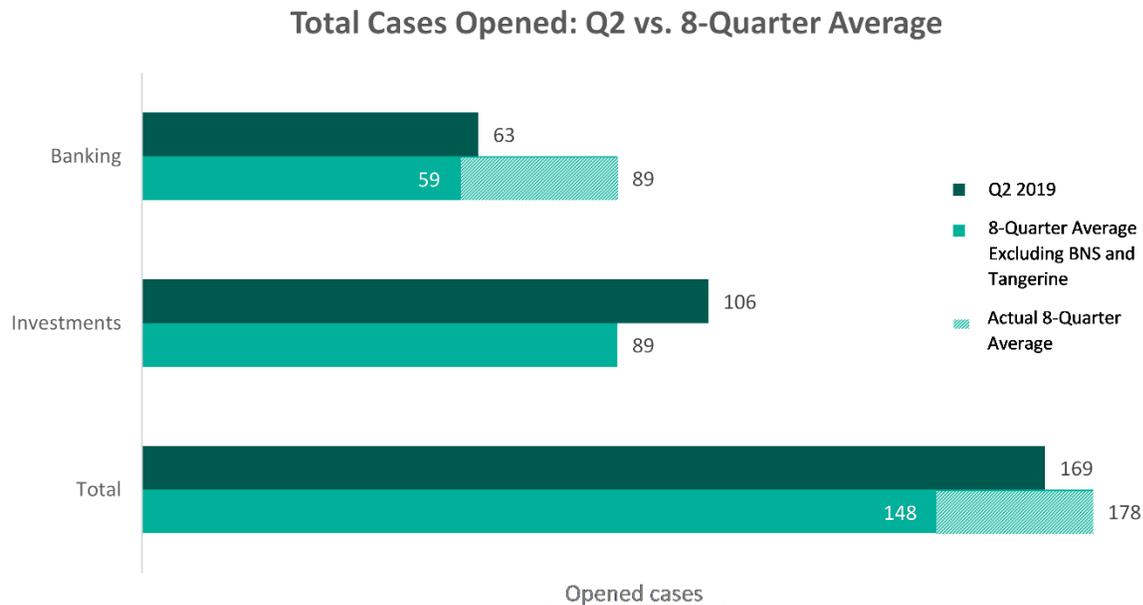


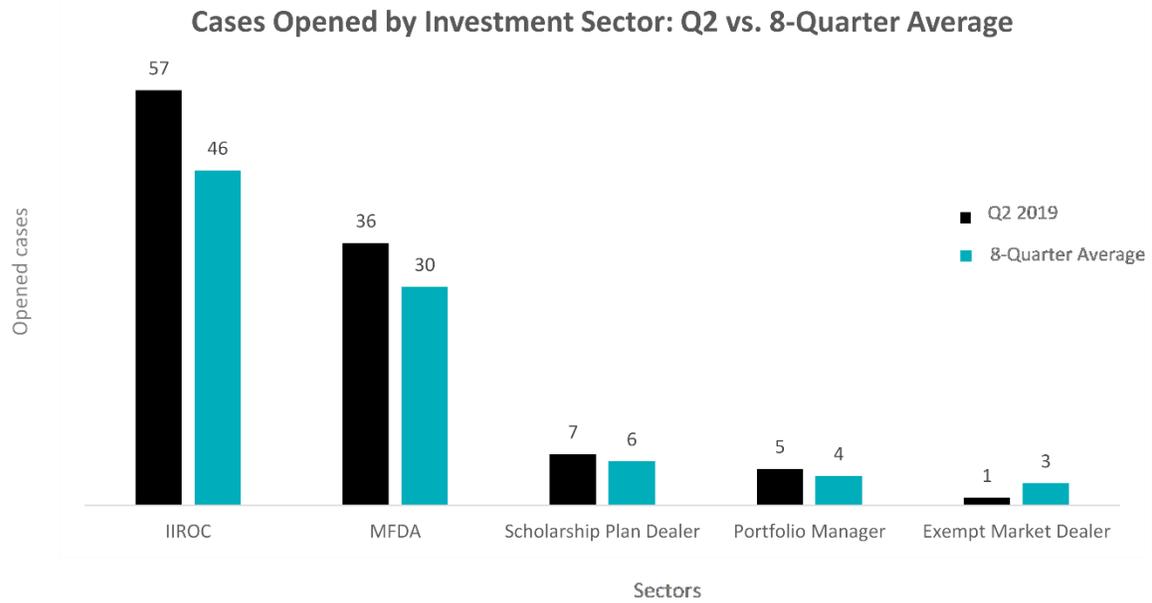
Q2 2019 Statistics

February 1, 2019 to April 30, 2019



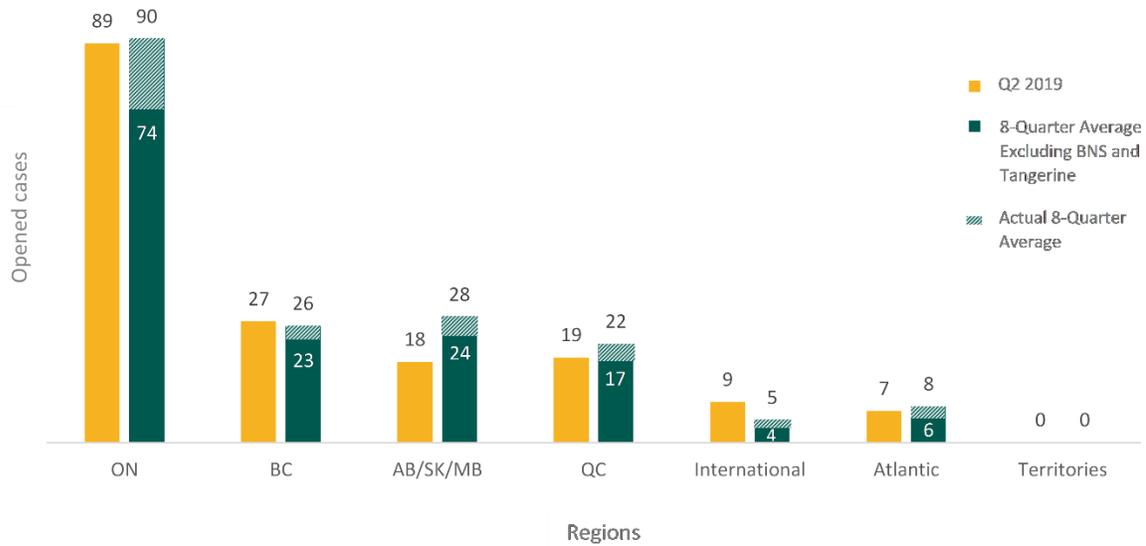
To better compare this quarters' case volumes against our historical norms, the banking charts are presented showing an eight-quarter average both including and excluding the cases from Bank of Nova Scotia (BNS) and its subsidiary Tangerine, which are no longer participating banks. Investment cases are unaffected by these departures.

Banking cases opened rose slightly in the second quarter and were 7% higher than the adjusted eight-quarter average. Investment cases opened also increased in Q2, 19% above the eight-quarter average. Combined, total cases opened were 14% higher than the adjusted eight-quarter average.

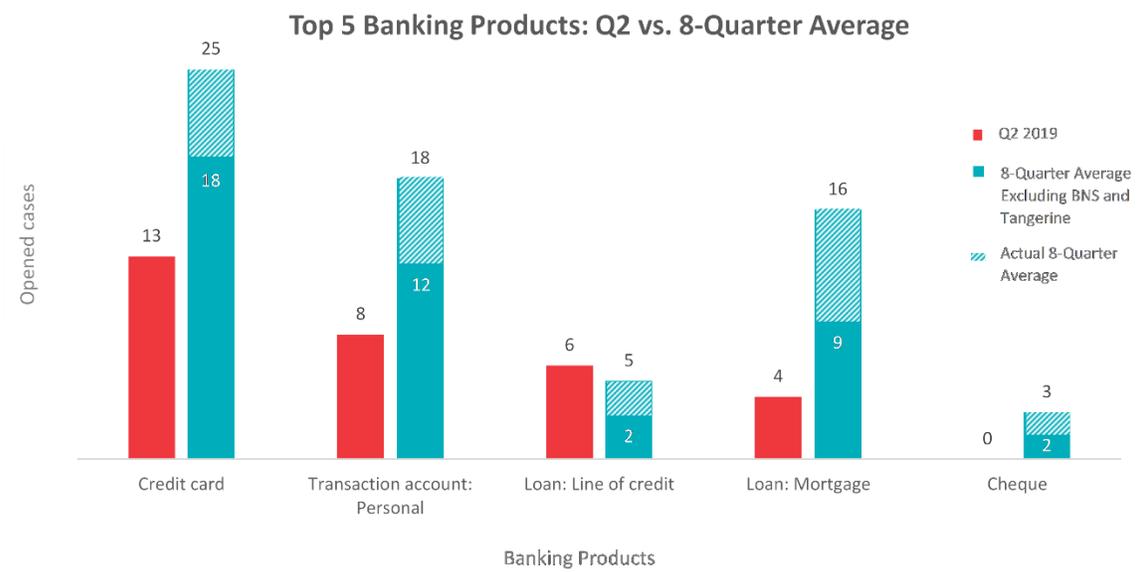


Looking at the investment industry by sector, in the second quarter of 2019 cases related to IIROC firms were 24% higher than the eight-quarter average. MFDA cases were 20% higher than the eight quarter average. Case volumes for scholarship plan dealers, portfolio managers and exempt market dealers remained approximately consistent with historical norms.

Cases Opened by Region: Q2 vs. 8-Quarter Average



In Ontario, cases opened increased by 20% in the second quarter of 2019 compared to the adjusted eight-quarter average. BC had the second highest share of cases opened, in line with the adjusted eight-quarter average. Cases opened in Quebec, the Atlantic and from outside Canada were each slightly higher than historical norms. Cases opened in the Alberta, Saskatchewan and Manitoba were a third lower than the adjusted eight-quarter average.



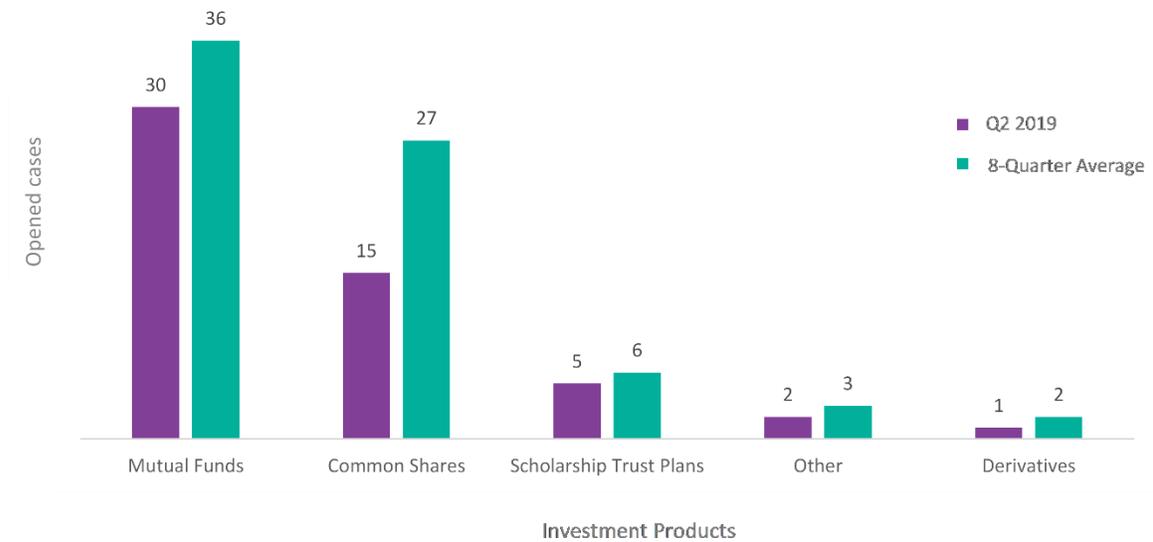
Credit card complaints were 28% lower than the adjusted eight-quarter average. Personal transaction accounts also were lower, falling 33%. Loan mortgage complaints fell by half compared to the eight-quarter average.

Top 5 Banking Issues: Q2 vs. 8-Quarter Average



Fraud remains the issue that generates the most banking complaints, 50% higher than the adjusted eight-quarter average, service issues rose 60%. Complaints related to chargebacks, relationship ended and information: incomplete/wrong/misrepresented were each down relative to the eight-quarter average.

Top 5 Investment Products: Q2 vs. 8-Quarter Average



We opened 30 cases related to mutual funds in the second quarter, 17% lower than the eight-quarter average. Common shares complaints fell sharply, 44% lower than the eight-quarter average. Complaints related to scholarship trust plans, other and derivatives remained within the historical norms in Q2.

Top 5 Investment Issues: Q2 vs. 8-Quarter Average



There were minor variations from the eight-quarter average in the reported investment issues in the second quarter. Suitability continues to be the most frequently complained about issue, followed by fee disclosure, product information disclosure/misrepresentation and service issues. Service issues rose 57% in the second quarter from the eight-quarter average.