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SMALL BUSINESSES LOANS ACT

Annual Report 1983

Canada 



Government
of Canada

Regional Industrial
Expansion

Minister

Edward C. Lumley

Gouvernement
du Canada

Expansion industrielle
régionale

Ministre



Government
of Canada

Minister of State
Small Business and Tourism

Minister

David P. Smith

Gouvernement
du Canada

Ministre d'État
Petites entreprises et Tourisme

Ministre

SMALL BUSINESSES LOANS ACT
ANNUAL REPORT ON OPERATIONS
FOR THE YEAR ENDING DECEMBER 31, 1983

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Regional Industrial
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Expansion industrielle
régionale

Deputy Minister

Sous-ministre

Ottawa, Canada
K1A 0H5

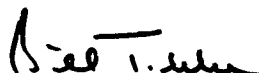
April 19, 1984

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

Sir:

I have the honour to submit a report on the
administration of the Small Businesses and Loans Act, for the
lending year ending December 31, 1983.

Yours sincerely,



Bill Teschke

Canada



Minister of Regional Industrial Expansion Ministre de l'Expansion industrielle régionale

Ottawa, Canada
K1A 0H5

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

May it please Your Excellency,

In accordance with Section 11 of the Small Businesses Loans Act, the undersigned have the honour to lay before Your Excellency a report on the administration of the Act for the period ending December 31, 1983.

Respectfully submitted.

The Hon. Edward C. Lumley, P.C., M.P.

The Hon. David P. Smith, P.C., M.P.

Canada

Background

The Small Businesses Loans Act was brought into effect in January 1961 for the purpose of encouraging lenders in the private sector to make term loans available to small businesses. The Act, which guarantees the lender against losses sustained in the making of loans, was originally limited to a period of three years but has been extended from time to time to provide additional lending periods. The current lending period expires on March 31, 1985.

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

Major Amendments

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

1. In 1971, the maximum loan amount outstanding to any one borrower at any one time was increased from \$25 000 to \$50 000 and a small business was defined as one with a gross annual revenue of less than \$1 000 000.

2. In 1977, the total amount permitted to be outstanding was increased to \$75 000 and the business eligibility definition was increased to \$1 500 000.
3. In February 1978, the formula establishing the maximum interest permitted to a lender was changed from a fixed rate established semi-annually to the prime rate of the chartered banks plus 1 per cent, floating with the prime rate for the term of the loan. At this time real estate and insurance agents or brokers were included as eligible borrowers under the legislation.
4. In April 1978, the administrative responsibility for the Act was transferred from the Department of Finance to the Department of Industry, Trade and Commerce.
5. On July 1, 1980, the maximum total outstanding was increased from \$75 000 to \$100 000.

Approved Lenders

Under the Act, all Canadian chartered banks are designated as lenders. In changes made in March 1970, the provisions of the Act were widened to include all credit unions, caisses populaires, trust, insurance and finance companies which qualify and request designation by the Minister as a bank under the Act. In 1974, the Alberta Treasury Branches were also included as authorized lenders.

Eligible Borrowers

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

- Manufacturing
- Wholesale Trade
- Retail Trade
- Service
- Communications
- Construction
- Transportation.

Purposes

The purposes for which loans may be granted are:

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

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

Operating Results 1983

During the year ending December 31, 1983, there were large increases in both the number and dollar value of loans granted over the previous year. The number of loans increased by 49.6 per cent and the dollar value by 54.8 per cent in comparison with 1982. The average loan increased to \$26 766 as compared to \$25 872 in 1982.

In 1983, the number of lenders designated under the program, apart from the chartered banks, increased to 1 860.

Of the total amount lent in the year under review, \$408.7 million or 59.1 per cent was used to purchase movable equipment; \$197.4 million or 28.6 per cent was used for improvement, construction and purchase of premises; \$70.5 million or 10.2 per cent was used for fixed equipment purchases; and \$14.5 million or 2.1 per cent was used to purchase land.

As in the past years, service businesses led all other types of business in borrowing under the Act and for the year under review accounted for \$276.1 million or 40.0 per cent of the total amounts authorized; followed by retail establishments with \$179.8 million or 26.0 per cent; manufacturing \$73.0 million or 10.5 per cent; transportation \$70.2 million or 10.2 per cent; construction \$62.6 million or 9.1 per cent; wholesale \$22.9 million or 3.3 per cent; and communications \$6.5 million or 0.9 per cent.

Since inception of the program in 1961 to December 31, 1983, a total of 143 380 loans amounting to \$3 112 951 326 have been made.

During the same period, payments were made to lenders under the guarantee provisions of the legislation in respect to 2 878 claims amounting to \$50 417 592.

Appended to this report are tables showing in detail the lending operations in 1983.

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TABLE 1
SUMMARY OF OPERATIONS

CALENDAR YEAR	LOANS MADE		AVERAGE SIZE OF LOAN	CLAIMS PAID	
	Number	Amount		Number	Amount
		\$	\$		\$
1961 - 1963	8 368	74 549 220	8 909	6	25 767
1964 - 1966	7 869	72 662 656	9 234	47	257 032
1967 - 1969	4 628	48 212 560	10 418	89	590 490
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	2 936	36 909 769	12 571	37	239 175
1975	4 806	81 225 986	16 901	35	237 093
1976	5 047	90 098 999	17 852	42	231 896
1977	4 894	96 447 226	19 707	72	632 794
1978	7 308	176 261 912	24 119	122	1 380 584
1979	10 781	266 331 962	24 704	152	1 788 619
1980	16 739	418 337 509	24 992	242	3 825 688
1981	17 409	517 582 204	29 731	390	6 761 102
1982*	17 261	446 582 151	25 872	561	11 705 508
1983	25 820	691 092 994	26 766	998	22 283 733
TOTAL	143 380	3 112 951 326	21 711	2 878	50 417 592

*NOTE: Data on loans made in 1982 differs from that shown in the 1982 Annual Report owing to lending reported since the publication of that report.

TABLE 2

LENDING BY NUMBERS AND DOLLARS 1961 - 1983

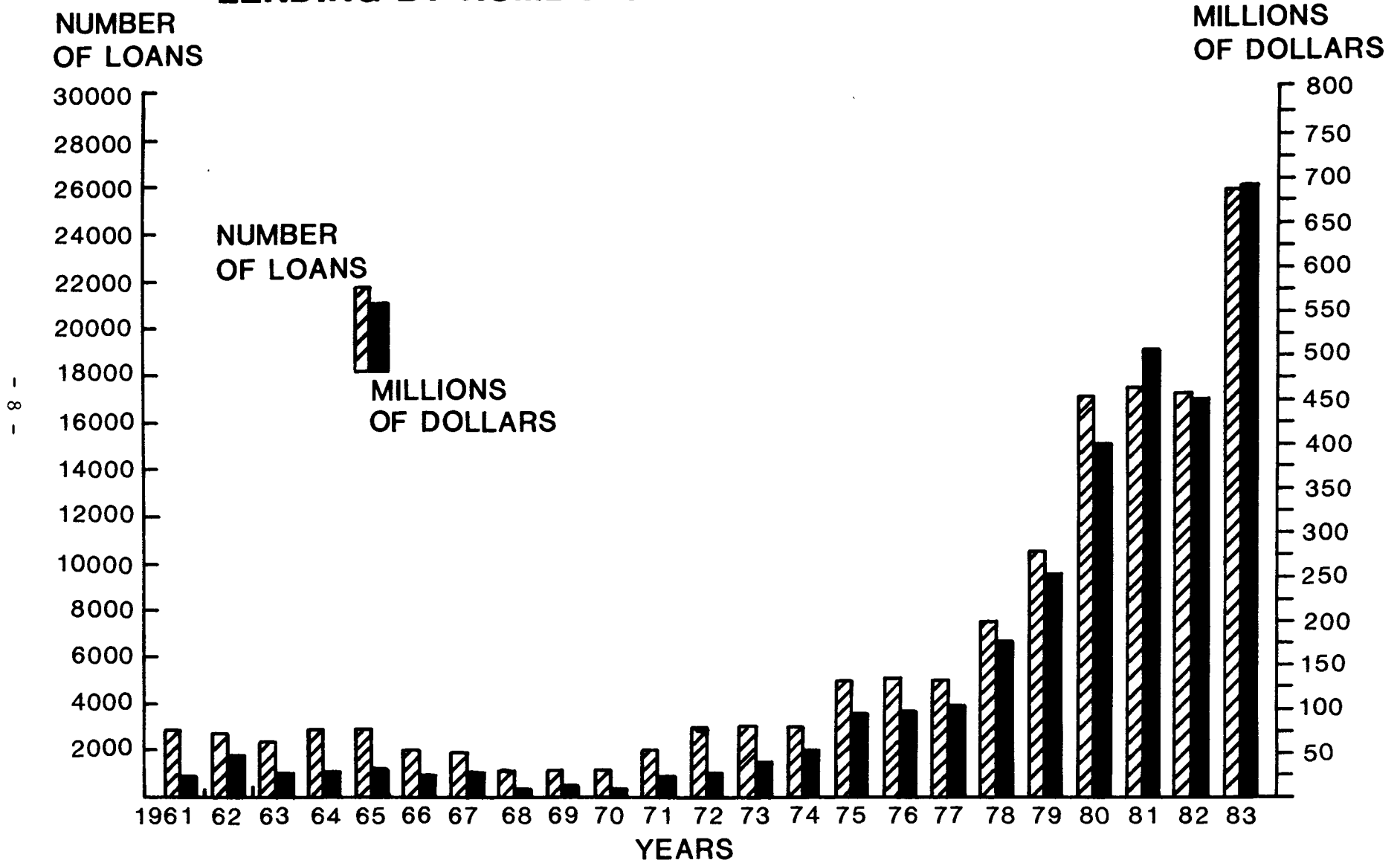


TABLE 3

**NUMBER OF LOANS BY DOLLARS
1983**

NUMBER
OF LOANS

6000

5500

4500

4000

3500

3000

2500

2000

1500

1000

500

0 TO 5

5 TO 10

10 TO 15

15 TO 20

20 TO 25

25 TO 30

30 TO 35

35 TO 40

40 TO 45

45 TO 50

50 TO 55

55 TO 60

60 TO 65

65 TO 70

70 TO 75

75 TO 80

80 TO 85

85 TO 90

90 TO 95

95 TO 100

THOUSANDS OF DOLLARS

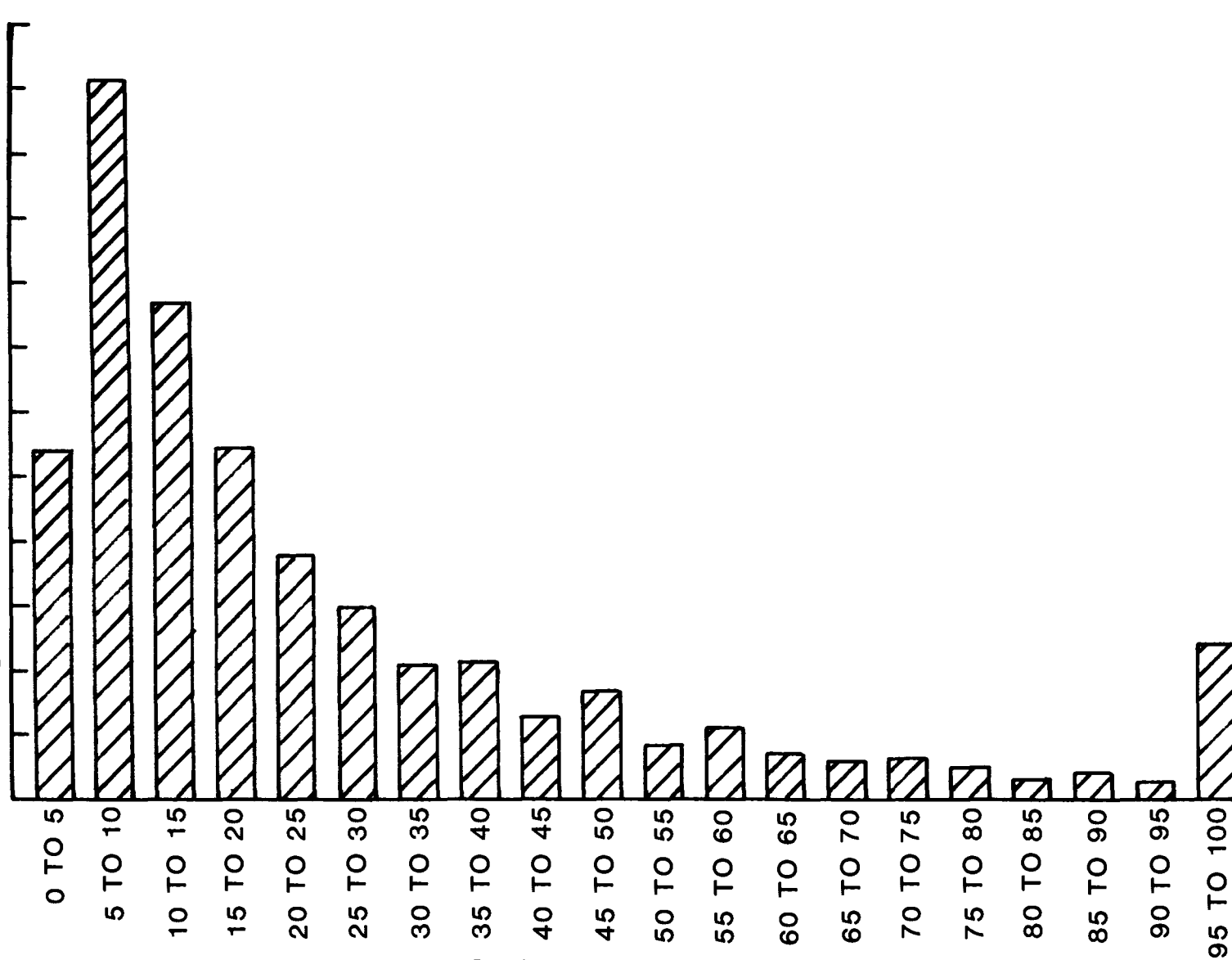


TABLE 4

LOANS AND REPAYMENTS TO THE BANKS

PERIODS	LOANS MADE	REPAYMENTS*	BALANCE OF LOANS PAYABLE TO BANKS
PERIOD 1: January 19, 1961 to December 31, 1963	74 549 220	74 549 220	NIL
PERIOD 2: January 1, 1964 to December 31, 1966	72 662 656	72 662 656	NIL
PERIOD 3: January 1, 1967 to December 31, 1969	48 212 560	48 212 560	NIL
PERIOD 4: January 1, 1970 to June 30, 1971	23 140 841	23 136 236	4 605
PERIOD 5: July 1, 1971 to June 30, 1974	86 550 875	86 060 219	490 656
PERIOD 6: July 1, 1974 to June 30, 1977	229 744 857	213 435 133	16 309 724
PERIOD 7: July 1, 1977 to June 30, 1980	674 048 604	564 657 726	109 390 878
PERIOD 8: July 1, 1980 to March 31, 1983	1 341 529 470	684 849 788	656 679 682
PERIOD 9: April 1, 1983 to March 31, 1985 (as at December 31, 1983)	562 512 243	108 857 170	453 655 073
TOTAL	3 112 951 326	1 876 420 708	1 236 530 618

*Includes principal amount of claims paid under the guarantee.

TABLE 5

LOANS CLASSIFIED BY PROVINCE AND BANK

Bank	BANK OF MONTREAL		BANK OF NOVA SCOTIA		ROYAL BANK OF CANADA		TORONTO DOMINION BANK		NATIONAL BANK OF CANADA		CANADIAN IMPERIAL BANK OF COMMERCE		
	Province	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
		\$	\$		\$		\$		\$		\$		\$
British Columbia	1 269	29 883 193	84	2 534 944	1 371	38 080 967	782	20 339 105	9	234 812	982	22 293 843	
Alberta	468	11 973 335	77	1 951 693	268	9 809 884	361	9 368 488	5	54 465	603	12 593 081	
Saskatchewan	193	5 564 617	65	2 048 852	547	17 694 853	83	2 253 455	-	-	482	10 648 206	
Manitoba	161	4 135 217	52	1 467 682	138	4 736 242	70	1 992 209	1	50 000	310	6 731 568	
Ontario	1 175	28 703 699	202	7 013 939	1 307	39 943 454	1 276	37 313 332	28	1 007 710	1 268	30 766 353	
Québec	1 514	34 255 022	47	1 164 817	2 407	58 152 636	353	10 261 826	2 843	81 756 475	764	18 675 981	
New Brunswick	163	4 456 506	45	1 526 522	118	3 581 711	46	1 632 148	183	6 189 163	157	2 920 766	
Nova Scotia	99	2 334 645	45	1 401 969	131	3 173 466	50	1 301 828	4	178 180	136	2 855 058	
Prince Edward Island	11	318 172	4	78 505	17	279 885	7	424 000	6	189 100	53	956 384	
Newfoundland	96	2 699 273	107	2 794 881	56	1 388 469	19	788 875	1	12 854	69	1 163 603	
Northwest Territories	14	371 000	1	10 752	8	242 000	1	100 000	-	-	14	371 164	
Yukon	30	800 610	2	45 000	3	66 800	20	432 700	-	-	4	147 100	
TOTAL	5 193	125 495 289	731	22 039 556	6 371	177 150 367	3 068	86 207 966	3 080	89 672 759	4 842	110 123 107	

TABLE 5

LOANS CLASSIFIED BY PROVINCE AND BANK (Cont'd)

Bank	BANK OF BRITISH COLUMBIA		CONTINENTAL BANK		BANK LEUMI		HONG KONG BANK OF CANADA		SOCIÉTÉ GÉNÉRALE CANADA		STANDARD CHARTERED BANK OF CANADA	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
		\$		\$		\$		\$		\$		\$
British Columbia	63	1 742 659	5	123 006	-	-	9	590 000	-	-	-	-
Alberta	7	240 129	6	345 827	-	-	-	-	-	-	-	-
Saskatchewan	-	-	2	157 500	-	-	1	25 000	-	-	-	-
Manitoba	-	-	-	-	-	-	1	100 000	-	-	-	-
Ontario	-	-	41	1 829 653	7	393 426	4	205 000	-	-	2	88 778
Québec	-	-	172	6 457 411	-	-	-	-	11	862 000	-	-
New Brunswick	-	-	3	147 465	-	-	-	-	-	-	-	-
Nova Scotia	-	-	-	-	-	-	-	-	-	-	-	-
Prince Edward Island	-	-	-	-	-	-	-	-	-	-	-	-
Newfoundland	-	-	-	-	-	-	-	-	-	-	-	-
Northwest Territories	-	-	-	-	-	-	-	-	-	-	-	-
Yukon	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	70	1 982 788	229	9 060 862	7	393 426	15	920 000	11	862 000	2	88 778

TABLE 5

LOANS CLASSIFIED BY PROVINCE AND BANK (Cont'd)

Bank	NATIONAL BANK OF GREECE (CANADA)		TOTAL CHARTERED BANKS		ALBERTA TREASURY BRANCHES		CANADA TRUST		GUARANTY TRUST		VICTORIA AND GREY TRUST COMPANY		
	Province	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
		\$		\$		\$		\$		\$		\$	
British Columbia	-	-	4 574	115 822 529	-	-	-	-	5	390 962	-	-	
Alberta	-	-	1 795	46 336 902	152	3 726 250	-	-	22	726 337	-	-	
Saskatchewan	-	-	1 373	38 392 483	-	-	1	34 000	-	-	-	-	
Manitoba	-	-	733	19 212 918	-	-	-	-	-	-	-	-	
Ontario	-	-	5 310	147 265 344	-	-	1	19 872	96	3 772 870	18	550 160	
Québec	1	100 000	8 112	211 686 168	-	-	-	-	106	4 389 195	-	-	
New Brunswick	-	-	715	20 454 281	-	-	-	-	30	1 311 797	-	-	
Nova Scotia	-	-	465	11 245 146	-	-	-	-	25	1 020 304	-	-	
Prince Edward Island	-	-	98	2 246 046	-	-	-	-	3	133 325	-	-	
Newfoundland	-	-	348	8 847 955	-	-	-	-	-	-	-	-	
Northwest Territories	-	-	38	1 094 916	-	-	-	-	-	-	-	-	
Yukon	-	-	59	1 492 210	-	-	-	-	-	-	-	-	
TOTAL	1	100 000	23 620	624 096 898	152	3 726 250	2	53 872	287	11 744 790	18	550 160	

TABLE 5

LOANS CLASSIFIED BY PROVINCE AND BANK (Cont'd)

Bank	PACIFIC SAVINGS AND MORTGAGE		BANQUE D'ÉPARGNE		HURONIA TRUST		CREDIT UNIONS		TOTAL OTHER LENDERS		TOTAL LENDING	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
Province		\$		\$		\$		\$		\$		\$
British Columbia	7	288 800	-	-	-	-	15	552 417	27	1 232 179	4 601	117 054 708
Alberta	-	-	-	-	-	-	5	146 500	179	4 599 087	1 974	50 935 989
Saskatchewan	-	-	-	-	-	-	12	314 680	13	348 680	1 386	38 741 163
Manitoba	-	-	-	-	-	-	4	143 800	4	143 800	737	19 356 718
Ontario	-	-	101	2 514 792	6	159 394	2	60 000	123	4 562 296	5 433	151 827 640
Québec	-	-	-	-	-	-	1 589	46 740 641	1 796	53 644 628	9 908	265 330 796
New Brunswick	-	-	-	-	-	-	-	-	30	1 311 797	745	21 766 078
Nova Scotia	-	-	-	-	-	-	-	-	25	1 020 304	490	12 265 450
Prince Edward Island	-	-	-	-	-	-	-	-	3	133 325	101	2 379 371
Newfoundland	-	-	-	-	-	-	-	-	-	-	348	8 847 955
Northwest Territories	-	-	-	-	-	-	-	-	-	-	38	1 094 916
Yukon	-	-	-	-	-	-	-	-	-	-	59	1 492 210
TOTAL	7	288 800	101	2 514 792	6	159 394	1 627	47 958 038	2 200	66 996 096	25 820	691 092 994

TABLE 6

LOANS BY PROVINCE AND TYPE OF BUSINESS

Province	WHOLESALE TRADE		RETAIL TRADE		CONSTRUCTION		MANUFACTURING		SERVICE BUSINESSES		TRANSPORTATION		COMMUNICATIONS		TOTAL	
	No.	Amount \$	No.	Amount \$	No.	Amount \$	No.	Amount \$	No.	Amount \$	No.	Amount \$	No.	Amount \$	No.	Amount \$
British Columbia	172	3 582 681	868	23 416 597	608	16 954 459	334	7 767 853	1 813	45 117 577	753	19 213 327	53	1 002 214	4 601	117 054 708
Alberta	52	1 047 417	402	11 479 353	209	4 938 018	70	2 081 404	925	24 206 892	297	6 798 969	19	383 936	1 974	50 955 989
Saskatchewan	34	866 012	380	11 049 161	170	4 154 813	58	1 474 939	614	17 970 866	117	2 926 406	13	298 966	1 386	38 741 163
Manitoba	18	482 142	207	5 170 947	59	1 343 440	69	1 851 976	294	8 480 241	85	1 923 396	5	104 576	737	19 356 718
Ontario	245	5 245 626	1 328	41 170 226	467	10 835 376	698	19 991 356	2 210	61 368 402	417	11 336 150	68	1 880 504	5 433	151 827 640
Québec	440	9 992 097	2 622	74 605 357	772	18 516 383	1 223	34 894 470	3 839	102 259 038	888	22 510 579	124	2 552 872	9 908	265 330 796
New Brunswick	28	522 926	202	5 994 733	99	2 222 237	98	3 691 089	229	6 721 178	86	2 458 754	3	155 161	745	21 766 078
Nova Scotia	24	604 498	131	3 507 643	68	1 482 972	41	788 325	177	4 591 592	45	1 197 020	4	93 400	490	12 265 450
Prince Edward Island	7	173 300	16	175 332	9	292 225	3	68 100	54	1 362 823	12	307 591	-	-	101	2 379 371
Newfoundland	13	326 546	115	2 807 664	54	1 538 535	19	321 585	105	2 880 220	41	957 905	1	15 500	348	8 847 955
Northwest Territories	1	12 579	7	292 721	2	62 368	1	10 752	20	537 546	7	178 950	-	-	38	1 094 916
Yukon	1	10 000	5	104 720	14	260 750	5	91 000	22	590 940	11	425 000	1	9 800	59	1 492 210
TOTAL	1 035	22 865 824	6 283	179 774 454	2 531	62 601 576	2 619	73 032 849	10 302	276 087 315	2 759	70 234 047	291	6 496 929	25 820	691 092 994

NOTE: The number of loans in the following tables 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

LOANS FOR FIXED EQUIPMENT - BY TYPE OF BUSINESS

Province	WHOLESALE TRADE		RETAIL TRADE		CONSTRUCTION		MANUFACTURING		SERVICE BUSINESSES		TRANSPORTATION		COMMUNICATIONS		TOTAL	
	No.	Amount \$	No.	Amount \$	No.	Amount \$	No.	Amount \$	No.	Amount \$	No.	Amount \$	No.	Amount \$	No.	Amount \$
British Columbia	23	511 047	123	2 656 963	13	228 933	35	765 590	184	4 581 158	7	87 400	12	122 547	397	8 953 638
Alberta	6	150 700	37	1 327 769	3	120 780	9	498 740	63	1 551 302	4	73 500	1	10 200	123	3 732 991
Saskatchewan	3	26 960	27	522 031	4	45 500	7	128 518	47	1 460 718	-	-	1	60 000	89	2 243 727
Manitoba	1	23 200	15	234 691	1	100 000	5	150 730	21	475 126	-	-	-	-	43	983 747
Ontario	22	503 389	152	3 944 576	17	498 660	102	3 469 972	197	4 473 590	3	62 600	6	281 530	499	13 234 317
Québec	74	1 637 968	591	11 575 609	32	791 822	363	9 292 214	753	15 002 808	19	275 568	32	689 213	1 864	39 265 202
New Brunswick	1	36 000	10	237 267	2	36 500	16	547 922	23	426 398	-	-	1	100 000	53	1 384 087
Nova Scotia	3	31 600	9	82 872	-	-	3	33 960	11	322 700	1	5 840	-	-	27	476 972
Prince Edward Island	1	8 800	1	2 124	-	-	-	-	3	27 905	-	-	-	-	5	38 829
Newfoundland	-	-	9	103 445	-	-	1	10 000	3	17 147	-	-	-	-	13	130 592
Northwest Territories	-	-	-	-	-	-	-	-	1	5 000	-	-	-	-	1	5 000
Yukon	-	-	-	-	-	-	-	-	1	18 000	-	-	-	-	1	18 000
TOTAL	134	2 929 664	974	20 687 347	72	1 822 195	541	14 897 646	1 307	28 361 852	34	504 908	53	1 263 490	3 115	70 467 102

TABLE 8

LOANS FOR MOVABLE EQUIPMENT - BY TYPE OF BUSINESS

Province	WHOLESALE TRADE		RETAIL TRADE		CONSTRUCTION		MANUFACTURING		SERVICE BUSINESSES		TRANSPORTATION		COMMUNICATIONS		TOTAL	
	No.	Amount \$	No.	Amount \$	No.	Amount \$	No.	Amount \$	No.	Amount \$	No.	Amount \$	No.	Amount \$	No.	Amount \$
British Columbia	140	2 387 179	581	11 398 370	561	14 789 331	287	6 153 547	1 452	28 743 986	734	18 833 968	39	774 171	3 794	83 080 552
Alberta	48	856 017	297	5 942 437	184	3 985 848	57	1 339 074	791	17 786 738	288	6 432 319	16	270 736	1 681	36 613 169
Saskatchewan	27	519 522	251	4 879 319	139	3 123 115	42	892 463	465	9 863 753	106	2 628 556	11	215 826	1 041	22 122 554
Manitoba	17	373 442	144	2 580 253	50	958 283	56	1 261 246	216	4 260 879	83	1 854 396	4	73 776	570	11 362 275
Ontario	203	3 142 586	932	18 251 777	391	7 836 362	565	13 632 372	1 743	34 788 577	411	10 968 533	62	1 542 967	4 307	90 163 174
Québec	331	5 359 848	1 583	29 579 898	644	12 632 109	797	17 742 109	2 654	50 258 704	874	21 269 926	92	1 659 127	6 975	138 501 721
New Brunswick	26	374 357	112	1 558 901	91	1 855 789	72	2 034 214	177	3 304 404	82	2 352 754	2	55 161	562	11 535 580
Nova Scotia	16	337 498	81	1 117 201	62	1 290 807	33	505 314	127	2 360 139	44	1 160 480	4	93 400	367	6 864 839
Prince Edward Island	7	96 750	12	59 408	8	237 225	3	68 100	43	807 871	13	307 591	-	-	86	1 576 945
Newfoundland	10	221 846	78	1 085 015	47	1 343 043	16	268 848	75	1 353 483	39	908 705	1	15 500	266	5 196 440
Northwest Territories	1	12 579	5	156 900	1	7 368	1	10 752	13	196 246	7	178 950	-	-	28	562 795
Yukon	1	10 000	4	84 720	14	260 750	4	61 000	18	352 940	10	340 000	1	9 800	52	1 119 210
TOTAL	827	13 691 624	4 080	76 694 199	2 192	48 320 030	1 933	43 969 039	7 774	154 077 720	2 691	67 236 178	232	4 710 464	19 729	408 699 254

TABLE 9

LOANS FOR IMPROVEMENT OF PREMISES - BY TYPE OF BUSINESS

Province	WHOLESALE TRADE		RETAIL TRADE		CONSTRUCTION		MANUFACTURING		SERVICE BUSINESSES		TRANSPORTATION		COMMUNICATIONS		TOTAL	
	No.	Amount \$	No.	Amount \$	No.	Amount \$	No.	Amount \$	No.	Amount \$	No.	Amount \$	No.	Amount \$	No.	Amount \$
British Columbia	10	149 992	217	3 787 981	15	424 325	23	259 575	224	4 690 464	2	11 159	3	29 044	494	9 352 540
Alberta	2	40 700	84	1 972 588	9	147 191	3	33 100	107	2 508 209	1	16 650	-	-	206	4 718 438
Saskatchewan	5	147 000	81	1 751 107	8	212 620	4	31 058	77	2 068 324	4	97 500	2	23 140	181	4 330 749
Manitoba	1	9 000	54	748 368	4	84 457	4	37 500	42	966 031	-	-	1	30 800	106	1 876 156
Ontario	32	593 206	451	9 922 750	29	805 401	53	853 033	437	10 712 460	3	124 517	4	38 457	1 009	23 049 824
Québec	50	736 136	695	13 243 687	53	1 009 824	114	1 842 364	591	11 791 766	6	124 135	7	111 732	1 516	28 859 644
New Brunswick	3	76 569	50	981 495	1	75 000	7	141 928	36	669 582	1	16 000	-	-	98	1 960 574
Nova Scotia	3	47 275	44	605 180	3	57 700	2	25 200	25	363 538	-	-	-	-	77	1 098 893
Prince Edward Island	1	54 700	3	41 300	-	-	-	-	5	147 747	-	-	-	-	9	243 747
Newfoundland	2	39 000	21	387 184	3	57 452	1	7 840	12	364 617	-	-	-	-	39	856 093
Northwest Territories	-	-	1	22 421	-	-	-	-	2	72 000	-	-	-	-	3	94 421
Yukon	-	-	1	20 000	-	-	-	-	1	20 000	-	-	-	-	2	40 000
TOTAL	109	1 893 578	1 702	33 484 061	125	2 873 970	211	3 231 598	1 559	34 374 738	17	389 961	17	233 173	3 740	76 481 079

TABLE 10

LOANS FOR CONSTRUCTION OF PREMISES - BY TYPE OF BUSINESS

Province	WHOLESALE TRADE		RETAIL TRADE		CONSTRUCTION		MANUFACTURING		SERVICE BUSINESSES		TRANSPORTATION		COMMUNICATIONS		TOTAL	
	No.	Amount \$	No.	Amount \$	No.	Amount \$	No.	Amount \$	No.	Amount \$	No.	Amount \$	No.	Amount \$	No.	Amount \$
British Columbia	3	125 493	32	1 451 650	14	556 315	1	4 791	51	2 472 671	-	-	2	71 000	103	4 681 920
Alberta	-	-	24	680 784	10	519 199	2	107 940	16	677 285	1	25 000	-	-	53	2 010 208
Saskatchewan	2	163 530	11	555 464	14	578 828	-	-	35	1 553 267	1	12 700	-	-	63	2 863 789
Manitoba	-	-	5	117 800	4	99 700	6	228 300	11	497 220	1	27 000	-	-	27	970 020
Ontario	7	267 585	82	3 245 344	24	852 175	23	823 531	75	2 990 485	2	105 000	1	17 550	214	8 301 670
Québec	19	512 474	110	3 592 777	48	1 868 765	33	1 409 111	132	5 053 100	5	260 260	-	-	347	12 696 487
New Brunswick	-	-	17	644 963	4	180 948	9	393 600	18	947 744	3	90 000	-	-	51	2 257 255
Nova Scotia	3	115 000	6	150 250	2	86 465	3	47 226	8	292 000	1	13 200	-	-	23	704 141
Prince Edward Island	-	-	1	6 000	1	55 000	-	-	5	219 300	-	-	-	-	7	280 300
Newfoundland	1	43 700	2	44 500	4	138 040	1	27 000	4	159 739	-	-	-	-	12	412 979
Northwest Territories	-	-	-	-	1	55 000	-	-	2	9 350	-	-	-	-	3	64 350
Yukon	-	-	-	-	-	-	1	30 000	1	100 000	-	-	-	-	2	130 000
TOTAL	35	1 227 782	290	10 489 532	126	4 990 435	79	3 071 499	358	14 972 161	14	533 160	3	88 550	905	35 373 119

TABLE 11

LOANS FOR PURCHASE OF PREMISES - BY TYPE OF BUSINESS

Province	WHOLESALE TRADE		RETAIL TRADE		CONSTRUCTION		MANUFACTURING		SERVICE BUSINESSES		TRANSPORTATION		COMMUNICATIONS		TOTAL	
	No.	Amount \$	No.	Amount \$	No.	Amount \$	No.	Amount \$	No.	Amount \$	No.	Amount \$	No.	Amount \$	No.	Amount \$
British Columbia	7	308 970	56	3 006 283	9	441 895	7	413 600	69	3 165 865	11	280 800	1	5 452	160	7 622 865
Alberta	-	-	27	1 397 575	3	92 000	2	102 550	35	1 464 058	4	186 500	2	103 000	73	3 345 683
Saskatchewan	1	9 000	62	2 912 771	6	125 270	10	422 900	64	2 593 354	5	97 650	-	-	148	6 160 945
Manitoba	1	76 500	36	1 416 510	3	101 000	4	54 700	39	1 903 135	1	30 000	-	-	84	3 581 845
Ontario	12	610 550	105	4 918 533	12	398 200	17	858 799	127	6 698 790	2	57 500	-	-	275	13 542 372
Québec	32	1 580 421	307	15 198 559	43	1 760 786	86	4 053 347	372	18 390 086	16	467 190	3	92 800	859	41 543 189
New Brunswick	1	36 000	50	2 336 427	1	54 000	10	389 925	19	1 053 350	-	-	-	-	81	3 869 702
Nova Scotia	2	71 625	28	1 390 800	1	48 000	5	176 625	30	1 206 715	1	17 500	-	-	67	2 911 265
Prince Edward Island	1	13 050	2	66 500	-	-	-	-	3	160 000	-	-	-	-	6	239 550
Newfoundland	1	22 000	29	1 187 520	-	-	1	7 897	23	886 234	2	49 200	-	-	56	2 152 851
Northwest Territories	-	-	2	113 400	-	-	-	-	4	254 950	-	-	-	-	6	368 350
Yukon	-	-	-	-	-	-	-	-	1	100 000	1	85 000	-	-	2	185 000
TOTAL	58	2 728 116	704	33 944 878	78	3 021 151	142	6 480 343	786	37 876 537	43	1 271 340	6	201 252	1 817	85 523 617

TABLE 12

LOANS FOR PURCHASE OF LAND - BY TYPE OF BUSINESS

Province	WHOLESALE TRADE		RETAIL TRADE		CONSTRUCTION		MANUFACTURING		SERVICE BUSINESSES		TRANSPORTATION		COMMUNICATIONS		TOTAL	
	No.	Amount \$	No.	Amount \$	No.	Amount \$	No.	Amount \$	No.	Amount \$	No.	Amount \$	No.	Amount \$	No.	Amount \$
British Columbia	1	100 000	22	1 115 350	8	513 660	5	170 750	31	1 463 433	-	-	-	-	67	3 363 193
Alberta	-	-	3	158 200	2	73 000	-	-	7	219 300	1	65 000	-	-	13	515 500
Saskatchewan	-	-	22	428 469	3	69 480	-	-	23	431 450	1	90 000	-	-	49	1 019 399
Manitoba	-	-	6	73 325	-	-	4	119 500	13	377 850	1	12 000	-	-	24	582 675
Ontario	5	128 310	28	887 246	11	444 578	7	353 649	41	1 704 500	1	18 000	-	-	93	3 536 283
Québec	7	165 250	65	1 414 827	17	453 077	23	555 325	66	1 762 574	5	113 500	-	-	183	4 464 553
New Brunswick	-	-	11	235 680	1	20 000	5	183 500	9	319 700	-	-	-	-	26	758 880
Nova Scotia	1	1 500	6	161 340	-	-	-	-	2	46 500	-	-	-	-	9	209 340
Prince Edward Island	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Newfoundland	-	-	-	-	-	-	-	-	1	99 000	-	-	-	-	1	99 000
Northwest Territories	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Yukon	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	14	395 060	163	4 474 437	42	1 573 795	44	1 382 724	193	6 424 307	9	298 500	-	-	465	14 548 823

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