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**SMALL BUSINESSES LOANS ACT**  
**Annual Report on Operations**  
**for the 12-month period ended March 31, 1986**



Government  
of Canada

Gouvernement  
du Canada

Regional Industrial  
Expansion

Expansion industrielle  
régionale



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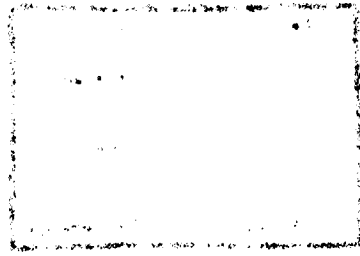
Her Excellency, The  
Governor General,  
Parliament House  
1 Sussex Drive  
Ottawa, Ontario  
K1A 0A1

Samuel, P.C., C.D., C.M.A., C.L.C.

Your Excellency:

SMALL BUSINESSES LOANS ACT  
ANNUAL REPORT ON OPERATIONS  
FOR THE 12-MONTH PERIOD ENDED MARCH 31, 1986

*Andre Rivest*  
Andre Rivest



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Ministre d'État  
Petites entreprises



Minister of State  
Small Businesses

L'honorable      The Honourable

André Bissonnette, c.p. député

Her Excellency, The Right Honourable Jeanne Sauv , 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 has the honour to lay before Your Excellency a report on the administration of the Act for the 12-month period ended March 31, 1986.

Respectfully submitted,

A handwritten signature in black ink, appearing to read "Andr  Bissonnette".

Andr  Bissonnette

## Background

The Small Businesses Loans Act (the Act) was brought into effect in January 1961 for the purpose of encouraging lenders in the private sector to make term loans to small business enterprises.

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

## 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 enterprise was redefined as one with estimated annual gross revenue not exceeding \$1 000 000.
2. In 1977, the total amount permitted to be outstanding to any one borrower at any one time was increased to \$75 000 and a small business enterprise was redefined as one with estimated annual gross revenue not exceeding \$1 500 000.

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 July 1980, the maximum total loan amount outstanding to any one borrower at any one time was increased from \$75 000 to \$100 000.
5. In April 1985, a small business enterprise was redefined as one with estimated annual gross revenue not exceeding \$2 000 000. A requirement was introduced for the payment by lenders, to the government, of a one percent up-front fee at the time a loan is made. Also introduced was a loss-sharing arrangement whereby, instead of effectively paying a lender's total loss, the government shares losses on individual loans in a ratio of 85 percent government/15 percent lender.

#### Approved Lenders

Since inception of the Act, all banks chartered under The Bank Act have been approved as lenders. As a result of changes made in March 1970, the provisions of the Act were widened to include all credit unions, caisses populaires, trust, insurance and loan corporations which, upon request, are designated by the Minister as banks for purposes of the Act. In 1974, the Alberta Treasury Branches were also included as approved lenders.

### Eligible Borrowers

Any enterprise in Canada operating for gain or profit within the following categories is eligible to borrow under the Act, provided the estimated gross revenue of the applicant does not exceed \$2 million in the year of application:

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

### Loan Purposes

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

- the purchase of land necessary for the operation of a small business enterprise;
- the renovation, improvement, modernization and/or extension of premises;
- the construction and/or purchase of premises;
- the purchase, installation, renovation, improvement and/or modernization of equipment of a kind usually affixed to real or immovable property;
- 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 land and premises costs and up to 80 percent of equipment costs.

#### Operating Results for the 12 Months Ended March 31, 1986

During the fiscal year ended March 31, 1986, 23 593 business improvement loans amounting to \$737 823 578 were made. The average size of business improvement loans made during the fiscal year ended March 31, 1986, was \$31 273 compared to \$28 960 during the previous 12-month period.

Of the dollar value lent during the period under review, \$70.2 million, or 9.5 percent, was used to finance the purchase, installation, renovation, improvement and modernization of fixed equipment; \$459.5 million, or 62.3 percent, was used to finance the purchase, renovation, improvement and modernization of movable equipment; \$194.0 million, or 26.3 percent, was used to finance the renovation, improvement, modernization, extension, construction and purchase of premises (excluding land); and \$14.1 million, or 1.9 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 \$308.0 million or 41.8 percent of total loans made. Retail trade followed with \$173.2 million or 23.5 percent, transportation with \$103.6 million or 14.0 percent, manufacturing with \$70.2 million or 9.5 percent, construction with \$56.2 million or 7.6 percent, wholesale trade with \$21.4 million or 2.9 percent and communications with \$5.2 million or 0.7 percent.



From inception of the program in 1961 to March 31, 1986, a total of 210 533 business improvement loans amounting to \$5 109 686 610 have been made. During the same period, payments were made to lenders under the loss reimbursement provisions of the legislation in respect of 6 663 claims amounting to \$134 662 719.

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TABLE 1

## SUMMARY OF OPERATIONS

PERIOD	BUSINESS IMPROVEMENT LOANS (B.I.L.s) MADE		AVERAGE SIZE OF B.I.L. \$	CLAIMS PAID	
	Number	Amount \$		Number	Amount \$
<u>12 months ended Dec. 31</u>					
1961 - 1969	20 865	195 424 436	9 366	142	873 289
1970	1 367	13 772 340	10 075	27	148 649
1971	2 138	22 361 763	10 459	20	71 329
1972	2 860	28 453 509	9 949	21	125 955
1973	3 149	32 068 566	10 184	17	112 178
1974	2 947	37 241 269	12 637	37	239 175
1975	4 835	82 003 157	16 960	35	237 093
1976	5 106	91 893 663	17 997	42	231 896
1977	5 000	99 586 016	19 917	72	632 794
1978	7 319	176 711 904	24 144	122	1 380 584
1979	10 817	268 675 323	24 838	152	1 788 619
1980	16 829	421 421 123	25 041	242	3 825 688
1981	17 541	522 401 338	29 782	390	6 761 102
1982	17 376	450 685 148	25 937	561	11 705 508
1983	26 488	713 013 826	26 918	998	22 283 733
<u>3 months ended March 31</u>					
1984	7 589	210 846 980	27 783	368	10 746 504
<u>12 months ended March 31</u>					
1985	34 714	1 005 302 671	28 960	1 533	29 079 005
1986	23 593	737 823 578	31 273	1 884	44 419 618
TOTAL	210 533	5 109 686 610	24 270	6 663	134 662 719

Note: (1) Statistics shown above under "B.I.L.s MADE" and "AVERAGE SIZE OF B.I.L." for 12 months ended March 31, 1985, and prior periods may differ from those presented in previous Annual Reports because of late registration of B.I.L.s by lenders.

(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  
**HISTORICAL LENDING ACTIVITY**

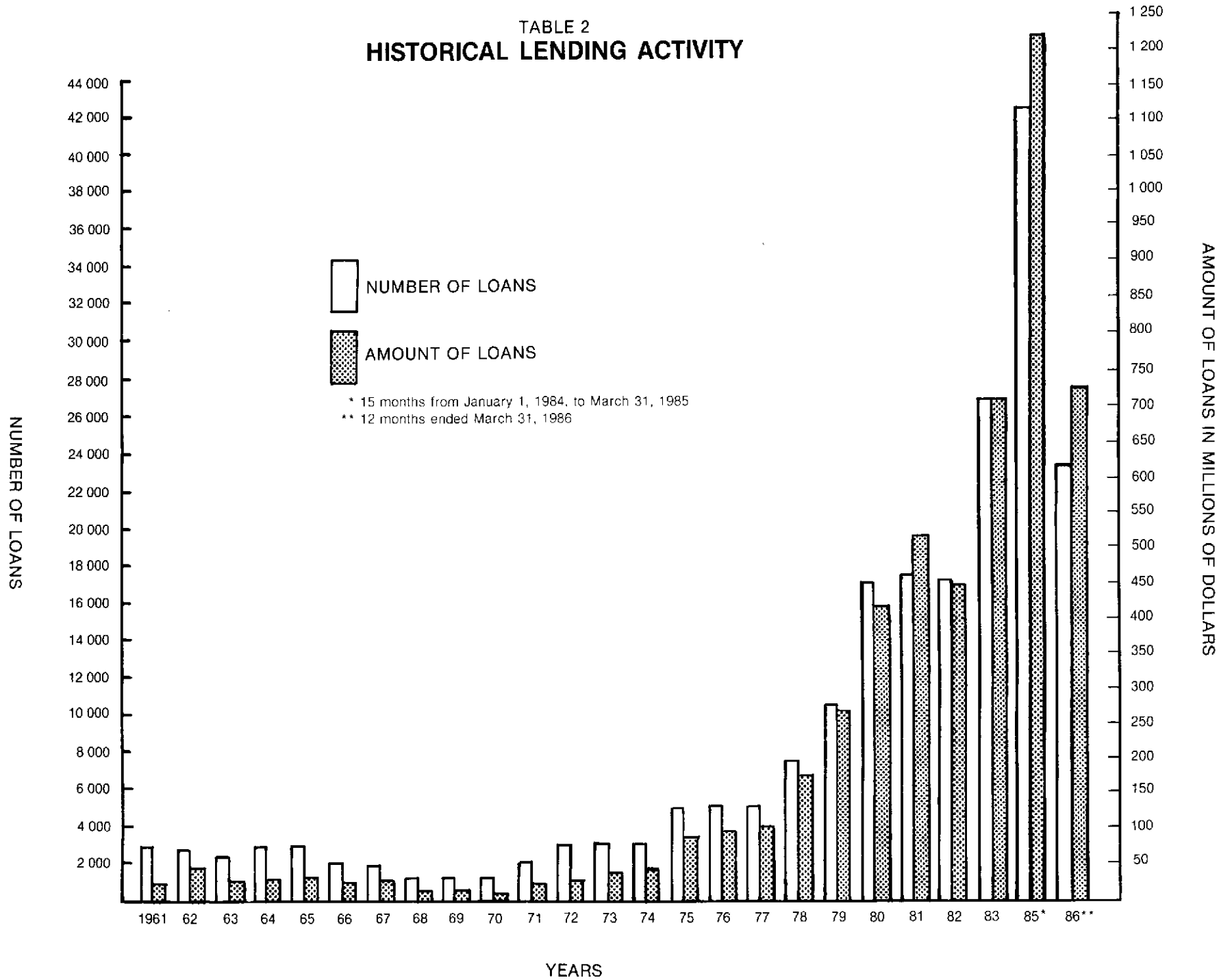


TABLE 3  
**NUMBER OF LOANS BY DOLLAR SIZE**  
APRIL 1, 1985 — MARCH 31, 1986

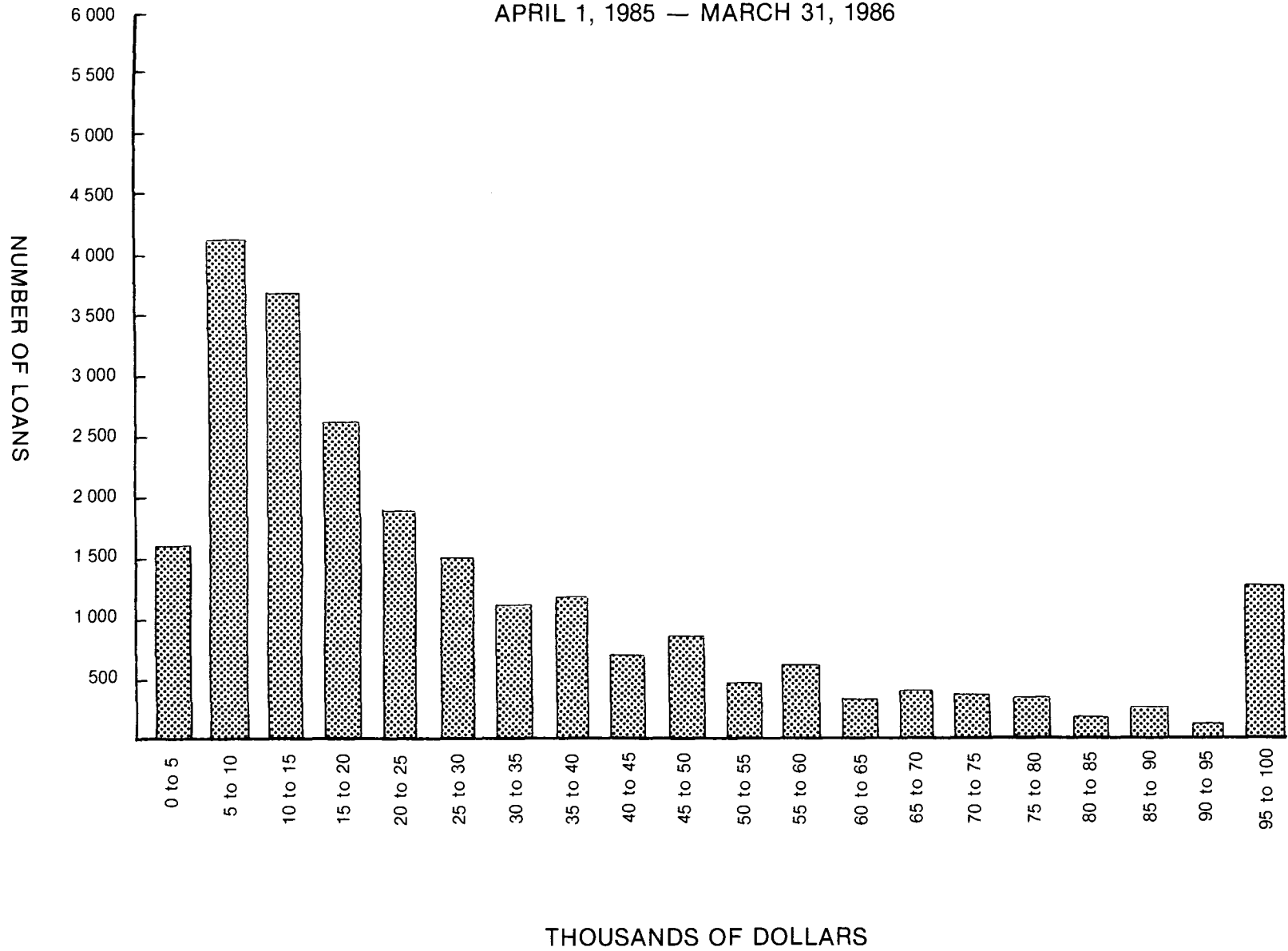


TABLE 4

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

PERIODS	LOANS MADE	REPAYMENTS*	BALANCE OF LOANS PAYABLE AS AT MARCH 31, 1986**
	\$	\$	\$
PERIOD 1: January 19, 1961, to December 31, 1963	74 549 220	74 549 220	-
PERIOD 2: January 1, 1964, to December 31, 1966	72 662 656	72 662 656	-
PERIOD 3: January 1, 1967, to December 31, 1969	48 212 560	48 212 560	-
PERIOD 4: January 1, 1970, to June 30, 1971	23 140 841	23 139 424	1 417
PERIOD 5: July 1, 1971, to June 30, 1974	86 924 604	86 908 609	15 995
PERIOD 6: July 1, 1974, to June 30, 1977	241 446 183	239 711 799	1 734 384
PERIOD 7: July 1, 1977, to June 30, 1980	672 479 062	634 841 700	37 637 362
PERIOD 8: July 1, 1980, to March 31, 1983	1 353 699 432	1 153 227 957	200 471 475
PERIOD 9: April 1, 1983, to March 31, 1985	1 798 748 474	954 852 288	843 896 186
PERIOD 10: April 1, 1985, to March 31, 1986	737 823 578	144 854 757	592 968 821
TOTAL	5 109 686 610	3 432 960 970	1 676 725 640

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

\*\* As reported by lenders at time of printing.

TABLE 5

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

April 1, 1985 - March 31, 1986

LENDER PROVINCE	CHARTERED BANK UNDER THE BANK ACT		CREDIT UNIONS CAISSES POPULAIRES & CO-OPERATIVE CREDIT SOCIETIES		TRUST, LOAN AND INSURANCE CORPORATIONS		ALBERTA TREASURY BRANCHES		TOTAL LENDING	
	No.	Amount \$	No.	Amount \$	No.	Amount \$	No.	Amount \$	No.	Amount \$
British Columbia	3 307	97 863 405	46	1 434 533	2	150 000	-	-	3 355	99 447 938
Alberta	2 192	63 755 569	6	146 733	15	631 852	242	6 542 136	2 455	71 076 290
Saskatchewan	1 161	35 577 696	21	656 737	-	-	-	-	1 182	36 234 433
Manitoba	690	21 861 758	6	257 370	1	86 655	-	-	697	22 205 783
Ontario	5 907	199 197 215	40	1 648 242	179	7 846 854	-	-	6 126	208 692 311
Quebec	4 588	140 368 062	2 975	91 053 751	305	11 068 231	-	-	7 868	242 490 044
New Brunswick	567	18 499 648	6	321 433	11	365 900	-	-	584	19 186 981
Nova Scotia	517	16 209 835	-	-	63	2 962 826	-	-	580	19 172 661
Prince Edward Island	107	2 215 631	-	-	2	133 700	-	-	109	2 349 331
Newfoundland	508	12 628 566	-	-	-	-	-	-	508	12 628 566
Northwest Territories	63	2 380 813	-	-	1	56 525	-	-	64	2 437 338
Yukon	65	1 901 902	-	-	-	-	-	-	65	1 901 902
TOTAL	19 672	612 460 100	3 100	95 518 799	579	23 302 543	242	6 542 136	23 593	737 823 578

TABLE 5(a)

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

April 1, 1985 - March 31, 1986

LENDER PROVINCE	Chartered Banks which individually made \$1 000 000 or more in B.I.L.s											
	THE ROYAL BANK OF CANADA		THE TORONTO-DOMINION BANK		CANADIAN IMPERIAL BANK OF COMMERCE		BANK OF MONTREAL		THE BANK OF NOVA SCOTIA		NATIONAL BANK OF CANADA	
	No.	Amount \$	No.	Amount \$	No.	Amount \$	No.	Amount \$	No.	Amount \$	No.	Amount \$
British Columbia	1 234	34 468 631	738	19 855 553	492	14 748 161	597	20 287 574	139	4 480 261	-	-
Alberta	335	12 810 344	489	12 760 042	837	21 141 317	276	8 757 284	208	6 119 921	-	-
Saskatchewan	405	14 034 935	100	2 107 043	419	11 740 103	122	4 184 289	111	3 234 538	-	-
Manitoba	155	5 964 329	66	2 235 541	304	8 579 997	72	2 537 683	87	2 212 108	5	232 100
Ontario	1 789	63 542 054	1 533	47 794 668	1 060	36 928 758	648	18 450 482	804	29 103 922	16	738 914
Quebec	2 578	69 268 841	729	25 273 126	162	6 866 576	473	15 305 716	142	4 621 544	436	16 253 545
New Brunswick	53	1 972 522	73	2 428 167	104	2 322 488	106	3 182 636	183	6 126 033	39	1 913 526
Nova Scotia	123	4 535 779	68	1 991 282	100	2 669 896	56	1 640 011	168	5 254 867	1	20 000
Prince Edward Island	5	161 083	4	97 000	64	1 113 769	7	95 359	27	748 420	-	-
Newfoundland	51	1 466 023	25	894 900	53	996 668	53	1 368 701	324	7 750 274	1	80 000
Northwest Territories	16	551 978	-	-	39	1 612 385	8	216 450	-	-	-	-
Yukon	4	206 900	16	492 000	24	646 418	21	556 584	-	-	-	-
TOTAL	6 748	208 983 419	3 841	115 929 322	3 658	109 366 536	2 439	76 582 769	2 193	69 651 888	498	19 238 085

(Continued)



TABLE 5(a)

## B.I.L. LENDING OF CHARTERED BANKS BY PROVINCE (from page 12)

April 1, 1985 - March 31, 1986

LENDER  PROVINCE	Chartered Banks which individually made \$1 000 000 or more in B.I.L.s								B.I.L.s MADE BY ALL OTHER CHARTERED BANKS		TOTAL B.I.L. LENDING BY ALL CHARTERED BANKS	
	BANK OF BRITISH COLUMBIA		CONTINENTAL BANK OF CANADA		STANDARD CHARTERED BANK OF CANADA		BANK LEUMI LE-ISRAEL (CANADA)		No.	Amount \$	No.	Amount \$
	No.	Amount \$	No.	Amount \$	No.	Amount \$	No.	Amount \$	No.	Amount \$	No.	Amount \$
British Columbia	102	3 822 108	-	-	3	92 072	-	-	2	109 045	3 307	97 863 405
Alberta	34	1 246 981	12	834 680	1	85 000	-	-	-	-	2 192	63 755 569
Saskatchewan	3	191 788	1	85 000	-	-	-	-	-	-	1 161	35 577 696
Manitoba	-	-	-	-	1	100 000	-	-	-	-	690	21 861 758
Ontario	-	-	21	1 092 722	23	757 777	9	506 433	4	281 485	5 907	199 197 215
Quebec	-	-	53	2 000 382	1	30 972	12	597 400	2	149 960	4 588	140 368 062
New Brunswick	-	-	9	554 276	-	-	-	-	-	-	567	18 499 648
Nova Scotia	-	-	1	98 000	-	-	-	-	-	-	517	16 209 835
Prince Edward Island	-	-	-	-	-	-	-	-	-	-	107	2 215 631
Newfoundland	-	-	-	-	1	72 000	-	-	-	-	508	12 628 566
Northwest Territories	-	-	-	-	-	-	-	-	-	-	63	2 380 813
Yukon	-	-	-	-	-	-	-	-	-	-	65	1 901 902
TOTAL	139	5 260 877	97	4 665 060	30	1 137 821	21	1 103 833	8	540 490	19 672	612 460 100

TABLE 5(b)

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

April 1, 1985 - March 31, 1986

LENDER PROVINCE	Credit Unions, Caisses Populaires and Other Co-Operative Credit Societies which individually made \$1 000 000 or more in B.I.L.s								B.I.L.s made by all other Credit Unions, Caisses Populaires and Other Co-Operative Credit Societies		Total B.I.L. Lending by all Credit Unions, Caisses Populaires and Other Co-Operative Credit Societies	
	CAISSE POPULAIRE LAURIER		CAISSE POPULAIRE CHARLESBOURG		C.P. DE ST-EUSTACHE		CAISSE POPULAIRE STE-ANNE D'OTTAWA		No.	Amount \$	No.	Amount \$
	No.	Amount \$	No.	Amount \$	No.	Amount \$	No.	Amount \$				
British Columbia	-	-	-	-	-	-	-	-	46	1 434 533	46	1 434 533
Alberta	-	-	-	-	-	-	-	-	6	146 733	6	146 733
Saskatchewan	-	-	-	-	-	-	-	-	21	656 737	21	656 737
Manitoba	-	-	-	-	-	-	-	-	6	257 370	6	257 370
Ontario	-	-	-	-	-	-	25	1 132 249	15	515 993	40	1 648 242
Quebec	51	1 676 170	32	1 252 342	38	1 176 738	-	-	2 854	86 948 501	2 975	91 053 751
New Brunswick	-	-	-	-	-	-	-	-	6	321 433	6	321 433
Nova Scotia	-	-	-	-	-	-	-	-	-	-	-	-
Prince Edward Island	-	-	-	-	-	-	-	-	-	-	-	-
Newfoundland	-	-	-	-	-	-	-	-	-	-	-	-
Northwest Territories	-	-	-	-	-	-	-	-	-	-	-	-
Yukon	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	51	1 676 170	32	1 252 342	38	1 176 738	25	1 132 249	2 954	90 281 300	3 100	95 518 799

TABLE 5(c)

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

April 1, 1985 - March 31, 1986

LENDER PROVINCE	Trust, Loan and Insurance Corporations which individually made \$1 000 000 or more in B.I.L.s						B.I.L.s made by all other Trust, Loan and Insurance Corporations		Total B.I.L. Lending by all Trust, Loan and Insurance Corporations	
	GUARANTY TRUST COMPANY OF CANADA		THE MONTREAL CITY & DISTRICT SAVINGS BANK		NATIONAL TRUST COMPANY					
	No.	Amount \$	No.	Amount \$	No.	Amount \$	No.	Amount \$	No.	Amount \$
British Columbia	-	-	-	-	-	-	2	150 000	2	150 000
Alberta	15	631 852	-	-	-	-	-	-	15	631 852
Saskatchewan	-	-	-	-	-	-	-	-	-	-
Manitoba	1	86 655	-	-	-	-	-	-	1	86 655
Ontario	145	6 545 017	-	-	26	1 186 591	8	115 246	179	7 846 854
Quebec	146	7 541 201	159	3 527 030	-	-	-	-	305	11 068 231
New Brunswick	11	365 900	-	-	-	-	-	-	11	365 900
Nova Scotia	63	2 962 826	-	-	-	-	-	-	63	2 962 826
Prince Edward Island	2	133 700	-	-	-	-	-	-	2	133 700
Newfoundland	-	-	-	-	-	-	-	-	-	-
Northwest Territories	1	56 525	-	-	-	-	-	-	1	56 525
Yukon	-	-	-	-	-	-	-	-	-	-
TOTAL	384	18 323 676	159	3 527 030	26	1 186 591	10	265 246	579	23 302 543

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 to 5.

TABLE 6  
B.I.L. LENDING BY PROVINCE AND TYPE OF BUSINESS ENTERPRISE  
April 1, 1985 - March 31, 1986

PROVINCE	COMMUNICATIONS		CONSTRUCTION		MANUFACTURING		RETAIL TRADE		SERVICE BUSINESSES		TRANSPORTATION		WHOLESALE TRADE		TOTAL	
	No.	Amount \$	No.	Amount \$	No.	Amount \$	No.	Amount \$	No.	Amount \$	No.	Amount \$	No.	Amount \$	No.	Amount \$
British Columbia	24	498 564	273	8 528 710	255	6 630 107	520	15 215 150	1 395	39 616 022	763	26 096 446	125	2 862 939	3 355	99 447 938
Alberta	23	698 462	260	7 226 061	125	4 024 486	401	12 730 754	1 155	32 225 656	429	12 859 606	62	1 311 265	2 455	71 076 290
Saskatchewan	3	97 230	109	2 605 267	45	1 306 515	312	9 654 707	550	17 719 733	131	3 914 304	32	936 677	1 182	36 234 433
Manitoba	4	81 816	69	1 734 141	59	2 004 038	199	6 274 206	277	9 783 111	73	1 955 266	16	373 205	697	22 205 783
Ontario	73	1 750 569	495	13 177 022	747	25 511 105	1 426	53 824 138	2 586	87 468 912	558	20 698 164	241	6 262 401	6 126	208 692 311
Quebec	64	1 658 024	574	16 822 238	958	28 028 126	1 966	61 465 563	3 333	102 761 813	674	23 951 993	299	7 802 287	7 868	242 490 044
New Brunswick	2	33 210	60	1 891 687	49	1 443 558	127	4 217 473	190	5 823 619	132	5 226 088	24	551 346	584	19 186 981
Nova Scotia	5	125 518	75	2 017 464	34	882 103	119	4 297 024	189	5 781 649	133	5 422 689	25	646 214	580	19 172 661
Prince Edward Island	2	46 360	21	646 118	3	57 812	21	315 760	43	704 240	14	461 624	5	117 417	109	2 349 331
Newfoundland	4	69 600	65	1 298 152	15	217 694	160	4 425 238	164	4 115 954	79	2 176 227	21	325 701	508	12 628 566
Northwest Territories	2	83 100	3	30 200	1	50 000	16	570 851	26	1 261 980	12	361 707	4	79 500	64	2 437 338
Yukon	1	9 600	6	245 192	3	62 480	6	203 150	30	777 960	15	450 800	4	152 720	65	1 901 902
TOTAL	207	5 152 053	2 010	56 222 252	2 294	70 218 024	5 273	173 194 014	9 938	308 040 649	3 013	103 574 914	858	21 421 672	23 593	737 823 578

TABLE 7  
MOVABLE EQUIPMENT LOANS - BY TYPE OF BUSINESS ENTERPRISE  
April 1, 1985 - March 31, 1986

PROVINCE	COMMUNICATIONS		CONSTRUCTION		MANUFACTURING		RETAIL TRADE		SERVICE BUSINESSES		TRANSPORTATION		WHOLESALE TRADE		TOTAL	
	No.	Amount \$	No.	Amount \$	No.	Amount \$	No.	Amount \$	No.	Amount \$	No.	Amount \$	No.	Amount \$	No.	Amount \$
British Columbia	22	435 914	256	7 509 877	213	4 925 231	381	8 325 234	1 151	25 954 467	758	25 979 976	111	2 258 080	2 892	75 388 779
Alberta	17	396 790	236	6 284 201	108	2 958 715	285	6 438 885	993	23 381 427	420	12 358 636	51	941 142	2 110	52 759 796
Saskatchewan	1	15 600	101	2 135 427	39	861 108	198	3 983 079	421	10 579 071	127	3 799 104	29	717 382	916	22 090 771
Manitoba	4	81 816	62	1 403 568	52	1 669 198	122	2 693 603	198	5 015 097	71	1 905 766	13	245 661	522	13 014 709
Ontario	65	1 433 431	454	11 238 286	625	19 431 425	932	21 881 407	2 033	50 157 851	539	19 728 258	211	4 403 884	4 859	128 274 542
Quebec	52	978 001	497	12 269 968	670	16 270 219	1 138	22 590 741	2 375	51 436 063	657	22 793 682	233	4 602 786	5 622	130 941 460
New Brunswick	2	33 210	52	1 598 585	34	780 606	75	1 697 479	124	2 300 525	130	5 160 088	16	262 570	433	11 833 063
Nova Scotia	5	125 518	67	1 711 411	27	607 245	64	1 370 178	149	3 303 671	131	5 387 329	18	395 406	461	12 900 758
Prince Edward Island	2	46 360	18	533 319	2	25 812	17	203 046	35	446 890	14	461 624	2	15 397	90	1 732 448
Newfoundland	4	69 600	64	1 292 152	13	159 694	91	1 384 644	120	2 175 989	73	2 032 327	19	288 401	384	7 402 807
Northwest Territories	1	27 100	2	15 200	1	50 000	9	136 186	22	992 980	11	341 707	3	75 500	49	1 638 673
Yukon	1	9 600	6	245 192	3	62 480	4	126 400	26	520 394	14	410 800	3	84 320	57	1 459 186
TOTAL	176	3 652 940	1 815	46 237 186	1 787	47 801 733	3 316	70 830 882	7 647	176 264 425	2 945	100 359 297	709	14 290 529	18 395	459 436 992

TABLE 8  
FIXED EQUIPMENT LOANS - BY TYPE OF BUSINESS ENTERPRISE  
April 1, 1985 - March 31, 1986

PROVINCE	COMMUNICATIONS		CONSTRUCTION		MANUFACTURING		RETAIL TRADE		SERVICE BUSINESSES		TRANSPORTATION		WHOLESALE TRADE		TOTAL	
	No.	Amount \$	No.	Amount \$	No.	Amount \$	No.	Amount \$	No.	Amount \$	No.	Amount \$	No.	Amount \$	No.	Amount \$
British Columbia	-	-	7	144 728	29	666 055	79	1 968 214	156	3 954 601	2	11 470	7	126 087	280	6 871 155
Alberta	3	46 710	5	46 125	15	682 252	37	1 015 092	91	2 273 617	6	252 470	4	67 188	161	4 383 454
Saskatchewan	-	-	1	70 000	4	96 754	22	479 150	37	899 694	-	-	1	1 980	65	1 547 578
Manitoba	-	-	3	25 019	3	122 800	16	469 010	31	775 011	-	-	2	9 464	55	1 401 304
Ontario	3	86 746	6	141 300	88	3 211 401	197	6 283 881	250	7 105 919	3	182 000	14	362 448	561	17 373 695
Quebec	15	603 898	17	403 780	247	6 951 811	513	10 393 424	665	16 898 942	9	256 160	46	910 077	1 512	36 418 092
New Brunswick	-	-	1	7 500	8	248 910	12	210 761	19	364 150	2	66 000	3	43 776	45	941 097
Nova Scotia	-	-	1	14 500	5	181 768	8	259 028	10	224 060	1	20 960	1	1 958	26	702 274
Prince Edward Island	-	-	-	-	-	-	2	4 570	2	27 000	-	-	-	-	4	31 570
Newfoundland	-	-	-	-	1	9 000	5	105 640	13	255 291	4	84 500	1	12 300	24	466 731
Northwest Territories	-	-	-	-	-	-	2	67 108	1	9 600	-	-	-	-	3	76 708
Yukon	-	-	-	-	-	-	-	-	2	32 000	-	-	-	-	2	32 000
TOTAL	21	737 354	41	852 952	400	12 170 751	893	21 255 878	1 277	32 819 885	27	873 560	79	1 535 278	2 738	70 245 658

TABLE 9  
PREMISES LOANS FOR IMPROVEMENT OF PREMISES - BY TYPE OF BUSINESS ENTERPRISE  
April 1, 1985 - March 31, 1986

PROVINCE	COMMUNICATIONS		CONSTRUCTION		MANUFACTURING		RETAIL TRADE		SERVICE BUSINESSES		TRANSPORTATION		WHOLESALE TRADE		TOTAL	
	No.	Amount \$	No.	Amount \$	No.	Amount \$	No.	Amount \$	No.	Amount \$	No.	Amount \$	No.	Amount \$	No.	Amount \$
British Columbia	2	57 850	5	201 465	21	406 821	115	2 036 195	197	4 348 001	-	-	12	282 972	352	7 333 304
Alberta	1	14 080	7	179 135	9	224 119	94	2 154 128	129	3 168 175	1	22 500	8	142 395	249	5 904 532
Saskatchewan	1	56 430	2	61 700	5	69 153	84	1 605 042	78	1 835 140	-	-	5	32 215	175	3 659 680
Manitoba	-	-	2	51 054	2	5 800	41	923 588	47	1 366 643	-	-	2	18 080	94	2 365 165
Ontario	6	70 392	17	456 953	60	1 164 855	494	13 678 218	566	15 878 744	4	67 103	30	482 135	1 177	31 798 400
Quebec	3	37 660	29	804 488	77	1 150 053	496	9 921 025	529	11 960 725	4	111 600	25	473 747	1 163	24 459 298
New Brunswick	-	-	1	5 000	5	62 992	29	698 301	32	859 771	-	-	1	54 000	68	1 680 064
Nova Scotia	-	-	2	18 334	2	21 650	29	749 458	28	802 667	-	-	1	14 000	62	1 606 109
Prince Edward Island	-	-	-	-	-	-	3	32 042	-	-	-	-	1	27 000	4	59 042
Newfoundland	-	-	-	-	1	49 000	28	433 909	18	470 977	-	-	-	-	47	953 886
Northwest Territories	-	-	1	15 000	-	-	2	60 667	3	104 800	-	-	1	4 000	7	184 467
Yukon	-	-	-	-	-	-	1	51 750	1	38 000	-	-	-	-	2	89 750
TOTAL	13	236 412	66	1 793 129	182	3 154 443	1 416	32 344 323	1 628	40 833 643	9	201 203	86	1 530 544	3 400	80 093 697

TABLE 10  
 PREMISES LOANS FOR CONSTRUCTION OF PREMISES - BY TYPE OF BUSINESS ENTERPRISE  
 April 1, 1985 - March 31, 1986

PROVINCE	COMMUNICATIONS		CONSTRUCTION		MANUFACTURING		RETAIL TRADE		SERVICE BUSINESSES		TRANSPORTATION		WHOLESALE TRADE		TOTAL	
	No.	Amount \$	No.	Amount \$	No.	Amount \$	No.	Amount \$	No.	Amount \$	No.	Amount \$	No.	Amount \$	No.	Amount \$
British Columbia	-	-	5	374 000	6	135 500	20	528 309	32	1 252 522	-	-	1	27 000	64	2 317 331
Alberta	1	7 362	5	207 000	2	21 600	33	1 227 615	30	1 174 954	-	-	2	15 540	73	2 654 071
Saskatchewan	-	-	5	176 000	1	10 000	11	523 500	22	1 074 531	3	98 100	1	23 400	43	1 905 531
Manitoba	-	-	1	42 000	1	57 870	12	370 980	10	322 260	-	-	-	-	24	793 110
Ontario	-	-	17	853 183	12	574 424	107	4 357 907	90	4 268 573	3	157 500	7	247 184	236	10 458 771
Quebec	-	-	35	1 760 714	29	970 161	78	2 664 041	108	5 259 802	5	136 100	10	394 696	265	11 185 514
New Brunswick	-	-	4	202 352	4	226 000	13	408 085	8	432 800	-	-	1	45 000	30	1 314 237
Nova Scotia	-	-	6	183 219	2	8 810	13	570 505	10	597 161	-	-	3	138 300	34	1 497 995
Prince Edward Island	-	-	1	24 999	1	32 000	2	76 102	4	93 000	-	-	1	35 000	9	261 101
Newfoundland	-	-	1	6 000	-	-	12	668 500	10	404 696	-	-	-	-	23	1 079 196
Northwest Territories	-	-	-	-	-	-	4	221 890	-	-	-	-	-	-	4	221 890
Yukon	-	-	-	-	-	-	-	-	3	58 790	-	-	-	-	3	58 790
TOTAL	1	7 362	80	3 829 467	58	2 036 365	305	11 617 434	327	14 939 089	11	391 700	26	926 120	808	33 747 537



TABLE 11  
PREMISES LOANS FOR PURCHASE OF PREMISES - BY TYPE OF BUSINESS ENTERPRISE  
April 1, 1985 - March 31, 1986

PROVINCE	COMMUNICATIONS		CONSTRUCTION		MANUFACTURING		RETAIL TRADE		SERVICE BUSINESSES		TRANSPORTATION		WHOLESALE TRADE		TOTAL	
	No.	Amount \$	No.	Amount \$	No.	Amount \$	No.	Amount \$	No.	Amount \$	No.	Amount \$	No.	Amount \$	No.	Amount \$
British Columbia	1	4 800	1	49 500	6	395 000	39	2 112 168	57	3 255 556	3	105 000	3	148 800	110	6 070 824
Alberta	2	133 520	7	364 600	1	100 000	35	1 647 469	44	1 932 073	4	226 000	2	67 000	95	4 470 662
Saskatchewan	-	-	1	6 400	5	251 500	55	2 606 089	68	2 910 776	2	17 100	2	86 700	133	5 878 565
Manitoba	-	-	-	-	3	144 500	37	1 613 325	32	1 521 567	-	-	-	-	72	3 279 392
Ontario	2	130 000	3	114 750	13	823 600	119	6 074 650	147	7 754 700	10	360 303	10	580 800	304	15 838 803
Quebec	3	35 985	26	1 174 718	53	2 345 182	270	15 024 096	298	15 738 080	13	434 836	21	1 186 274	684	35 939 171
New Brunswick	-	-	1	14 250	4	122 050	23	1 133 547	39	1 787 773	-	-	3	140 600	70	3 198 220
Nova Scotia	-	-	-	-	2	42 650	29	1 164 858	17	798 090	1	14 400	3	96 550	52	2 116 548
Prince Edward Island	-	-	1	50 000	-	-	-	-	2	137 350	-	-	1	40 020	4	227 370
Newfoundland	-	-	-	-	-	-	46	1 769 195	19	797 751	2	59 400	1	25 000	68	2 651 346
Northwest Territories	1	56 000	-	-	-	-	1	85 000	4	154 600	1	20 000	-	-	7	315 600
Yukon	-	-	-	-	-	-	1	25 000	2	128 776	-	-	1	48 400	4	202 176
TOTAL	9	360 305	40	1 774 218	87	4 224 482	655	33 255 397	729	36 917 092	36	1 237 039	47	2 420 144	1 603	80 188 677

TABLE 12  
 LAND LOANS FOR PURCHASE OF LAND - BY TYPE OF BUSINESS ENTERPRISE  
 April 1, 1985 - March 31, 1986

PROVINCE	COMMUNICATIONS		CONSTRUCTION		MANUFACTURING		RETAIL TRADE		SERVICE BUSINESSES		TRANSPORTATION		WHOLESALE TRADE		TOTAL	
	No.	Amount \$	No.	Amount \$	No.	Amount \$	No.	Amount \$	No.	Amount \$	No.	Amount \$	No.	Amount \$	No.	Amount \$
British Columbia	-	-	4	249 140	2	101 500	9	245 030	23	850 875	-	-	1	20 000	39	1 466 545
Alberta	1	100 000	4	145 000	1	37 800	9	247 565	15	295 410	-	-	2	78 000	32	903 775
Saskatchewan	1	25 200	4	155 740	2	18 000	21	457 847	27	420 521	-	-	1	75 000	56	1 152 308
Manitoba	-	-	3	212 500	1	3 870	9	203 700	19	782 533	2	49 500	1	100 000	35	1 352 103
Ontario	1	30 000	11	372 550	9	305 400	44	1 548 075	55	2 303 125	4	203 000	6	185 950	130	4 948 100
Quebec	2	2 480	15	408 570	24	340 700	53	872 236	70	1 468 201	7	219 615	8	234 707	179	3 546 509
New Brunswick	-	-	2	64 000	1	3 000	3	69 300	6	78 600	-	-	1	5 400	13	220 300
Nova Scotia	-	-	2	90 000	1	19 980	10	182 997	2	56 000	-	-	-	-	15	348 977
Prince Edward Island	-	-	1	37 800	-	-	-	-	-	-	-	-	-	-	1	37 800
Newfoundland	-	-	-	-	-	-	4	63 350	3	11 250	-	-	-	-	7	74 600
Northwest Territories	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Yukon	-	-	-	-	-	-	-	-	-	-	1	40 000	1	20 000	2	60 000
TOTAL	5	157 680	46	1 735 300	41	830 250	162	3 890 100	220	6 266 515	14	512 115	21	719 057	509	14 111 017

