813   | 229                | 8 201   | 53             | 2 051  | 11              | 219    | 496    | 17 632  |
| WEST                 | 45             | 1 518  | 493          | 14 393 | 211     | 9 358  | 315           | 10 145 | 979          | 34 019  | 2 331              | 80 105  | 862            | 32 557 | 123             | 3 718  | 5 359  | 185 813 |
| Ont.                 | 69             | 2 466  | 474          | 14 770 | 2       | 53     | 588           | 24 391 | 1 311        | 63 006  | 2 361              | 99 600  | 343            | 14 830 | 177             | 6 054  | 5 325  | 225 171 |
| Que.                 | 41             | 1 702  | 305          | 10 598 | 18      | 691    | 666           | 25 291 | 1 365        | 57 767  | 2 373              | 95 414  | 436            | 18 511 | 181             | 5 570  | 5 385  | 215 544 |
| N.W.T.               | -              | -      | 7            | 258    | 1       | 7      | -             | -      | 7            | 230     | 26                 | 926     | 5              | 188    | 1               | 12     | 47     | 1 621   |
| Y.T.                 | -              | -      | 3            | 206    | -       | -      | -             | -      | 6            | 160     | 12                 | 332     | 4              | 195    | 1               | 34     | 26     | 928     |
| CENTL                | 110            | 4 168  | 789          | 25 833 | 21      | 751    | 1 254         | 49 682 | 2 689        | 121 163 | 4 772              | 196 273 | 788            | 33 724 | 360             | 11 669 | 10 783 | 443 264 |
| N.B.                 | 3              | 49     | 45           | 1 496  | 22      | 631    | 35            | 1 301  | 63           | 2 561   | 164                | 6 702   | 85             | 3 534  | 25              | 827    | 442    | 17 102  |
| N.S.                 | -              | -      | 47           | 1 763  | 140     | 5 047  | 48            | 1 960  | 89           | 3 063   | 115                | 4 162   | 74             | 3 445  | 4               | 135    | 517    | 19 575  |
| P.E.I.               | -              | -      | 10           | 371    | 101     | 2 285  | 9             | 318    | 29           | 845     | 39                 | 1 065   | 16             | 431    | 5               | 129    | 209    | 5 444   |
| Nfld.                | 1              | 15     | 35           | 1 136  | 85      | 1 018  | 10            | 256    | 116          | 3 409   | 99                 | 3 377   | 55             | 2 033  | 15              | 306    | 416    | 11 549  |
| ATL                  | 4              | 64     | 137          | 4 767  | 348     | 8 981  | 102           | 3 835  | 297          | 9 878   | 417                | 15 305  | 230            | 9 443  | 49              | 1 397  | 1 584  | 53 670  |
| Total                | 159            | 5 750  | 1 419        | 44 993 | 580     | 19 090 | 1 671         | 63 662 | 3 965        | 165 060 | 7 520              | 291 683 | 1 880          | 75 724 | 532             | 16 784 | 17 726 | 682 747 |

Note: The number of loans in tables 6-10 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 1-5.

Table 7

**Movable Equipment Loans by Class of Business Enterprise and by Province (\$'000)**  
**April 1, 1988 - March 31, 1989**

| Business<br>Province | Communications |        | Construction |        | Fishing |        | Manufacturing |        | Retail Trade |        | Service Businesses |         | Transportation |        | Wholesale Trade |        | Total  |         |
|----------------------|----------------|--------|--------------|--------|---------|--------|---------------|--------|--------------|--------|--------------------|---------|----------------|--------|-----------------|--------|--------|---------|
|                      | Number         | Amount | Number       | Amount | Number  | Amount | Number        | Amount | Number       | Amount | Number             | Amount  | Number         | Amount | Number          | Amount | Number | Amount  |
| B.C.                 | 22             | 500    | 167          | 6 371  | 195     | 8 708  | 115           | 3 305  | 188          | 4 832  | 701                | 22 568  | 397            | 17 608 | 49              | 1 439  | 1 834  | 65 331  |
| Alta.                | 7              | 299    | 176          | 4 192  | 2       | 59     | 83            | 2 644  | 244          | 6 199  | 760                | 20 515  | 301            | 8 100  | 35              | 1 005  | 1 608  | 43 013  |
| Sask.                | 7              | 177    | 78           | 1 549  | -       | -      | 34            | 805    | 147          | 2 999  | 280                | 6 814   | 96             | 4 159  | 16              | 214    | 658    | 16 717  |
| Man.                 | 3              | 110    | 42           | 964    | -       | -      | 24            | 817    | 82           | 1 983  | 174                | 5 037   | 52             | 2 037  | 8               | 184    | 385    | 11 132  |
| WEST                 | 39             | 1 086  | 463          | 13 075 | 197     | 8 767  | 256           | 7 571  | 661          | 16 013 | 1 915              | 54 935  | 846            | 31 904 | 108             | 2 842  | 4 485  | 136 194 |
|                      |                |        |              |        |         |        |               |        |              |        |                    |         |                |        |                 |        |        |         |
| Ont.                 | 58             | 1 795  | 439          | 13 048 | 2       | 53     | 479           | 18 243 | 889          | 27 734 | 1 896              | 58 910  | 333            | 14 266 | 142             | 4 150  | 4 238  | 138 199 |
| Que.                 | 26             | 897    | 252          | 7 682  | 17      | 503    | 403           | 13 299 | 743          | 19 965 | 1 559              | 47 727  | 421            | 17 590 | 127             | 2 824  | 3 548  | 110 486 |
| N.W.T.               | -              | -      | 5            | 133    | 1       | 7      | -             | -      | 5            | 125    | 16                 | 302     | 5              | 188    | 1               | 12     | 33     | 768     |
| Y.T.                 | -              | -      | 3            | 206    | -       | -      | -             | -      | 5            | 113    | 12                 | 318     | 4              | 195    | 1               | 34     | 25     | 867     |
| CENTL                | 84             | 2 692  | 699          | 21 070 | 20      | 563    | 882           | 31 542 | 1 642        | 47 937 | 3 483              | 107 257 | 763            | 32 240 | 271             | 7 020  | 7 844  | 250 320 |
|                      |                |        |              |        |         |        |               |        |              |        |                    |         |                |        |                 |        |        |         |
| N.B.                 | 4              | 49     | 38           | 1 175  | 18      | 532    | 24            | 805    | 39           | 1 000  | 128                | 3 928   | 82             | 3 450  | 20              | 664    | 353    | 11 602  |
| N.S.                 | -              | -      | 41           | 1 492  | 120     | 4 323  | 40            | 1 224  | 60           | 1 363  | 95                 | 2 574   | 73             | 3 425  | 2               | 42     | 431    | 14 444  |
| P.E.I.               | -              | -      | 10           | 371    | 99      | 2 260  | 7             | 170    | 24           | 485    | 29                 | 536     | 16             | 431    | 5               | 128    | 190    | 4 382   |
| Nfld.                | 1              | 15     | 33           | 1 052  | 79      | 865    | 6             | 114    | 68           | 1 090  | 70                 | 1 734   | 55             | 2 033  | 15              | 306    | 327    | 7 208   |
| ATL                  | 5              | 64     | 122          | 4 091  | 316     | 7 980  | 77            | 2 313  | 191          | 3 937  | 322                | 8 772   | 226            | 9 399  | 42              | 1 140  | 1 301  | 37 636  |
|                      |                |        |              |        |         |        |               |        |              |        |                    |         |                |        |                 |        |        |         |
| Total                | 128            | 3 842  | 1 284        | 38 235 | 533     | 17 310 | 1 215         | 41 426 | 2 494        | 67 888 | 5 720              | 170 964 | 1 835          | 73 483 | 421             | 11 002 | 13 630 | 424 150 |

Table 8

*Fixed Equipment Loans by Class of Business Enterprise and by Province (\$'000)*  
*April 1, 1988 - March 31, 1989*

| Business<br>Province | Communications |        | Construction |        | Fishing |        | Manufacturing |        | Retail Trade |        | Service Businesses |        | Transportation |        | Wholesale Trade |        | Total  |        |
|----------------------|----------------|--------|--------------|--------|---------|--------|---------------|--------|--------------|--------|--------------------|--------|----------------|--------|-----------------|--------|--------|--------|
|                      | Number         | Amount | Number       | Amount | Number  | Amount | Number        | Amount | Number       | Amount | Number             | Amount | Number         | Amount | Number          | Amount | Number | Amount |
| B.C.                 | 3              | 138    | 1            | 4      | 4       | 54     | 24            | 757    | 35           | 931    | 74                 | 2 289  | 1              | 37     | 3               | 40     | 145    | 4 251  |
| Alta.                | 1              | 100    | 1            | 25     | -       | -      | 15            | 478    | 39           | 1 182  | 81                 | 2 497  | 3              | 164    | 1               | 10     | 141    | 4 456  |
| Sask.                | -              | -      | -            | -      | -       | -      | 5             | 154    | 24           | 474    | 23                 | 664    | 1              | 6      | 1               | 12     | 54     | 1 309  |
| Man.                 | -              | -      | 1            | 16     | -       | -      | 3             | 207    | 11           | 305    | 20                 | 461    | -              | -      | 2               | 10     | 37     | 999    |
| WEST                 | 4              | 238    | 3            | 44     | 4       | 54     | 47            | 1 596  | 109          | 2 891  | 198                | 5 912  | 5              | 207    | 7               | 73     | 377    | 11 015 |
| Ont.                 | 11             | 526    | 6            | 133    | -       | -      | 107           | 4 001  | 205          | 6 789  | 292                | 9 554  | 4              | 178    | 19              | 523    | 644    | 21 704 |
| Que.                 | 14             | 619    | 24           | 563    | 3       | 112    | 238           | 7 873  | 456          | 13 121 | 588                | 19 404 | 3              | 26     | 42              | 1 140  | 1 368  | 42 858 |
| N.W.T.               | -              | -      | -            | -      | -       | -      | -             | -      | -            | -      | 5                  | 167    | -              | -      | -               | -      | 5      | 167    |
| Y.T.                 | -              | -      | -            | -      | -       | -      | -             | -      | 1            | 35     | -                  | -      | -              | -      | -               | -      | 1      | 35     |
| CENTL                | 25             | 1 145  | 30           | 696    | 3       | 112    | 345           | 11 874 | 662          | 19 945 | 885                | 29 124 | 7              | 203    | 61              | 1 663  | 2 018  | 64 764 |
| N.B.                 | -              | -      | 1            | 60     | 2       | 27     | 4             | 85     | 4            | 46     | 20                 | 589    | 3              | 83     | 1               | 42     | 35     | 932    |
| N.S.                 | -              | -      | -            | -      | 13      | 250    | 2             | 55     | 12           | 265    | 7                  | 189    | 1              | 20     | 1               | 3      | 36     | 783    |
| P.E.I.               | -              | -      | -            | -      | 2       | 25     | 1             | 70     | -            | -      | 2                  | 131    | -              | -      | -               | -      | 5      | 225    |
| Nfld.                | -              | -      | -            | -      | 6       | 93     | 3             | 57     | 4            | 57     | 8                  | 236    | -              | -      | -               | -      | 21     | 443    |
| ATL                  | -              | -      | 1            | 60     | 23      | 395    | 10            | 267    | 20           | 369    | 37                 | 1 144  | 4              | 104    | 2               | 45     | 97     | 2 384  |
| Total                | 29             | 1 383  | 34           | 801    | 30      | 560    | 402           | 13 738 | 791          | 23 205 | 1 120              | 36 180 | 16             | 514    | 70              | 1 781  | 2 492  | 78 162 |

Table 9

**Premises Loans for Improvement of Premises by Class of Business Enterprise and by Province (\$'000)**  
**April 1, 1988 - March 31, 1989**

| Business<br>Province | Communications |        | Construction |        | Fishing |        | Manufacturing |        | Retail Trade |        | Service Businesses |        | Transportation |        | Wholesale Trade |        | Total  |        |
|----------------------|----------------|--------|--------------|--------|---------|--------|---------------|--------|--------------|--------|--------------------|--------|----------------|--------|-----------------|--------|--------|--------|
|                      | Number         | Amount | Number       | Amount | Number  | Amount | Number        | Amount | Number       | Amount | Number             | Amount | Number         | Amount | Number          | Amount | Number | Amount |
| B.C.                 | 1              | 28     | 3            | 189    | 1       | 20     | 7             | 67     | 82           | 2 095  | 101                | 2 263  | -              | -      | 5               | 57     | 200    | 4 719  |
| Alta.                | -              | -      | -            | -      | -       | -      | 5             | 67     | 78           | 1 867  | 87                 | 1 842  | 1              | 4      | 2               | 14     | 173    | 3 793  |
| Sask.                | 1              | 4      | 2            | 99     | -       | -      | 1             | 25     | 43           | 1 020  | 61                 | 1 414  | -              | -      | 1               | 17     | 109    | 2 579  |
| Man.                 | -              | -      | -            | -      | -       | -      | 4             | 81     | 33           | 747    | 53                 | 1 304  | -              | -      | 1               | 9      | 91     | 2 140  |
| WEST                 | 2              | 32     | 5            | 288    | 1       | 20     | 17            | 240    | 236          | 5 729  | 302                | 6 821  | 1              | 4      | 9               | 97     | 573    | 13 231 |
|                      |                |        |              |        |         |        |               |        |              |        |                    |        |                |        |                 |        |        |        |
| Ont.                 | 5              | 145    | 19           | 575    | -       | -      | 60            | 1 187  | 480          | 16 935 | 520                | 17 674 | -              | -      | 23              | 739    | 1 107  | 37 255 |
| Que.                 | 7              | 146    | 18           | 660    | 1       | 4      | 57            | 958    | 416          | 12 070 | 465                | 12 215 | 3              | 40     | 21              | 434    | 988    | 26 527 |
| N.W.T.               | -              | -      | -            | -      | -       | -      | -             | -      | 1            | 35     | 6                  | 190    | -              | -      | -               | -      | 7      | 225    |
| Y.T.                 | -              | -      | -            | -      | -       | -      | -             | -      | 2            | 12     | 1                  | 14     | -              | -      | -               | -      | 3      | 26     |
| CENTL                | 12             | 291    | 37           | 1 235  | 1       | 4      | 117           | 2 146  | 899          | 29 053 | 992                | 30 093 | 3              | 40     | 44              | 1 172  | 2 105  | 64 034 |
|                      |                |        |              |        |         |        |               |        |              |        |                    |        |                |        |                 |        |        |        |
| N.B.                 | -              | -      | -            | -      | -       | -      | -             | -      | 15           | 446    | 21                 | 628    | -              | -      | -               | -      | 36     | 1 074  |
| N.S.                 | -              | -      | -            | -      | 1       | 17     | 2             | 68     | 26           | 711    | 12                 | 414    | -              | -      | -               | -      | 41     | 1 211  |
| P.E.I.               | -              | -      | -            | -      | -       | -      | 1             | 10     | 6            | 139    | 7                  | 174    | -              | -      | -               | -      | 14     | 323    |
| Nfld.                | -              | -      | -            | -      | 1       | 3      | 1             | 10     | 8            | 238    | 15                 | 330    | -              | -      | -               | -      | 25     | 581    |
| ATL                  | -              | -      | -            | -      | 2       | 20     | 4             | 88     | 55           | 1 533  | 55                 | 1 547  | -              | -      | -               | -      | 116    | 3 189  |
| Total                | 14             | 323    | 42           | 1 523  | 4       | 44     | 138           | 2 474  | 1 190        | 36 315 | 1 349              | 38 461 | 4              | 44     | 53              | 1 269  | 2 794  | 80 454 |



Table 9a

## Premises Loans for Construction of Premises by Class of Business Enterprise and by Province (\$'000)

April 1, 1988 - March 31, 1989

| Business<br>Province | Communications |        | Construction |        | Fishing |        | Manufacturing |        | Retail Trade |        | Service Businesses |        | Transportation |        | Wholesale Trade |        | Total  |        |
|----------------------|----------------|--------|--------------|--------|---------|--------|---------------|--------|--------------|--------|--------------------|--------|----------------|--------|-----------------|--------|--------|--------|
|                      | Number         | Amount | Number       | Amount | Number  | Amount | Number        | Amount | Number       | Amount | Number             | Amount | Number         | Amount | Number          | Amount | Number | Amount |
| B.C.                 | 1              | 41     | 2            | 110    | 3       | 212    | 1             | 23     | 19           | 748    | 30                 | 1 642  | 1              | 31     | 3               | 147    | 60     | 2 953  |
| Alta.                | -              | -      | 7            | 319    | -       | -      | 3             | 41     | 33           | 1 443  | 32                 | 1 369  | 1              | 20     | 1               | 9      | 77     | 3 201  |
| Sask.                | -              | -      | 2            | 82     | -       | -      | -             | -      | 9            | 359    | 14                 | 594    | -              | -      | 1               | 100    | 26     | 1 135  |
| Man.                 | -              | -      | -            | -      | 1       | 48     | -             | -      | 7            | 332    | 6                  | 251    | -              | -      | -               | -      | 14     | 631    |
| WEST                 | 1              | 41     | 11           | 511    | 4       | 260    | 4             | 64     | 78           | 2 882  | 82                 | 3 856  | 2              | 51     | 5               | 256    | 177    | 7 920  |
| Ont.                 | -              | -      | 14           | 534    | -       | -      | 10            | 457    | 129          | 6 031  | 119                | 5 241  | -              | -      | 5               | 170    | 277    | 12 432 |
| Que.                 | 1              | 3      | 17           | 920    | -       | -      | 28            | 1 198  | 72           | 3 031  | 93                 | 4 490  | 3              | 155    | 6               | 312    | 220    | 10 109 |
| N.W.T.               | -              | -      | -            | -      | -       | -      | -             | -      | -            | -      | 1                  | 18     | -              | -      | -               | -      | 1      | 18     |
| Y.T.                 | -              | -      | -            | -      | -       | -      | -             | -      | -            | -      | -                  | -      | -              | -      | -               | -      | -      | -      |
| CENTL                | 1              | 3      | 31           | 1 454  | -       | -      | 38            | 1 654  | 201          | 9 061  | 213                | 9 748  | 3              | 155    | 11              | 483    | 498    | 22 559 |
| N.B.                 | -              | -      | 5            | 211    | 1       | 34     | 7             | 208    | 1            | 28     | 7                  | 438    | -              | -      | -               | -      | 21     | 918    |
| N.S.                 | -              | -      | 3            | 86     | 7       | 383    | 11            | 543    | 7            | 217    | 7                  | 360    | -              | -      | 1               | 90     | 36     | 1 678  |
| P.E.I.               | -              | -      | -            | -      | -       | -      | 2             | 68     | 4            | 139    | 6                  | 173    | -              | -      | 1               | 0.4    | 13     | 381    |
| Nfld.                | -              | -      | 1            | 56     | -       | -      | -             | -      | 11           | 468    | 4                  | 244    | -              | -      | -               | -      | 16     | 768    |
| ATL                  | -              | -      | 9            | 352    | 8       | 417    | 20            | 819    | 23           | 852    | 24                 | 1 215  | -              | -      | 2               | 90     | 86     | 3 745  |
| Total                | 2              | 45     | 51           | 2 317  | 12      | 677    | 62            | 2 537  | 292          | 12 795 | 319                | 14 819 | 5              | 206    | 18              | 829    | 761    | 34 224 |

Table 9b

**Premises Loans for Purchase of Premises by Class of Business Enterprise and by Province (\$'000)**  
**April 1, 1988 - March 31, 1989**

| Business<br>Province | Communications |        | Construction |        | Fishing |        | Manufacturing |        | Retail Trade |        | Service Businesses |        | Transportation |        | Wholesale Trade |        | Total  |        |
|----------------------|----------------|--------|--------------|--------|---------|--------|---------------|--------|--------------|--------|--------------------|--------|----------------|--------|-----------------|--------|--------|--------|
|                      | Number         | Amount | Number       | Amount | Number  | Amount | Number        | Amount | Number       | Amount | Number             | Amount | Number         | Amount | Number          | Amount | Number | Amount |
| B.C.                 | 1              | 20     | 1            | 25     | 5       | 257    | 4             | 298    | 29           | 1 474  | 50                 | 2 876  | 3              | 92     | 3               | 179    | 96     | 5 221  |
| Alta.                | 1              | 100    | 1            | 53     | -       | -      | 3             | 144    | 23           | 1 022  | 29                 | 1 109  | 2              | 83     | 2               | 142    | 61     | 2 652  |
| Sask.                | -              | -      | 4            | 219    | -       | -      | 1             | 41     | 26           | 1 223  | 40                 | 1 755  | -              | -      | -               | -      | 71     | 3 238  |
| Man.                 | -              | -      | 1            | 20     | -       | -      | -             | -      | 23           | 1 140  | 20                 | 956    | 1              | 14     | 1               | 16     | 46     | 2 145  |
| WEST                 | 2              | 120    | 7            | 316    | 5       | 257    | 8             | 483    | 101          | 4 859  | 139                | 6 695  | 6              | 188    | 6               | 337    | 274    | 13 256 |
| Ont.                 | -              | -      | 9            | 362    | -       | -      | 6             | 293    | 85           | 4 719  | 111                | 6 472  | 6              | 386    | 3               | 123    | 220    | 12 355 |
| Que.                 | 1              | 37     | 13           | 608    | 2       | 72     | 33            | 1 684  | 151          | 8 797  | 195                | 10 324 | 12             | 628    | 15              | 782    | 422    | 22 932 |
| N.W.T.               | -              | -      | 1            | 80     | -       | -      | -             | -      | 2            | 70     | 2                  | 132    | -              | -      | -               | -      | 5      | 281    |
| Y.T.                 | -              | -      | -            | -      | -       | -      | -             | -      | -            | -      | -                  | -      | -              | -      | -               | -      | -      | -      |
| CENTL                | 1              | 37     | 23           | 1 050  | 2       | 72     | 39            | 1 976  | 238          | 13 585 | 308                | 16 928 | 18             | 1 014  | 18              | 905    | 647    | 35 568 |
| N.B.                 | -              | -      | 1            | 41     | 1       | 24     | 3             | 191    | 15           | 1 003  | 16                 | 932    | -              | -      | 3               | 94     | 39     | 2 286  |
| N.S.                 | -              | -      | 2            | 77     | 1       | 74     | 1             | 15     | 10           | 380    | 11                 | 538    | -              | -      | -               | -      | 25     | 1 085  |
| P.E.I.               | -              | -      | -            | -      | -       | -      | -             | -      | 1            | 44     | 1                  | 47     | -              | -      | -               | -      | 2      | 91     |
| Nfld.                | -              | -      | -            | -      | 1       | 57     | 2             | 70     | 30           | 1 427  | 16                 | 833    | -              | -      | -               | -      | 49     | 2 386  |
| ATL                  | -              | -      | 3            | 118    | 3       | 155    | 6             | 276    | 56           | 2 854  | 44                 | 2 351  | -              | -      | 3               | 94     | 115    | 5 847  |
| Total                | 3              | 157    | 33           | 1 485  | 10      | 484    | 53            | 2 735  | 395          | 21 298 | 491                | 25 974 | 24             | 1 202  | 27              | 1 337  | 1 036  | 54 671 |

Table 10

*Land Loans for Purchase of Land by Class of Business Enterprise and by Province (\$'000)*  
*April 1, 1988 - March 31, 1989*

| Business<br>Province | Communications |        | Construction |        | Fishing |        | Manufacturing |        | Retail Trade |        | Service Businesses |        | Transportation |        | Wholesale Trade |        | Total  |        |
|----------------------|----------------|--------|--------------|--------|---------|--------|---------------|--------|--------------|--------|--------------------|--------|----------------|--------|-----------------|--------|--------|--------|
|                      | Number         | Amount | Number       | Amount | Number  | Amount | Number        | Amount | Number       | Amount | Number             | Amount | Number         | Amount | Number          | Amount | Number | Amount |
| B.C.                 | -              | -      | 3            | 141    | -       | -      | 3             | 88     | 12           | 491    | 15                 | 561    | 4              | 133    | 2               | 114    | 39     | 1 528  |
| Alta.                | -              | -      | 1            | 14     | -       | -      | -             | -      | 15           | 576    | 14                 | 729    | 1              | 70     | -               | -      | 31     | 1 389  |
| Sask.                | -              | -      | 1            | 3      | -       | -      | 1             | 18     | 16           | 270    | 20                 | 404    | -              | -      | -               | -      | 38     | 695    |
| Man.                 | -              | -      | -            | -      | -       | -      | 1             | 85     | 12           | 307    | 8                  | 192    | -              | -      | -               | -      | 21     | 584    |
| WEST                 | -              | -      | 5            | 158    | -       | -      | 5             | 191    | 55           | 1 644  | 57                 | 1 886  | 5              | 203    | 2               | 114    | 129    | 4 196  |
| Ont.                 | -              | -      | 4            | 118    | -       | -      | 4             | 210    | 23           | 799    | 36                 | 1 750  | -              | -      | 5               | 348    | 72     | 3 225  |
| Que.                 | -              | -      | 7            | 165    | -       | -      | 16            | 279    | 41           | 783    | 56                 | 1 255  | 1              | 72     | 3               | 78     | 124    | 2 632  |
| N.W.T.               | -              | -      | 1            | 45     | -       | -      | -             | -      | -            | -      | 2                  | 118    | -              | -      | -               | -      | 3      | 163    |
| Y.T.                 | -              | -      | -            | -      | -       | -      | -             | -      | -            | -      | -                  | -      | -              | -      | -               | -      | -      | -      |
| CENTL                | -              | -      | 12           | 328    | -       | -      | 20            | 489    | 64           | 1 582  | 94                 | 3 123  | 1              | 72     | 8               | 426    | 199    | 6 020  |
| N.B.                 | -              | -      | 1            | 9      | 1       | 15     | 2             | 13     | 2            | 38     | 8                  | 187    | -              | -      | 1               | 27     | 15     | 289    |
| N.S.                 | -              | -      | 2            | 107    | -       | -      | 2             | 54     | 2            | 128    | 3                  | 86     | -              | -      | -               | -      | 9      | 375    |
| P.E.I.               | -              | -      | -            | -      | -       | -      | -             | -      | 2            | 38     | 1                  | 5      | -              | -      | -               | -      | 3      | 42     |
| Nfld.                | -              | -      | 1            | 29     | -       | -      | 1             | 5      | 5            | 130    | -                  | -      | -              | -      | -               | -      | 7      | 164    |
| ATL                  | -              | -      | 4            | 145    | 1       | 15     | 5             | 72     | 11           | 333    | 12                 | 277    | -              | -      | 1               | 27     | 34     | 870    |
| Total                | -              | -      | 21           | 631    | 1       | 15     | 30            | 753    | 130          | 3 559  | 163                | 5 285  | 6              | 275    | 11              | 567    | 362    | 11 086 |