



TransUnion Credit Industry Insights Summary

2nd Quarter 2023

Average Consumer Credit Debt Balance, by Province

	Q2 2021	Q3 2021	Q4 2021	Q1 2022	Q2 2022	Q3 2022	Q4 2022	Q1 2023	Q2 2023	Q/Q	Y/Y
Canada	115,523	118,794	120,714	122,019	124,443	126,066	126,563	125,730	126,000	0.21%	1.25%
AB	125,910	126,619	126,547	126,229	126,280	125,820	124,952	123,083	121,964	-0.91%	-3.42%
BC	150,971	155,490	158,325	160,510	164,192	166,094	166,350	165,192	165,762	0.34%	0.96%
MB	81,882	83,113	83,721	83,457	83,971	84,728	84,889	84,561	84,527	-0.04%	0.66%
NB	63,479	64,132	64,311	64,083	64,496	65,372	65,699	65,258	65,859	0.92%	2.11%
NL	82,746	83,027	82,923	82,332	82,179	82,099	81,916	81,136	83,470	2.88%	1.57%
NS	73,565	74,562	75,284	75,254	76,196	77,007	77,413	76,714	78,523	2.36%	3.05%
ON	129,219	133,856	136,752	139,052	142,746	144,822	145,680	145,019	145,447	0.30%	1.89%
PEI	70,107	71,400	72,695	72,959	74,215	74,917	75,340	74,644	78,979	5.81%	6.42%
QC	84,090	86,619	87,871	88,440	89,929	91,976	92,737	92,111	92,168	0.06%	2.49%
SK	95,702	96,655	96,955	96,491	96,827	96,949	96,312	94,930	94,225	-0.74%	-2.69%
Atlantic Canada	72,061	72,808	73,213	73,021	73,578	74,208	74,466	73,835	75,534	2.30%	2.66%
Central Canada	112,813	116,714	119,064	120,754	123,682	125,814	126,689	126,080	126,426	0.27%	2.22%
Western Canada	129,994	132,547	133,932	134,772	136,572	137,363	137,134	135,783	135,578	-0.15%	-0.73%

Average Consumer Credit Debt Balance, by City

	Q2 2021	Q3 2021	Q4 2021	Q1 2022	Q2 2022	Q3 2022	Q4 2022	Q1 2023	Q2 2023	Q/Q	Y/Y
Calgary	139,765	140,542	140,505	140,317	140,167	139,364	138,014	135,457	134,188	-0.94%	-4.27%
Edmonton	116,028	116,892	116,732	116,627	116,933	116,448	115,494	113,813	112,476	-1.18%	-3.81%
Halifax	72,732	73,745	74,410	74,518	75,793	76,125	76,237	74,875	75,064	0.25%	-0.96%
Hamilton	112,378	118,501	121,852	125,664	129,610	132,205	133,658	133,770	134,549	0.58%	3.81%
Montreal	88,353	91,155	92,574	93,443	95,358	96,997	97,107	95,949	95,944	0.00%	0.61%
Ottawa	107,682	111,508	113,645	114,749	117,685	119,431	119,929	119,022	119,290	0.23%	1.36%
Quebec City	68,568	70,283	70,809	70,523	71,268	72,592	72,796	71,925	71,711	-0.30%	0.62%
Regina	109,855	111,113	111,592	111,202	111,100	111,146	110,078	107,856	106,404	-1.35%	-4.23%
Saskatoon	112,321	113,879	114,392	114,075	114,314	114,252	112,945	111,299	110,056	-1.12%	-3.72%
Toronto	128,637	133,135	135,373	136,879	139,894	140,742	140,330	138,602	138,283	-0.23%	-1.15%
Vancouver	174,552	178,428	180,778	182,064	184,666	185,152	184,285	181,558	181,021	-0.30%	-1.97%
Winnipeg	88,301	89,888	90,624	90,358	90,878	91,678	91,723	91,534	91,401	-0.15%	0.58%

Average Consumer Balance, by Product

	Q2 2021	Q3 2021	Q4 2021	Q1 2022	Q2 2022	Q3 2022	Q4 2022	Q1 2023	Q2 2023	Q/Q	Y/Y
Auto Loans	24,726	25,200	25,367	25,153	25,539	26,082	26,483	26,494	26,987	1.86%	5.67%
Credit Cards	3,448	3,575	3,745	3,510	3,825	3,913	4,076	3,909	4,185	7.07%	9.41%
Installment Loans	25,857	22,414	22,255	21,553	21,536	21,991	20,788	20,845	22,961	10.15%	6.62%
Lines of Credit	33,447	33,431	33,794	33,886	34,697	34,968	34,873	34,328	34,406	0.23%	-0.84%
Mortgages	304,772	314,260	320,835	326,173	333,788	343,612	347,589	349,178	351,692	0.72%	5.36%

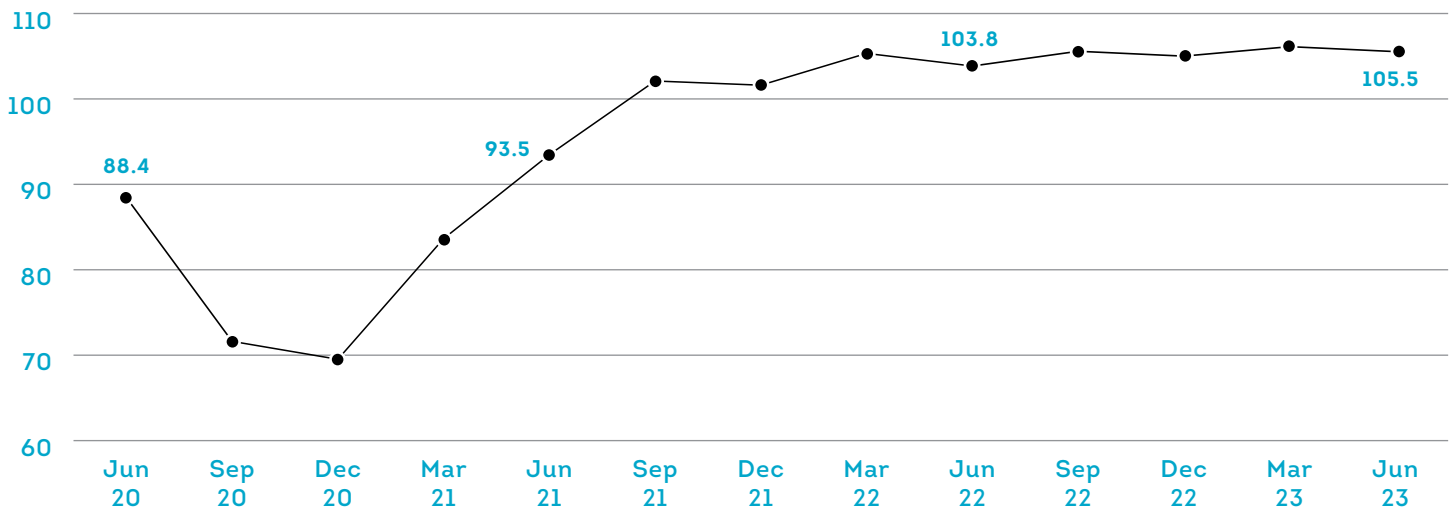
90+ Days Past Due Consumer Delinquency Rate (all products), by Province

												BPS	
	Q2 2021	Q3 2021	Q4 2021	Q1 2022	Q2 2022	Q3 2022	Q4 2022	Q1 2023	Q2 2023	Q/Q	Y/Y	Q/Q	Y/Y
Canada	1.36%	1.33%	1.40%	1.48%	1.41%	1.44%	1.51%	1.57%	1.52%	-3.05%	8.01%	-5	11
AB	1.89%	1.88%	1.97%	2.12%	2.00%	1.99%	2.03%	2.08%	1.88%	-9.72%	-5.80%	-20	-12
BC	1.75%	1.56%	1.65%	1.67%	1.55%	1.53%	1.56%	1.60%	1.53%	-4.23%	-0.95%	-7	-1
MB	1.38%	1.43%	1.60%	1.76%	1.69%	1.78%	1.83%	1.87%	1.78%	-4.71%	5.67%	-9	10
NB	1.91%	1.86%	1.89%	2.00%	1.93%	1.98%	2.08%	2.11%	1.97%	-6.43%	2.15%	-14	4
NL	1.73%	1.68%	1.74%	1.85%	1.75%	1.77%	1.91%	1.91%	1.82%	-4.94%	4.10%	-9	7
NS	1.73%	1.71%	1.78%	1.93%	1.83%	1.88%	1.99%	2.02%	1.88%	-7.20%	2.36%	-15	4
ON	1.29%	1.26%	1.32%	1.41%	1.36%	1.40%	1.47%	1.56%	1.56%	-0.04%	15.12%	0	21
PEI	1.43%	1.41%	1.45%	1.61%	1.52%	1.59%	1.66%	1.71%	1.70%	-0.98%	11.54%	-2	18
QC	0.83%	0.84%	0.91%	0.93%	0.88%	0.92%	1.04%	1.06%	1.05%	-0.97%	19.35%	-1	17
SK	1.66%	1.64%	1.74%	1.89%	1.84%	1.90%	1.92%	1.89%	1.84%	-2.77%	0.18%	-5	0

Unit Delinquency Rate, by Product

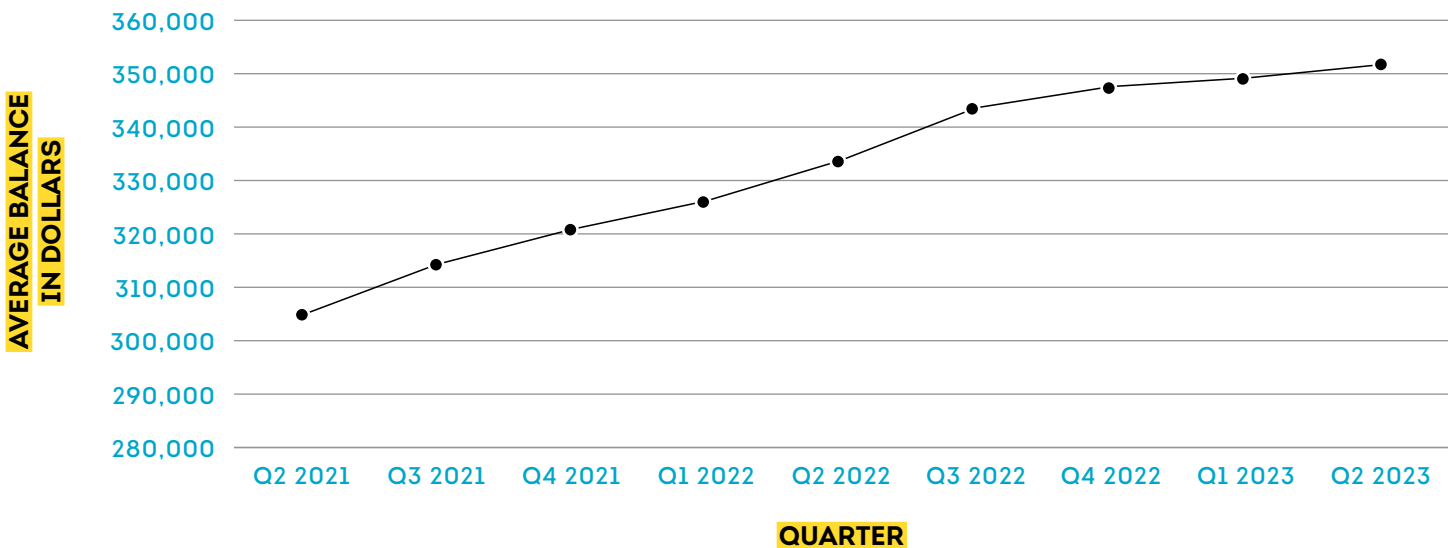
												BPS	
	Q2 2021	Q3 2021	Q4 2021	Q1 2022	Q2 2022	Q3 2022	Q4 2022	Q1 2023	Q2 2023	Q/Q	Y/Y	Q/Q	Y/Y
Auto Loans 60 DPD	0.70%	0.67%	0.67%	0.72%	0.73%	0.76%	0.83%	0.83%	0.82%	-0.97%	12.91%	-1	9
Credit Cards 90+ DPD	0.58%	0.59%	0.66%	0.69%	0.64%	0.72%	0.75%	0.76%	0.74%	-2.71%	16.77%	-2	11
Installment Loans 60 DPD	1.14%	1.15%	1.23%	1.38%	1.46%	1.78%	2.02%	2.09%	2.14%	2.61%	46.66%	5	68
Lines of Credit 60 DPD	0.21%	0.20%	0.21%	0.24%	0.22%	0.24%	0.26%	0.28%	0.29%	3.55%	32.82%	1	7
Mortgages 60 DPD	0.22%	0.21%	0.20%	0.19%	0.19%	0.18%	0.19%	0.18%	0.19%	5.52%	-1.23%	1	0

Canada Consumer Credit Indicator*

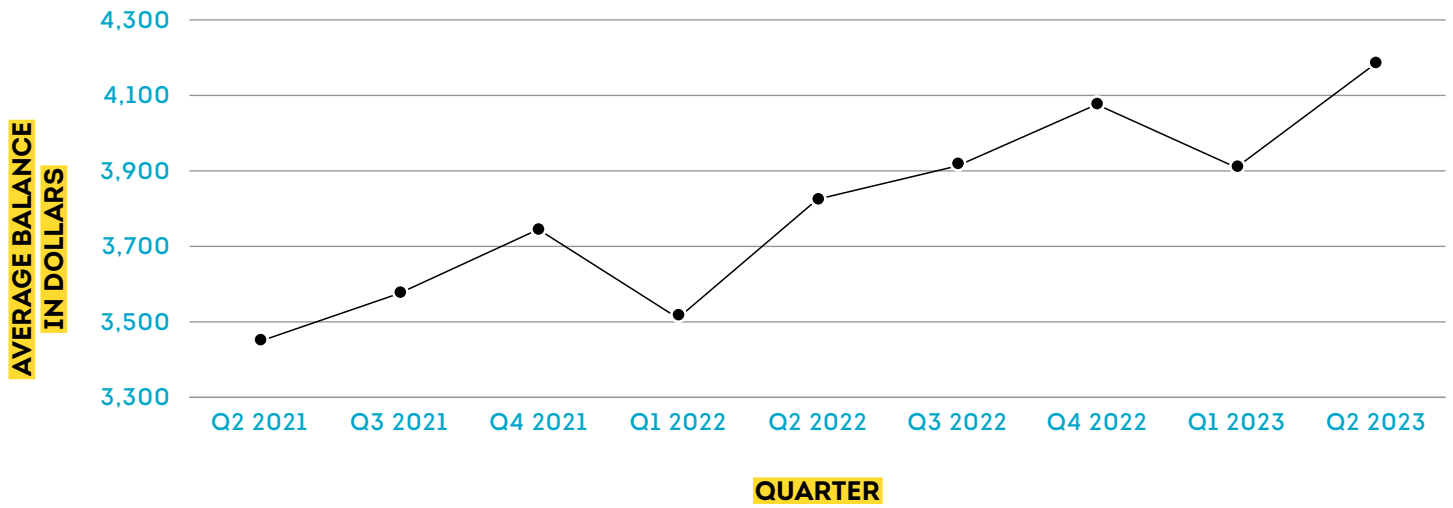


* TransUnion's Credit Industry Indicator (CII) is a measure of consumer credit health in Canada. The CII is a measure of depersonalized and aggregated consumer credit health trends that summarizes movements among credit demand, credit supply, consumer credit behaviors and credit performance metrics over time into a single indicator. The indicator itself is an aggregator of variables that describe overall credit market health, and provides a way for lenders to benchmark their portfolios and look at trends in the market.

Average Total Mortgage Account Balance per Consumer with a Balance



Average Total Credit Card Balance per Consumer with a Balance



Canadian Consumers by Risk Tier Q2'22 vs Q2'23

