

# TransUnion Industry Insights Summary

## 2nd Quarter 2017

### Average Non-Mortgage Debt Balance per Borrower, by Province

	Q2 2015	Q3 2015	Q4 2015	Q1 2016	Q2 2016	Q3 2016	Q4 2016	Q1 2017	Q2 2017	Q/Q	Y/Y
<b>Canada</b>	20,974	21,196	21,444	21,291	21,580	21,685	21,912	21,696	22,154	2.11%	<b>2.66%</b>
<b>AB</b>	27,211	27,535	27,732	27,436	27,583	27,662	27,773	27,534	27,859	1.18%	<b>1.00%</b>
<b>BC</b>	22,971	23,076	23,159	23,051	23,419	23,363	23,375	23,191	23,761	2.46%	<b>1.46%</b>
<b>ON</b>	20,868	21,063	21,346	21,202	21,520	21,620	21,932	21,768	22,386	2.84%	<b>4.03%</b>
<b>QC</b>	17,152	17,350	17,623	17,528	17,809	17,969	18,190	17,894	18,186	1.63%	<b>2.12%</b>
<b>SK</b>	23,369	23,763	24,112	23,788	24,037	24,219	24,412	24,159	24,481	1.34%	<b>1.85%</b>
<b>Western Canada</b>	23,969	24,205	24,366	24,152	24,417	24,452	24,540	24,327	24,756	1.76%	<b>1.39%</b>
<b>Central Canada</b>	19,473	19,672	19,952	19,828	20,134	20,260	20,539	20,328	20,826	2.45%	<b>3.44%</b>
<b>Atlantic Canada</b>	20,971	21,319	21,709	21,535	21,773	22,020	22,367	22,075	22,302	1.03%	<b>2.43%</b>

### Average Non-Mortgage Debt Balance per Borrower, by City

	Q2 2015	Q3 2015	Q4 2015	Q1 2016	Q2 2016	Q3 2016	Q4 2016	Q1 2017	Q2 2017	Q/Q	Y/Y
<b>Calgary</b>	27,859	28,072	28,339	28,057	28,205	28,202	28,378	28,184	28,527	1.22%	<b>1.14%</b>
<b>Edmonton</b>	23,938	24,291	24,473	24,268	24,384	24,453	24,515	24,354	24,651	1.22%	<b>1.10%</b>
<b>Montreal</b>	15,505	15,652	15,815	15,683	15,956	15,965	16,143	15,876	15,129	-4.71%	<b>-5.18%</b>
<b>Ottawa</b>	19,709	19,944	20,073	19,895	20,175	20,292	20,491	20,234	20,650	2.06%	<b>2.35%</b>
<b>Toronto</b>	19,915	20,100	20,420	20,304	20,626	20,693	21,077	20,918	21,528	2.92%	<b>4.37%</b>
<b>Vancouver</b>	24,092	24,217	24,526	24,532	25,201	25,467	25,717	25,579	26,273	2.71%	<b>4.25%</b>

### Average Balance per Borrower, by Product

	Q2 2015	Q3 2015	Q4 2015	Q1 2016	Q2 2016	Q3 2016	Q4 2016	Q1 2017	Q2 2017	Q/Q	Y/Y
<b>Bankcard</b>	3,874	3,909	4,001	3,818	3,986	4,015	4,094	3,904	4,069	4.24%	<b>2.07%</b>
<b>Auto</b>	19,321	19,663	19,785	19,617	19,966	20,208	20,374	20,141	20,447	1.52%	<b>2.41%</b>
<b>LOC</b>	30,620	30,690	30,408	30,343	30,323	29,993	29,859	29,793	30,108	1.06%	<b>-0.71%</b>
<b>Installment</b>	22,558	23,140	23,593	23,512	23,961	24,739	25,009	24,795	25,455	2.66%	<b>6.23%</b>
<b>Mortgage</b>	210,588	216,493	220,996	221,222	224,462	228,771	231,553	232,637	235,514	1.24%	<b>4.92%</b>

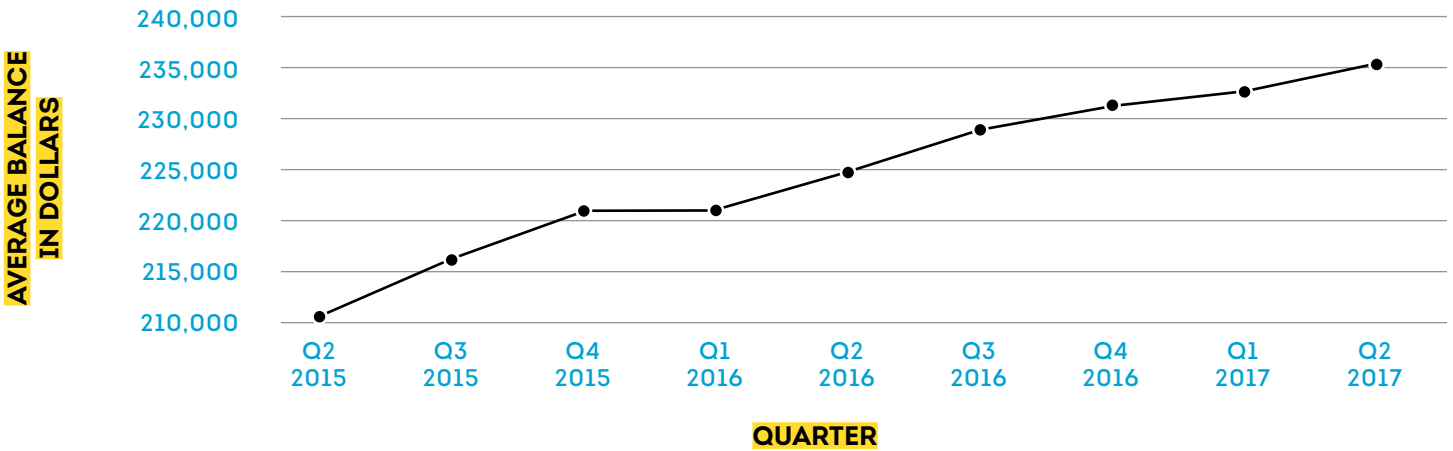
### 90+ Days Past Due Delinquency Rate on Non-Mortgage Accounts, by Province

	Q2 2015	Q3 2015	Q4 2015	Q1 2016	Q2 2016	Q3 2016	Q4 2016	Q1 2017	Q2 2017	Q/Q	Y/Y	BPS	
												Q/Q	Y/Y
<b>Canada</b>	2.63%	2.62%	2.70%	2.76%	2.72%	2.70%	2.65%	2.72%	2.65%	-2.57%	<b>-2.73%</b>	-7	<b>-7</b>
<b>AB</b>	2.69%	2.76%	2.91%	3.05%	3.08%	3.13%	3.12%	3.21%	3.14%	-2.18%	<b>1.81%</b>	-7	<b>6</b>
<b>BC</b>	2.64%	2.60%	2.63%	2.67%	2.63%	2.59%	2.60%	2.67%	2.60%	-2.62%	<b>-1.04%</b>	-7	<b>-3</b>
<b>ON</b>	2.80%	2.76%	2.80%	2.83%	2.79%	2.73%	2.61%	2.66%	2.58%	-3.01%	<b>-7.50%</b>	-8	<b>-21</b>
<b>QC</b>	2.02%	2.02%	2.13%	2.18%	2.12%	2.12%	2.10%	2.17%	2.11%	-2.76%	<b>-0.61%</b>	-6	<b>-1</b>
<b>SK</b>	3.03%	3.09%	3.21%	3.35%	3.38%	3.46%	3.32%	3.44%	3.37%	-2.09%	<b>-0.27%</b>	-7	<b>-1</b>

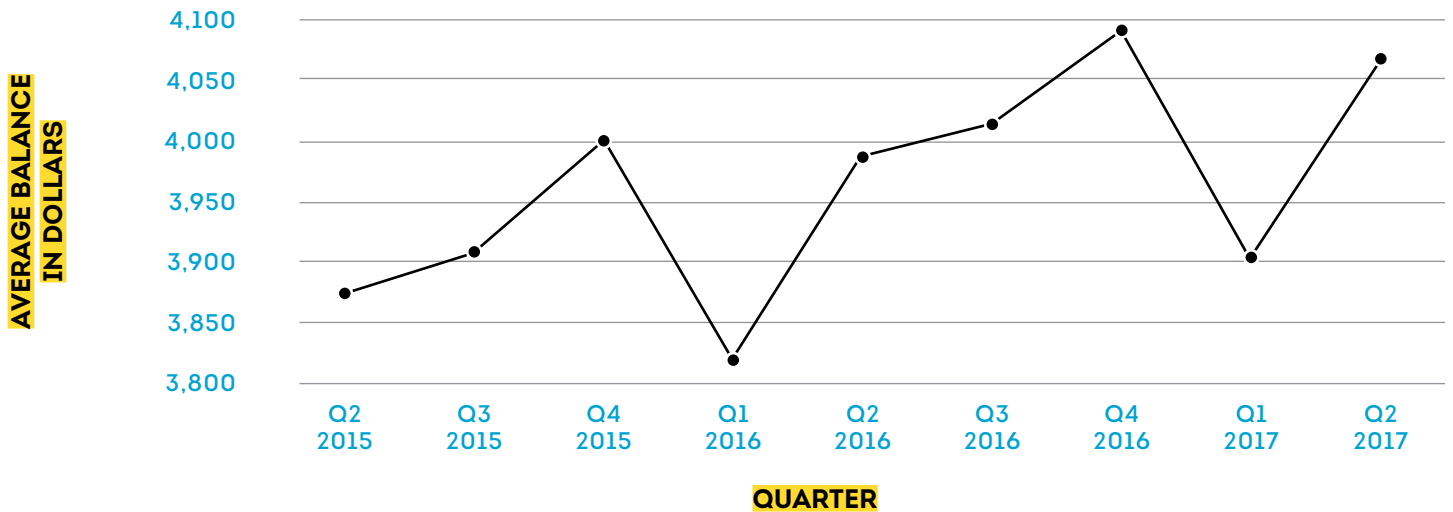
### 90+ Days Past Due Account Delinquency Rate, by Product

	Q2 2015	Q3 2015	Q4 2015	Q1 2016	Q2 2016	Q3 2016	Q4 2016	Q1 2017	Q2 2017	Q/Q	Y/Y	BPS	
												Q/Q	Y/Y
<b>Bankcard</b>	1.94%	2.02%	2.18%	2.24%	2.24%	2.28%	2.32%	2.37%	2.31%	-2.62%	<b>3.22%</b>	-6	<b>7</b>
<b>Auto</b>	1.35%	1.31%	1.42%	1.43%	1.40%	1.34%	1.38%	1.46%	1.47%	0.97%	<b>5.30%</b>	1	<b>7</b>
<b>LOC</b>	0.96%	0.94%	0.99%	0.97%	0.97%	0.97%	0.97%	0.94%	0.90%	-4.43%	<b>-7.48%</b>	-4	<b>-7</b>
<b>Installment</b>	3.31%	3.31%	3.36%	3.42%	3.57%	3.25%	3.19%	3.33%	3.33%	-0.10%	<b>-6.72%</b>	0	<b>-24</b>
<b>Mortgage</b>	0.40%	0.39%	0.41%	0.40%	0.40%	0.40%	0.40%	0.39%	0.38%	-4.27%	<b>-4.50%</b>	-1	<b>-2</b>

## Average Total Mortgage Account Balance per Consumer with a Balance



## Average Total Bankcard Balance per Consumer with a Balance



## Canadian Consumers by Risk Tier Q2'16 vs Q2'17

