

TransUnion Industry Insights Summary

4th Quarter 2020

Average Non-Mortgage Debt Balance per Borrower, by Province

	Q4 2018	Q1 2019	Q2 2019	Q3 2019	Q4 2019	Q1 2020	Q2 2020	Q3 2020	Q4 2020	Q/Q	Y/Y
Canada	30,440	30,169	30,388	30,221	30,287	29,804	29,112	29,376	29,529	0.52%	-2.50%
AB	37,845	37,400	37,277	36,979	36,828	36,321	35,409	35,503	35,091	-1.16%	-4.72%
BC	33,836	33,552	33,725	33,488	33,314	32,834	32,209	32,556	32,687	0.40%	-1.88%
ON	31,899	31,701	32,081	31,925	32,095	31,628	30,988	31,288	31,621	1.06%	-1.48%
QC	23,254	22,969	23,312	23,290	23,426	22,885	22,202	22,478	22,726	1.10%	-2.99%
SK	32,210	32,106	31,481	31,217	31,194	30,703	29,964	30,190	30,067	-0.41%	-3.61%
Western Canada	34,135	33,795	33,777	33,517	33,388	32,902	32,164	32,382	32,264	-0.36%	-3.37%
Central Canada	28,747	28,520	28,890	28,792	28,953	28,461	27,798	28,086	28,387	1.07%	-1.95%
Atlantic Canada	28,885	28,507	28,418	28,058	28,163	27,768	27,029	27,278	27,340	0.23%	-2.92%

Average Consumer Non-Mortgage Debt Balance, by City

	Q4 2018	Q1 2019	Q2 2019	Q3 2019	Q4 2019	Q1 2020	Q2 2020	Q3 2020	Q4 2020	Q/Q	Y/Y
Calgary	39,151	38,728	38,554	38,247	38,021	37,477	36,494	36,652	36,011	-1.75%	-5.29%
Edmonton	33,170	32,865	32,827	32,537	32,419	32,026	31,189	31,197	31,014	-0.59%	-4.33%
Montreal	21,637	21,415	21,784	21,735	21,867	21,400	20,752	21,051	21,489	2.08%	-1.72%
Ottawa	28,264	27,925	28,315	28,172	28,175	27,635	26,898	27,090	27,412	1.19%	-2.71%
Toronto	30,647	30,482	30,972	30,907	31,141	30,686	30,238	30,724	31,412	2.24%	0.87%
Vancouver	40,386	39,981	40,095	39,822	39,669	38,999	38,604	39,273	39,844	1.45%	0.44%

Average Consumer Balance, by Product

	Q4 2018	Q1 2019	Q2 2019	Q3 2019	Q4 2019	Q1 2020	Q2 2020	Q3 2020	Q4 2020	Q/Q	Y/Y
Bankcard	4,181	3,975	4,156	4,163	4,245	3,984	3,586	3,663	3,661	-0.07%	-13.76%
Auto	24,070	23,832	24,089	24,379	24,495	24,218	23,946	24,512	24,795	1.16%	1.23%
LOC	36,021	35,755	35,720	35,566	35,180	34,656	34,025	34,001	34,014	0.04%	-3.32%
Installment	36,624	36,984	37,792	38,200	38,707	38,848	40,285	41,570	43,158	3.82%	11.50%
Mortgage	266,224	266,718	269,577	273,577	277,152	278,595	282,097	286,669	292,863	2.16%	5.67%

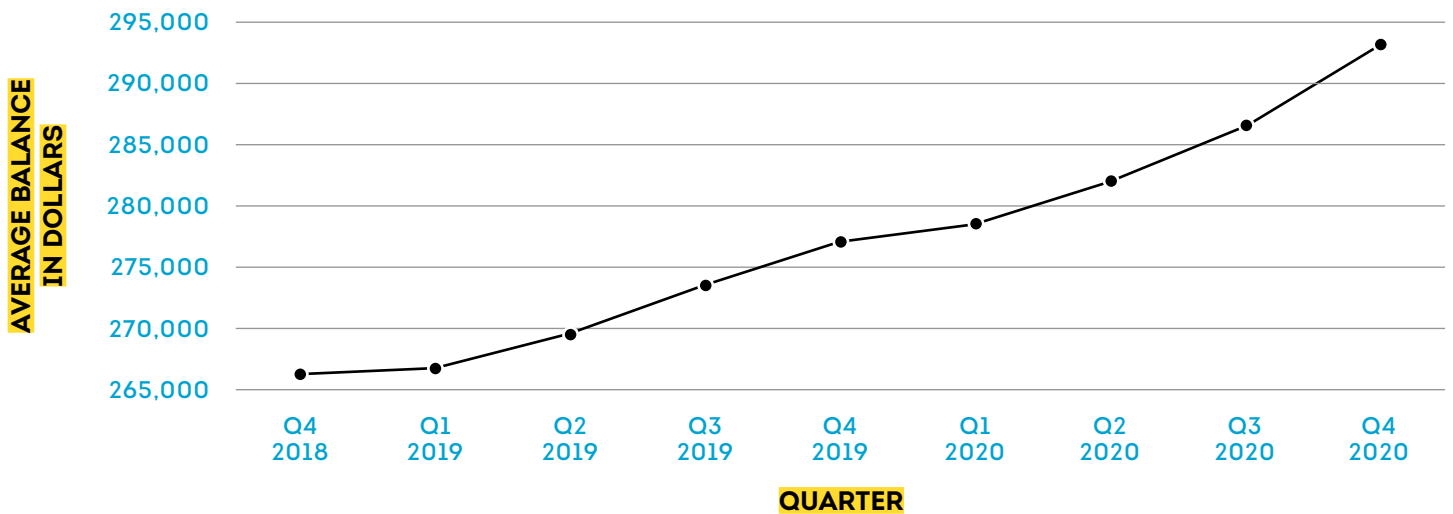
90+ Days Past Due Delinquency Rate on Non-Mortgage Accounts, by Province

	Q4 2018	Q1 2019	Q2 2019	Q3 2019	Q4 2019	Q1 2020	Q2 2020	Q3 2020	Q4 2020	Q/Q	Y/Y	BPS	
												Q/Q	Y/Y
Canada	1.81%	1.92%	1.84%	1.93%	1.93%	2.01%	1.74%	1.44%	1.38%	-3.90%	-28.32%	-6	-55
AB	2.17%	2.30%	2.21%	2.34%	2.34%	2.46%	2.08%	1.72%	1.71%	-1.03%	-27.07%	-2	-63
BC	2.38%	2.51%	2.46%	2.52%	2.53%	2.64%	2.40%	2.07%	1.95%	-5.83%	-23.13%	-12	-59
ON	1.73%	1.84%	1.78%	1.84%	1.85%	1.94%	1.70%	1.40%	1.33%	-4.64%	-28.02%	-6	-52
QC	1.23%	1.28%	1.19%	1.26%	1.28%	1.29%	1.11%	0.90%	0.85%	-5.70%	-33.45%	-5	-43
SK	2.06%	2.14%	2.08%	2.29%	2.24%	2.35%	1.93%	1.57%	1.56%	-0.46%	-30.41%	-1	-68

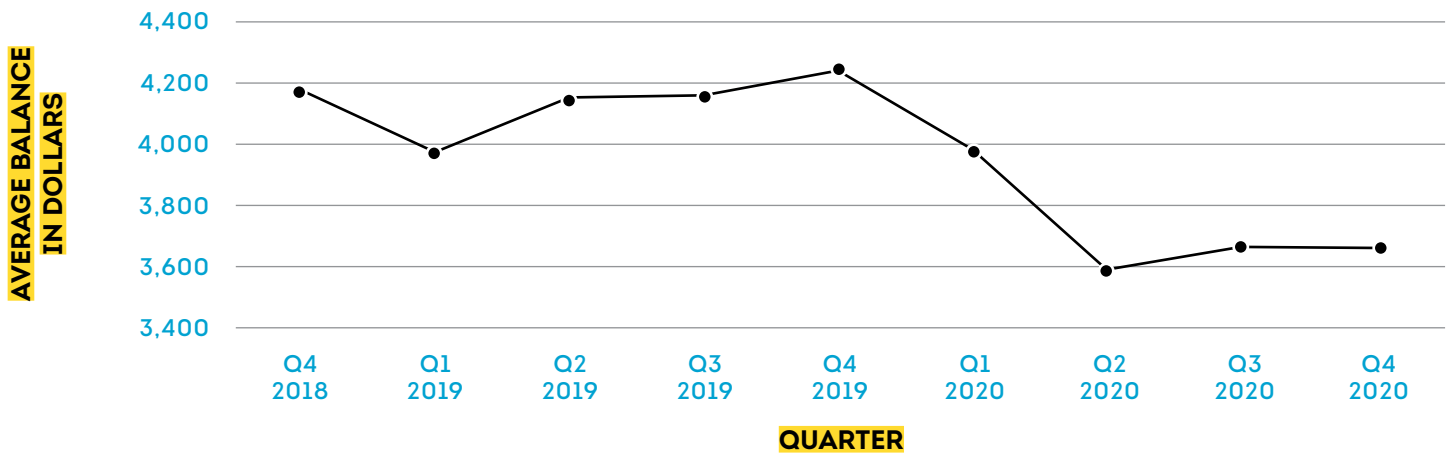
Unit Delinquency Rate, by Product

	Q4 2018	Q1 2019	Q2 2019	Q3 2019	Q4 2019	Q1 2020	Q2 2020	Q3 2020	Q4 2020	Q/Q	Y/Y	BPS	
												Q/Q	Y/Y
Bankcard 90+ DPD	0.91%	0.93%	0.89%	0.92%	0.90%	0.96%	0.75%	0.59%	0.64%	8.69%	-29.33%	5	-27
Auto 60 DPD	0.83%	0.87%	0.87%	0.91%	0.92%	0.96%	0.95%	0.86%	0.82%	-4.57%	-11.21%	-4	-10
LOC 60 DPD	0.29%	0.30%	0.30%	0.31%	0.31%	0.32%	0.34%	0.26%	0.25%	-3.45%	-17.06%	-1	-5
Installment 60 DPD	1.24%	1.34%	1.29%	1.35%	1.36%	1.46%	1.39%	1.20%	1.13%	-5.90%	-17.39%	-7	-24
Mortgage 60 DPD	0.29%	0.28%	0.29%	0.29%	0.28%	0.28%	0.31%	0.26%	0.24%	-8.21%	-16.14%	-1	-5

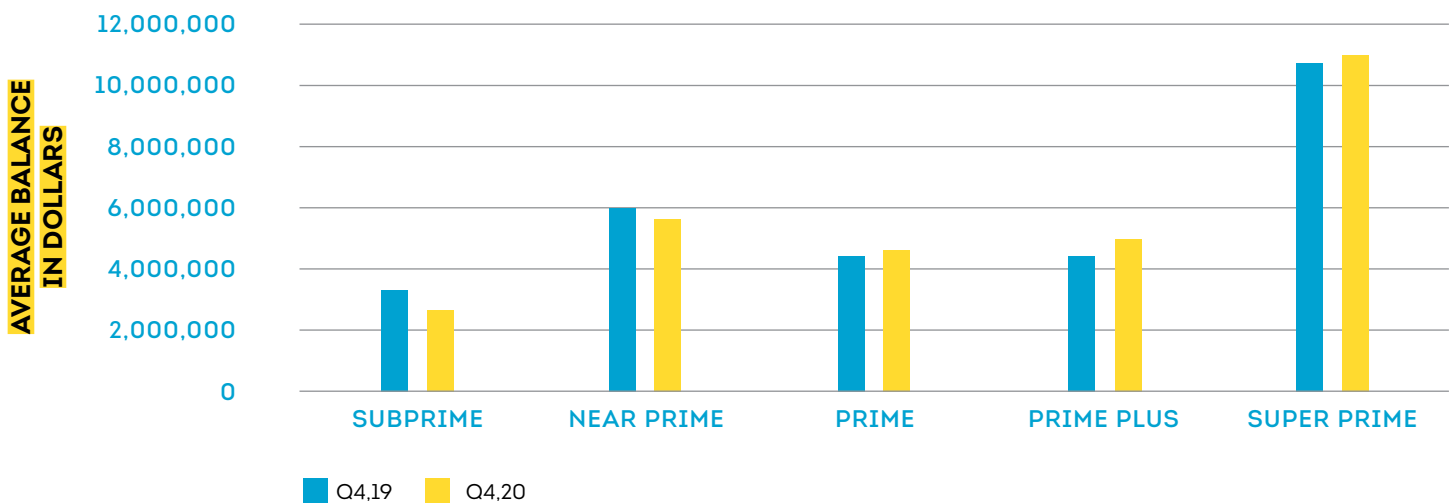
Average Total Mortgage Account Balance per Consumer with a Balance



Average Total Bankcard Balance per Consumer with a Balance



Canadian Consumers by Risk Tier Q4'19 vs Q4'20



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