



TransUnion Industry Insights Summary

4th Quarter 2019

Average Non-Mortgage Debt Balance per Borrower, by Province

	Q4 2017	Q1 2018	Q2 2018	Q3 2018	Q4 2018	Q1 2019	Q2 2019	Q3 2019	Q4 2019	Q/Q	Y/Y
Canada	29,195	29,057	29,524	29,967	30,257	30,004	30,208	30,038	30,106	0.22%	-0.50%
AB	37,079	36,891	37,136	37,540	37,604	37,180	37,048	36,752	36,605	-0.40%	-2.66%
BC	32,524	32,468	33,134	33,519	33,626	33,357	33,516	33,276	33,107	-0.51%	-1.54%
MB	23,735	23,429	23,621	23,955	23,981	23,589	23,620	23,383	23,416	0.14%	-2.36%
NB	27,077	26,809	26,992	27,409	27,571	27,281	27,286	27,080	27,183	0.38%	-1.41%
NL	30,246	29,927	30,008	30,379	30,582	30,207	30,015	29,600	29,778	0.60%	-2.63%
NS	28,475	28,191	28,263	28,436	28,562	28,167	28,030	27,587	27,653	0.24%	-3.18%
ON	30,068	30,002	30,658	31,231	31,701	31,524	31,888	31,734	31,906	0.54%	0.65%
PEI	28,114	28,069	28,314	28,473	28,806	28,709	28,715	28,287	28,389	0.36%	-1.45%
QC	22,474	22,267	22,542	22,866	23,171	22,894	23,220	23,193	23,331	0.59%	0.69%
SK	31,636	31,306	31,601	31,890	31,839	31,730	31,100	30,804	30,770	-0.11%	-3.36%

Western Canada	33,174	33,018	33,451	33,829	33,898	33,572	33,542	33,274	33,147	-0.38%	-2.21%
Central Canada	27,279	27,165	27,684	28,177	28,593	28,382	28,735	28,638	28,800	0.57%	0.72%
Atlantic Canada	28,382	28,110	28,230	28,522	28,689	28,351	28,258	27,902	28,005	0.37%	-2.38%

Average Non-Mortgage Debt Balance per Borrower, by City

	Q4 2017	Q1 2018	Q2 2018	Q3 2018	Q4 2018	Q1 2019	Q2 2019	Q3 2019	Q4 2019	Q/Q	Y/Y
Calgary	38,123	37,984	38,309	38,719	38,950	38,556	38,380	38,076	37,856	-0.58%	-2.81%
Edmonton	32,324	32,212	32,501	32,910	32,936	32,651	32,591	32,298	32,187	-0.34%	-2.27%
Halifax	26,158	25,938	25,953	26,077	26,224	25,943	25,834	25,407	25,366	-0.16%	-3.27%
Montreal	20,753	20,581	20,928	21,178	21,531	21,318	21,664	21,608	21,743	0.62%	0.99%
Ottawa	27,077	26,908	27,458	27,909	28,130	27,815	28,194	28,053	28,057	0.01%	-0.26%
Saskatoon	31,041	30,773	30,977	31,304	31,387	31,349	30,764	30,648	30,568	-0.26%	-2.61%
Toronto	28,538	28,451	29,100	29,738	30,364	30,229	30,696	30,628	30,865	0.77%	1.65%
Vancouver	38,546	38,596	39,500	39,899	40,044	39,663	39,746	39,464	39,320	-0.37%	-1.81%
Winnipeg	23,190	22,923	23,144	23,491	23,543	23,140	23,138	22,888	22,935	0.21%	-2.58%

Average Consumer Balance, by Product

	Q4 2017	Q1 2018	Q2 2018	Q3 2018	Q4 2018	Q1 2019	Q2 2019	Q3 2019	Q4 2019	Q/Q	Y/Y
Bankcard	4,143	3,959	4,158	4,179	4,270	4,070	4,236	4,240	4,326	2.02%	1.31%
Auto	20,801	20,664	20,585	20,992	21,161	20,938	21,123	21,216	21,348	0.62%	0.88%
LOC	35,825	35,695	35,803	35,819	35,893	35,634	35,599	35,451	35,070	-1.07%	-2.29%
Installment	30,650	30,886	31,820	32,954	33,536	33,589	34,168	34,633	34,957	0.93%	4.24%
Mortgage	255,919	257,252	260,012	263,657	265,923	266,416	269,274	273,276	276,852	1.31%	4.11%

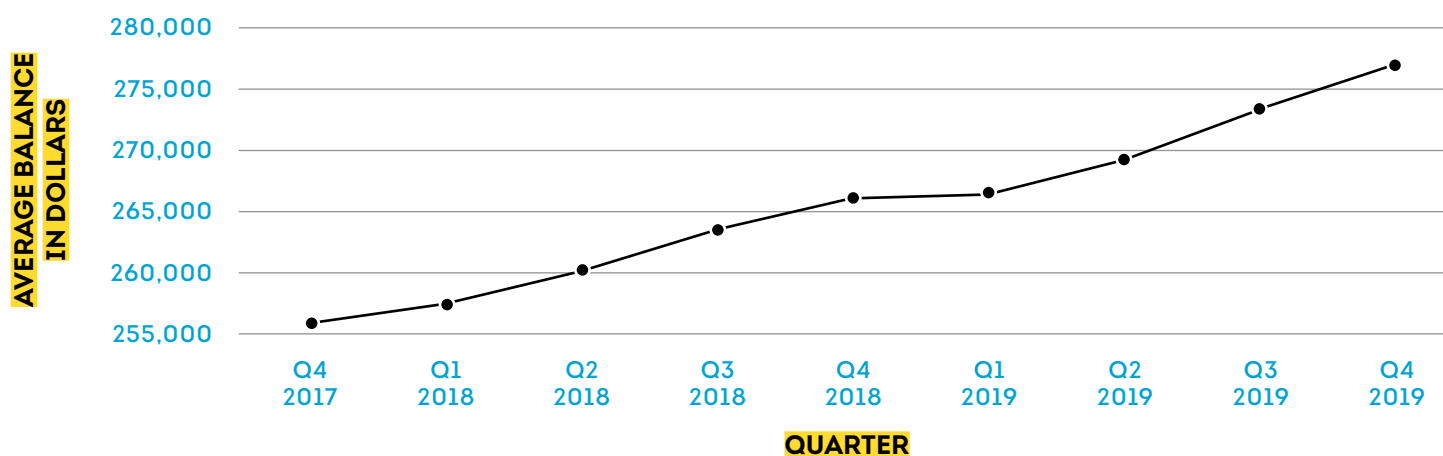
Unit Delinquency Rate, by Product

	Q4 2017	Q1 2018	Q2 2018	Q3 2018	Q4 2018	Q1 2019	Q2 2019	Q3 2019	Q4 2019	Q/Q	Y/Y	BPS	
												Q/Q	Y/Y
Bankcard 90+ DPD	3.14%	3.17%	3.06%	3.00%	3.03%	3.12%	2.99%	2.80%	2.80%	-0.14%	-7.86%	0	-24
Auto 60 DPD	1.87%	1.72%	1.69%	1.70%	1.67%	1.75%	1.77%	1.77%	1.75%	-1.09%	4.92%	-2	8
LOC 60 DPD	1.08%	1.08%	1.05%	1.05%	1.05%	1.06%	1.07%	1.07%	1.06%	-0.95%	0.80%	-1	1
Installment 60 DPD	3.93%	4.09%	4.06%	4.09%	4.01%	4.23%	4.30%	4.45%	4.46%	0.28%	11.17%	1	45
Mortgage 60 DPD	0.49%	0.46%	0.47%	0.45%	0.45%	0.45%	0.45%	0.45%	0.43%	-3.63%	-4.48%	-1	-2

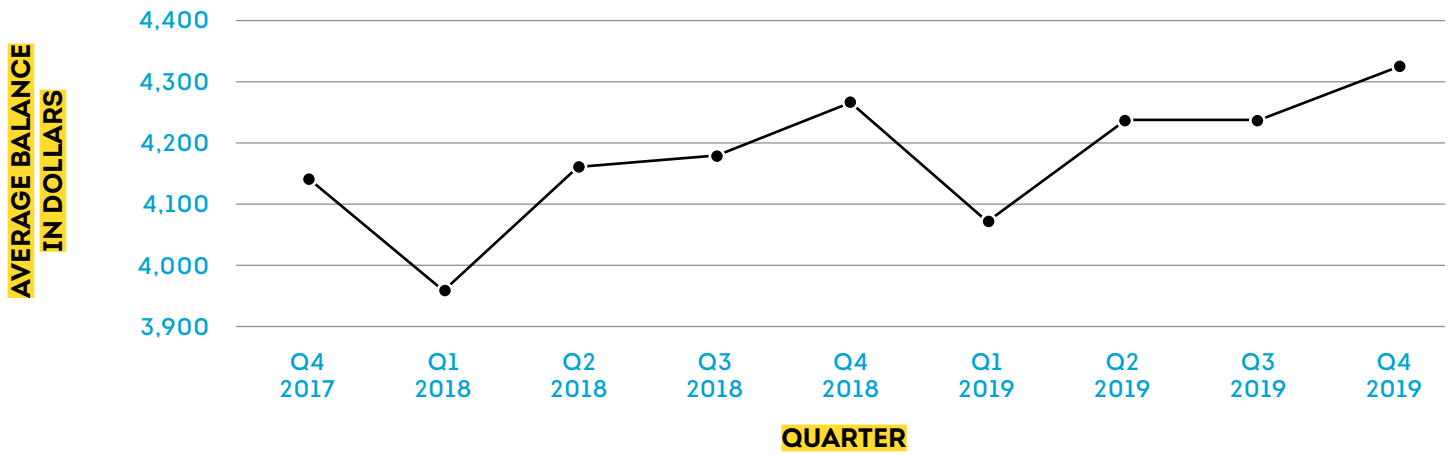
90+ Days Past Due Delinquency Rate on Non-Mortgage Accounts, by Province

	90+ Days Past Due Delinquency Rate on Non-Mortgage Accounts, by Province											BPS	
	Q4 2017	Q1 2018	Q2 2018	Q3 2018	Q4 2018	Q1 2019	Q2 2019	Q3 2019	Q4 2019	Q/Q	Y/Y	Q/Q	Y/Y
Canada	5.30%	5.41%	5.31%	5.25%	5.23%	5.36%	5.35%	5.54%	5.61%	1.15%	7.16%	6	37
AB	6.37%	6.48%	6.39%	6.39%	6.42%	6.61%	6.60%	6.89%	6.99%	1.48%	8.86%	10	57
BC	5.35%	5.44%	5.36%	5.30%	5.29%	5.42%	5.45%	5.64%	5.71%	1.20%	7.90%	7	42
MB	5.78%	5.96%	5.94%	5.97%	5.94%	6.11%	6.11%	6.55%	6.65%	1.45%	11.85%	10	70
NB	8.14%	8.36%	8.29%	8.35%	8.19%	8.26%	8.12%	8.48%	8.57%	1.07%	4.60%	9	38
NL	6.60%	6.89%	6.84%	6.91%	6.92%	7.19%	7.19%	7.61%	7.65%	0.51%	10.53%	4	73
NS	6.86%	6.99%	6.84%	6.75%	6.66%	6.89%	6.91%	7.18%	7.25%	0.91%	8.73%	7	58
ON	5.13%	5.22%	5.13%	5.03%	4.95%	5.07%	5.06%	5.19%	5.23%	0.89%	5.64%	5	28
PEI	5.70%	5.82%	5.72%	5.71%	5.66%	6.01%	5.95%	6.22%	6.15%	-1.13%	8.71%	-7	49
QC	4.25%	4.36%	4.23%	4.18%	4.24%	4.32%	4.24%	4.38%	4.45%	1.57%	4.85%	7	21
SK	6.42%	6.51%	6.43%	6.51%	6.48%	6.70%	6.81%	7.33%	7.35%	0.29%	13.49%	2	87

Average Total Mortgage Account Balance per Consumer with a Balance



Average Total Bankcard Balance per Consumer with a Balance



Canadian Consumers by Risk Tier Q4'18 vs Q4'19

