



# TransUnion Industry Insights Report 3<sup>rd</sup> Quarter 2016

## OVERALL

| Average Balance by Province |         |         |         |         |         |         |         |         |         |               |              |
|-----------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------------|--------------|
|                             | Q3 2014 | Q4 2014 | Q1 2015 | Q2 2015 | Q3 2015 | Q4 2015 | Q1 2016 | Q2 2016 | Q3 2016 | Q/Q           | Y/Y          |
| <b>CANADA</b>               | 21,172  | 21,230  | 20,723  | 20,973  | 21,195  | 21,443  | 21,290  | 21,580  | 21,686  | <b>0.49%</b>  | <b>2.31%</b> |
| <b>AB</b>                   | 27,769  | 27,734  | 27,029  | 27,211  | 27,535  | 27,732  | 27,436  | 27,583  | 27,663  | <b>0.29%</b>  | <b>0.46%</b> |
| <b>BC</b>                   | 23,473  | 23,575  | 22,771  | 22,970  | 23,075  | 23,159  | 23,050  | 23,419  | 23,363  | <b>-0.24%</b> | <b>1.25%</b> |
| <b>ON</b>                   | 20,960  | 21,074  | 20,569  | 20,868  | 21,063  | 21,345  | 21,202  | 21,520  | 21,620  | <b>0.47%</b>  | <b>2.64%</b> |
| <b>QC</b>                   | 17,311  | 17,268  | 16,912  | 17,151  | 17,349  | 17,622  | 17,526  | 17,809  | 17,969  | <b>0.90%</b>  | <b>3.57%</b> |

| Average Balance by City |         |         |         |         |         |         |         |         |         |               |              |
|-------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------------|--------------|
|                         | Q3 2014 | Q4 2014 | Q1 2015 | Q2 2015 | Q3 2015 | Q4 2015 | Q1 2016 | Q2 2016 | Q3 2016 | Q/Q           | Y/Y          |
| <b>Calgary</b>          | 28,540  | 28,521  | 27,616  | 27,859  | 28,072  | 28,338  | 28,057  | 28,205  | 28,203  | <b>-0.01%</b> | <b>0.47%</b> |
| <b>Edmonton</b>         | 24,555  | 24,384  | 23,791  | 23,937  | 24,290  | 24,473  | 24,267  | 24,383  | 24,452  | <b>0.29%</b>  | <b>0.67%</b> |
| <b>Montreal</b>         | 15,645  | 15,580  | 15,253  | 15,504  | 15,651  | 15,814  | 15,683  | 15,956  | 15,966  | <b>0.06%</b>  | <b>2.01%</b> |
| <b>Ottawa</b>           | 19,724  | 19,839  | 19,356  | 19,709  | 19,943  | 20,072  | 19,894  | 20,175  | 20,293  | <b>0.58%</b>  | <b>1.75%</b> |
| <b>Toronto</b>          | 20,072  | 20,163  | 19,572  | 19,915  | 20,100  | 20,420  | 20,304  | 20,626  | 20,693  | <b>0.32%</b>  | <b>2.95%</b> |
| <b>Vancouver</b>        | 24,959  | 24,764  | 23,825  | 24,091  | 24,216  | 24,525  | 24,531  | 25,199  | 25,467  | <b>1.06%</b>  | <b>5.16%</b> |

| Average Balance by Product |         |         |         |         |         |         |         |         |         |               |               |
|----------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------------|---------------|
|                            | Q3 2014 | Q4 2014 | Q1 2015 | Q2 2015 | Q3 2015 | Q4 2015 | Q1 2016 | Q2 2016 | Q3 2016 | Q/Q           | Y/Y           |
| <b>Bankcard</b>            | 3,758   | 3,773   | 3,695   | 3,847   | 3,878   | 3,946   | 3,762   | 3,925   | 3,954   | <b>0.72%</b>  | <b>1.96%</b>  |
| <b>Auto</b>                | 19,067  | 19,375  | 19,125  | 19,279  | 19,589  | 19,715  | 19,532  | 19,896  | 20,156  | <b>1.30%</b>  | <b>2.89%</b>  |
| <b>LOC</b>                 | 31,244  | 31,202  | 29,806  | 29,659  | 29,836  | 29,693  | 29,655  | 29,649  | 29,294  | <b>-1.20%</b> | <b>-1.82%</b> |
| <b>Installment</b>         | 22,543  | 22,397  | 22,489  | 22,596  | 23,197  | 23,647  | 23,575  | 24,021  | 24,782  | <b>3.17%</b>  | <b>6.84%</b>  |

| 90+ Days Past Due Delinquency by Province |         |         |         |         |         |         |         |         |         |               |               |
|---|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------------|---------------|
|   | Q3 2014 | Q4 2014 | Q1 2015 | Q2 2015 | Q3 2015 | Q4 2015 | Q1 2016 | Q2 2016 | Q3 2016 | Q/Q           | Y/Y           |
| <b>CANADA</b>                             | 2.82%   | 2.72%   | 2.71%   | 2.63%   | 2.62%   | 2.70%   | 2.76%   | 2.72%   | 2.70%   | <b>-0.74%</b> | <b>3.04%</b>  |
| <b>AB</b>                                 | 2.85%   | 2.77%   | 2.76%   | 2.69%   | 2.76%   | 2.91%   | 3.05%   | 3.08%   | 3.13%   | <b>1.34%</b>  | <b>13.39%</b> |
| <b>BC</b>                                 | 2.92%   | 2.80%   | 2.74%   | 2.64%   | 2.60%   | 2.63%   | 2.67%   | 2.63%   | 2.59%   | <b>-1.36%</b> | <b>-0.41%</b> |
| <b>ON</b>                                 | 3.05%   | 2.91%   | 2.89%   | 2.80%   | 2.76%   | 2.80%   | 2.83%   | 2.79%   | 2.73%   | <b>-2.14%</b> | <b>-1.18%</b> |
| <b>QC</b>                                 | 2.08%   | 2.02%   | 2.06%   | 2.02%   | 2.02%   | 2.13%   | 2.18%   | 2.12%   | 2.12%   | <b>-0.35%</b> | <b>4.94%</b>  |

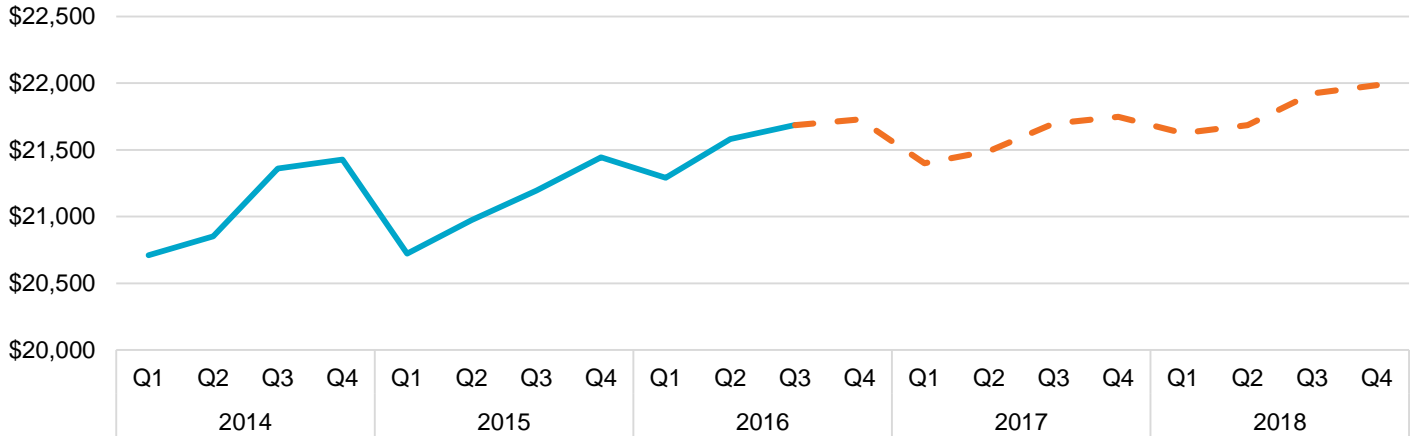
| 90+ Days Past Due Delinquency by Product |         |         |         |         |         |         |         |         |         |               |               |
|--|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------------|---------------|
|  | Q3 2014 | Q4 2014 | Q1 2015 | Q2 2015 | Q3 2015 | Q4 2015 | Q1 2016 | Q2 2016 | Q3 2016 | Q/Q           | Y/Y           |
| <b>Bankcard</b>                          | 2.12%   | 2.02%   | 1.96%   | 1.94%   | 2.02%   | 2.15%   | 2.21%   | 2.21%   | 2.26%   | <b>2.19%</b>  | <b>12.03%</b> |
| <b>Auto</b>                              | 1.12%   | 1.12%   | 1.14%   | 1.15%   | 1.12%   | 1.23%   | 1.22%   | 1.18%   | 1.10%   | <b>-6.99%</b> | <b>-1.96%</b> |
| <b>LOC</b>                               | 0.87%   | 0.81%   | 0.83%   | 0.82%   | 0.78%   | 0.83%   | 0.81%   | 0.80%   | 0.81%   | <b>1.48%</b>  | <b>3.52%</b>  |
| <b>Installment</b>                       | 3.76%   | 3.59%   | 3.43%   | 3.36%   | 3.35%   | 3.40%   | 3.46%   | 3.61%   | 3.30%   | <b>-8.47%</b> | <b>-1.37%</b> |

Source: All data based on TransUnion consumer credit database unless otherwise noted.

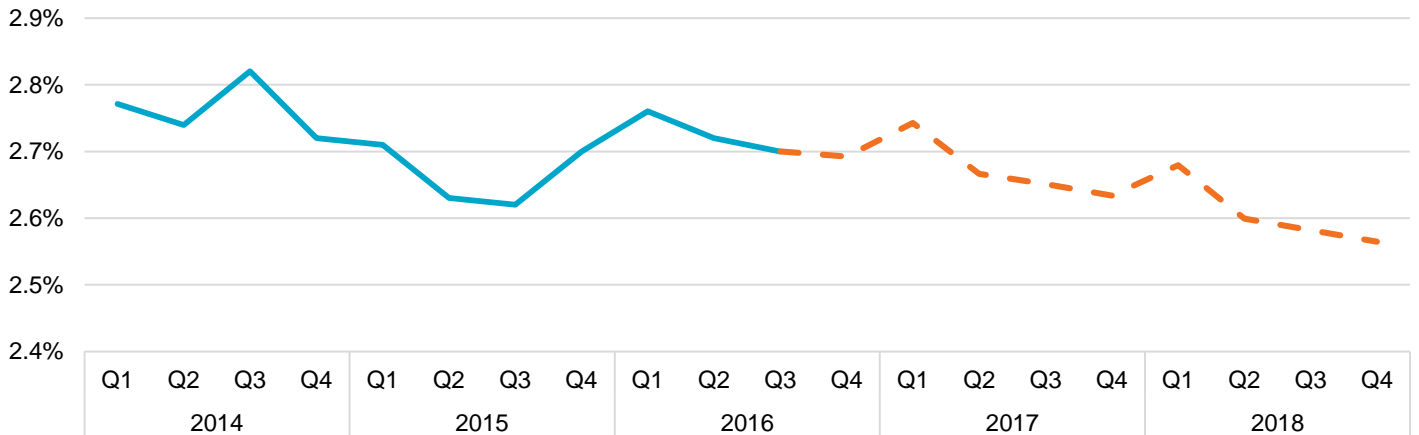


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## FORECAST OF NON-MORTGAGE DEBT PER CONSUMER



## FORECAST OF 90+ DAYS PAST DUE RATE



## CREDIT UNIONS HAVE LOWER DELINQUENCY RATES THAN OTHER LENDERS

| 90+ Days Past Due in Q3 2016 | Underwritten by All Lenders | Underwritten by Credit Unions | Difference |
|------------------------------|-----------------------------|-------------------------------|------------|
| Credit Card                  | 2.26%                       | 1.92%                         | ↓ 15%      |
| Line of Credit               | 0.81%                       | 0.25%                         | ↓ 69%      |
| Installment Loan             | 3.30%                       | 0.70%                         | ↓ 79%      |

Source: All data based on TransUnion consumer credit database unless otherwise noted.