

TransUnion Industry Insights Summary

4th Quarter 2018

Average Non-Mortgage Debt Balance per Borrower, by Province

	Q4 2016	Q1 2017	Q2 2017	Q3 2017	Q4 2017	Q1 2018	Q2 2018	Q3 2018	Q4 2018	Q/Q	Y/Y
Canada	27,952	27,768	28,382	28,855	29,195	29,057	29,524	29,967	30,257	0.97%	3.64%
AB	36,443	36,207	36,578	36,992	37,079	36,891	37,136	37,540	37,604	0.17%	1.42%
BC	31,092	30,926	31,733	32,249	32,524	32,468	33,134	33,519	33,626	0.32%	3.39%
ON	28,241	28,127	29,008	29,582	30,068	30,002	30,658	31,231	31,701	1.50%	5.43%
QC	21,776	21,528	21,877	22,198	22,474	22,267	22,542	22,866	23,171	1.34%	3.10%
SK	30,724	30,401	30,736	31,437	31,636	31,306	31,601	31,890	31,839	-0.16%	0.64%

Western Canada	32,173	31,962	32,516	32,980	33,174	33,018	33,451	33,829	33,898	0.20%	2.18%
Central Canada	25,852	25,693	26,378	26,869	27,279	27,165	27,684	28,177	28,593	1.48%	4.82%
Atlantic Canada	27,750	27,436	27,682	28,020	28,382	28,110	28,230	28,522	28,689	0.59%	1.08%

Average Non-Mortgage Debt Balance per Borrower, by City

	Q4 2016	Q1 2017	Q2 2017	Q3 2017	Q4 2017	Q1 2018	Q2 2018	Q3 2018	Q4 2018	Q/Q	Y/Y
Calgary	37,246	37,072	37,486	37,971	38,123	37,984	38,309	38,719	38,950	0.60%	2.17%
Edmonton	31,593	31,463	31,849	32,244	32,324	32,212	32,501	32,910	32,936	0.08%	1.89%
Montreal	20,211	19,976	20,309	20,532	20,753	20,581	20,928	21,178	21,531	1.67%	3.75%
Ottawa	26,074	25,842	26,395	26,807	27,077	26,908	27,458	27,909	28,130	0.79%	3.89%
Toronto	26,580	26,452	27,331	27,945	28,538	28,451	29,100	29,738	30,364	2.11%	6.40%
Vancouver	36,200	36,094	37,240	37,947	38,546	38,596	39,500	39,899	40,044	0.36%	3.89%

Average Consumer Balance, by Product

	Q4 2016	Q1 2017	Q2 2017	Q3 2017	Q4 2017	Q1 2018	Q2 2018	Q3 2018	Q4 2018	Q/Q	Y/Y
Bankcard	4,042	3,858	4,018	4,040	4,143	3,959	4,158	4,179	4,270	2.17%	3.07%
Auto	20,225	19,944	20,136	20,548	20,801	20,664	20,585	20,992	21,161	0.80%	1.73%
LOC	35,284	35,237	35,681	35,826	35,825	35,695	35,803	35,819	35,893	0.21%	0.19%
Installment	28,047	27,920	28,784	29,944	30,650	30,886	31,820	32,954	33,536	1.76%	9.42%
Mortgage	244,269	245,152	248,112	252,967	255,919	257,252	260,012	263,657	265,923	0.86%	3.91%

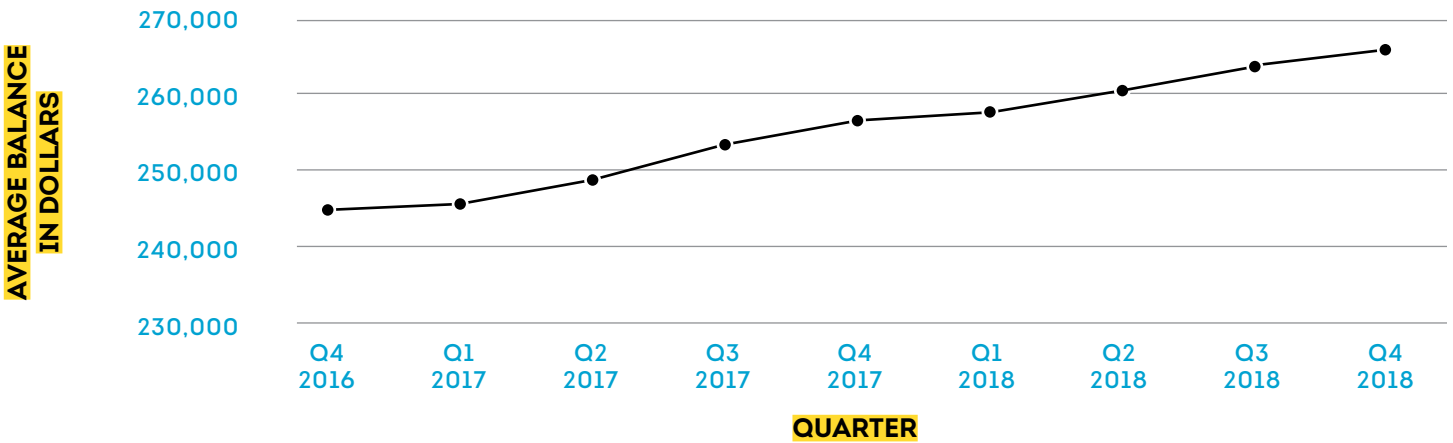
90+ Days Past Due Delinquency Rate on Non-Mortgage Accounts, by Province

	Q4 2016	Q1 2017	Q2 2017	Q3 2017	Q4 2017	Q1 2018	Q2 2018	Q3 2018	Q4 2018	Q/Q	Y/Y	BPS	
												Q/Q	Y/Y
Canada	5.52%	5.68%	5.54%	5.51%	5.30%	5.41%	5.31%	5.25%	5.23%	-0.37%	-1.25%	-2	-7
AB	6.41%	6.62%	6.48%	6.48%	6.37%	6.48%	6.39%	6.39%	6.42%	0.55%	0.75%	4	5
BC	5.36%	5.54%	5.41%	5.39%	5.35%	5.44%	5.36%	5.30%	5.29%	-0.02%	-1.07%	0	-6
ON	5.58%	5.70%	5.55%	5.49%	5.13%	5.22%	5.13%	5.03%	4.95%	-1.54%	-3.43%	-8	-18
QC	4.32%	4.45%	4.31%	4.31%	4.25%	4.36%	4.23%	4.18%	4.24%	1.50%	-0.20%	6	-1
SK	6.63%	6.87%	6.75%	6.79%	6.42%	6.51%	6.43%	6.51%	6.48%	-0.40%	0.96%	-3	6

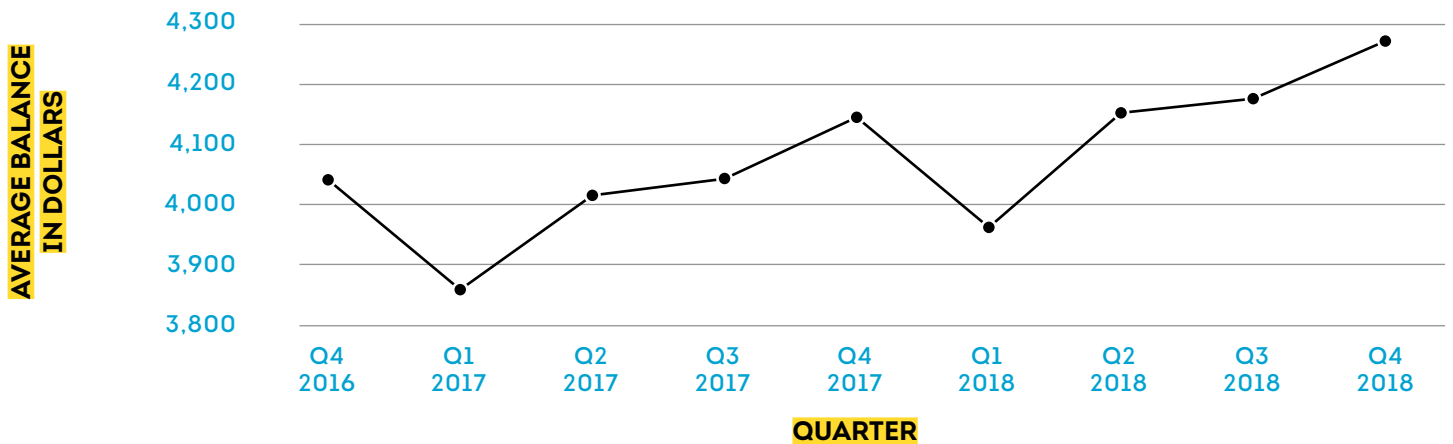
Unit Delinquency Rate, by Product

	Q4 2016	Q1 2017	Q2 2017	Q3 2017	Q4 2017	Q1 2018	Q2 2018	Q3 2018	Q4 2018	Q/Q	Y/Y	BPS	
												Q/Q	Y/Y
Bankcard 90+ DPD	3.12%	3.22%	3.11%	3.12%	3.14%	3.17%	3.06%	3.00%	3.03%	1.02%	-3.25%	3	-10
Auto 60 DPD	1.80%	1.84%	1.86%	1.89%	1.87%	1.72%	1.69%	1.70%	1.67%	-1.86%	-10.73%	-3	-20
LOC 60 DPD	1.21%	1.19%	1.14%	1.11%	1.08%	1.08%	1.05%	1.05%	1.05%	0.22%	-3.15%	0	-3
Installment 60 DPD	3.80%	3.95%	3.94%	3.93%	3.93%	4.09%	4.06%	4.09%	4.01%	-1.92%	2.04%	-8	8
Mortgage 60 DPD	0.55%	0.54%	0.52%	0.50%	0.49%	0.46%	0.47%	0.45%	0.45%	-0.27%	-6.98%	-1	-3

Average Total Mortgage Account Balance per Consumer with a Balance



Average Total Bankcard Balance per Consumer with a Balance



Canadian Consumers by Risk Tier Q4'17 vs Q4'18

