

TransUnion Industry Insights Summary

2nd Quarter 2020

Average Non-Mortgage Debt Balance per Borrower, by Province

	Q2 2018	Q3 2018	Q4 2018	Q1 2019	Q2 2019	Q3 2019	Q4 2019	Q1 2020	Q2 2020	Q/Q	Y/Y
Canada	29,733	30,169	30,440	30,169	30,388	30,221	30,287	29,804	29,112	-2.32%	-4.20%
AB	37,412	37,799	37,845	37,400	37,277	36,979	36,828	36,321	35,409	-2.51%	-5.01%
BC	33,372	33,745	33,836	33,552	33,725	33,488	33,314	32,834	32,209	-1.91%	-4.50%
ON	30,890	31,456	31,899	31,701	32,081	31,925	32,095	31,628	30,988	-2.02%	-3.41%
QC	22,635	22,955	23,254	22,969	23,312	23,290	23,426	22,885	22,202	-2.99%	-4.76%
SK	31,993	32,277	32,210	32,106	31,481	31,217	31,194	30,703	29,964	-2.41%	-4.82%
Western Canada	33,719	34,085	34,135	33,795	33,777	33,517	33,388	32,902	32,164	-2.24%	-4.78%
Central Canada	27,862	28,349	28,747	28,520	28,890	28,792	28,953	28,461	27,798	-2.33%	-3.78%
Atlantic Canada	28,465	28,758	28,885	28,507	28,418	28,058	28,163	27,768	27,029	-2.66%	-4.89%

Average Consumer Non-Mortgage Debt Balance, by City

	Q2 2018	Q3 2018	Q4 2018	Q1 2019	Q2 2019	Q3 2019	Q4 2019	Q1 2020	Q2 2020	Q/Q	Y/Y
Calgary	38,552	38,942	39,151	38,728	38,554	38,247	38,021	37,477	36,494	-2.62%	-5.34%
Edmonton	32,773	33,168	33,170	32,865	32,827	32,537	32,419	32,026	31,189	-2.61%	-4.99%
Montreal	21,048	21,293	21,637	21,415	21,784	21,735	21,867	21,400	20,752	-3.03%	-4.74%
Ottawa	27,625	28,067	28,264	27,925	28,315	28,172	28,175	27,635	26,898	-2.67%	-5.01%
Toronto	29,419	30,054	30,647	30,482	30,972	30,907	31,141	30,686	30,238	-1.46%	-2.37%
Vancouver	39,883	40,260	40,386	39,981	40,095	39,822	39,669	38,999	38,604	-1.01%	-3.72%

Average Consumer Balance, by Product

	Q2 2018	Q3 2018	Q4 2018	Q1 2019	Q2 2019	Q3 2019	Q4 2019	Q1 2020	Q2 2020	Q/Q	Y/Y
Bankcard	4,069	4,090	4,181	3,975	4,156	4,163	4,245	3,984	3,586	-9.97%	-13.70%
Auto	20,726	21,131	21,298	21,082	21,275	21,371	21,503	21,143	20,763	-1.80%	-2.41%
LOC	35,931	35,945	36,020	35,754	35,719	35,566	35,179	34,655	34,025	-1.82%	-4.74%
Installment	32,407	33,567	34,119	34,200	34,805	35,288	35,605	35,597	36,163	1.59%	3.90%
Mortgage	260,318	263,958	266,224	266,718	269,577	273,577	277,152	278,595	282,097	1.26%	4.64%

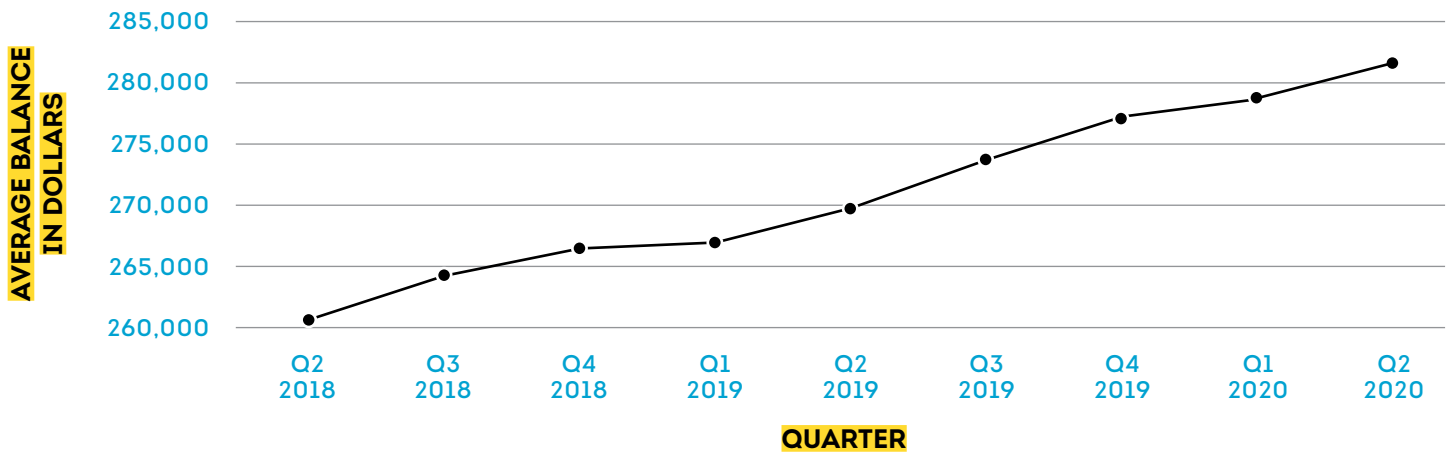
90+ Days Past Due Delinquency Rate on Non-Mortgage Accounts, by Province

	Q1 2018	Q2 2018	Q3 2018	Q4 2018	Q1 2019	Q2 2019	Q3 2019	Q4 2019	Q1 2020	BPS	
										Q/Q	Y/Y
Canada	1.73%	1.76%	1.81%	1.92%	1.84%	1.93%	1.93%	2.01%	1.74%	-27	-10
BC	2.29%	2.31%	2.38%	2.51%	2.46%	2.52%	2.53%	2.64%	2.40%	-25	-6
NB	2.39%	2.47%	2.55%	2.66%	2.42%	2.63%	2.60%	2.64%	2.16%	-49	-27
AB	2.08%	2.13%	2.17%	2.30%	2.21%	2.34%	2.34%	2.46%	2.08%	-38	-13
NL	2.21%	2.24%	2.27%	2.48%	2.29%	2.35%	2.33%	2.44%	1.98%	-46	-31
SK	1.98%	2.09%	2.06%	2.14%	2.08%	2.29%	2.24%	2.35%	1.93%	-42	-14
NS	2.15%	2.16%	2.23%	2.31%	2.18%	2.29%	2.27%	2.36%	1.91%	-45	-27
MB	1.86%	1.95%	1.99%	2.10%	1.96%	2.15%	2.15%	2.19%	1.84%	-35	-12
ON	1.67%	1.68%	1.73%	1.84%	1.78%	1.84%	1.85%	1.94%	1.70%	-24	-8
PEI	1.86%	1.95%	1.98%	2.17%	1.97%	2.04%	1.97%	2.11%	1.67%	-44	-30
QC	1.11%	1.13%	1.23%	1.28%	1.19%	1.26%	1.28%	1.29%	1.11%	-18	-8

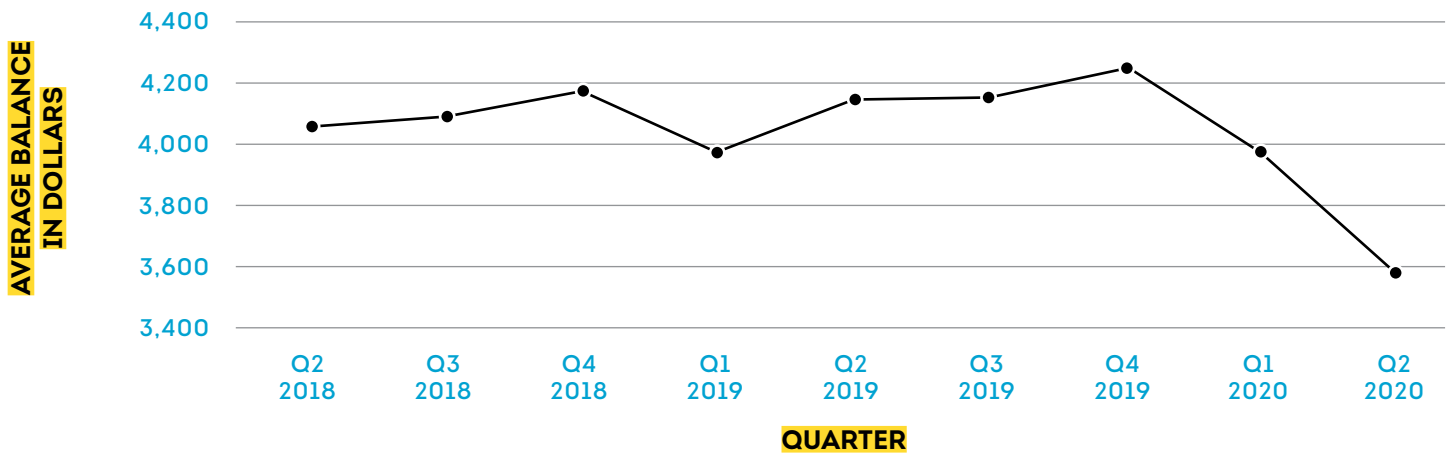
Unit Delinquency Rate, by Product

	Q2 2018	Q3 2018	Q4 2018	Q1 2019	Q2 2019	Q3 2019	Q4 2019	Q1 2020	Q2 2020	Q/Q	Y/Y	BPS	
												Q/Q	Y/Y
Bankcard 90+ DPD	1.05%	1.12%	1.11%	1.12%	1.06%	1.15%	1.10%	1.20%	0.90%	-30	-15	-24.78%	-14.51%
Auto 60 DPD	0.84%	0.95%	0.83%	0.80%	0.82%	0.89%	0.84%	0.89%	0.64%	-25	-19	-27.95%	-22.54%
LOC 60 DPD	0.40%	0.42%	0.39%	0.41%	0.42%	0.44%	0.42%	0.44%	0.45%	1	3	1.76%	7.03%
Installment 60 DPD	1.78%	1.80%	1.71%	1.75%	1.77%	1.84%	1.79%	1.89%	1.80%	-9	2	-4.90%	1.18%
Mortgage 60 DPD	0.58%	0.60%	0.62%	0.60%	0.63%	0.64%	0.61%	0.64%	0.63%	-1	0	-1.47%	-0.15%

Average Total Mortgage Account Balance per Consumer with a Balance



Average Total Bankcard Balance per Consumer with a Balance



Canadian Consumers by Risk Tier Q2'19 vs Q2'20

