Monthly credit aggregates, February 2026

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Data on the monthly credit aggregates for February 2026 are now available.

The monthly credit aggregates provide high-frequency estimates of lending to households (table 36-10-0639-01) and non-financial corporations (table 36-10-0640-01)—that is, the stock of these sectors' outstanding liabilities from the debtor perspective—across a range of credit instruments, including mortgage loans, non-mortgage loans, and debt and equity securities. These credit aggregates cover all lending sectors, including chartered banks, non-bank deposit-taking institutions, other financial corporations, governments and other lenders. The monthly credit aggregates for the third month of each quarter are benchmarked to the quarterly National Balance Sheet Accounts (table 36-10-0580-01) of the corresponding quarter.

Note to readers

Revisions

This release of the monthly credit aggregates for the month of February 2026 includes revised estimates from January 2025 to January 2026. These data incorporate new and revised data, as well as updated data on seasonal trends. Additionally, revisions to benchmark estimates from the National Balance Sheet, due to the incorporation of a new compilation system, have been integrated with this release.

Reclassification of loans

In the second quarter of 2024, there was a reclassification of loans within personal loans plans of chartered banks that resulted in a significant increase to automotive loans. As a result, auto loans, as published in the Monthly Credit Aggregates, reflect a break in the time series.

Overview of the monthly credit aggregates

The monthly credit aggregates break down a portion of the quarterly National Balance Sheet Accounts (NBSA) by month. They provide details on lending to households and non-financial corporations—in other words, the stock of these sectors' outstanding liabilities from the debtor perspective—across a range of credit instruments, including mortgage loans, non-mortgage loans, and debt and equity securities. The aggregates cover all lending sectors, including chartered banks, non-bank deposit-taking institutions, other financial corporations, governments and other lenders. The estimates are presented as booked-in-Canada to capture activity within Canada, with either domestic or non-resident lenders. In addition, amounts are reported on an end-of-period basis (i.e., the value of the stock of an asset on the final day of the month). The third month of each quarter is benchmarked to the corresponding quarterly release of the NBSA.

Household sector borrowing is divided into financing in the form of non-mortgage loans (i.e., funds principally for consumption) and mortgage loans (i.e., debt acquired to finance the purchase of a property, whether residential or non-residential in nature). Household borrowing in the form of mortgage debt and home equity lines of credit is referred to as real estate secured debt and presents a further delineation of household liabilities associated with residential and non-residential properties.

As with the household sector, non-financial corporation borrowing is divided into non-mortgage and mortgage loans. However, overall credit liabilities of non-financial corporations also include their borrowing in the form of debt securities, with terms to maturity that are both short and long term in duration.

The NBSA are composed of the balance sheets of all sectors and subsectors of the economy. The main sectors are households, non-profit institutions serving households, financial corporations, non-financial corporations, governments and non-residents. The NBSA cover all national non-financial assets and all financial asset-liability claims outstanding in all sectors and, similarly, present stocks at the end of each quarter.

Estimates are available on a seasonally adjusted basis to improve the interpretability of period-to-period changes in debt. For information on seasonal adjustment, see the article "Seasonally adjusted data – Frequently asked questions."

For more information on the concepts, methodologies and classifications used to compile these monthly estimates, see the document "Guide to the Monthly Credit Aggregates."

Next release

Data on the monthly credit aggregates for March 2026 will be released on May 20.

Available tables: 36-10-0639-01 to 36-10-0641-01 , 36-10-0666-01 and 36-10-0670-01.

Definitions, data sources and methods: survey numbers 1804, 1806 and 5334.

As a complement to this release, the documents "Guide to the Monthly Credit Aggregates" and "An overview of the revisions to the Financial and Wealth Accounts, 1999 to 2025," which are part of *Latest Developments in the Canadian Economic Accounts* (**13-605-X**), are available.

As a complement to this release, the data visualization products "Financial accounts on a from-whom-to-whom basis, selected financial instruments," "Distributions of Household Economic Accounts, Wealth: Interactive tool" and "Securities statistics," which are part of *Statistics Canada – Data Visualization Products* (**71-607-X**), are also available.

The Economic accounts statistics portal, accessible from the *Subjects* module of the Statistics Canada website, provides an up-to-date portrait of national and provincial economies and their structure.

The *User Guide: Canadian System of Macroeconomic Accounts* (**13-606-G**) is available.

The *Methodological Guide: Canadian System of Macroeconomic Accounts* (**13-607-X**) is available.

For more information, or to enquire about the concepts, methods or data quality of this release, contact us (toll-free 1-800-263-1136; 514-283-8300; **infostats@statcan.gc.ca**) or Media Relations (**statcan.mediahotline-ligneinfomedias.statcan@statcan.gc.ca**).