



## Survey of Suppliers of Business Financing

2008

### Note to readers

Statistics Canada conducts the *Survey of Suppliers of Business Financing* in partnership with Industry Canada and the Department of Finance as part of a larger program of research into financing for small- and medium-sized enterprises.

Since most suppliers of financing do not track the employment size of their business clients, they were asked to group their clients by authorization size, that is, by the maximum amount they were allowed to borrow. Note that authorization size is used in this survey as a proxy for business size for lack of employment size indicators.

The survey was based on a census of enterprises in selected finance and leasing industries, including government business enterprises, with assets of \$5 million or more. Excluded from the survey were government programs, private not-for-profit organizations, informal suppliers such as business "angels" and family members, and foreign suppliers.

**Domestic banks** include the six large domestic banks and several smaller ones as defined by the Office of the Superintendent of Financial Institutions.

**Other banks** include foreign banks, trust companies and all other deposit-accepting institutions except credit unions and caisses populaires, which appear in their own category.

**Finance companies** include non-deposit accepting enterprises that provide financing to businesses, often for the purchase of goods and services. Debt financing is commonly provided; however, companies that purchase accounts receivable or provide both debt and lease financing are also included here. Examples include the acceptance companies of vehicle and equipment manufacturers, factoring companies and many government business enterprises. Enterprises providing only lease financing are usually classified as leasing companies.

**Portfolio managers, venture capital companies and financial funds** include enterprises typically engaged in managing or investing pools of assets. Examples include mutual fund companies, investment advisors, venture capital companies, labour-sponsored venture capital funds, mutual funds and segregated funds.

**Insurance companies** include life, health, and property and casualty insurers and re-insurers.

**Leasing companies** include enterprises providing lease financing, usually for vehicles or equipment.



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## Definitions of groupings

### Industry (NAICS code)

|   |    |
|---|----|
| Agriculture (111, 112, 1151, 1152)  | 1  |
| <b>Forestry, fishing and hunting (113, 114, 1153)</b><br><b>Mining and oil and gas extraction (21)</b>  | 2  |
| Utilities (22)  | 3  |
| Construction (23)   | 4  |
| Manufacturing (31-33)   | 5  |
| Wholesale trade (41)  | 6  |
| Retail trade (44-45)  | 7  |
| Transportation and warehousing (48-49)  | 8  |
| Information and cultural industries (51)  | 9  |
| Finance and insurance (52)  | 10 |
| Real estate and rental and leasing (53)   | 11 |
| Professional, scientific and technical services (54)  | 12 |
| <b>Educational services (61)</b><br><b>Health care and social assistance (62)</b>   | 13 |
| <b>Arts, entertainment and recreation (71)</b><br><b>Accommodation and food services (72)</b>   | 14 |
| <b>Management of companies and enterprises (55)</b><br><b>Administration and waste management (56)</b><br><b>Other services except public administration (81)</b><br><b>All other industries and/or unknown</b> | 15 |

## Définitions des groupements

### L'industrie (code SCIAN)

|   |    |
|---|----|
| Agriculture (111, 112, 1151, 1152)  | 1  |
| <b>Foresterie, pêche et chasse (113, 114, 1153)</b><br><b>Extraction minière et extraction de pétrole et de gaz (21)</b>  | 2  |
| Services publics (22)   | 3  |
| Construction (23)   | 4  |
| Fabrication (31-33)   | 5  |
| Commerce de gros (41)   | 6  |
| Commerce de détail (44-45)  | 7  |
| Transport et entreposage (48-49)  | 8  |
| Industrie de l'information et industrie culturelle (51)   | 9  |
| Finance et assurances (52)  | 10 |
| Services immobiliers et services de location et de location à bail (53)   | 11 |
| Services professionnels, scientifiques et techniques (54)   | 12 |
| <b>Services d'enseignement (61)</b><br><b>Soins de santé et assistance sociale (62)</b>   | 13 |
| <b>Arts, spectacles et loisirs (71)</b><br><b>Hébergement et services de restauration (72)</b>  | 14 |
| <b>Gestion de sociétés et d'entreprises (55)</b><br><b>Services administratifs et services de gestion des déchets (56)</b><br><b>Autres services, sauf les administrations publiques (81)</b><br><b>Autres industries et/ou inconnues</b> | 15 |

## **North American Industry Classification System (NAICS)**

### **Agriculture (111, 112, 1151, 1152)**

#### **111 Crop Production**

This subsector comprises establishments, such as farms, orchards, groves, greenhouses and nurseries, primarily engaged in growing crops, plants, vines, trees and their seeds (excluding those engaged in forestry).

#### **112 Animal Production**

This subsector comprises establishments, such as ranches, farms and feedlots, primarily engaged in raising animals, producing animal products and fattening animals.

#### **1151 Support Activities for Crop Production**

This industry comprises establishments primarily engaged in providing support activities for growing crops.

#### **1152 Support Activities for Animal Production**

This industry comprises establishments primarily engaged in providing support activities related to raising livestock, including companion animals.

### **All Other Primary Industries (113, 114, 1153, and 21)**

#### **113 Forestry and Logging**

This subsector comprises establishments primarily engaged in growing and harvesting timber on a long production cycle (of ten years or more).

#### **114 Fishing, Hunting and Trapping**

This subsector comprises establishments primarily engaged in harvesting fish and other wild animals from their natural habitats.

#### **1153 Support Activities for Forestry**

This industry comprises establishments primarily engaged in performing particular support activities, related to harvesting timber.

#### **21 Mining and Oil and Gas Extraction**

This sector comprises establishments primarily engaged in extracting naturally occurring minerals and engaged in exploration for minerals, development of mineral properties and mining operations.

#### **22 Utilities**

This sector comprises establishments primarily engaged in operating electric, gas and water utilities.

#### **23 Construction**

This sector comprises establishments primarily engaged in constructing, repairing and renovating buildings and engineering works, and in subdividing and developing land.

#### **31-33 Manufacturing**

This sector comprises establishments primarily engaged in the physical or chemical transformation of materials or substances into new products.

#### **41 Wholesale Trade**

This sector comprises establishments primarily engaged in wholesaling merchandise and providing related logistics, marketing and support services. The wholesaling process is generally an intermediate step in the distribution of merchandise and is therefore organized to sell merchandise in large quantities to retailers, and business and institutional clients.

**44-45 Retail Trade**

This sector comprises establishments primarily engaged in retailing merchandise, generally without transformation, and rendering services incidental to the sale of merchandise. The retailing process is the final step in the distribution of merchandise and they are organized to sell merchandise in small quantities to the general public.

**48-49 Transportation and Warehousing**

This sector comprises establishments primarily engaged in transporting passengers and goods, warehousing and storing goods, and providing services to these establishments.

**51 Information and Cultural Industries**

This sector comprises establishments primarily engaged in creating and disseminating information and cultural products, such as written works, musical works or recorded performances, recorded dramatic performances, software and information databases, or providing the means to disseminate them. Establishments that provide access to equipment and expertise to process information are also included. This sector includes publishing industries, software publishing, the motion picture and sound recording industries, the broadcasting and telecommunications industries, and the information services and data processing industries.

**52 Finance and Insurance**

This sector comprises establishments primarily engaged in financial transactions (transactions involving the creation, liquidation, or change in ownership of financial assets) or in facilitating financial transactions.

**53 Real Estate and Rental and Leasing**

This sector comprises establishments primarily engaged in renting, leasing or otherwise allowing the use of tangible or intangible assets.

**54 Professional, Scientific and Technical Services**

This sector comprises establishments primarily engaged in activities in which human capital is the major input. These establishments make available the knowledge and skills of their employees, often on an assignment basis. The main components of this sector are legal services industries, accounting and related services industries, architectural, engineering and related services industries, surveying and mapping services industries, design services industries, management, scientific and technical consulting services industries, scientific research and development services industries, and advertising services industries.

**55 Management of Companies and Enterprises**

This sector comprises establishments primarily engaged in managing companies and enterprises and/or holding the securities or financial assets of companies and enterprises, for the purpose of owning a controlling interest in them and/or influencing their management decisions.

**56 Administrative and Support, Waste Management and Remediation Services**

Two different types of establishments are included here: those primarily engaged in activities that support the day-to-day operations of other organizations; and those primarily engaged in waste management activities.

**61 Educational Services**

This sector comprises establishments primarily engaged in providing instruction and training in a wide variety of subjects. This instruction and training is provided by specialized establishments, such as schools, colleges, universities and training centres.

**62 Health Care and Social Assistance**

This sector comprises establishments primarily engaged in providing health care by diagnosis and treatment, providing residential care for medical and social reasons, and providing social assistance, such as counselling, welfare, child protection, community housing and food services, vocational rehabilitation and child care, to those requiring such assistance.

### **71 Arts, Entertainment and Recreation**

This sector comprises establishments primarily engaged in operating facilities or providing services to meet the cultural, entertainment and recreational interests of their patrons. They produce, promote or participate in live performances, events or exhibits intended for public viewing; provide the artistic, creative and technical skills necessary for the production of artistic products and live performances; preserve and exhibit objects and sites of historical, cultural or educational interest; and operate facilities or provide services that enable patrons to participate in sports or recreational activities or pursue amusement, hobbies and leisure-time interests.

### **72 Accommodation and Food Services**

This sector comprises establishments primarily engaged in providing short-term lodging and complementary services to travellers, vacationers and others, in facilities such as hotels, motor hotels, resorts, motels, casino hotels, bed and breakfast accommodation, housekeeping cottages and cabins, recreational vehicle parks and campgrounds, hunting and fishing camps, and various types of recreational and adventure camps.

### **81 Other Services (except Public Administration)**

This sector comprises establishments, not classified to any other sector, primarily engaged in repairing, or performing general or routine maintenance, on motor vehicles, machinery, equipment and other products to ensure that they work efficiently; providing personal care services, funeral services, laundry services and other services to individuals, such as pet care services and photo finishing services; organizing and promoting religious activities; supporting various causes through grant-making, advocating (promoting) various social and political causes, and promoting and defending the interests of their members. Private households are also included.

### **91 Public Administration**

This sector comprises establishments primarily engaged in activities of a governmental nature, that is, the enactment and judicial interpretation of laws and their pursuant regulations, and the administration of programs based on them.

## **Data Reliability Rating**

| <b>Code</b> | <b>Description</b>      | <b>CV Range between</b> |
|-------------|-------------------------|-------------------------|
| a           | <b>Excellent</b>        | 0 and 4.99%             |
| b           | <b>Very Good</b>        | 5 and 9.99%             |
| c           | <b>Good</b>             | 10 and 14.99%           |
| d           | <b>Acceptable</b>       | 15 and 24.99%           |
| e           | <b>Use with caution</b> | 25 and 49.99%           |
| f           | <b>Unreliable</b>       | >= 50%                  |

## **Instruments**

### **Term Instrument**

Term Loans  
Mortgage Loans  
Umbrella credit  
Other (please specify)

### **Operating Instruments**

Line of Credit  
Credit Card

## **Symbols**

| <b>Code</b> | <b>Description</b>   |
|-------------|--|
| x           | <b>suppressed to meet the confidentiality requirements of the Statistics Act</b> |
| r           | <b>revised</b>   |
| 0.0         | <b>true zero or a value rounded to zero</b>                                      |

## **Note**

**Figures may not add to totals due to rounding**

## Knowledge-Based Industries (KBIs)

### Introduction

Knowledge based firms are considered the backbone of the "new economy." They have been considered to be consistently outperforming the total economy in terms of growth and job creation since the 1970s. Because of their smaller size and the nature of their activities, they imply different challenges for traditional suppliers of finance. Typically, firms involved in pharmaceuticals, health biotech, new materials, telecommunications, information technology, software, medical equipment and avionics are considered to be in the knowledge-based industries. They have long product development cycles and their comparative advantage usually comes from innovative and creative people who make up the development team. These companies face particular financing challenges because of their lack of fixed assets, the difficulty that traditional lenders have in assessing their potential, and the unique operational risks they face. As a result of challenges faced by these firms in obtaining financing, we have been asked to undertake collection of data related to the knowledge based industries to see the extent of financing activities related to firms in these industries.

### Definition for KBI

In 1996, based on research undertaken by Industry Canada and the Business Development Bank of Canada, a definition of knowledge-based industries (KBI) was developed using the Standard Industrial Classification (SIC). This has since been converted to the North American Industrial Classification System (NAICS). Since there was no single definition of KBI, Industry Canada proposed the use of a two-tiered categorization of industries that would be appropriate for identifying industries as KBI.

\* Tier I - a narrow band of science and technology-based firms, composed of knowledge producers; and

\* Tier II - a broad band of "high knowledge" firms which, based on measures of research and development and knowledge worker inputs, could be considered to be business innovators and high-knowledge users.

These are the industries that are included in the Tier I group:

| <b>NAICS 2002</b> | <b>Industry</b>   |
|-------------------|---|
| <b>325410</b>     | Pharmaceutical and Medicine Manufacturing   |
| <b>333310</b>     | Commercial and Service Industry Machinery Manufacturing                               |
| <b>334110</b>     | Computer and Peripheral Equipment Manufacturing                                       |
| <b>334210</b>     | Telephone Apparatus Manufacturing   |
| <b>334220</b>     | Radio and Television Broadcasting and Wireless Communications Equipment Manufacturing |
| <b>334290</b>     | Other Communications Equipment Manufacturing  |
| <b>334310</b>     | Audio and Video Equipment Manufacturing   |
| <b>334410</b>     | Semi-Conductor and Other Electronic Component Manufacturing                           |
| <b>334511</b>     | Navigational and Guidance Instruments Manufacturing                                   |
| <b>334512</b>     | Measuring, Medical and Controlling Devices Manufacturing                              |
| <b>335920</b>     | Communication and Energy Wire and Cable Manufacturing                                 |
| <b>336410</b>     | Aerospace Products and Parts Manufacturing  |
| <b>511210</b>     | Software Publishers   |
| <b>512110</b>     | Motion Picture and Video Production   |
| <b>512190</b>     | Post-Production and Other Motion Picture and Video Industries                         |
| <b>515210</b>     | Pay and Specialty Television  |
| <b>517110</b>     | Wired Telecommunications Carriers   |
| <b>517210</b>     | Wireless Telecommunications Carriers (Except Satellite)                               |
| <b>517310</b>     | Telecommunications Resellers  |
| <b>517410</b>     | Satellite Telecommunications  |
| <b>517510</b>     | Cable and Other Program Distribution  |
| <b>517910</b>     | Other Telecommunications  |
| <b>518210</b>     | Data Processing, Hosting and Related Services   |
| <b>541360</b>     | Geophysical Surveying and Mapping Services  |
| <b>541370</b>     | Surveying and Mapping (Except Geophysical) Services                                   |
| <b>541380</b>     | Testing Laboratories  |
| <b>541510</b>     | Computer Systems Design and Related Services  |
| <b>541620</b>     | Environmental Consulting Services   |
| <b>541690</b>     | Other Scientific and Technical Consulting Services                                    |
| <b>541710</b>     | Research and Development in the Physical, Engineering and Life Sciences               |

These are the industries that are included in the Tier II group:

| <b>NAICS 2002</b> | <b>Industry</b>   |
|-------------------|---|
| 221111            | Hydro-Electric Power Generation   |
| 221112            | Fossil-Fuel Electric Power Generation   |
| 221113            | Nuclear Power Generation  |
| 221119            | Other Electric Power Generation   |
| 221121            | Electric Bulk Power Transmission and Control  |
| 221122            | Electric Power Distribution   |
| 324110            | Petroleum Refineries  |
| 324121            | Asphalt Paving Mixture and Block Manufacturing  |
| 324190            | Other Petroleum and Coal Products Manufacturing                                       |
| 325110            | Petrochemical Manufacturing   |
| 325120            | Industrial Gas Manufacturing  |
| 325130            | Synthetic Dye and Pigment Manufacturing   |
| 325181            | Alkali and Chlorine Manufacturing   |
| 325189            | All Other Basic Inorganic Chemical Manufacturing                                      |
| 325190            | All Other Basic Organic Chemical Manufacturing  |
| 325210            | Resin and Synthetic Rubber Manufacturing  |
| 325313            | Chemical Fertilizer (except Potash) Manufacturing                                     |
| 325314            | Mixed Fertilizer Manufacturing  |
| 325320            | Pesticide and Other Agricultural Chemical Manufacturing                               |
| 325520            | Adhesive Manufacturing  |
| 325910            | Printing Ink Manufacturing  |
| 325920            | Explosives Manufacturing  |
| 325991            | Custom Compounding of Purchased Resins  |
| 325999            | All Other Miscellaneous Chemical Product Manufacturing                                |
| 332991            | Ball and Roller Bearing Manufacturing   |
| 333110            | Agricultural Implement Manufacturing  |
| 333120            | Construction Machinery Manufacturing  |
| 333130            | Mining and Oil and Gas Field Machinery Manufacturing                                  |
| 333210            | Sawmill and Woodworking Machinery Manufacturing                                       |
| 333220            | Rubber and Plastics Industry Machinery Manufacturing                                  |
| 333291            | Paper Industry Machinery Manufacturing  |
| 333299            | All Other Industrial Machinery Manufacturing  |
| 333413            | Industrial and Commercial Fan and Blower and Air Purification Equipment Manufacturing |
| 333416            | Heating Equipment and Commercial Refrigeration Equipment Manufacturing                |
| 333611            | Turbine and Turbine Generator Sets Units Manufacturing                                |
| 333619            | Other Engine and Power Transmission Equipment Manufacturing                           |
| 333910            | Pump and Compressor Manufacturing   |
| 333920            | Material Handling Equipment Manufacturing   |
| 333990            | All Other General-Purpose Machinery Manufacturing                                     |
| 335311            | Power Distribution and Specialty Transformers Manufacturing                           |
| 335312            | Motor and Generator Manufacturing   |
| 335315            | Switchgear and Switchboard, and Relay and Industrial Control Apparatus Manufacturing  |
| 336320            | Motor Vehicle and Electronic Equipment Manufacturing                                  |
| 486110            | Pipeline Transportation of Crude Oil  |
| 486210            | Pipeline Transportation of Natural Gas  |
| 486910            | Pipeline Transportation of Refined Petroleum Products                                 |
| 486990            | All Other Pipeline Transportation   |
| 541310            | Architectural Services  |
| 541320            | Landscape Architectural Services  |
| 541330            | Engineering Services  |
| 541340            | Drafting Services   |



**Table B2-B4E. Debt financing provided by credit unions and caisses populaires to enterprises in Canada (as of December 31, 2008) by geography and by authorization size.**

| Credit unions, caisses populaires | Debt financing (as of December 31, 2008) |                        | Province or territory     |                      |             |               |            |            |           |              |           |                  |       |                       |            |                |
|-----------------------------------|--|------------------------|---------------------------|----------------------|-------------|---------------|------------|------------|-----------|--------------|-----------|------------------|-------|-----------------------|------------|----------------|
|                                   |  |                        | Newfoundland and Labrador | Prince Edward Island | Nova Scotia | New Brunswick | Quebec     | Ontario    | Manitoba  | Saskatchewan | Alberta   | British Columbia | Yukon | Northwest Territories | Nunavut    | Total - Canada |
| Authorization level of client     | Variable                                 |                        |                           |                      |             |               |            |            |           |              |           |                  |       |                       |            |                |
| Less than \$25,000                | Total amounts authorized (\$000)         | Estimate               | 2,508                     | 9,944                | 18,629      | 29,346        | 141,923    | 101,883    | 191,179   | 388,591      | 89,268    | 193,402          | -     | -                     | -          | 1,166,673      |
|                                   |  | Data quality indicator | a                         | a                    | a           | a             | a          | a          | a         | a            | a         | a                | a     | a                     | a          | a              |
|                                   | Total amounts outstanding (\$000)        | Estimate               | 1,643                     | 7,458                | 10,990      | 13,122        | 55,047     | 54,022     | 116,720   | 160,358      | 43,689    | 76,784           | -     | -                     | -          | 539,833        |
|                                   |  | Data quality indicator | a                         | a                    | a           | a             | a          | a          | a         | a            | a         | a                | a     | a                     | a          | a              |
| \$25,000 - \$49,999               | Total number of clients                  | Estimate               | 143                       | 632                  | 1,731       | 2,387         | 10,593     | 8,229      | 20,118    | 31,613       | 8,493     | 17,585           | -     | -                     | -          | 101,524        |
|                                   |  | Data quality indicator | a                         | a                    | a           | a             | a          | a          | a         | a            | a         | a                | a     | a                     | a          | a              |
|                                   | Total amounts authorized (\$000)         | Estimate               | x                         | 17,842               | 29,890      | x             | 341,509    | 170,248    | 231,901   | 556,365      | 138,391   | 217,305          | -     | -                     | -          | 1,748,026      |
|                                   |  | Data quality indicator | a                         | a                    | a           | a             | a          | a          | a         | a            | a         | a                | a     | a                     | a          | a              |
| \$50,000 - \$99,999               | Total amounts outstanding (\$000)        | Estimate               | x                         | 14,897               | 20,131      | x             | 159,334    | 115,814    | 154,648   | 284,903      | 79,098    | 115,784          | -     | -                     | -          | 968,559        |
|                                   |  | Data quality indicator | a                         | a                    | a           | a             | a          | a          | a         | a            | a         | a                | a     | a                     | a          | a              |
|                                   | Total number of clients                  | Estimate               | x                         | 413                  | 822         | x             | 10,025     | 4,369      | 6,315     | 14,676       | 4,037     | 5,830            | -     | -                     | -          | 47,723         |
|                                   |  | Data quality indicator | a                         | a                    | a           | a             | a          | a          | a         | a            | a         | a                | a     | a                     | a          | a              |
| \$100,000 - \$249,999             | Total amounts authorized (\$000)         | Estimate               | x                         | 28,130               | 45,677      | x             | 975,560    | 301,499    | 483,756   | 859,318      | 280,680   | 336,514          | -     | -                     | -          | 3,420,207      |
|                                   |  | Data quality indicator | a                         | a                    | a           | a             | a          | a          | a         | a            | a         | a                | a     | a                     | a          | a              |
|                                   | Total amounts outstanding (\$000)        | Estimate               | x                         | 23,091               | 30,091      | x             | 498,544    | 203,449    | 349,318   | 481,478      | 165,052   | 208,484          | -     | -                     | -          | 2,017,578      |
|                                   |  | Data quality indicator | a                         | a                    | a           | a             | a          | a          | a         | a            | a         | a                | a     | a                     | a          | a              |
| \$250,000 - \$499,999             | Total number of clients                  | Estimate               | x                         | 336                  | 648         | x             | 14,242     | 4,115      | 6,577     | 11,755       | 4,176     | 4,699            | -     | -                     | -          | 48,096         |
|                                   |  | Data quality indicator | a                         | a                    | a           | a             | a          | a          | a         | a            | a         | a                | a     | a                     | a          | a              |
|                                   | Total amounts authorized (\$000)         | Estimate               | x                         | 56,090               | 90,438      | x             | 3,541,276  | 947,310    | 1,032,931 | 1,676,043    | 793,831   | 1,006,631        | -     | -                     | -          | 9,371,921      |
|                                   |  | Data quality indicator | a                         | a                    | a           | a             | a          | a          | a         | a            | a         | a                | a     | a                     | a          | a              |
| \$500,000 - \$999,999             | Total amounts outstanding (\$000)        | Estimate               | x                         | 41,760               | 69,137      | x             | 2,025,231  | 696,354    | 749,815   | 1,078,918    | 534,246   | 691,893          | -     | -                     | -          | 6,037,303      |
|                                   |  | Data quality indicator | a                         | a                    | a           | a             | a          | a          | a         | a            | a         | a                | a     | a                     | a          | a              |
|                                   | Total number of clients                  | Estimate               | x                         | 347                  | 585         | x             | 22,662     | 5,732      | 6,308     | 10,548       | 5,083     | 6,002            | -     | -                     | -          | 58,683         |
|                                   |  | Data quality indicator | a                         | a                    | a           | a             | a          | a          | a         | a            | a         | a                | a     | a                     | a          | a              |
| \$1,000,000 - \$4,999,999         | Total amounts authorized (\$000)         | Estimate               | x                         | 45,000               | 48,001      | x             | 3,884,414  | 1,051,261  | 814,543   | 938,929      | 908,491   | 1,440,989        | -     | -                     | -          | 9,301,658      |
|                                   |  | Data quality indicator | a                         | a                    | a           | a             | a          | a          | a         | a            | a         | a                | a     | a                     | a          | a              |
|                                   | Total amounts outstanding (\$000)        | Estimate               | x                         | 33,391               | 33,884      | x             | 2,306,943  | 806,253    | 605,314   | 562,992      | 653,865   | 1,108,412        | -     | -                     | -          | 6,218,817      |
|                                   |  | Data quality indicator | a                         | a                    | a           | a             | a          | a          | a         | a            | a         | a                | a     | a                     | a          | a              |
| \$5,000,000 or more               | Total number of clients                  | Estimate               | x                         | 118                  | 141         | x             | 11,295     | 2,977      | 2,219     | 2,824        | 2,639     | 3,848            | -     | -                     | -          | 26,546         |
|                                   |  | Data quality indicator | a                         | a                    | a           | a             | a          | a          | a         | a            | a         | a                | a     | a                     | a          | a              |
|                                   | Total amounts authorized (\$000)         | Estimate               | x                         | 25,232               | 41,258      | x             | 5,027,292  | 1,120,833  | 786,417   | 792,949      | 1,033,805 | 1,698,155        | -     | -                     | -          | 10,694,226     |
|                                   |  | Data quality indicator | a                         | a                    | a           | a             | a          | a          | a         | a            | a         | a                | a     | a                     | a          | a              |
| \$5,000,000 or more               | Total amounts outstanding (\$000)        | Estimate               | x                         | 19,183               | 24,337      | x             | 2,972,636  | 875,268    | 569,414   | 452,836      | 778,869   | 1,360,364        | -     | -                     | -          | 7,156,049      |
|                                   |  | Data quality indicator | a                         | a                    | a           | a             | a          | a          | a         | a            | a         | a                | a     | a                     | a          | a              |
|                                   | Total number of clients                  | Estimate               | x                         | 31                   | 62          | x             | 7,294      | 1,553      | 1,065     | 1,238        | 1,514     | 2,385            | -     | -                     | -          | 15,391         |
|                                   |  | Data quality indicator | a                         | a                    | a           | a             | a          | a          | a         | a            | a         | a                | a     | a                     | a          | a              |
| \$5,000,000 or more               | Total amounts authorized (\$000)         | Estimate               | x                         | 31,544               | x           | 11,815,175    | 2,600,793  | 1,739,849  | 1,869,771 | 2,378,861    | 5,319,293 | -                | -     | -                     | 26,151,216 |                |
|                                   |  | Data quality indicator | a                         | a                    | a           | a             | a          | a          | a         | a            | a         | a                | a     | a                     | a          | a              |
|                                   | Total amounts outstanding (\$000)        | Estimate               | x                         | 25,393               | x           | 6,921,747     | 2,018,566  | 1,311,520  | 837,034   | 1,856,535    | 4,377,192 | -                | -     | -                     | 17,553,685 |                |
|                                   |  | Data quality indicator | a                         | a                    | a           | a             | a          | a          | a         | a            | a         | a                | a     | a                     | a          | a              |
| \$5,000,000 or more               | Total number of clients                  | Estimate               | x                         | 19                   | x           | 6,241         | 1,173      | 854        | 1,040     | 1,192        | 2,440     | -                | -     | -                     | 13,169     |                |
|                                   |  | Data quality indicator | a                         | a                    | a           | a             | a          | a          | a         | a            | a         | a                | a     | a                     | a          | a              |
|                                   | Total amounts authorized (\$000)         | Estimate               | x                         | 27,799               | x           | 15,824,163    | 6,378,770  | 960,345    | 927,455   | 2,885,294    | 5,065,064 | -                | -     | -                     | 32,272,409 |                |
|                                   |  | Data quality indicator | a                         | a                    | a           | a             | a          | a          | a         | a            | a         | a                | a     | a                     | a          | a              |
| \$5,000,000 or more               | Total amounts outstanding (\$000)        | Estimate               | x                         | 23,282               | x           | 6,903,240     | 3,689,929  | 669,222    | 427,143   | 1,223,292    | 3,757,442 | -                | -     | -                     | 16,739,827 |                |
|                                   |  | Data quality indicator | a                         | a                    | a           | a             | a          | a          | a         | a            | a         | a                | a     | a                     | a          | a              |
|                                   | Total number of clients                  | Estimate               | x                         | 4                    | x           | 1,025         | 196        | 106        | 136       | 174          | 447       | -                | -     | -                     | 2,116      |                |
|                                   |  | Data quality indicator | a                         | a                    | a           | a             | a          | a          | a         | a            | a         | a                | a     | a                     | a          | a              |
| All authorization size *          | Total amounts authorized (\$000)         | Estimate               | x                         | 241,581              | 414,639     | x             | 41,551,312 | 12,672,597 | 6,240,921 | 8,009,421    | 8,508,621 | 15,277,353       | -     | -                     | -          | 94,126,336     |
|                                   |  | Data quality indicator | a                         | a                    | a           | a             | a          | a          | a         | a            | a         | a                | a     | a                     | a          | a              |
|                                   | Total amounts outstanding (\$000)        | Estimate               | x                         | 188,455              | 208,222     | x             | 21,842,722 | 8,459,655  | 4,525,971 | 4,285,662    | 5,334,646 | 11,696,355       | -     | -                     | -          | 57,231,651     |
|                                   |  | Data quality indicator | a                         | a                    | a           | a             | a          | a          | a         | a            | a         | a                | a     | a                     | a          | a              |
| All authorization size *          | Total number of clients                  | Estimate               | x                         | 1,900                | 4,026       | x             | 83,377     | 28,344     | 43,562    | 73,830       | 27,308    | 43,236           | -     | -                     | -          | 313,248        |
|                                   |  | Data quality indicator | a                         | a                    | a           | a             | a          | a          | a         | a            | a         | a                | a     | a                     | a          | a              |

\*Note: This table allocates 100% of credit union lending to the province where the credit union is located. Column totals may not correspond with credit union amounts in table B4 (debt financing by province/territory of client business) due to legislative changes allowing interprovincial lending.

**Table B2-B4E. Debt financing provided by credit unions and caisses populaires to enterprises in Canada (as of December 31, 2007) by geography and by authorization size.**

| Credit unions, caisses populaires | Debt financing (as of December 31, 2007) |                        | Province or territory     |                      |             |               |            |           |           |              |           |                  |       |                       |         |                |
|-----------------------------------|--|------------------------|---------------------------|----------------------|-------------|---------------|------------|-----------|-----------|--------------|-----------|------------------|-------|-----------------------|---------|----------------|
|                                   |  |                        | Newfoundland and Labrador | Prince Edward Island | Nova Scotia | New Brunswick | Quebec     | Ontario   | Manitoba  | Saskatchewan | Alberta   | British Columbia | Yukon | Northwest Territories | Nunavut | Total - Canada |
| Authorization level of client     | Variable                                 |                        |                           |                      |             |               |            |           |           |              |           |                  |       |                       |         |                |
| Less than \$25,000                | Total amounts authorized (\$000)         | Estimate               | 2,333                     | 13,668               | 20,808      | 26,496        | 161,448    | 110,939   | 209,952   | 399,041      | 64,796    | 180,202          | -     | -                     | -       | 1,189,683      |
|                                   |  | Data quality indicator | a                         | a                    | a           | a             | a          | a         | a         | a            | a         | a                | a     | a                     | a       | a              |
|                                   | Total amounts outstanding (\$000)        | Estimate               | 1,539                     | 10,112               | 15,042      | 11,408        | 60,544     | 57,214    | 131,852   | 176,743      | 31,446    | 62,894           | -     | -                     | -       | 558,794        |
|                                   |  | Data quality indicator | a                         | a                    | a           | a             | a          | a         | a         | a            | a         | a                | a     | a                     | a       | a              |
|                                   | Total number of clients                  | Estimate               | 135                       | 869                  | 1,923       | 2,290         | 12,261     | 8,608     | 22,241    | 30,699       | 6,281     | 18,396           | -     | -                     | -       | 103,703        |
|                                   |  | Data quality indicator | a                         | a                    | a           | a             | a          | a         | a         | a            | a         | a                | a     | a                     | a       | a              |
| \$25,000 - \$49,999               | Total amounts authorized (\$000)         | Estimate               | x                         | 23,218               | 25,281      | 40,630        | 379,665    | 142,105   | 267,355   | 517,320      | 103,024   | 202,945          | -     | -                     | -       | 1,702,634      |
|                                   |  | Data quality indicator | a                         | a                    | a           | a             | a          | a         | a         | a            | a         | a                | a     | a                     | a       |                |
|                                   | Total amounts outstanding (\$000)        | Estimate               | x                         | 18,533               | 18,687      | 21,749        | 171,152    | 87,400    | 179,081   | 278,708      | 56,323    | 96,099           | -     | -                     | -       | 928,308        |
|                                   |  | Data quality indicator | a                         | a                    | a           | a             | a          | a         | a         | a            | a         | a                | a     | a                     | a       |                |
|                                   | Total number of clients                  | Estimate               | x                         | 560                  | 692         | 1,140         | 11,171     | 3,925     | 7,288     | 13,174       | 3,031     | 6,230            | -     | -                     | -       | 47,247         |
|                                   |  | Data quality indicator | a                         | a                    | a           | a             | a          | a         | a         | a            | a         | a                | a     | a                     | a       |                |
| \$50,000 - \$99,999               | Total amounts authorized (\$000)         | Estimate               | x                         | 40,808               | 39,731      | 91,426        | 1,068,590  | 297,436   | 522,845   | 854,608      | 208,234   | 301,677          | -     | -                     | -       | 3,427,177      |
|                                   |  | Data quality indicator | a                         | a                    | a           | a             | a          | a         | a         | a            | a         | a                | a     | a                     | a       |                |
|                                   | Total amounts outstanding (\$000)        | Estimate               | x                         | 32,369               | 30,832      | 53,457        | 541,491    | 204,386   | 377,307   | 498,771      | 119,578   | 183,444          | -     | -                     | -       | 2,042,601      |
|                                   |  | Data quality indicator | a                         | a                    | a           | a             | a          | a         | a         | a            | a         | a                | a     | a                     | a       |                |
|                                   | Total number of clients                  | Estimate               | x                         | 484                  | 549         | x             | 15,602     | 4,062     | 7,230     | 11,443       | 3,102     | 4,511            | -     | -                     | -       | 48,317         |
|                                   |  | Data quality indicator | a                         | a                    | a           | a             | a          | a         | a         | a            | a         | a                | a     | a                     | a       |                |
| \$100,000 - \$249,999             | Total amounts authorized (\$000)         | Estimate               | x                         | 57,892               | 78,659      | x             | 3,650,044  | 882,298   | 1,057,276 | 1,400,033    | 622,334   | 905,092          | -     | -                     | -       | 8,866,139      |
|                                   |  | Data quality indicator | a                         | a                    | a           | a             | a          | a         | a         | a            | a         | a                | a     | a                     | a       |                |
|                                   | Total amounts outstanding (\$000)        | Estimate               | x                         | 42,757               | 62,916      | 132,936       | 2,085,545  | 652,547   | 764,012   | 887,026      | 400,332   | 652,136          | -     | -                     | -       | 5,684,875      |
|                                   |  | Data quality indicator | a                         | a                    | a           | a             | a          | a         | a         | a            | a         | a                | a     | a                     | a       |                |
|                                   | Total number of clients                  | Estimate               | x                         | 334                  | 524         | x             | 23,374     | 5,556     | 6,674     | 8,808        | 3,992     | 5,790            | -     | -                     | -       | 56,394         |
|                                   |  | Data quality indicator | a                         | a                    | a           | a             | a          | a         | a         | a            | a         | a                | a     | a                     | a       |                |
| \$250,000 - \$499,999             | Total amounts authorized (\$000)         | Estimate               | x                         | 43,357               | 41,895      | 163,078       | 3,774,036  | 931,901   | 815,765   | 902,827      | 700,374   | 1,302,785        | -     | -                     | -       | 8,684,428      |
|                                   |  | Data quality indicator | a                         | a                    | a           | a             | a          | a         | a         | a            | a         | a                | a     | a                     | a       |                |
|                                   | Total amounts outstanding (\$000)        | Estimate               | x                         | 32,656               | 31,566      | 102,565       | 2,243,331  | 721,994   | 602,350   | 573,740      | 493,107   | 1,023,768        | -     | -                     | -       | 5,830,888      |
|                                   |  | Data quality indicator | a                         | a                    | a           | a             | a          | a         | a         | a            | a         | a                | a     | a                     | a       |                |
|                                   | Total number of clients                  | Estimate               | x                         | 121                  | 133         | 465           | 10,925     | 2,699     | 2,258     | 2,645        | 2,037     | 3,685            | -     | -                     | -       | 24,992         |
|                                   |  | Data quality indicator | a                         | a                    | a           | a             | a          | a         | a         | a            | a         | a                | a     | a                     | a       |                |
| \$500,000 - \$999,999             | Total amounts authorized (\$000)         | Estimate               | x                         | 35,550               | 14,677      | x             | 4,967,003  | 935,940   | 824,820   | 761,456      | 790,422   | 1,680,619        | -     | -                     | -       | 10,173,903     |
|                                   |  | Data quality indicator | a                         | a                    | a           | a             | a          | a         | a         | a            | a         | a                | a     | a                     | a       |                |
|                                   | Total amounts outstanding (\$000)        | Estimate               | x                         | 25,898               | 11,107      | x             | 2,954,032  | 747,512   | 598,178   | 454,811      | 556,989   | 1,360,172        | -     | -                     | -       | 6,808,589      |
|                                   |  | Data quality indicator | a                         | a                    | a           | a             | a          | a         | a         | a            | a         | a                | a     | a                     | a       |                |
|                                   | Total number of clients                  | Estimate               | x                         | 46                   | 26          | x             | 7,193      | 1,355     | 1,176     | 1,137        | 1,163     | 2,438            | -     | -                     | -       | 14,774         |
|                                   |  | Data quality indicator | a                         | a                    | a           | a             | a          | a         | a         | a            | a         | a                | a     | a                     | a       |                |
| \$1,000,000 - \$4,999,999         | Total amounts authorized (\$000)         | Estimate               | x                         | x                    | x           | x             | 11,063,435 | 2,049,872 | 1,707,240 | 1,672,147    | 1,639,949 | 4,769,783        | -     | -                     | -       | 23,250,700     |
|                                   |  | Data quality indicator | a                         | a                    | a           | a             | a          | a         | a         | a            | a         | a                | a     | a                     | a       |                |
|                                   | Total amounts outstanding (\$000)        | Estimate               | x                         | x                    | x           | x             | 6,430,240  | 1,647,621 | 1,252,524 | 838,487      | 1,233,355 | 3,987,718        | -     | -                     | -       | 15,582,164     |
|                                   |  | Data quality indicator | a                         | a                    | a           | a             | a          | a         | a         | a            | a         | a                | a     | a                     | a       |                |
|                                   | Total number of clients                  | Estimate               | x                         | x                    | x           | x             | 5,818      | 997       | 876       | 894          | 835       | 2,261            | -     | -                     | -       | 11,877         |
|                                   |  | Data quality indicator | a                         | a                    | a           | a             | a          | a         | a         | a            | a         | a                | a     | a                     | a       |                |
| \$5,000,000 or more               | Total amounts authorized (\$000)         | Estimate               | x                         | x                    | x           | x             | 12,800,525 | 2,443,891 | 841,880   | 744,440      | 2,334,503 | 4,933,532        | -     | -                     | -       | 24,224,256     |
|                                   |  | Data quality indicator | a                         | a                    | a           | a             | a          | a         | a         | a            | a         | a                | a     | a                     | a       |                |
|                                   | Total amounts outstanding (\$000)        | Estimate               | x                         | x                    | x           | x             | 5,028,299  | 1,520,913 | 557,954   | 329,563      | 962,578   | 3,341,794        | -     | -                     | -       | 11,788,488     |
|                                   |  | Data quality indicator | a                         | a                    | a           | a             | a          | a         | a         | a            | a         | a                | a     | a                     | a       |                |
|                                   | Total number of clients                  | Estimate               | x                         | x                    | x           | x             | 861        | 156       | 107       | 108          | 108       | 445              | -     | -                     | -       | 1,803          |
|                                   |  | Data quality indicator | a                         | a                    | a           | a             | a          | a         | a         | a            | a         | a                | a     | a                     | a       |                |
| All authorization size *          | Total amounts authorized (\$000)         | Estimate               | x                         | 257,574              | 238,615     | x             | 37,864,746 | 7,794,382 | 6,247,133 | 7,251,872    | 6,463,636 | 14,276,635       | -     | -                     | -       | 81,518,920     |
|                                   |  | Data quality indicator | a                         | a                    | a           | a             | a          | a         | a         | a            | a         | a                | a     | a                     | a       |                |
|                                   | Total amounts outstanding (\$000)        | Estimate               | x                         | 189,515              | 185,048     | x             | 19,514,634 | 5,639,587 | 4,463,258 | 4,037,849    | 3,853,708 | 10,708,025       | -     | -                     | -       | 49,224,707     |
|                                   |  | Data quality indicator | a                         | a                    | a           | a             | a          | a         | a         | a            | a         | a                | a     | a                     | a       |                |
|                                   | Total number of clients                  | Estimate               | x                         | 2,429                | 3,858       | x             | 87,205     | 27,358    | 47,850    | 68,908       | 20,549    | 43,756           | -     | -                     | -       | 309,107        |
|                                   |  | Data quality indicator | a                         | a                    | a           | a             | a          | a         | a         | a            | a         | a                | a     | a                     | a       |                |

\*Note: This table allocates 100% of credit union lending to the province where the credit union is located. Column totals may not correspond with credit union amounts in table B4 (debt financing by province/territory of client business) due to legislative changes allowing interprovincial lending.





