



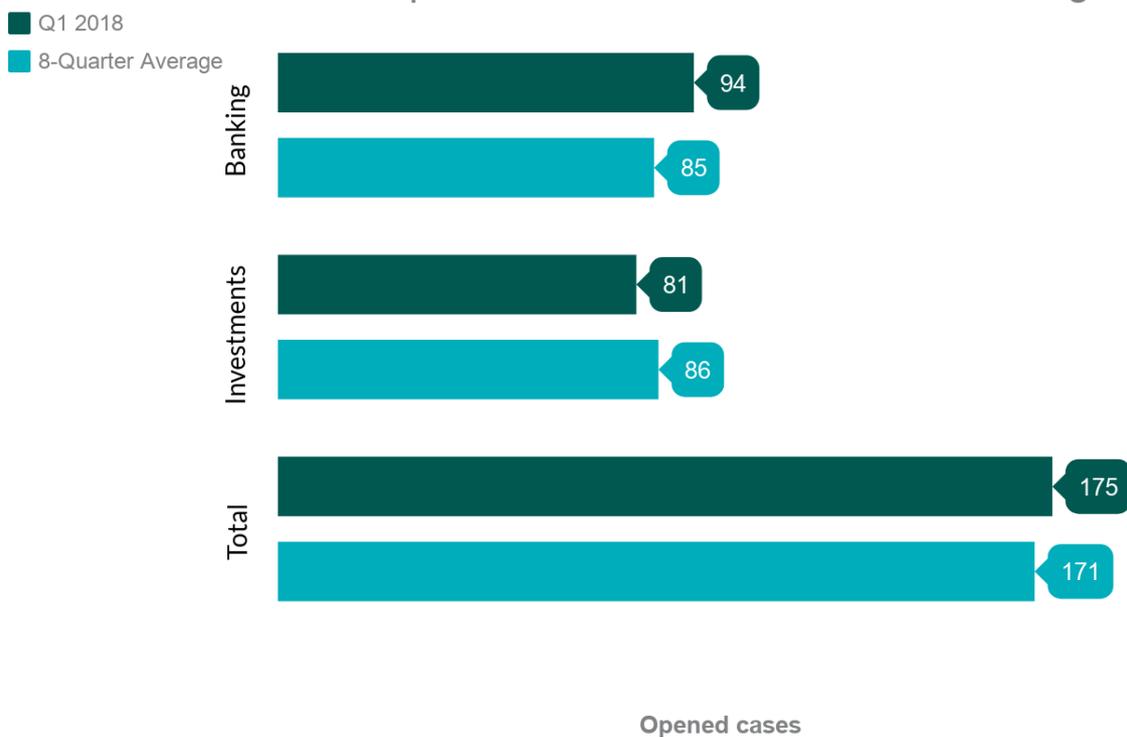
## Q1 2018

November 1, 2017 – January 31, 2018

Below is a summary of topline complaints data comparing the first quarter of 2018 to the quarterly average of the most recent eight quarters.

OBSI opened approximately the same number of cases overall in Q1 of 2018 as the quarterly average of the past eight quarters. There were 94 banking cases opened in the first quarter of 2018, up 6% year over year and 10% higher than the quarterly average over the last eight quarters, but this trend is moderating compared to recent increases. This contrasts with 81 investment cases, which were down 9% year over year, and down 6% versus the quarterly average of the past two years.

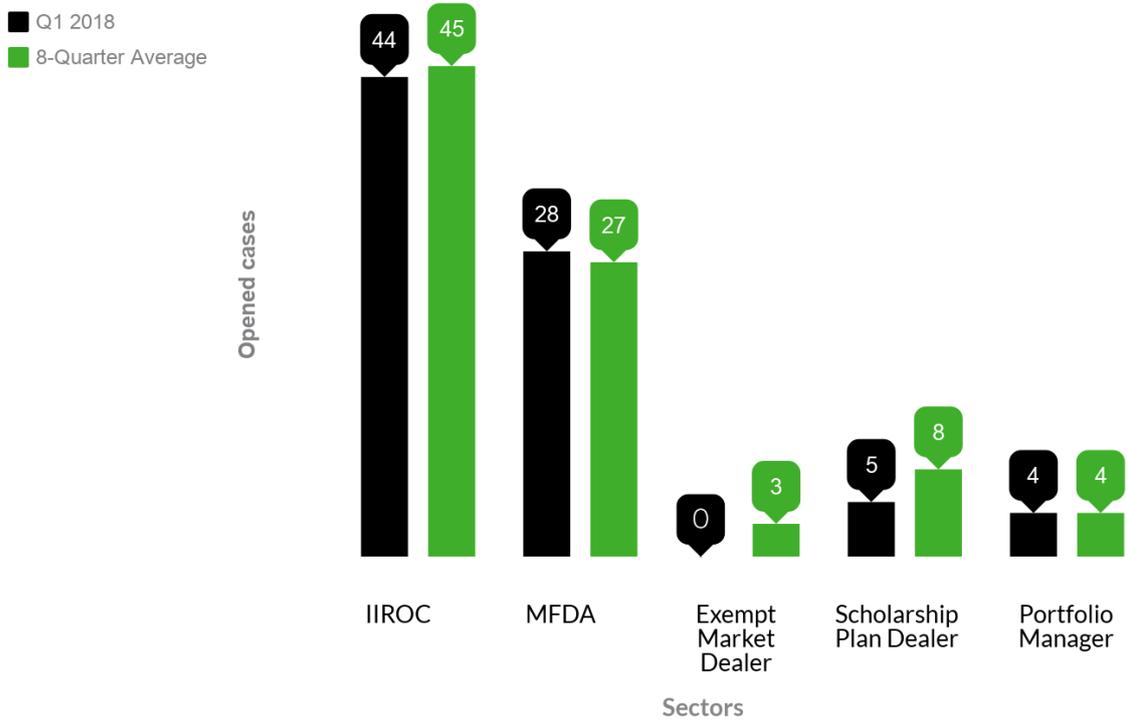
### Total Cases Opened: Q1 2018 vs. 8-Quarter Average



*Cases opened by investment sector*

The number of investment cases opened during the first quarter was comparable to the quarterly average. Exempt Market Dealer and Scholarship Plan Dealer cases saw minor decreases compared to the quarterly averages.

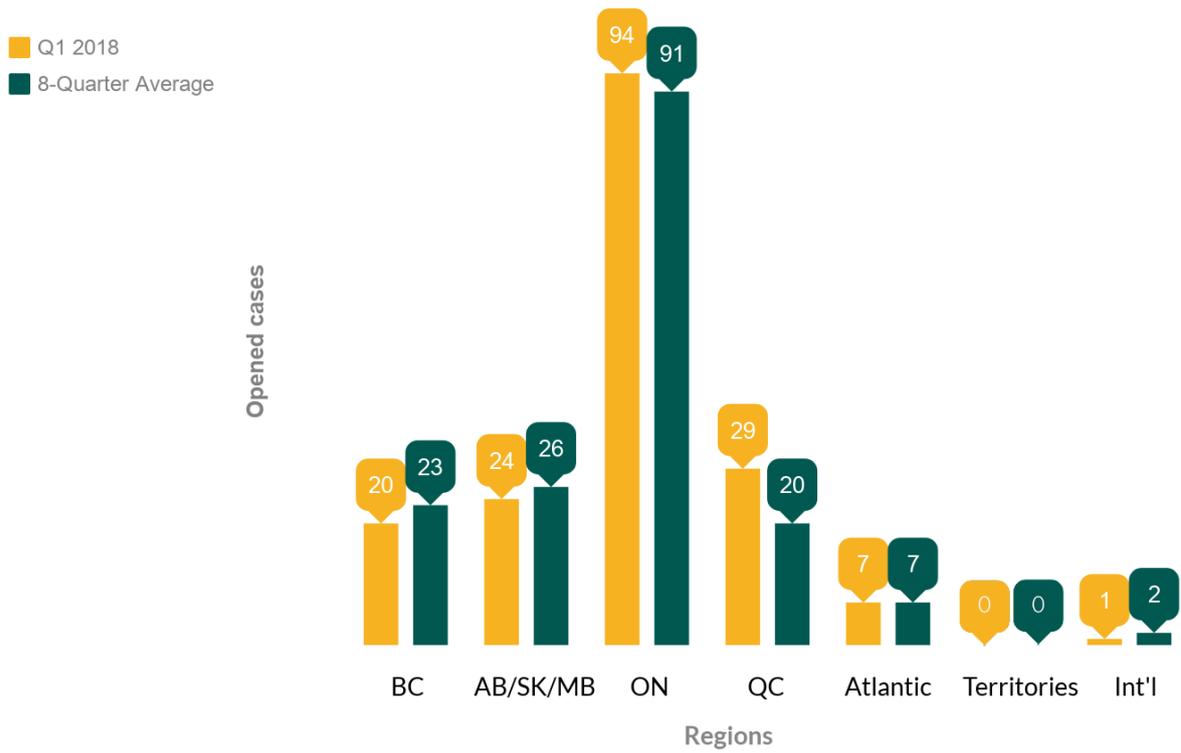
Cases Opened by Investment Sector: Q1 2018 vs. 8-Quarter Average



*Cases opened by region*

Regionally, the first quarter saw an increase in cases opened from Quebec, which rose to 29 cases versus the eight-quarter average of 20 cases. Western provinces and BC were slightly below norms after an increased number of cases at this time last year. Ontario continues to represent the greatest share of cases.

Cases Opened by Region: Q1 2018 vs. 8-Quarter Average



*Top products and issues*

The top five banking issues remained consistent in the first quarter. Complaints regarding service issues, however, nearly doubled over the quarterly average, from seven cases to 13 cases, while chargebacks are also up moderately. Issues such as relationship ended and fraud have continued historical norms.

### Top 5 Banking Issues: Q1 2018 vs. 8-Quarter Average



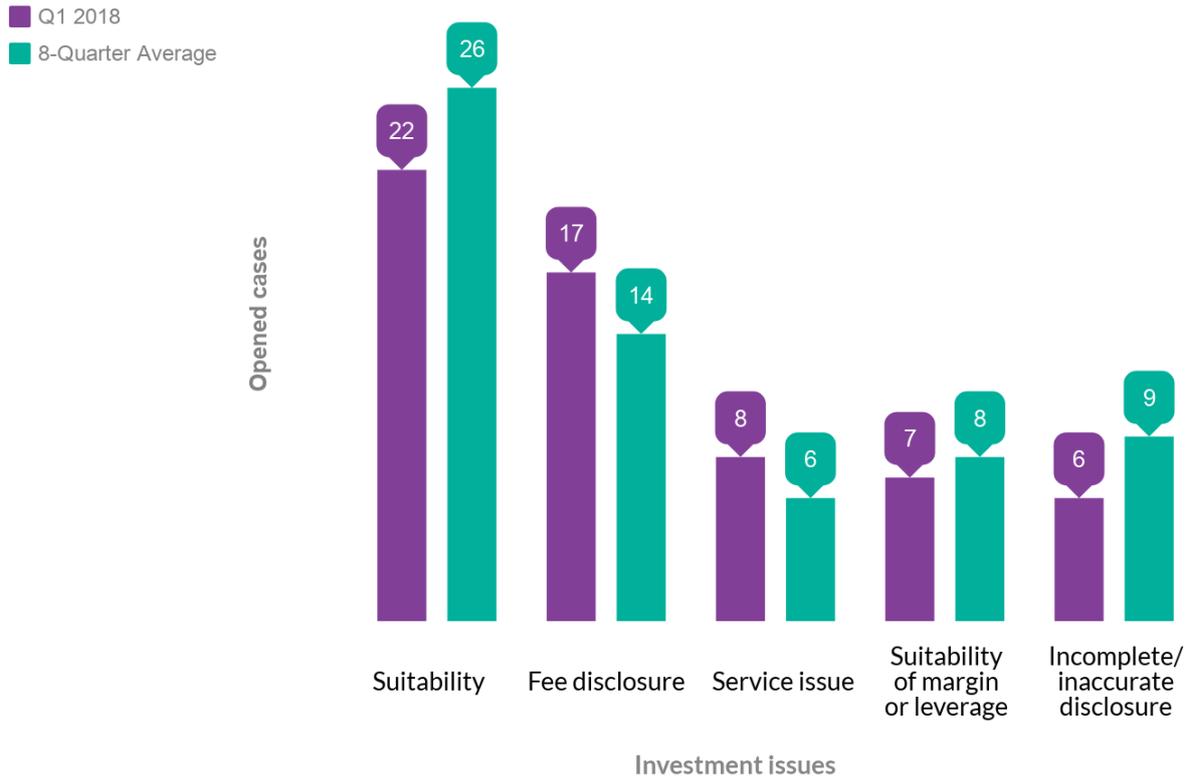
While credit cards have been the most frequent product consumers complained about over the past eight quarters, mortgages led during the first quarter of 2018, increasing considerably when compared to the historical average.

### Top 5 Banking Products: Q1 2018 vs. 8-Quarter Average



Most investment issues are within historical norms. Suitability issues and issues with incomplete/inaccurate disclosure are slightly lower than average in the first quarter of 2018. Fee disclosure, on the other hand, is slightly higher, with 17 cases opened in the quarter.

### Top 5 Investment Issues: Q1 2018 vs. 8-Quarter Average



The top five investment products are all within the range expected based on past averages. Products such as mutual funds and derivatives, options and future warrants have experienced modest increases. These have been offset by decreases in common shares/preferred shares and scholarship trust plans.

### Top 5 Investment Products: Q1 2018 vs. 8-Quarter Average

