



TransUnion Industry Insights Summary

2nd Quarter 2019

Average Non-Mortgage Debt Balance per Borrower, by Province

	Q2 2017	Q3 2017	Q4 2017	Q1 2018	Q2 2018	Q3 2018	Q4 2018	Q1 2019	Q2 2019	Q/Q	Y/Y
Canada	28,382	28,855	29,195	29,057	29,524	29,967	30,257	30,004	30,208	0.68%	2.32%
AB	36,578	36,992	37,079	36,891	37,136	37,540	37,604	37,180	37,048	-0.36%	-0.24%
BC	31,733	32,249	32,524	32,468	33,134	33,519	33,626	33,357	33,516	0.48%	1.15%
ON	29,008	29,582	30,068	30,002	30,658	31,231	31,701	31,524	31,888	1.16%	4.01%
QC	21,877	22,198	22,474	22,267	22,542	22,866	23,171	22,894	23,220	1.42%	3.01%
SK	30,736	31,437	31,636	31,306	31,601	31,890	31,839	31,730	31,100	-1.98%	-1.59%
Western Canada	32,516	32,980	33,174	33,018	33,451	33,829	33,898	33,572	33,542	-0.09%	0.27%
Central Canada	26,378	26,869	27,279	27,165	27,684	28,177	28,593	28,382	28,735	1.24%	3.80%
Atlantic Canada	27,682	28,020	28,382	28,110	28,230	28,522	28,689	28,351	28,258	-0.33%	0.10%

Average Non-Mortgage Debt Balance per Borrower, by City

	Q2 2017	Q3 2017	Q4 2017	Q1 2018	Q2 2018	Q3 2018	Q4 2018	Q1 2019	Q2 2019	Q/Q	Y/Y
Calgary	37,486	37,971	38,123	37,984	38,309	38,719	38,950	38,556	38,380	-0.46%	0.19%
Edmonton	31,849	32,244	32,324	32,212	32,501	32,910	32,936	32,651	32,591	-0.18%	0.28%
Montreal	20,309	20,532	20,753	20,581	20,928	21,178	21,531	21,318	21,664	1.63%	3.52%
Ottawa	26,395	26,807	27,077	26,908	27,458	27,909	28,130	27,815	28,194	1.36%	2.68%
Toronto	27,331	27,945	28,538	28,451	29,100	29,738	30,364	30,229	30,696	1.54%	5.49%
Vancouver	37,240	37,947	38,546	38,596	39,500	39,899	40,044	39,663	39,746	0.21%	0.62%

Average Balance per Borrower, by Product

	Q2 2017	Q3 2017	Q4 2017	Q1 2018	Q2 2018	Q3 2018	Q4 2018	Q1 2019	Q2 2019	Q/Q	Y/Y
Bankcard	4,018	4,040	4,143	3,959	4,158	4,179	4,270	4,070	4,236	4.09%	1.90%
Auto	20,136	20,548	20,801	20,664	20,585	20,992	21,161	20,938	21,123	0.88%	2.61%
LOC	35,681	35,826	35,825	35,695	35,803	35,819	35,893	35,634	35,599	-0.10%	-0.57%
Installment	28,784	29,944	30,650	30,886	31,820	32,954	33,536	33,589	34,168	1.72%	7.38%
Mortgage	248,112	252,967	255,919	257,252	260,012	263,657	265,923	26,416	269,274	1.07%	3.56%

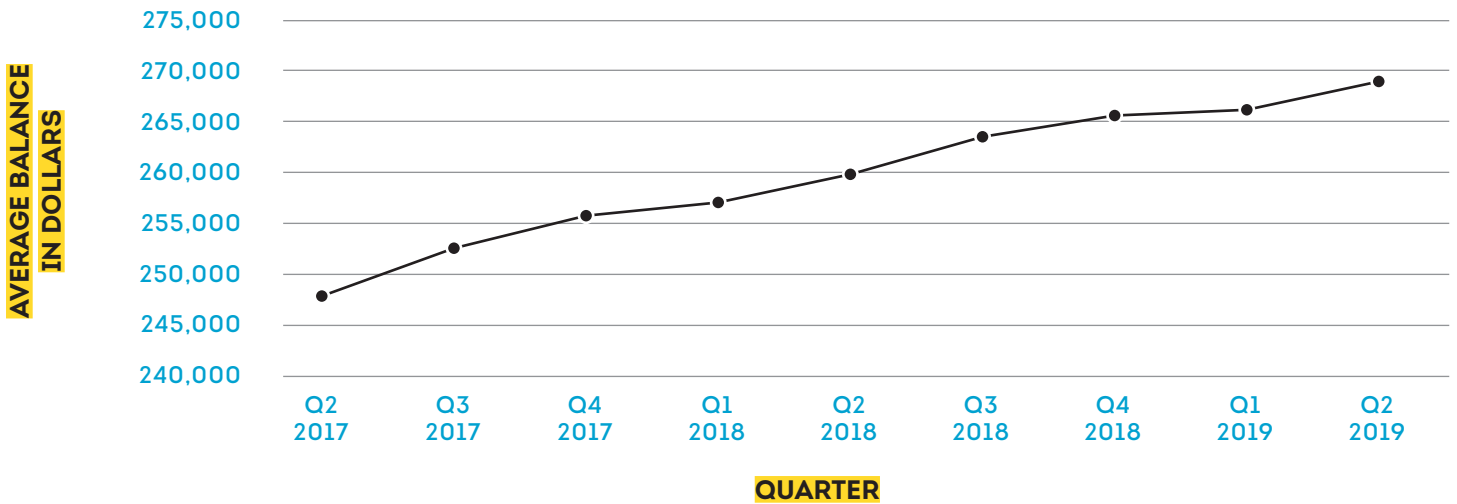
90+ Days Past Due Delinquency Rate on Non-Mortgage Accounts, by Province

	Q2 2017	Q3 2017	Q4 2017	Q1 2018	Q2 2018	Q3 2018	Q4 2018	Q1 2019	Q2 2019	Q/Q	Y/Y	BPS	
												Q/Q	Y/Y
Canada	5.54%	5.51%	5.30%	5.41%	5.31%	5.25%	5.23%	5.36%	5.35%	-1	4	-0.25%	0.70%
AB	6.48%	6.48%	6.37%	6.48%	6.39%	6.39%	6.42%	6.61%	6.60%	-1	21	-0.14%	3.29%
BC	5.41%	5.39%	5.35%	5.44%	5.36%	5.30%	5.29%	5.42%	5.45%	3	9	0.55%	1.73%
ON	5.55%	5.49%	5.13%	5.22%	5.13%	5.03%	4.95%	5.07%	5.06%	0	-7	-0.04%	-1.30%
QC	4.31%	4.31%	4.25%	4.36%	4.23%	4.18%	4.24%	4.32%	4.24%	-8	1	-1.88%	0.34%
SK	6.75%	6.79%	6.42%	6.51%	6.43%	6.51%	6.48%	6.70%	6.81%	10	37	1.53%	5.79%

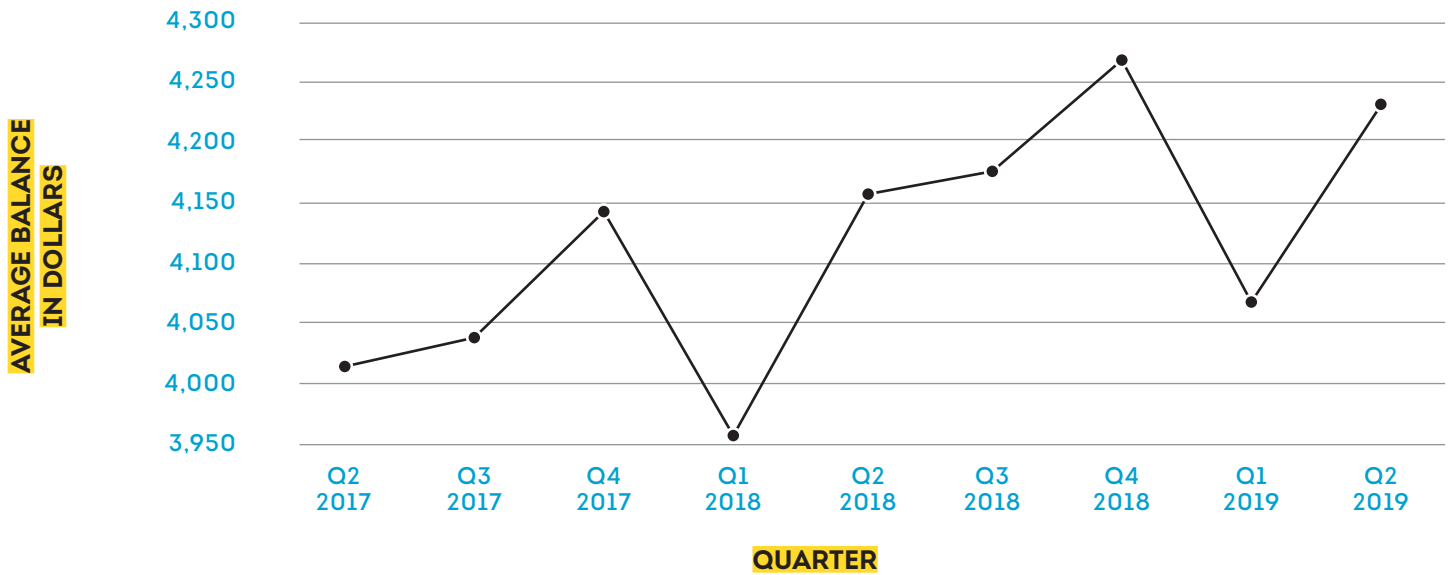
Unit Delinquency Rate, by Product

	Q2 2017	Q3 2017	Q4 2017	Q1 2018	Q2 2018	Q3 2018	Q4 2018	Q1 2019	Q2 2019	Q/Q	Y/Y	BPS	
												Q/Q	Y/Y
Bankcard 90+ DPD	3.11%	3.12%	3.14%	3.17%	3.06%	3.00%	3.03%	3.12%	2.99%	-13	-7	-4.13%	-2.36%
Auto 60 DPD	1.86%	1.89%	1.87%	1.72%	1.69%	1.70%	1.67%	1.75%	1.77%	2	8	1.20%	4.45%
LOC 60 DPD	1.14%	1.11%	1.08%	1.08%	1.05%	1.05%	1.05%	1.06%	1.07%	1	2	0.64%	1.92%
Installment 60 DPD	3.94%	3.93%	3.93%	4.09%	4.06%	4.09%	4.01%	4.23%	4.30%	8	24	1.85%	5.88%
Mortgage 60 DPD	0.52%	0.50%	0.49%	0.46%	0.47%	0.45%	0.45%	0.45%	0.45%	-1	-2	-0.16%	-4.29%

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 '18 vs Q2 '19

