



# Farm Debt Outstanding

## Agriculture Economic Statistics

**November 2002**

Statistics Canada  
Agriculture Division  
Farm Income and Prices Section

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### Highlights

#### Farm debt outstanding increasing steadily

At December 31, 2001, farm debt outstanding rose 5.6% to \$40.8 billion continuing the steady upswing since 1993. Both mortgaged and non-mortgaged debt rose, by 7.9% and 3.6%, respectively. Since 1994, non-mortgaged debt has contributed more to the total debt than mortgaged debt. In 2001, non-mortgaged debt rose to \$20.7 billion, while mortgaged debt rose to \$20.0 billion.

Most non-mortgaged debt was owed to chartered banks (64.2%) and credit unions (23.4%). Major holders of mortgaged farm debt were Farm Credit Canada (32.7%), chartered banks (25.3%), private individuals (13.6%), credit unions (7.5%) and provincial government agencies (6.8%).

Farm debt in Canada has increased 23.4% over the previous five-year average. In 2001, all provinces increased their debt load. Increases ranged from 2.8% in Saskatchewan to 15.8% in Newfoundland and Labrador.

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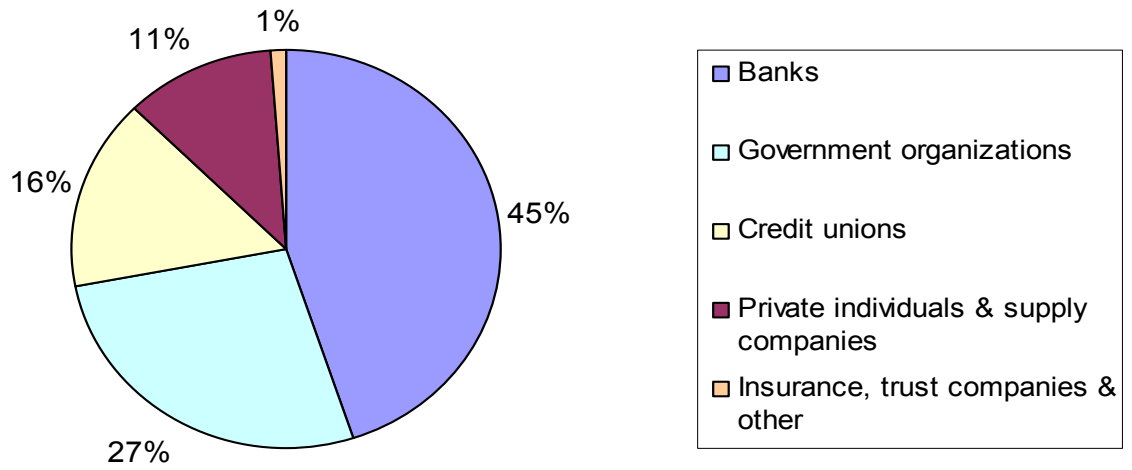
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### Banks held almost half of the farm debt in Canada in 2001



## Symbols

The symbols described in this document apply to all data published by Statistics Canada from all origins including surveys, censuses and administrative sources, as well as straight tabulations and all estimations.

- . figures not available for any reference period
  - .. figures not available for a specific reference period
  - ... figures not appropriate or not applicable
  - P** preliminary
  - r** revised
  - x** suppressed to meet confidentiality requirements of the Statistics Act
  - E** use with caution
  - F** too unreliable to be published
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At December 31	'000 OF DOLLARS										
	Nfld. Lab.	P.E.I.	N.S.	N.B.	Que.	Ont.	Man.	Sask.	Alta.	B.C.	Canada
<b>1971</b>											
Chartered banks	..	14,000	11,000	13,000	77,000	458,000	128,000	269,000	353,000	65,000	1,388,000
Federal gov't agencies	..	12,400	7,725	13,588	127,515	273,259	132,136	376,559	334,001	87,049	1,364,232
Provincial gov't agencies	..	7,013	23,564	9,378	177,074	117,375	66,293	2,800	57,955	2,414	463,866
Credit unions	..	0	200	1,982	82,909	7,279	21,713	82,572	27,321	9,207	233,183
Insurance, trust co. & other	..	399	712	625	8,210	17,219	5,561	13,156	12,858	5,260	64,000
Private indiv. & supply co.	..	3,248	4,180	7,035	141,002	396,303	61,255	134,493	147,463	156,036	1,051,015
Advance payment programs	..	0	0	0	0	0	7,849	25,236	14,487	0	47,572
<b>Total debt outstanding</b>	..	<b>37,060</b>	<b>47,381</b>	<b>45,608</b>	<b>613,710</b>	<b>1,269,435</b>	<b>422,807</b>	<b>903,816</b>	<b>947,085</b>	<b>324,966</b>	<b>4,611,868</b>
<b>1972</b>											
Chartered banks	..	14,000	11,000	13,000	79,000	505,000	136,000	314,000	420,000	75,000	1,567,000
Federal gov't agencies	..	11,987	7,418	13,629	131,614	283,942	133,055	388,009	334,650	88,245	1,392,549
Provincial gov't agencies	..	6,656	25,030	10,595	180,273	114,022	69,706	3,167	78,257	2,353	490,059
Credit unions	..	0	399	2,324	45,969	9,338	25,337	98,668	38,010	12,137	232,182
Insurance, trust co. & other	..	505	762	754	9,383	21,359	6,710	15,665	17,265	6,297	78,700
Private indiv. & supply co.	..	3,402	4,277	7,410	144,991	407,203	62,175	130,333	150,371	160,115	1,070,277
Advance payment programs	..	0	0	0	0	0	2,236	7,188	4,127	0	13,551
<b>Total debt outstanding</b>	..	<b>36,550</b>	<b>48,886</b>	<b>47,712</b>	<b>591,230</b>	<b>1,340,864</b>	<b>435,219</b>	<b>957,030</b>	<b>1,042,680</b>	<b>344,147</b>	<b>4,844,318</b>
<b>1973</b>											
Chartered banks	..	16,000	13,000	15,000	96,000	630,000	179,000	397,000	563,000	94,000	2,003,000
Federal gov't agencies	..	11,704	7,831	14,086	143,207	328,192	142,845	433,331	354,902	96,461	1,532,559
Provincial gov't agencies	..	6,853	27,440	11,779	191,355	111,808	70,671	3,534	149,748	3,298	576,486
Credit unions	..	0	396	2,001	16,665	12,023	34,246	145,837	50,385	13,104	274,657
Insurance, trust co. & other	..	567	710	809	9,490	23,539	7,195	16,568	20,424	6,698	86,000
Private indiv. & supply co.	..	2,963	4,284	6,098	126,140	425,743	64,039	126,555	150,622	177,879	1,084,323
Advance payment programs	..	0	0	0	0	0	1,221	3,926	2,253	0	7,400
<b>Total debt outstanding</b>	..	<b>38,087</b>	<b>53,661</b>	<b>49,773</b>	<b>582,857</b>	<b>1,531,305</b>	<b>499,217</b>	<b>1,126,751</b>	<b>1,291,334</b>	<b>391,440</b>	<b>5,564,425</b>
<b>1974</b>											
Chartered banks	..	19,000	16,000	18,000	106,000	689,000	195,000	445,000	669,000	137,000	2,294,000
Federal gov't agencies	..	14,016	8,144	15,484	193,336	423,702	158,681	481,797	407,606	113,972	1,816,738
Provincial gov't agencies	..	6,900	33,602	14,345	213,396	111,630	77,893	31,252	211,230	6,601	706,849
Credit unions	..	0	358	3,202	23,788	14,748	50,567	190,070	51,593	21,097	355,423
Insurance, trust co. & other	..	517	622	731	8,470	21,385	6,501	14,928	18,804	6,042	78,000
Private indiv. & supply co.	..	3,852	5,081	8,255	157,610	498,765	74,742	146,618	178,985	204,795	1,278,703
Advance payment programs	..	0	0	0	0	0	5,308	17,065	9,797	0	32,170
<b>Total debt outstanding</b>	..	<b>44,285</b>	<b>63,807</b>	<b>60,017</b>	<b>702,600</b>	<b>1,759,230</b>	<b>568,692</b>	<b>1,326,730</b>	<b>1,547,015</b>	<b>489,507</b>	<b>6,561,883</b>
<b>1975</b>											
Chartered banks	..	25,000	20,000	24,000	132,000	790,000	250,000	545,000	741,000	190,000	2,717,000
Federal gov't agencies	..	15,802	8,809	18,454	255,632	521,700	176,202	541,044	461,544	125,079	2,124,266
Provincial gov't agencies	..	6,778	39,602	16,636	229,452	118,890	70,579	46,000	239,568	9,076	776,581
Credit unions	..	0	148	3,503	96,265	17,122	57,407	244,012	77,420	21,618	517,495
Insurance, trust co. & other	..	480	552	672	7,680	19,776	5,976	13,680	17,640	5,544	72,000
Private indiv. & supply co.	..	5,018	6,472	10,808	198,372	637,473	94,487	181,602	227,230	259,886	1,621,348
Advance payment programs	..	0	0	0	0	0	1,446	4,487	11,017	0	16,950
<b>Total debt outstanding</b>	..	<b>53,078</b>	<b>75,583</b>	<b>74,073</b>	<b>919,401</b>	<b>2,104,961</b>	<b>656,097</b>	<b>1,575,825</b>	<b>1,775,419</b>	<b>611,203</b>	<b>7,845,640</b>
<b>1976</b>											
Chartered banks	..	24,000	20,000	25,000	151,000	963,000	333,000	683,000	892,000	247,000	3,338,000
Federal gov't agencies	..	18,280	8,665	21,100	295,355	595,509	193,942	602,554	496,391	131,376	2,363,172
Provincial gov't agencies	..	9,484	43,782	16,914	271,400	123,890	69,039	51,820	275,856	10,219	872,404
Credit unions	..	50	25	875	118,991	20,157	72,000	292,659	98,640	27,500	630,897
Insurance, trust co. & other	..	464	558	656	7,600	19,192	5,834	13,396	16,878	5,422	70,000
Private indiv. & supply co.	..	5,526	7,137	11,899	218,173	701,222	103,949	199,744	249,953	285,872	1,783,475
Advance payment programs	..	0	0	0	0	0	5,363	41,077	17,590	0	64,030
<b>Total debt outstanding</b>	..	<b>57,804</b>	<b>80,167</b>	<b>76,444</b>	<b>1,062,519</b>	<b>2,422,970</b>	<b>783,127</b>	<b>1,884,250</b>	<b>2,047,308</b>	<b>707,389</b>	<b>9,121,978</b>

At December 31	'000 OF DOLLARS										
	Nfld. Lab.	P.E.I.	N.S.	N.B.	Que.	Ont.	Man.	Sask.	Alta.	B.C.	Canada
<b>1977</b>											
Chartered banks	..	29,000	23,000	29,000	187,000	1,177,000	405,000	748,000	971,000	318,000	3,887,000
Federal gov't agencies	..	21,913	8,924	23,657	333,997	678,793	221,644	691,862	531,145	132,583	2,644,518
Provincial gov't agencies	..	10,489	49,767	20,657	323,064	131,714	73,428	60,681	299,875	11,634	981,309
Credit unions	..	100	631	1,910	135,336	23,585	80,656	319,864	135,177	35,551	732,810
Insurance, trust co. & other	..	464	558	656	7,600	19,192	5,834	13,396	16,878	5,422	70,000
Private indiv. & supply co.	..	6,272	7,980	13,577	246,719	781,362	115,828	222,988	279,393	316,961	1,991,080
Advance payment programs	..	0	0	0	0	0	20,178	32,929	15,988	0	69,095
<b>Total debt outstanding</b>	..	<b>68,238</b>	<b>90,860</b>	<b>89,457</b>	<b>1,233,716</b>	<b>2,811,646</b>	<b>922,568</b>	<b>2,089,720</b>	<b>2,249,456</b>	<b>820,151</b>	<b>10,375,812</b>
<b>1978</b>											
Chartered banks	..	32,000	27,000	32,000	251,000	1,527,000	504,000	903,000	1,215,000	400,000	4,891,000
Federal gov't agencies	..	24,076	9,005	28,198	386,483	771,544	254,279	755,852	560,590	133,597	2,923,624
Provincial gov't agencies	..	10,546	58,660	25,000	350,334	136,505	72,958	76,637	337,314	13,027	1,080,981
Credit unions	..	110	785	307	159,581	32,000	92,902	395,082	155,348	50,700	886,815
Insurance, trust co. & other	..	717	944	989	11,368	26,549	8,374	19,061	22,377	7,221	97,600
Private indiv. & supply co.	..	7,844	11,011	18,177	252,638	801,533	129,118	249,048	312,444	351,534	2,133,347
Advance payment programs	..	0	0	0	0	0	17,156	52,596	16,050	0	85,802
<b>Total debt outstanding</b>	..	<b>75,293</b>	<b>107,405</b>	<b>104,671</b>	<b>1,411,404</b>	<b>3,295,131</b>	<b>1,078,787</b>	<b>2,451,276</b>	<b>2,619,123</b>	<b>956,079</b>	<b>12,099,169</b>
<b>1979</b>											
Chartered banks	..	38,000	33,000	40,000	478,000	1,932,000	630,000	1,057,000	1,490,000	558,000	6,256,000
Federal gov't agencies	..	26,957	10,487	33,395	398,445	867,648	282,363	816,205	603,692	140,471	3,179,663
Provincial gov't agencies	..	11,013	69,774	32,912	282,533	152,412	96,670	73,413	406,967	15,191	1,140,885
Credit unions	..	132	2,391	1,127	298,587	25,516	121,100	491,056	204,830	70,966	1,215,705
Insurance, trust co. & other	..	800	1,056	1,103	12,678	29,553	9,330	21,233	24,882	8,030	108,665
Private indiv. & supply co.	..	8,342	11,672	19,362	268,830	846,909	136,360	263,230	330,418	370,435	2,255,558
Advance payment programs	..	0	0	0	0	0	219	37,166	6,633	0	44,018
<b>Total debt outstanding</b>	..	<b>85,244</b>	<b>128,380</b>	<b>127,899</b>	<b>1,739,073</b>	<b>3,854,038</b>	<b>1,276,042</b>	<b>2,759,303</b>	<b>3,067,422</b>	<b>1,163,093</b>	<b>14,200,494</b>
<b>1980</b>											
Chartered banks	..	46,000	34,000	44,000	657,000	2,274,000	703,000	1,172,000	1,597,000	672,000	7,199,000
Federal gov't agencies	..	31,394	9,957	37,829	424,748	943,434	314,749	902,963	631,488	149,003	3,445,565
Provincial gov't agencies	..	12,565	84,033	42,500	229,410	163,081	118,975	100,419	592,841	16,990	1,360,814
Credit unions	..	150	2,533	1,127	441,111	23,335	129,000	505,174	239,031	80,247	1,421,708
Insurance, trust co. & other	..	809	1,098	1,072	13,071	30,129	9,359	21,631	25,396	8,274	110,839
Private indiv. & supply co.	..	8,465	11,877	19,774	276,534	876,778	141,715	273,817	343,024	385,966	2,337,950
Advance payment programs	..	0	0	0	0	0	2,237	12,411	13,352	301	28,301
<b>Total debt outstanding</b>	..	<b>99,383</b>	<b>143,498</b>	<b>146,302</b>	<b>2,041,874</b>	<b>4,310,757</b>	<b>1,419,035</b>	<b>2,988,415</b>	<b>3,442,132</b>	<b>1,312,781</b>	<b>15,904,177</b>
<b>1981</b>											
Chartered banks	3,000	47,000	40,000	52,000	908,000	2,350,000	726,000	1,227,000	1,728,000	750,000	7,831,000
Federal gov't agencies	7,305	37,442	9,599	43,940	459,198	1,040,699	350,676	985,515	676,816	157,435	3,768,625
Provincial gov't agencies	3,503	18,688	111,906	53,934	185,200	173,703	148,185	129,523	863,637	19,026	1,707,305
Credit unions	207	0	2,129	1,153	574,088	19,324	113,000	614,705	247,693	115,432	1,687,731
Insurance, trust co. & other	400	2,000	3,200	2,600	30,200	52,000	18,400	42,200	36,400	12,600	200,000
Private indiv. & supply co.	1,151	11,415	14,559	26,941	326,242	1,137,595	182,650	408,133	510,881	319,296	2,938,863
Advance payment programs	0	0	0	0	0	0	31,581	71,726	41,712	1,339	146,358
<b>Total debt outstanding</b>	<b>15,566</b>	<b>116,545</b>	<b>181,393</b>	<b>180,568</b>	<b>2,482,928</b>	<b>4,773,321</b>	<b>1,570,492</b>	<b>3,478,802</b>	<b>4,105,139</b>	<b>1,375,128</b>	<b>18,279,882</b>
<b>1982</b>											
Chartered banks	3,000	57,000	48,000	49,000	981,000	2,370,000	790,000	1,492,000	1,831,000	744,000	8,365,000
Federal gov't agencies	8,134	43,682	9,365	48,832	487,940	1,143,014	385,205	1,052,600	714,317	173,538	4,066,627
Provincial gov't agencies	3,796	19,877	116,762	52,299	169,500	184,563	156,800	144,800	1,126,451	19,441	1,994,289
Credit unions	215	0	2,589	1,211	671,451	18,870	115,370	714,073	278,568	127,791	1,930,138
Insurance, trust co. & other	366	1,831	2,930	2,380	27,648	47,607	16,845	38,634	33,324	11,535	183,100
Private indiv. & supply co.	1,286	12,757	16,269	30,108	364,565	1,270,922	204,073	455,994	570,808	356,706	3,283,488
Advance payment programs	7	237	0	303	5,525	4	33,123	71,936	49,663	2,034	162,832
<b>Total debt outstanding</b>	<b>16,804</b>	<b>135,384</b>	<b>195,915</b>	<b>184,133</b>	<b>2,707,629</b>	<b>5,034,980</b>	<b>1,701,416</b>	<b>3,970,037</b>	<b>4,604,131</b>	<b>1,435,045</b>	<b>19,985,474</b>

At December 31	'000 OF DOLLARS										
	Nfld. Lab.	P.E.I.	N.S.	N.B.	Que.	Ont.	Man.	Sask.	Alta.	B.C.	Canada
<b>1983</b>											
Chartered banks	3,000	58,000	52,000	45,000	992,000	2,292,000	780,000	1,725,000	1,982,000	727,000	8,656,000
Federal gov't agencies	8,880	46,698	9,230	50,828	490,918	1,294,470	433,121	1,316,461	850,768	195,990	4,697,364
Provincial gov't agencies	4,007	25,803	122,500	54,279	158,900	185,345	179,200	144,838	1,280,262	18,844	2,173,978
Credit unions	220	0	1,330	1,274	765,531	27,318	165,214	764,600	196,894	141,043	2,063,424
Insurance, trust co. & other	233	1,165	1,864	1,515	17,592	30,288	10,718	24,582	21,203	7,340	116,500
Private indiv. & supply co.	3,977	19,023	15,899	20,158	336,275	1,216,815	219,049	459,543	670,522	161,939	3,123,200
Advance payment programs	0	1,125	590	290	1,549	4,891	35,228	84,780	39,253	10,387	178,093
<b>Total debt outstanding</b>	<b>20,317</b>	<b>151,814</b>	<b>203,413</b>	<b>173,344</b>	<b>2,762,765</b>	<b>5,051,127</b>	<b>1,822,530</b>	<b>4,519,804</b>	<b>5,040,902</b>	<b>1,262,543</b>	<b>21,008,559</b>
<b>1984</b>											
Chartered banks	3,000	61,000	55,000	57,000	1,082,000	2,473,000	797,000	1,769,000	2,009,000	736,000	9,042,000
Federal gov't agencies	9,689	47,771	8,038	51,899	461,786	1,309,661	429,494	1,369,151	854,663	190,763	4,732,915
Provincial gov't agencies	3,962	25,180	131,340	61,237	151,100	185,978	206,837	149,234	1,443,244	18,346	2,376,458
Credit unions	239	0	1,750	1,286	842,040	33,683	187,341	855,313	200,747	143,304	2,265,703
Insurance, trust co. & other	210	1,048	1,677	1,362	15,825	27,247	9,642	22,113	19,074	6,602	104,800
Private indiv. & supply co.	5,353	19,156	17,467	21,693	340,133	1,184,747	224,156	488,366	628,754	167,505	3,097,330
Advance payment programs	0	920	684	5,011	1,641	12,640	21,657	62,882	19,556	10,475	135,466
<b>Total debt outstanding</b>	<b>22,453</b>	<b>155,075</b>	<b>215,956</b>	<b>199,488</b>	<b>2,894,525</b>	<b>5,226,956</b>	<b>1,876,127</b>	<b>4,716,059</b>	<b>5,175,038</b>	<b>1,272,995</b>	<b>21,754,672</b>
<b>1985</b>											
Chartered banks	3,000	65,000	56,000	74,000	1,053,000	2,492,000	849,000	1,805,000	2,085,000	740,000	9,222,000
Federal gov't agencies	9,878	46,667	10,992	56,473	433,518	1,284,237	411,699	1,421,372	835,701	180,207	4,690,744
Provincial gov't agencies	3,978	27,570	126,000	65,838	139,100	174,910	217,525	293,950	1,568,392	17,611	2,634,874
Credit unions	263	0	2,000	1,286	919,544	34,628	211,790	890,319	200,747	155,073	2,415,650
Insurance, trust co. & other	186	930	1,488	1,209	14,043	24,180	8,556	19,623	16,926	5,859	93,000
Private indiv. & supply co.	5,436	21,131	19,136	23,959	348,144	1,184,517	234,076	528,627	599,557	177,617	3,142,200
Advance payment programs	0	4,096	812	0	18,505	109,774	40,148	133,832	46,964	10,584	364,715
<b>Total debt outstanding</b>	<b>22,741</b>	<b>165,394</b>	<b>216,428</b>	<b>222,765</b>	<b>2,925,854</b>	<b>5,304,246</b>	<b>1,972,794</b>	<b>5,092,723</b>	<b>5,353,287</b>	<b>1,286,951</b>	<b>22,563,183</b>
<b>1986</b>											
Chartered banks	3,000	64,000	55,000	71,000	1,017,000	2,423,000	804,000	1,608,000	2,281,000	692,000	9,018,000
Federal gov't agencies	9,925	46,760	6,965	58,665	435,436	1,270,939	407,317	1,472,636	754,509	182,319	4,645,471
Provincial gov't agencies	4,739	28,636	129,000	67,613	129,500	165,861	226,110	1,423,158	1,692,152	16,593	3,883,362
Credit unions	26	204	1,331	827	1,028,816	37,762	245,691	851,860	187,000	146,011	2,499,528
Insurance, trust co. & other	190	12,485	1,422	1,138	13,367	23,604	8,816	20,477	18,676	6,162	106,337
Private indiv. & supply co.	5,118	8,936	18,485	22,642	324,459	1,119,323	222,965	512,542	521,561	182,032	2,938,063
Advance payment programs	0	5,672	1,263	5,424	24,923	43,606	91,220	241,270	92,748	12,276	518,402
<b>Total debt outstanding</b>	<b>22,998</b>	<b>166,693</b>	<b>213,466</b>	<b>227,309</b>	<b>2,973,501</b>	<b>5,084,095</b>	<b>2,006,119</b>	<b>6,129,943</b>	<b>5,547,646</b>	<b>1,237,393</b>	<b>23,609,163</b>
<b>1987</b>											
Chartered banks	4,000	64,573	58,703	68,095	1,097,746	2,242,455	677,433	1,432,353	2,353,990	682,129	8,681,477
Federal gov't agencies	10,588	45,592	6,491	59,200	438,244	1,246,502	395,022	1,507,802	663,140	179,435	4,552,016
Provincial gov't agencies	5,096	23,002	132,100	71,548	117,400	152,732	230,274	1,418,863	1,698,125	16,056	3,865,196
Credit unions	25	204	1,278	576	1,002,310	51,242	270,968	860,214	181,000	163,542	2,531,359
Insurance, trust co. & other	190	13,923	1,422	1,138	13,367	23,604	8,816	20,477	18,676	6,162	107,775
Private indiv. & supply co.	5,216	9,354	19,109	24,560	332,734	1,115,558	232,252	548,610	495,054	190,978	2,973,425
Advance payment programs	0	2,824	978	6,058	16,316	39,748	105,926	208,982	81,298	14,248	476,378
<b>Total debt outstanding</b>	<b>25,115</b>	<b>159,472</b>	<b>220,081</b>	<b>231,175</b>	<b>3,018,117</b>	<b>4,871,841</b>	<b>1,920,691</b>	<b>5,997,301</b>	<b>5,491,283</b>	<b>1,252,550</b>	<b>23,187,626</b>
<b>1988</b>											
Chartered banks	4,200	75,527	69,717	67,393	1,194,487	2,223,976	671,608	1,359,484	2,385,487	615,835	8,667,714
Federal gov't agencies	11,082	41,136	5,712	58,725	415,926	1,131,368	346,359	1,404,864	568,601	164,445	4,148,218
Provincial gov't agencies	8,955	23,227	135,550	73,936	108,300	141,189	225,365	1,167,599	1,735,406	15,692	3,635,219
Credit unions	25	214	566	225	1,037,000	117,428	289,250	863,250	146,000	153,500	2,607,458
Insurance, trust co. & other	271	5,148	1,897	5,726	37,259	77,948	22,613	61,220	95,573	25,899	333,554
Private indiv. & supply co.	4,986	16,728	19,468	19,631	282,061	1,050,233	233,454	485,791	452,248	186,498	2,751,098
Advance payment programs	0	3,816	1,443	7,770	19,900	40,780	63,887	88,699	85,954	15,854	328,103
<b>Total debt outstanding</b>	<b>29,519</b>	<b>165,796</b>	<b>234,353</b>	<b>233,406</b>	<b>3,094,933</b>	<b>4,782,922</b>	<b>1,852,536</b>	<b>5,430,907</b>	<b>5,469,269</b>	<b>1,177,723</b>	<b>22,471,364</b>

At December 31	'000 OF DOLLARS										
	Nfld. Lab.	P.E.I.	N.S.	N.B.	Que.	Ont.	Man.	Sask.	Alta.	B.C.	Canada
<b>1989</b>											
Chartered banks	5,200	77,372	71,510	62,132	1,257,873	2,199,227	655,313	1,277,802	2,611,875	660,002	8,878,306
Federal gov't agencies	12,047	38,424	5,842	54,390	422,290	1,038,399	306,463	1,293,546	487,126	155,943	3,814,470
Provincial gov't agencies	10,305	21,937	141,792	71,267	99,000	129,046	219,189	958,088	1,899,786	14,477	3,564,887
Credit unions	24	334	1,142	225	1,120,250	134,397	305,500	883,000	176,000	45,950	2,666,822
Insurance, trust co. & other	271	5,148	1,897	5,726	37,259	77,948	22,613	61,220	95,573	25,899	333,554
Private indiv. & supply co.	4,986	16,728	19,468	19,631	282,061	1,050,233	233,454	485,791	452,248	186,498	2,751,098
Advance payment programs	0	0	0	0	830	3,014	12,825	35,118	21,397	506	73,690
<b>Total debt outstanding</b>	<b>32,833</b>	<b>159,943</b>	<b>241,651</b>	<b>213,371</b>	<b>3,219,563</b>	<b>4,632,264</b>	<b>1,755,357</b>	<b>4,994,565</b>	<b>5,744,005</b>	<b>1,089,275</b>	<b>22,082,827</b>
<b>1990</b>											
Chartered banks	5,200	87,193	85,982	64,183	1,288,513	2,417,172	683,009	1,150,458	2,669,062	681,798	9,132,570
Federal gov't agencies	12,393	37,730	6,681	55,635	436,090	1,000,011	289,272	1,176,623	428,274	156,092	3,598,801
Provincial gov't agencies	10,715	22,986	148,723	68,291	92,300	113,607	241,006	829,959	1,930,615	14,136	3,472,338
Credit unions	26	319	1,116	275	1,189,500	146,256	338,250	881,500	216,750	48,150	2,822,142
Insurance, trust co. & other	263	5,646	2,223	4,229	37,951	91,434	21,769	53,904	103,119	26,230	346,768
Private indiv. & supply co.	4,845	19,147	19,651	19,320	291,858	1,159,909	245,889	491,781	512,189	201,171	2,965,760
Advance payment programs	0	5,575	365	6,110	30,710	50,526	282,650	579,403	318,985	18,563	1,292,887
<b>Total debt outstanding</b>	<b>33,442</b>	<b>178,596</b>	<b>264,741</b>	<b>218,043</b>	<b>3,366,922</b>	<b>4,978,915</b>	<b>2,101,845</b>	<b>5,163,628</b>	<b>6,178,994</b>	<b>1,146,140</b>	<b>23,631,266</b>
<b>1991</b>											
Chartered banks	7,200	93,839	92,604	70,379	1,352,016	2,218,788	653,166	1,060,623	2,868,250	688,973	9,105,838
Federal gov't agencies	14,415	39,738	9,283	58,604	435,443	1,008,929	293,227	1,065,463	409,507	161,483	3,496,092
Provincial gov't agencies	10,645	23,626	150,680	67,811	81,446	99,057	231,123	844,259	1,994,467	15,789	3,518,903
Credit unions	26	294	1,096	172	1,281,000	155,500	344,000	930,000	222,000	46,100	2,980,188
Insurance, trust co. & other	263	5,646	2,223	4,229	37,951	91,434	21,769	53,904	103,119	26,230	346,768
Private indiv. & supply co.	4,845	19,147	19,651	19,320	291,858	1,159,909	245,889	491,781	512,189	201,171	2,965,760
Advance payment programs	0	5,964	727	5,645	45,397	79,216	200,089	475,218	291,912	15,562	1,119,730
<b>Total debt outstanding</b>	<b>37,394</b>	<b>188,254</b>	<b>276,264</b>	<b>226,160</b>	<b>3,525,111</b>	<b>4,812,833</b>	<b>1,989,263</b>	<b>4,921,248</b>	<b>6,401,444</b>	<b>1,155,308</b>	<b>23,533,279</b>
<b>1992</b>											
Chartered banks	6,200	101,165	84,929	74,937	1,488,752	2,148,199	653,202	1,047,871	2,787,663	661,945	9,054,863
Federal gov't agencies	15,102	48,283	12,152	58,872	417,023	991,305	292,251	952,205	386,705	164,867	3,338,765
Provincial gov't agencies	10,625	23,814	150,056	64,494	72,618	95,247	227,641	769,915	1,971,709	17,149	3,403,268
Credit unions	26	294	805	171	1,342,250	169,750	382,000	904,000	228,500	15,350	3,043,146
Insurance, trust co. & other	238	4,427	1,450	5,401	47,762	94,583	28,037	61,283	104,594	39,643	387,418
Private indiv. & supply co.	4,386	20,406	19,053	19,797	309,207	1,272,099	254,939	496,914	489,954	186,688	3,073,443
Advance payment programs	0	9,071	2,024	7,110	36,246	27,291	220,113	507,860	257,810	15,704	1,083,229
<b>Total debt outstanding</b>	<b>36,577</b>	<b>207,460</b>	<b>270,469</b>	<b>230,782</b>	<b>3,713,858</b>	<b>4,798,474</b>	<b>2,058,183</b>	<b>4,740,048</b>	<b>6,226,935</b>	<b>1,101,346</b>	<b>23,384,132</b>
<b>1993</b>											
Chartered banks	5,200	117,441	78,710	92,453	1,388,047	2,328,821	675,908	1,186,899	2,957,253	748,371	9,579,103
Federal gov't agencies	15,235	55,046	17,667	101,703	429,560	999,752	302,755	826,386	370,798	163,831	3,282,733
Provincial gov't agencies	9,867	32,022	144,117	4,259	63,933	91,937	212,951	656,951	1,974,000	17,647	3,207,684
Credit unions	25	614	1,537	170	1,364,500	175,000	412,750	849,750	236,000	5,600	3,045,946
Insurance, trust co. & other	238	4,427	1,450	5,401	47,762	94,583	28,482	47,212	93,970	39,643	363,168
Private indiv. & supply co.	4,386	20,406	19,053	19,797	309,207	1,272,099	243,711	479,457	482,653	186,688	3,037,457
Advance payment programs	0	4,929	1,113	7,508	27,690	13,248	143,104	435,154	244,935	15,598	893,279
<b>Total debt outstanding</b>	<b>34,951</b>	<b>234,885</b>	<b>263,647</b>	<b>231,291</b>	<b>3,630,699</b>	<b>4,975,440</b>	<b>2,019,661</b>	<b>4,481,809</b>	<b>6,359,609</b>	<b>1,177,378</b>	<b>23,409,370</b>
<b>1994</b>											
Chartered banks	7,549	140,914	96,879	94,362	1,526,154	2,466,003	807,742	1,336,171	3,078,729	841,712	10,396,215
Federal gov't agencies	16,700	65,364	28,609	104,588	455,625	1,073,789	321,018	828,196	384,142	185,214	3,463,245
Provincial gov't agencies	10,037	53,912	150,224	5,784	55,155	91,513	195,883	529,077	1,963,940	18,413	3,073,938
Credit unions	25	675	6,784	170	1,726,500	180,000	448,250	884,250	249,750	1,500	3,497,904
Insurance, trust co. & other	242	3,025	3,209	4,593	31,458	95,677	39,614	39,751	103,026	43,519	364,114
Private indiv. & supply co.	4,441	18,731	19,203	19,736	297,011	1,234,134	271,581	524,146	475,033	192,106	3,056,122
Advance payment programs	0	2,239	1,842	2,094	21,708	18,597	132,553	269,207	144,294	15,722	608,256
<b>Total debt outstanding</b>	<b>38,994</b>	<b>284,860</b>	<b>306,750</b>	<b>231,327</b>	<b>4,113,611</b>	<b>5,159,713</b>	<b>2,216,641</b>	<b>4,410,798</b>	<b>6,398,914</b>	<b>1,298,186</b>	<b>24,459,794</b>



At December 31	'000 OF DOLLARS										
	Nfld. Lab.	P.E.I.	N.S.	N.B.	Que.	Ont.	Man.	Sask.	Alta.	B.C.	Canada
<b>1995</b>											
Chartered banks	6,210	158,969	88,178	109,291	1,646,823	2,536,057	907,864	1,371,110	3,158,273	874,331	10,857,106
Federal gov't agencies	19,319	77,482	39,333	125,008	516,599	1,184,513	366,733	917,843	449,450	211,430	3,907,710
Provincial gov't agencies	10,037	42,917	150,805	7,216	59,661	85,163	204,177	410,893	1,950,592	18,127	2,939,588
Credit unions	25	806	8,391	170	1,815,000	200,750	493,500	923,000	278,750	1,150	3,721,542
Insurance, trust co. & other	211	2,460	2,468	3,877	36,587	109,245	32,310	50,874	104,913	46,637	389,582
Private indiv. & supply co.	3,888	20,352	17,817	19,448	293,253	1,302,067	293,592	587,063	525,921	202,280	3,265,681
Advance payment programs	0	6,605	986	6,402	25,078	24,068	123,681	248,525	145,580	14,104	595,028
<b>Total debt outstanding</b>	<b>39,690</b>	<b>309,591</b>	<b>307,978</b>	<b>271,412</b>	<b>4,393,001</b>	<b>5,441,863</b>	<b>2,421,856</b>	<b>4,509,308</b>	<b>6,613,478</b>	<b>1,368,059</b>	<b>25,676,236</b>
<b>1996</b>											
Chartered banks	6,368	187,229	89,157	119,725	1,807,335	2,900,143	943,788	1,454,529	3,226,202	948,883	11,683,359
Federal gov't agencies	21,546	89,028	55,116	138,664	573,521	1,324,885	409,873	1,005,358	550,539	234,621	4,403,151
Provincial gov't agencies	10,144	26,031	141,603	9,512	45,212	94,555	190,259	292,239	1,810,124	15,864	2,635,543
Credit unions	25	1,007	14,068	170	1,987,750	227,500	531,250	1,002,500	311,500	1,100	4,076,870
Insurance, trust co. & other	211	2,460	2,468	3,877	36,587	109,245	32,310	50,874	104,913	46,637	389,582
Private indiv. & supply co.	3,888	20,352	17,817	19,448	293,253	1,302,067	293,592	587,063	525,921	202,280	3,265,681
Advance payment programs	0	5,019	1,474	6,384	25,680	6,079	167,653	380,928	175,356	6,819	775,392
<b>Total debt outstanding</b>	<b>42,182</b>	<b>331,126</b>	<b>321,703</b>	<b>297,780</b>	<b>4,769,338</b>	<b>5,964,474</b>	<b>2,568,725</b>	<b>4,773,491</b>	<b>6,704,555</b>	<b>1,456,204</b>	<b>27,229,578</b>
<b>1997</b>											
Chartered banks	5,276	228,182	97,604	138,492	2,145,962	3,563,854	1,097,382	1,783,246	3,716,854	1,081,554	13,858,406
Federal gov't agencies	22,406	94,259	77,028	147,888	711,248	1,534,688	467,689	1,108,160	702,042	263,064	5,128,472
Provincial gov't agencies	8,574	20,589	142,810	9,740	36,489	95,560	183,713	180,950	1,741,163	13,489	2,433,077
Credit unions	25	1,458	14,757	220	2,006,500	268,500	571,250	1,155,500	344,250	1,100	4,363,560
Insurance, trust co. & other	211	3,343	3,404	3,086	23,342	77,547	24,363	45,196	103,252	29,129	312,873
Private indiv. & supply co.	3,888	19,101	20,731	22,057	402,695	1,296,244	336,441	655,401	676,677	207,334	3,640,569
Advance payment programs	0	5,160	1,645	5,955	29,095	31,422	133,096	242,465	113,846	12,825	575,509
<b>Total debt outstanding</b>	<b>40,380</b>	<b>372,092</b>	<b>357,979</b>	<b>327,438</b>	<b>5,355,331</b>	<b>6,867,815</b>	<b>2,813,934</b>	<b>5,170,918</b>	<b>7,398,084</b>	<b>1,608,495</b>	<b>30,312,466</b>
<b>1998</b>											
Chartered banks	5,387	251,852	109,091	153,536	2,443,104	4,079,472	1,264,650	1,974,416	4,149,505	1,239,060	15,670,073
Federal gov't agencies	26,299	103,836	85,648	152,470	791,735	1,717,229	534,477	1,228,792	806,589	278,154	5,725,229
Provincial gov't agencies	7,856	18,067	156,984	13,670	31,886	90,278	211,917	137,680	1,753,953	11,458	2,433,749
Credit unions	25	7,311	17,544	260	2,197,250	299,500	622,500	1,245,750	389,500	1,100	4,780,740
Insurance, trust co. & other	211	3,343	3,404	3,086	23,342	77,547	24,363	45,196	103,252	29,129	312,873
Private indiv. & supply co.	3,888	19,101	20,731	22,057	402,695	1,296,244	336,441	655,401	676,677	207,334	3,640,569
Advance payment programs	0	7,261	1,331	6,997	54,287	57,282	140,889	204,348	116,561	12,605	601,561
<b>Total debt outstanding</b>	<b>43,666</b>	<b>410,771</b>	<b>394,733</b>	<b>352,076</b>	<b>5,944,299</b>	<b>7,617,552</b>	<b>3,135,237</b>	<b>5,491,583</b>	<b>7,996,037</b>	<b>1,778,840</b>	<b>33,164,794</b>
<b>1999</b>											
Chartered banks	4,089	257,602	110,401	166,283	2,809,093	4,471,924	1,537,437	2,028,108	4,413,316	1,397,050	17,195,303
Federal gov't agencies	32,876	113,235	103,832	159,955	868,077	1,840,825	576,967	1,276,982	926,073	303,585	6,202,407
Provincial gov't agencies	7,173	16,420	160,620	16,257	27,128	89,674	248,807	106,307	1,793,995	9,701	2,476,082
Credit unions	25	10,820	16,722	260	2,411,445	339,081	533,291	1,301,210	411,257	1,100	5,025,211
Insurance, trust co. & other	211	4,484	3,370	2,234	28,528	86,115	24,538	43,912	114,680	25,313	333,385
Private indiv. & supply co.	3,888	23,456	19,435	23,618	482,835	1,334,627	378,987	749,810	675,306	236,812	3,928,774
Advance payment programs	0	7,384	1,304	5,854	71,662	46,262	199,491	214,806	118,617	11,646	677,026
<b>Total debt outstanding</b>	<b>48,262</b>	<b>433,401</b>	<b>415,684</b>	<b>374,461</b>	<b>6,698,768</b>	<b>8,208,508</b>	<b>3,499,518</b>	<b>5,721,135</b>	<b>8,453,244</b>	<b>1,985,207</b>	<b>35,838,188</b>
<b>2000</b>											
Chartered banks	5,479	275,297	126,007	191,749	3,109,080	4,904,677	1,455,926	1,947,626	4,504,742	1,462,774	17,983,357
Federal gov't agencies	30,336	120,756	117,165	171,573	966,014	2,083,935	622,772	1,324,084	987,831	345,099	6,769,565
Provincial gov't agencies	6,445	13,642	171,525	17,818	23,194	90,521	261,926	90,363	1,956,412	7,947	2,639,793
Credit unions	26	15,668	17,151	278	2,783,694	400,439	756,149	1,379,769	458,031	1,122	5,812,327
Insurance, trust co. & other	211	6,067	3,762	1,693	34,891	95,732	25,270	44,561	127,420	23,214	362,822
Private indiv. & supply co.	3,888	28,822	18,936	26,096	581,475	1,375,961	430,024	857,926	677,280	272,129	4,272,536
Advance payment programs	0	8,873	1,560	5,828	60,692	50,247	183,013	276,902	132,329	14,230	733,674
<b>Total debt outstanding</b>	<b>46,385</b>	<b>469,125</b>	<b>456,106</b>	<b>415,035</b>	<b>7,559,040</b>	<b>9,001,512</b>	<b>3,735,080</b>	<b>5,921,231</b>	<b>8,844,045</b>	<b>2,126,515</b>	<b>38,574,074</b>

At December 31	'000 OF DOLLARS										
	Nfld. Lab.	P.E.I.	N.S.	N.B.	Que.	Ont.	Man.	Sask.	Alta.	B.C.	Canada
<b>2001</b>											
Chartered banks	5,520	287,026	133,854	202,850	3,278,724	5,071,258	1,487,569	1,949,847	4,504,105	1,471,010	18,391,763
Federal gov't agencies	38,418	137,739	132,573	193,669	1,038,487	2,353,122	692,151	1,390,192	1,134,476	417,444	7,528,271
Provincial gov't agencies	5,641	17,506	172,332	18,566	19,485	93,423	274,206	73,631	2,120,014	6,302	2,801,106
Credit unions	26	21,235	18,159	299	3,064,515	429,062	863,718	1,451,166	508,550	1,179	6,357,909
Insurance, trust co. & other	211	8,282	4,674	1,306	42,706	106,539	26,629	47,362	141,630	22,696	402,034
Private indiv. & supply co.	3,888	35,438	19,090	29,705	702,655	1,420,395	490,962	981,758	683,156	314,000	4,681,047
Advance payment programs	0	1,399	1,545	6,635	53,635	37,019	174,384	194,656	109,799	11,852	590,924
<b>Total debt outstanding</b>	<b>53,704</b>	<b>508,625</b>	<b>482,227</b>	<b>453,030</b>	<b>8,200,207</b>	<b>9,510,818</b>	<b>4,009,619</b>	<b>6,088,612</b>	<b>9,201,730</b>	<b>2,244,483</b>	<b>40,753,054</b>

## CONCEPTS AND METHODS

### Introduction

This publication is part of a series of bulletins that also includes:

- Net Farm Income - Agriculture Economic Statistics (21-010-XIE)
- Farm Cash Receipts - Agriculture Economic Statistics (21-011-XIE),
- Farm Operating Expenses and Depreciation Charges - Agriculture Economic Statistics (21-012-XIE),
- Value of Farm Capital - Agriculture Economic Statistics (21-013-XIE),
- Direct Payments to Agriculture Producers - Agriculture Economic Statistics (21-015-XIE),
- Balance Sheet of the Agriculture Sector - Agriculture Economic Statistics (21-016-XIE),
- Agriculture Value Added Account - Agriculture Economic Statistics (21-017-XIE),
- Farm Business Cash Flows - Agriculture Economic Statistics (21-018-XIE).

This particular publication presents national and provincial estimates of farm debt outstanding, by type of lender from, 1971 to date. The impact of including Newfoundland and Labrador estimates beginning in 1981 was minor as it represented only 0.08% of the total debt outstanding.

All series can be obtained free on the internet at the Statistics Canada web site ([www.statcan.ca](http://www.statcan.ca)). Notes on concepts and methods are also included for each data series.

The electronic publication is first available in June. It includes preliminary estimates for the calendar year just ended. The following December, the publication is re-issued with revisions to the preliminary estimates. Revisions to the June issue can extend back two years, while those in December generally apply to three years. The date provided at the top right corner of each table is the last time that a revision was made to that table.

Most data appearing in this publication are available through the Canadian Socio-Economic Information Management System (CANSIM II), Statistics Canada's corporate computerized data base network and information retrieval service.

The Client Services, Agriculture Division, Statistics Canada can be contacted at 1 (800) 465-1991 or by email at [agriculture@statcan.ca](mailto:agriculture@statcan.ca) for further information and/or to obtain data in a different medium.

Statistics Canada is committed to ensuring that there is no disclosure of confidential material and therefore all data are subjected to restrictions prior to release.

### Concepts

The farm debt series measures debt outstanding to agricultural producers as of December 31 of each year. This approach presents a problem as some institutions provide data based on a fiscal year ending March 31. For these institutions, the debt outstanding at the fiscal year-end, March 31, is used to represent the debt at December 31 of the previous year. The impact of this procedure is believed to be minor.

The estimates are produced by province and by class of lender. These classes include: chartered banks; federal government agencies; provincial government agencies; credit unions; private individuals and supply companies; insurance, trust and other companies; and advance payment programs. Loans which are merely guaranteed by an institution are not included in the debt outstanding estimate for that institution.

### Methods and Data Quality

Data on farm debt outstanding provided by the Bank of Canada, Farm Credit Canada and the provincial and federal agencies are considered to be of very good quality at the provincial and national levels.

Data on farm debt outstanding provided by credit unions are considered to be of good quality at the national level. Except for the Atlantic provinces, the mortgage component of farm debt outstanding to credit unions is considered to be of good quality. The non-mortgage component of farm debt outstanding to credit unions is considered weak in the Atlantic provinces, Ontario and British Columbia. The Farm Financial Survey, which is conducted every two years, is used to estimate debt outstanding to private individuals and supply companies, and insurance, trust and other companies. Advance payments are considered loans made to farmers since no transaction occurs at the time of the advance. These data are supplied by the Canadian Wheat Board and Agriculture and Agri-Food Canada and are considered of good quality at both the national and provincial levels.

Revisions to this series are minor (historically, at the Canada level, any revision to the total debt outstanding in this publication has been less than 1%), and are primarily due to amended data being received from one or more of the agencies. To comply with our publishing schedule, there is occasionally need for an organization to provide us with preliminary year end figures, which are revised in the subsequent issues. Revisions are also made to the private individuals and supply companies, and insurance, trust and other company data once the results of the Farm Financial Survey (FFS) become available.

The Bank of Canada provides information on debt outstanding for **chartered banks**. The Bank of Canada supplies non-mortgage debt at the provincial level, and mortgage debt at the Canada level. Provincial estimates are then calculated based on the distribution pattern of non-mortgage loans.

There are several sources of information on debt outstanding for **federal government** agencies. Farm Credit Canada (FCC) provides estimates of loans outstanding made under the Farm Credit Corporation Act. Loan information is also provided by the Business Development Bank of Canada and Veterans Affairs Canada.

Information is also gathered from many **provincial government** agencies. Newfoundland Farm Development Loan Board, Prince Edward Island Lending Agency, Nova Scotia Farm Loan Board and New Brunswick Agriculture Development Board information is obtained from the administrative data held by these agencies. In Quebec, Farm Credit Act ("Loi du crédit agricole") loan information regarding debt outstanding is mainly obtained from their annual report. The rest of the farm credit programs offered by the Quebec government are all of a guarantee nature; the province simply guarantees the borrower an interest rate or the lender against defaults. The lenders are commercial banks and near banks. Information about the Ontario Junior Farmers Establishment Program and the Ontario Tile Drainage Debenture Program is obtained from the Ontario Ministry of Agriculture and Food. The Manitoba Agricultural Credit Corporation and the Agricultural Credit Corporation of Saskatchewan both report loan information directly. Alberta Agriculture Financial Services Corporation and British Columbia Ministry of Finance and Corporate Relations loan information is obtained from the administrative data of these two agencies. Alberta Treasury information is obtained directly from that agency.

Estimates of agriculture debt outstanding to **credit unions** are based on provincial data supplied by the Industrial Organization and Finance Division (IOFD) of Statistics Canada. IOFD conducts quarterly surveys and publishes this information at the Canada level in Quarterly Financial Statistics for Enterprises, Statistics Canada Catalogue no. 61-008.

The category "**private individuals and supply companies**" includes credit owed to machinery and finance companies, dealers, stores and private individuals. Information regarding this type of credit is based on the Farm Financial Survey (formerly FCC survey).

**Insurance, trust and other unclassified** company estimates are based on information from the Farm Financial Survey (formerly FCC survey).

**Advance payments** estimates are derived from data supplied by the Canadian Wheat Board (C.W.B) and Agriculture and Agri-Food Canada. These payments are a type of loan made to farmers since no transaction occurs at the time of the advance. Prior to 1971 the estimates are included in cash receipts under the category "C.W.B. net cash advances".

## How to obtain more information

Inquiries about this product and related statistics or services should be directed to Client Services, Agriculture Division, Statistics Canada at 1 800 465-1991 or by email: [agriculture@statcan.ca](mailto:agriculture@statcan.ca)

You can also visit our World Wide Web site: <http://www.statcan.ca>

Toll-free access is provided for all users who reside outside the local dialling area of any of the Regional Reference Centres.

<b>National Enquiries Line (Canada and United States)</b>	<b>1 800 263-1136</b>
<b>National Telecommunications Device for the Hearing Impaired</b>	<b>1 800 363-7629</b>
<b>Order Only Line (Canada and United States)</b>	<b>1 800 267-6677</b>
<b>Fax Order Line (Canada and United States)</b>	<b>1 877 287-4369</b>
<b>E-mail inquiries</b>	<b><a href="mailto:infostats@statscan.ca">infostats@statscan.ca</a></b>

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