



Chartered banks: Classification of non-mortgage loans (formerly C7)

View or **download** the latest quarterly data. For metadata and background information, see the **notes**.

Quarterly data typically published 60 days after calendar quarter end.

Quarterly Series

Canadian dollar loans

Quarter-end, Millions of dollars	CANSIM	2019Q4	2020Q1	2020Q2	2020Q3	2020Q4
Loans to Canadian individuals for non-business purposes	V37751	535,345	526,365	516,738	524,895	524,001
To purchase (or carry) securities						
Tax-sheltered plans	V37760	837	1,360	1,034	917	917
Market stocks and bonds	V37759	5,274	4,269	4,735	5,557	6,036
To purchase consumer goods and other personal services	V37752	529,234	520,737	510,970	518,421	517,048
Private passenger vehicles	V37755	82,201	81,853	81,448	83,825	84,131
Mobile homes	V37756	2,456	2,478	2,595	2,603	2,553
Renovations of residential property	V37757	3,004	2,955	2,912	3,106	3,002
Other	V37758	349,832	350,175	345,067	349,957	349,380
Total excluding credit cards	V37754	437,493	437,461	432,022	439,490	439,066
Credit cards	V37753	91,741	83,276	78,948	78,931	77,982
Loans to other Canadians	V120573153	328,773	351,329	342,428	333,752	335,427
Financial institutions	V120573152	38,389	42,031	42,118	40,520	40,858
Deposit-taking institutions	V37748	2,386	2,635	2,185	2,076	1,830
Investment dealers	V37749	578	353	280	344	192
Other	V37750	35,425	39,043	39,653	38,100	38,836
Non-financial corporations and unincorporated businesses	V37769	269,053	287,872	278,865	271,282	272,856
Private businesses	V37772	266,388	283,884	274,784	267,155	268,425

Quarter-end, Millions of dollars	CANSIM	2019Q4	2020Q1	2020Q2	2020Q3	2020Q4
Agriculture	V37786	29,396	28,946	29,930	30,764	30,957
Fishing and trapping	V37785	1,254	1,302	1,331	1,310	1,313
Logging and forestry	V37784	1,166	1,285	1,232	1,170	1,171
Mining, quarries, and oil wells						
Mining	V37781	343	214	242	175	260
Oil and gas	V37782	5,348	5,626	5,667	5,411	4,829
Other	V37783	2,814	2,826	2,801	2,506	2,545
Manufacturing	V37774	22,439	22,837	22,049	20,703	20,073
Food, beverage and tobacco	V37775	3,926	4,115	4,296	4,041	3,801
Leather, textile and apparel	V37776	576	649	654	634	487
Metal products	V37777	4,286	4,200	3,931	3,775	3,618
Transportation equipment	V37778	2,121	2,144	1,807	1,623	1,779
Petroleum products	V37779	393	340	329	277	185
Other	V37780	11,136	11,389	11,032	10,353	10,203
Construction / Real estate						
Builders and developers	V37793	17,071	19,809	19,326	18,739	19,195
Real estate	V37787	33,363	36,864	37,168	37,831	39,046
Other	V37794	16,790	18,153	17,264	17,065	16,833
Of which: Interim construction lending	V37803	10,915	12,610	13,510	11,949	12,378
Transportation, communication and other utilities	V37792	21,682	23,772	23,461	23,328	24,610
Wholesale trade	V37791	17,317	17,223	15,128	14,923	15,501
Retail trade						
Automotive	V37789	30,627	34,414	28,379	24,579	24,275
Other	V37790	11,434	12,966	11,437	11,317	10,955

Quarter-end, Millions of dollars	CANSIM	2019Q4	2020Q1	2020Q2	2020Q3	2020Q4
Service industries	V37788	54,558	56,824	58,628	56,225	55,857
Multi-product conglomerates	V37773	786	823	742	1,109	1,007
Of which: Unincorporated businesses	V37798	18,946	20,846	19,407	20,477	20,045
Government enterprises	V37795	2,665	3,988	4,081	4,126	4,431
Canadian government	V37767	4,027	4,861	4,525	5,002	4,604
Institutions	V37768	17,304	16,565	16,920	16,948	17,109
Loans to non-residents	V37766	3,642	7,991	6,500	5,093	6,141
Leasing receivables	V37765	15,398	15,229	15,442	15,613	15,834
Own acceptances purchased	V37762	51,805	60,461	56,449	57,166	55,715
Investment dealers subsidiaries	V37761	14,766	16,253	11,110	11,123	8,749
Reverse repos	V37763	222,384	261,220	243,124	237,705	225,056
Total Canadian dollar loans	V37746	1,172,112	1,238,848	1,191,792	1,185,346	1,170,920
Of which: Loans made under Government of Canada guaranteed loans schemes						
Small business loans	V37799	896	979	1,025	1,129	1,173
Farm improvement loans	V37800	303	290	281	288	282
Canadian student loans	V37801	1,366	1,410	1,443	1,360	1,446
Other	V37802	1,626	1,652	1,684	1,720	1,728

Foreign currency loans

Quarter-end, Millions of dollars	CANSIM	2019Q4	2020Q1	2020Q2	2020Q3	2020Q4
Loans to Canadian individuals for non-business purposes	V120573155	4,003	4,258	4,661	5,432	6,257
To purchase (or carry) securities	V37832	2,031	1,959	2,574	3,159	3,809
Other	V37833	1,972	2,299	2,087	2,273	2,448
Loans to other Canadians	V120573156	115,139	165,823	135,004	119,969	88,211
Financial institutions	V37806	22,101	30,004	25,525	26,002	17,359
Non-financial corporations and unincorporated businesses	V120573154	93,029	135,795	109,475	93,926	70,840
Private businesses	V37813	92,830	135,588	109,298	93,315	70,787
Agriculture	V37819	796	1,281	910	912	1,054
Fishing, trapping, logging, forestry	V37818	274	218	146	113	104
Mining, quarries, and oil wells						
Mining	V37815	5,111	8,942	7,219	4,853	4,439
Oil and gas	V37816	10,009	12,621	12,524	9,556	8,864
Other	V37817	909	1,759	1,077	1,068	841
Manufacturing	V37827	22,809	34,301	26,260	23,263	18,971
Metal products	V37828	3,119	3,080	2,709	2,770	2,770
Transportation equipment	V37829	4,218	5,131	4,895	4,903	3,955
Petroleum products	V37830	1,078	1,910	1,459	1,332	1,025
Other	V37831	14,394	24,180	17,196	14,257	11,221
Construction / Real estate						
Builders and developers	V37825	1,806	1,951	1,591	734	555
Real estate	V37820	12,529	16,484	15,338	14,372	5,163

Quarter-end, Millions of dollars	CANSIM	2019Q4	2020Q1	2020Q2	2020Q3	2020Q4
Other	V37826	1,111	1,311	1,271	1,255	1,136
Transportation, communication and other utilities	V37824	13,826	22,230	16,190	13,621	9,755
Wholesale trade	V37823	6,036	8,862	6,389	5,684	5,394
Retail trade	V37822	2,653	4,798	1,972	1,554	1,091
Service industries	V37821	14,954	20,821	18,401	16,321	13,240
Multi-product conglomerates	V37814	6	8	8	8	178
Of which: Unincorporated businesses	V37834	1,321	1,874	1,424	1,538	1,159
Government enterprises	V37807	199	207	177	611	53
Canadian government	V37810	9	24	4	41	12
Loans to non- residents	V37809	653,026	781,681	727,875	682,432	692,574
Reverse repos	V37808	712,066	667,473	604,568	618,453	625,525
All other loans	V37805	16,810	17,650	17,368	17,043	17,320
Total foreign currency loans	V37804	1,501,043	1,636,884	1,489,477	1,443,328	1,429,88

Notes



See also: [Chartered Banks: Notes for Banking and Financial Statistics](#)

Source: Bank of Canada, Office of the Superintendent of Financial Institutions (OSFI)

Data cover chartered bank non-mortgage loans. The institutional sectors used for these data conform to the Statistics Canada definitions in the financial flow sector accounts. Data in this table are reported gross of allowance for impairment and will therefore differ from non-mortgage loans as presented in *Chartered bank assets: Month-end (formerly C3)*. The detailed loan categories cover only non-mortgage loans to Canadian residents – loans to non-residents are shown separately in the table. Foreign currency loans have been converted into their Canadian dollar equivalents using the closing exchange rate prevailing on the last business day of the quarter.

The Canadian dollar portion of *loans to Canadian individuals for non-business purposes* generally conforms to the total personal loan series previously reported, except that loans are reported gross of allowance for impairment and also do not include loans to non-residents. *Tax-sheltered plans* include loans for registered savings plans such as RRSFs and RHOSFs. *Marketable stocks and bonds* are loans to individuals other than investment dealers and brokers which, when made, were fully secured by marketable stocks and bonds.

Loans to purchase consumer goods and other personal services include loans secured by marketable stocks and bonds that have been identified as being used to purchase consumer goods or services. *Private passenger vehicles* include all loans so identified whether or not they are secured by the purchased vehicle. *Mobile homes* include non-mortgage loans for all mobile homes as defined in the National Housing Act.

Credit cards include all outstanding balances under a credit card plan.

Deposit-taking financial institutions include Canadian chartered banks, Quebec savings banks, credit unions and caisses populaires, trust companies and mortgage loan companies. *Other* financial institutions include insurance companies, pension funds, consumer and business finance companies, investment companies, and public financial institutions.

Non-financial corporations and unincorporated businesses include all corporations, unincorporated businesses and unincorporated branches of foreign corporations operating in Canada (except financial institutions and government enterprises), and are classified using the *1980 Standard Industrial Classification* published by Statistics Canada.

Agriculture includes agricultural industries as well as service industries incidental to agriculture, e.g., the veterinary and harvesting industries etc. *Energy* includes establishments primarily engaged in exploration and/or production of conventional petroleum and natural gas. *Builders* and developers include those engaged in either residential or non-residential building activities. Land developers are included under other construction. *Multi-product conglomerates* include those non-financial private corporations in which no one business constitutes more than 50 per cent of the corporation's total activity. *Unincorporated businesses* include all businesses that are not incorporated under the law of Canada or a province and that are not unincorporated branches of foreign corporations.

Government enterprises include all Canadian and foreign public corporations in which a government holds at least 50 per cent of the voting stock and any subsidiaries of these companies. It also includes all governmental bodies that carry on a business and have their own borrowing authority.

Loans to institutions include loans to private non-profit institutions and to religious, health and educational institutions.

Loans to governments include loans to all governmental entities that do not carry on a business or do not have their own borrowing authority.

Loans to non-residents are loans to individuals, corporations or other organizations not ordinarily resident in Canada, but do not include lease financing receivables of non-residents or loans to and deposits with non-resident associated corporations, which are reported under *leasing receivables*.

Loans made under Government of Canada guaranteed loans schemes do not include funds advanced under the Small Business Development Bond or Small Business Bond programs, as these instruments are classified as securities on the books of the chartered banks.

Beginning December 1994, *loans by securities subsidiaries* exclude reverse repurchase agreements.

Beginning December 1994, *loans to non-residents* exclude reverse repurchase agreements.