TransUnion

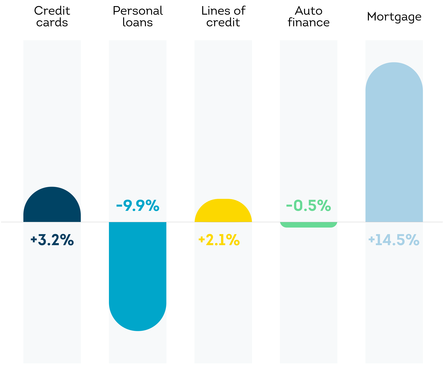


Credit Industry Insights Q4 2025

About the TransUnion Credit Industry Insights Report

TransUnion Canada's quarterly Credit Industry Insights Report provides in-depth, statistical information drawn from its national consumer credit database (of more than 30 million files profiling nearly every credit-active consumer in Canada). It summarizes data and trends for the national population overall, as well as breakdowns within consumer credit score risk tiers, and provides insights on the Canadian consumer lending industry. By leveraging the Industry Insights Report, institutions across industries can analyze market dynamics throughout an entire business cycle, helping understand consumer behaviour over time. It provides account-level and consumer-level views of key metrics and trends – over the nine most recent quarters – and considers major consumer lending categories: credit cards, personal loans, auto loans, home loans, and lines of credit while also looking at aggregate views of all revolving lines of credit and non-revolving loans.

YoY Change in Originations[1]



YoY Change in Serious Delinquency Rates[2]

Credit cards	**2 bps**	↑
Personal loans	**24 bps**	↑
Lines of credit	**0 bps**	-
Auto finance	**-5 bps**	↓
Mortgage	**3 bps**	↑

YoY Shifts in Average Balance Per Consumer

Credit cards

+1.7%

Personal loans

+4.0%

Lines of credit

+3.6%

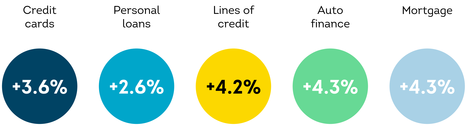
Auto finance

+4.3%

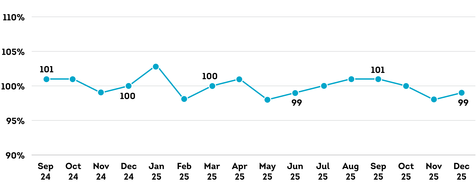
Mortgage

+4.5%

YoY Shifts in Total Outstanding Balance in Market



Canada Credit Industry Indicator



TransUnion's Credit Industry Indicator (CII) is a measure of consumer credit health in Canada. The CII is a measure of depersonalized and aggregated consumer credit health trends that summarizes movements among credit demand, credit supply, consumer credit behaviors and credit performance metrics over time into a single indicator. The indicator itself is an aggregator of variables that describe overall credit market health, and provides a way for lenders to benchmark their portfolios and look at trends in the market.

[1] Originations for Q4 2025 compared to Q4 2024
[2] Consumer-level serious delinquency measured as 90+ days past due for credit cards, 60+ days past due for all other products

LEARN MORE

Click here for more information on the TransUnion Industry Insights Report

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