

# TransUnion Industry Insights Summary

## 3rd Quarter 2018

### Average Non-Mortgage Debt Balance per Borrower, by Province

	Q3 2016	Q4 2016	Q1 2017	Q2 2017	Q3 2017	Q4 2017	Q1 2018	Q2 2018	Q3 2018	Q/Q	Y/Y
<b>Canada</b>	27,709	27,952	27,768	28,382	28,855	29,195	29,057	29,524	29,967	1.50%	<b>3.85%</b>
<b>AB</b>	36,297	36,443	36,207	36,578	36,992	37,079	36,891	37,136	37,540	1.09%	<b>1.48%</b>
<b>BC</b>	31,053	31,092	30,926	31,733	32,249	32,524	32,468	33,134	33,519	1.16%	<b>3.94%</b>
<b>ON</b>	27,919	28,241	28,127	29,008	29,582	30,068	30,002	30,658	31,231	1.87%	<b>5.58%</b>
<b>QC</b>	21,500	21,776	21,528	21,877	22,198	22,474	22,267	22,542	22,866	1.44%	<b>3.01%</b>
<b>SK</b>	30,625	30,724	30,401	30,736	31,437	31,636	31,306	31,601	31,890	0.91%	<b>1.44%</b>
<b>Western Canada</b>	32,076	32,173	31,962	32,516	32,980	33,174	33,018	33,451	33,829	1.13%	<b>2.57%</b>
<b>Central Canada</b>	25,542	25,852	25,693	26,378	26,869	27,279	27,165	27,684	28,177	1.78%	<b>4.87%</b>
<b>Atlantic Canada</b>	27,454	27,750	27,436	27,682	28,020	28,382	28,110	28,230	28,522	1.04%	<b>1.79%</b>

### Average Non-Mortgage Debt Balance per Borrower, by City

	Q3 2016	Q4 2016	Q1 2017	Q2 2017	Q3 2017	Q4 2017	Q1 2018	Q2 2018	Q3 2018	Q/Q	Y/Y
<b>Calgary</b>	36,987	37,246	37,072	37,486	37,971	38,123	37,984	38,309	38,719	1.07%	<b>1.97%</b>
<b>Edmonton</b>	31,503	31,593	31,463	31,849	32,244	32,324	32,212	32,501	32,910	1.26%	<b>2.07%</b>
<b>Montreal</b>	19,964	20,211	19,976	20,309	20,532	20,753	20,581	20,928	21,178	1.20%	<b>3.14%</b>
<b>Ottawa</b>	25,902	26,074	25,842	26,395	26,807	27,077	26,908	27,458	27,909	1.64%	<b>4.11%</b>
<b>Toronto</b>	26,193	26,580	26,452	27,331	27,945	28,538	28,451	29,100	29,738	2.19%	<b>6.41%</b>
<b>Vancouver</b>	35,746	36,200	36,094	37,240	37,947	38,546	38,596	39,500	39,899	1.01%	<b>5.15%</b>

## Average Consumer Balance, by Product

	Q3 2016	Q4 2016	Q1 2017	Q2 2017	Q3 2017	Q4 2017	Q1 2018	Q2 2018	Q3 2018	Q/Q	Y/Y
<b>Bankcard</b>	3,963	4,042	3,858	4,018	4,040	4,143	3,959	4,158	4,179	0.52%	<b>3.43%</b>
<b>Auto</b>	20,055	20,225	19,944	20,136	20,548	20,801	20,664	20,585	20,992	1.98%	<b>2.16%</b>
<b>LOC</b>	35,391	35,284	35,237	35,681	35,826	35,825	35,695	35,803	35,819	0.05%	<b>-0.02%</b>
<b>Installment</b>	27,600	28,047	27,920	28,784	29,944	30,650	30,886	31,820	32,954	3.57%	<b>10.05%</b>
<b>Mortgage</b>	241,297	244,269	245,152	248,112	252,967	255,919	257,252	260,012	263,657	1.40%	<b>4.23%</b>

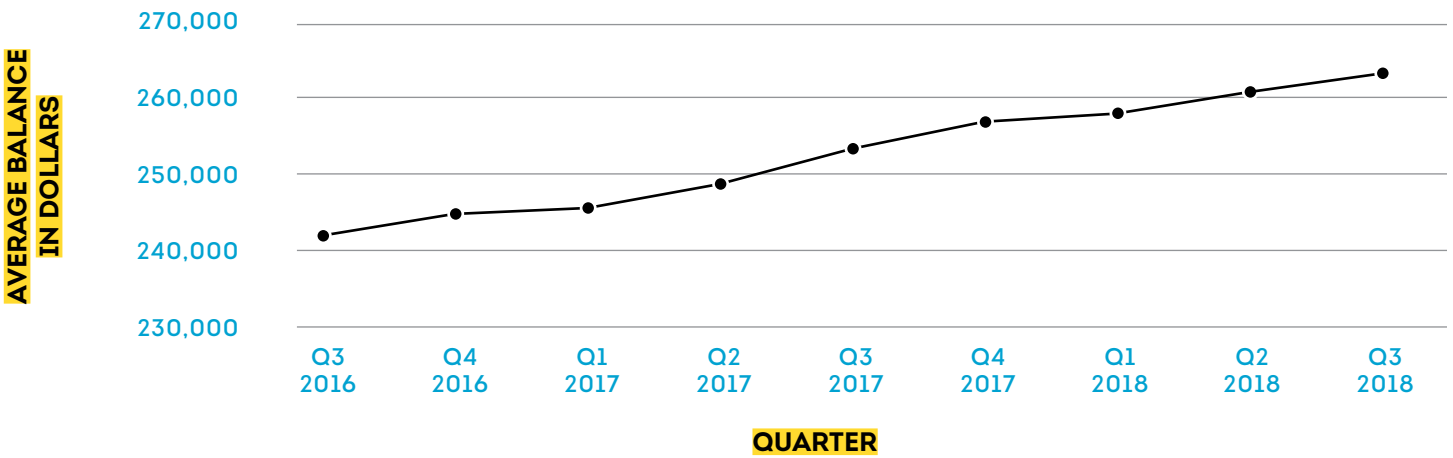
## 90+ Days Past Due Delinquency Rate on Non-Mortgage Accounts, by Province

	Q3 2016	Q4 2016	Q1 2017	Q2 2017	Q3 2017	Q4 2017	Q1 2018	Q2 2018	Q3 2018	Q/Q	Y/Y	BPS	
												Q/Q	Y/Y
<b>Canada</b>	5.59%	5.52%	5.68%	5.54%	5.51%	5.30%	5.41%	5.31%	5.25%	-1.06%	<b>-4.71%</b>	-6	<b>-26</b>
<b>AB</b>	6.49%	6.41%	6.62%	6.48%	6.48%	6.37%	6.48%	6.39%	6.39%	-0.05%	<b>-1.38%</b>	0	<b>-9</b>
<b>BC</b>	5.43%	5.36%	5.54%	5.41%	5.39%	5.35%	5.44%	5.36%	5.30%	-1.15%	<b>-1.70%</b>	-6	<b>-9</b>
<b>ON</b>	5.72%	5.58%	5.70%	5.55%	5.49%	5.13%	5.22%	5.13%	5.03%	-1.97%	<b>-8.37%</b>	-10	<b>-46</b>
<b>QC</b>	4.28%	4.32%	4.45%	4.31%	4.31%	4.25%	4.36%	4.23%	4.18%	-1.12%	<b>-3.03%</b>	-5	<b>-13</b>
<b>SK</b>	6.67%	6.63%	6.87%	6.75%	6.79%	6.42%	6.51%	6.43%	6.51%	1.12%	<b>-4.16%</b>	7	<b>-28</b>

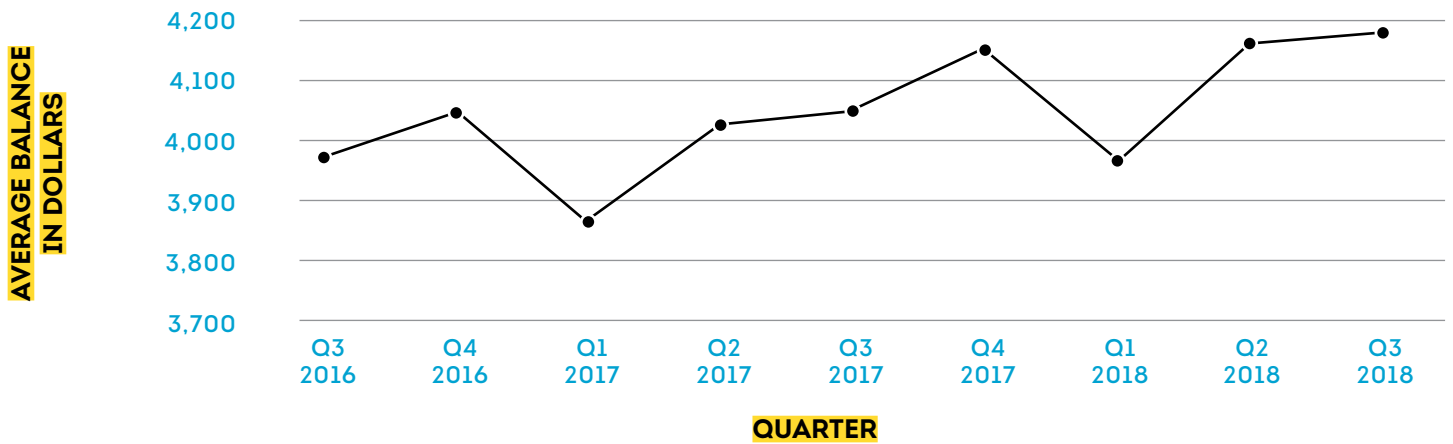
## Unit Delinquency Rate, by Product

	Q3 2016	Q4 2016	Q1 2017	Q2 2017	Q3 2017	Q4 2017	Q1 2018	Q2 2018	Q3 2018	Q/Q	Y/Y	BPS	
												Q/Q	Y/Y
<b>Bankcard 90+ DPD</b>	3.08%	3.12%	3.22%	3.11%	3.12%	3.14%	3.17%	3.06%	3.00%	-1.95%	<b>-3.76%</b>	-6	<b>-12</b>
<b>Auto 60 DPD</b>	1.78%	1.80%	1.84%	1.86%	1.89%	1.87%	1.72%	1.69%	1.70%	0.65%	<b>-9.86%</b>	1	<b>-19</b>
<b>LOC 60 DPD</b>	1.23%	1.21%	1.19%	1.14%	1.11%	1.08%	1.08%	1.05%	1.05%	-0.30%	<b>-5.80%</b>	0	<b>-6</b>
<b>Installment 60 DPD</b>	4.27%	3.80%	3.95%	3.94%	3.93%	3.93%	4.09%	4.06%	4.09%	0.60%	<b>4.17%</b>	2	<b>16</b>
<b>Mortgage 60 DPD</b>	0.58%	0.55%	0.54%	0.52%	0.50%	0.49%	0.46%	0.47%	0.45%	-2.28%	<b>-9.02%</b>	-1	<b>-5</b>

## Average Total Mortgage Account Balance per Consumer with a Balance



## Average Total Bankcard Balance per Consumer with a Balance



## Canadian Consumers by Risk Tier Q3'17 vs Q3'18

