

TransUnion Industry Insights Summary

3rd Quarter 2020

Average Non-Mortgage Debt Balance per Borrower, by Province

	Q3 2018	Q4 2018	Q1 2019	Q2 2019	Q3 2019	Q4 2019	Q1 2020	Q2 2020	Q3 2020	Q/Q	Y/Y
Canada	30,169	30,440	30,169	30,388	30,221	30,287	29,804	29,112	29,376	0.91%	-2.79%
AB	37,799	37,845	37,400	37,277	36,979	36,828	36,321	35,409	35,503	0.26%	-3.99%
BC	33,745	33,836	33,552	33,725	33,488	33,314	32,834	32,209	32,556	1.08%	-2.78%
ON	31,456	31,899	31,701	32,081	31,925	32,095	31,628	30,988	31,288	0.97%	-2.00%
QC	22,955	23,254	22,969	23,312	23,290	23,426	22,885	22,202	22,478	1.25%	-3.49%
SK	32,277	32,210	32,106	31,481	31,217	31,194	30,703	29,964	30,190	0.75%	-3.29%
Western Canada	34,085	34,135	33,795	33,777	33,517	33,388	32,902	32,164	32,382	0.68%	-3.39%
Central Canada	28,349	28,747	28,520	28,890	28,792	28,953	28,461	27,798	28,086	1.04%	-2.45%
Atlantic Canada	28,758	28,885	28,507	28,418	28,058	28,163	27,768	27,029	27,278	0.92%	-2.78%

Average Consumer Non-Mortgage Debt Balance, by City

	Q3 2018	Q4 2018	Q1 2019	Q2 2019	Q3 2019	Q4 2019	Q1 2020	Q2 2020	Q3 2020	Q/Q	Y/Y
Calgary	38,942	39,151	38,728	38,554	38,247	38,021	37,477	36,494	36,652	0.43%	-4.17%
Edmonton	33,168	33,170	32,865	32,827	32,537	32,419	32,026	31,189	31,197	0.02%	-4.12%
Montreal	21,293	21,637	21,415	21,784	21,735	21,867	21,400	20,752	21,051	1.44%	-3.14%
Ottawa	28,067	28,264	27,925	28,315	28,172	28,175	27,635	26,898	27,090	0.71%	-3.84%
Toronto	30,054	30,647	30,482	30,972	30,907	31,141	30,686	30,238	30,724	1.61%	-0.59%
Vancouver	40,260	40,386	39,981	40,095	39,822	39,669	38,999	38,604	39,273	1.73%	-1.38%

Average Consumer Balance, by Product

	Q3 2018	Q4 2018	Q1 2019	Q2 2019	Q3 2019	Q4 2019	Q1 2020	Q2 2020	Q3 2020	Q/Q	Y/Y
Bankcard	4,090	4,181	3,975	4,156	4,163	4,245	3,984	3,586	3,663	2.15%	-12.01%
Auto	22,778	22,901	22,678	22,915	23,181	23,284	23,024	22,751	22,293	-2.02%	-3.83%
LOC	35,946	36,021	35,755	35,720	35,566	35,180	34,655	34,025	34,001	-0.07%	-4.40%
Installment	34,398	35,144	35,404	36,155	36,607	37,084	37,172	38,229	39,657	3.74%	8.33%
Mortgage	263,958	266,224	266,718	269,577	273,577	277,152	278,595	282,097	286,669	1.62%	4.79%

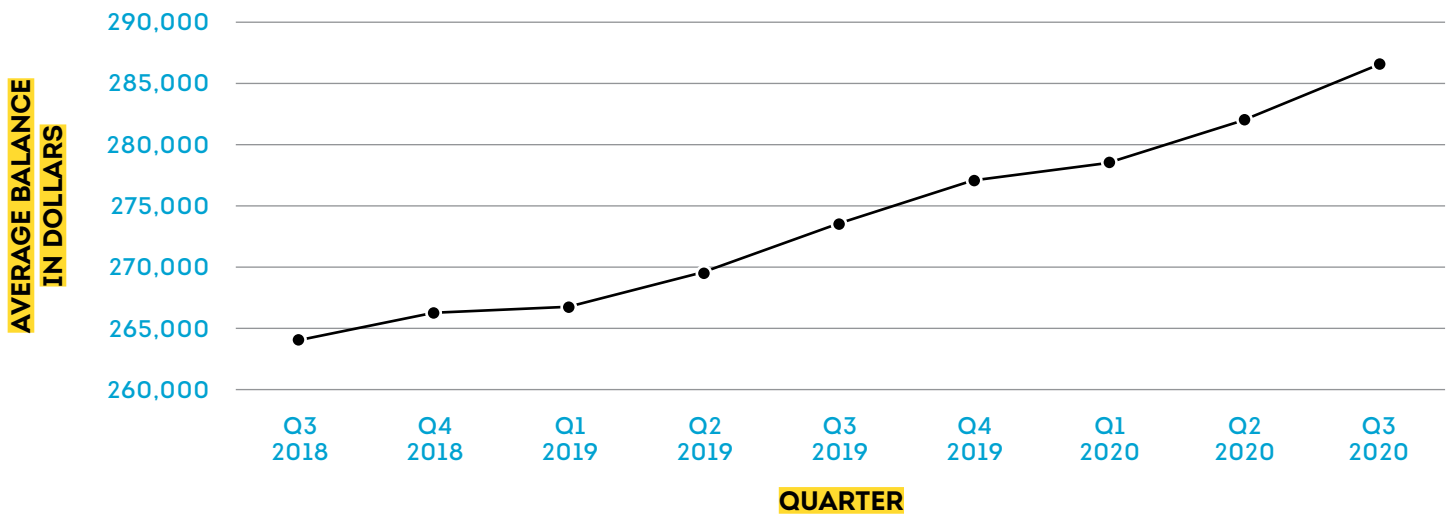
90+ Days Past Due Delinquency Rate on Non-Mortgage Accounts, by Province

	Q3 2018	Q4 2018	Q1 2019	Q2 2019	Q3 2019	Q4 2019	Q1 2020	Q2 2020	Q3 2020	Q/Q	Y/Y	BPS	
												Q/Q	Y/Y
Canada	1.76%	1.81%	1.92%	1.84%	1.93%	1.93%	2.01%	1.74%	1.44%	-17.25%	-25.15%	-30	-48
AB	2.13%	2.17%	2.30%	2.21%	2.34%	2.34%	2.46%	2.08%	1.72%	-17.25%	-26.23%	-36	-61
BC	2.31%	2.38%	2.51%	2.46%	2.52%	2.53%	2.64%	2.40%	2.07%	-13.73%	-17.98%	-33	-45
MB	1.95%	1.99%	2.10%	1.96%	2.15%	2.15%	2.19%	1.84%	1.45%	-21.55%	-32.75%	-40	-70
NB	2.47%	2.55%	2.66%	2.42%	2.63%	2.60%	2.64%	2.16%	1.85%	-14.13%	-29.52%	-30	-78
NL	2.24%	2.27%	2.48%	2.29%	2.35%	2.33%	2.44%	1.98%	1.62%	-18.20%	-31.01%	-36	-73
NS	2.16%	2.23%	2.31%	2.18%	2.29%	2.27%	2.36%	1.91%	1.54%	-19.23%	-32.60%	-37	-75
ON	1.68%	1.73%	1.84%	1.78%	1.84%	1.85%	1.94%	1.70%	1.40%	-17.98%	-24.25%	-31	-45
PEI	1.95%	1.98%	2.17%	1.97%	2.04%	1.97%	2.11%	1.67%	1.35%	-19.14%	-34.00%	-32	-69
QC	1.13%	1.23%	1.28%	1.19%	1.26%	1.28%	1.29%	1.11%	0.90%	-18.41%	-28.24%	-20	-36
SK	2.09%	2.06%	2.14%	2.08%	2.29%	2.24%	2.35%	1.93%	1.57%	-18.97%	-31.51%	-37	-72

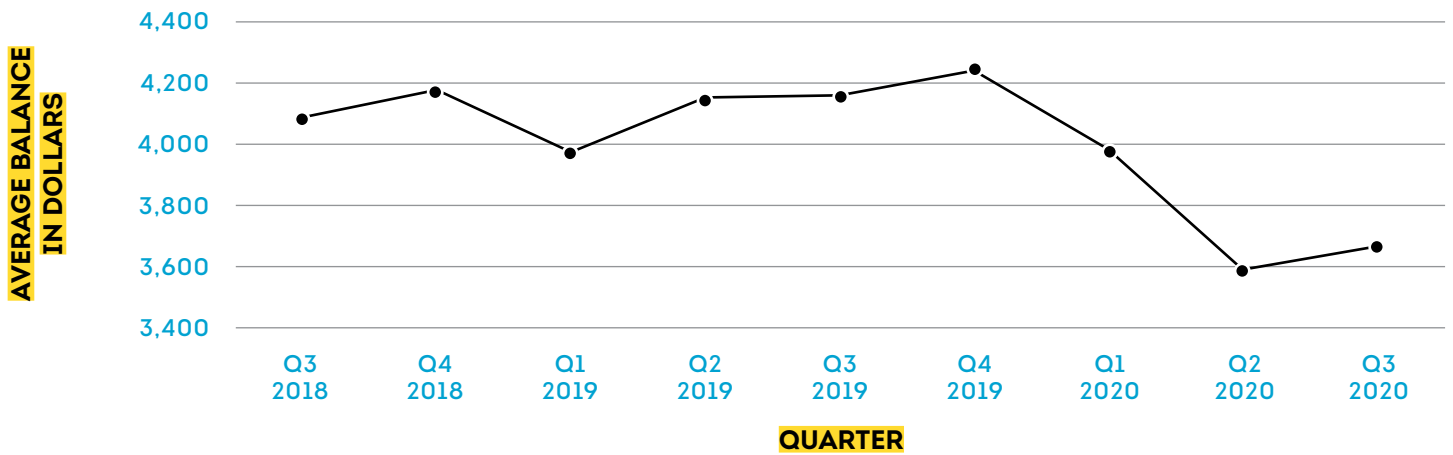
Unit Delinquency Rate, by Product

	Q3 2018	Q4 2018	Q1 2019	Q2 2019	Q3 2019	Q4 2019	Q1 2020	Q2 2020	Q3 2020	Q/Q	Y/Y	BPS	
												Q/Q	Y/Y
Bankcard 90+ DPD	0.88%	0.91%	0.93%	0.89%	0.92%	0.90%	0.96%	0.75%	0.59%	-21.79%	-36.31%	-16	-33
Auto 60 DPD	0.88%	0.88%	0.93%	0.93%	0.97%	0.97%	1.00%	0.99%	0.91%	-7.64%	-5.99%	-8	-6
LOC 60 DPD	0.30%	0.29%	0.30%	0.30%	0.31%	0.31%	0.32%	0.34%	0.26%	-23.72%	-16.01%	-8	-5
Installment 60 DPD	1.05%	1.08%	1.16%	1.12%	1.17%	1.21%	1.30%	1.24%	1.04%	-15.80%	-11.19%	-20	-13
Mortgage 60 DPD	0.29%	0.29%	0.28%	0.29%	0.29%	0.28%	0.28%	0.31%	0.26%	-16.99%	-11.98%	-1	-4

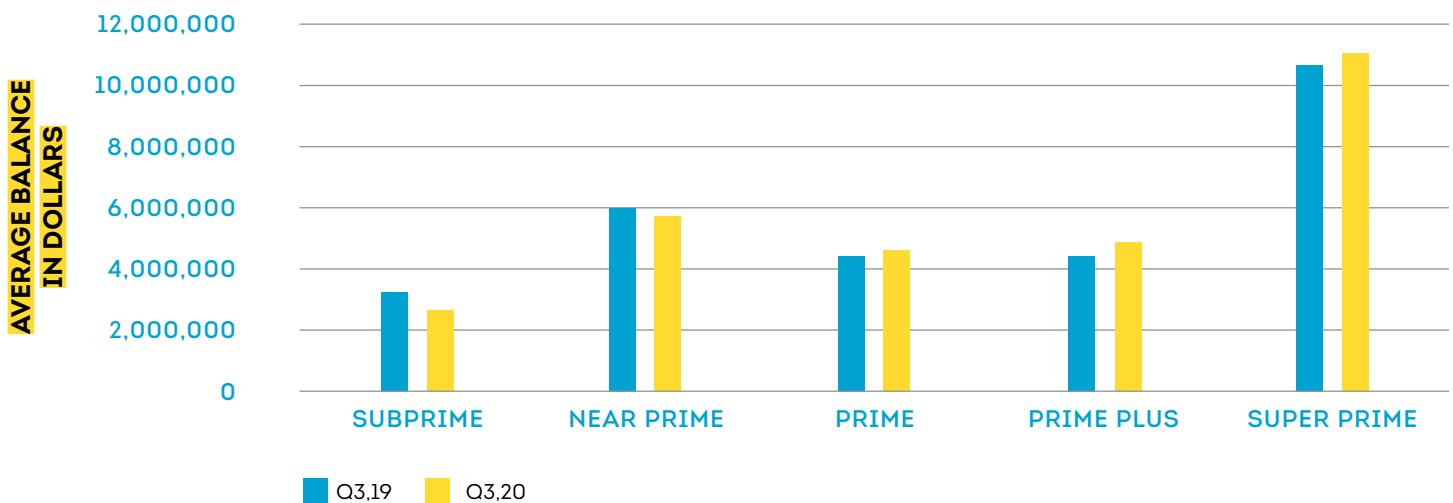
Average Total Mortgage Account Balance per Consumer with a Balance



Average Total Bankcard Balance per Consumer with a Balance



Canadian Consumers by Risk Tier Q3'19 vs Q3'20



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