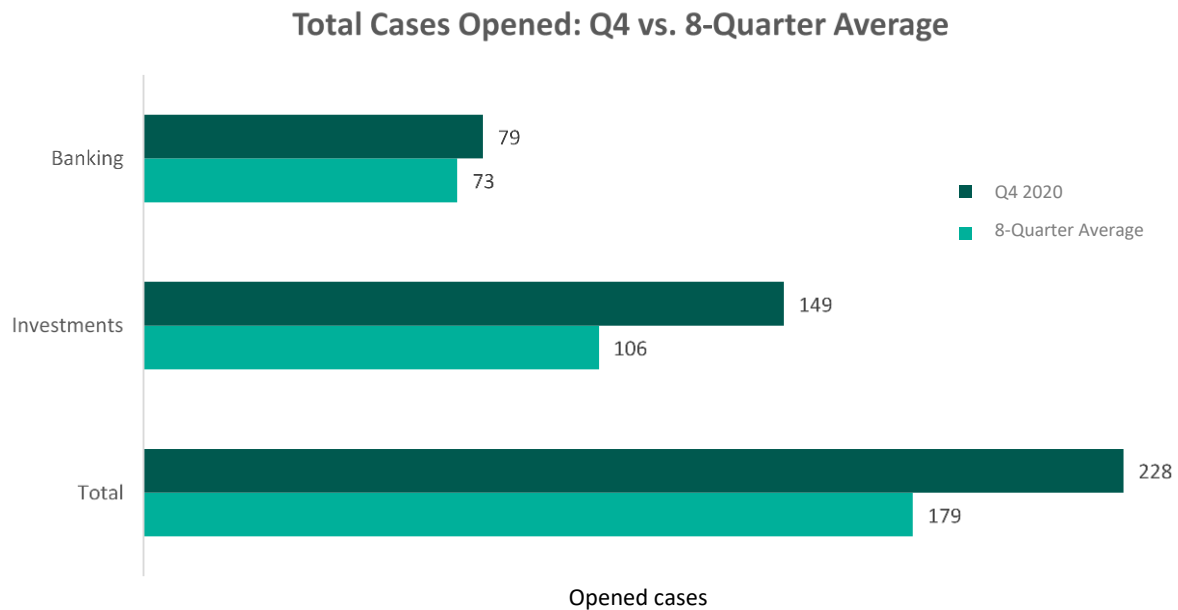


## Q4 2020 Statistics

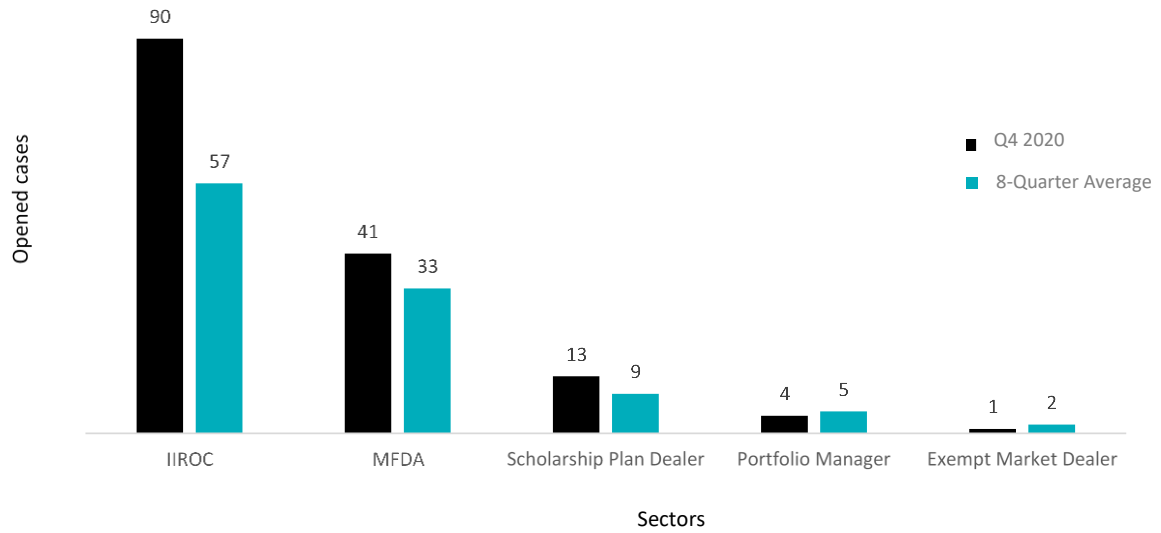
August 1 – October 31, 2020

To add historical context, the case volume charts below present our most recent quarter alongside the eight-quarter rolling average. All figures are preliminary and subject to change.



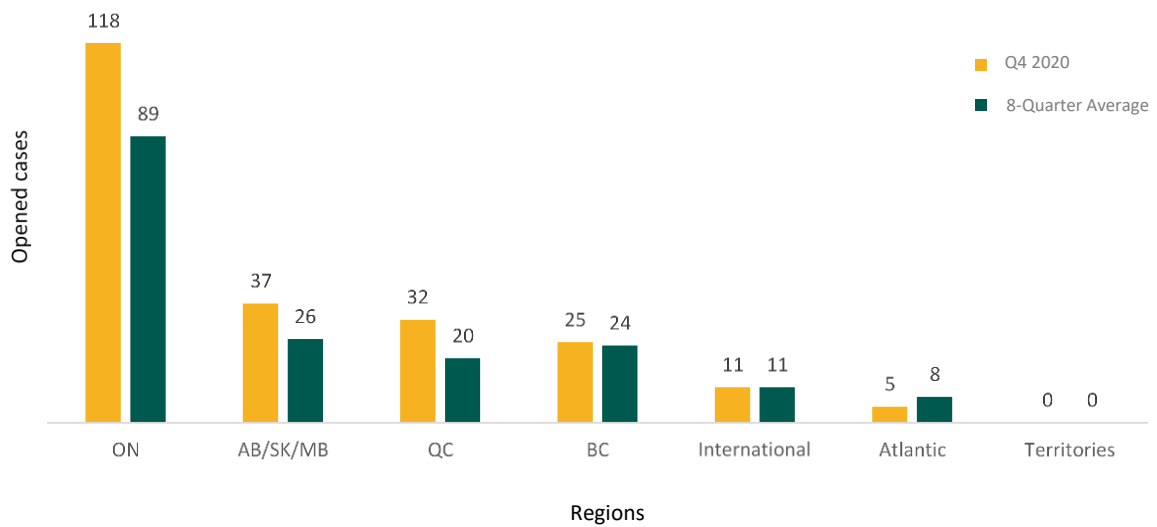
The fourth quarter of 2020 was characterized by higher-than-normal case volumes. During the quarter, banking cases opened were 8% higher than the eight-quarter average, while investment cases opened were 41% higher than the eight-quarter average. Total cases opened in Q4 were 27% higher than the eight-quarter average.

### Cases Opened by Investment Sector: Q4 vs. 8-Quarter Average



The fourth quarter of 2020 saw IIROC cases 58% higher and MFDA cases 24% higher than the eight-quarter average. Cases involving scholarship plan dealers were 44% higher than the eight-quarter average. Case volumes for portfolio managers and exempt market dealer cases remained consistent with historical norms.

## Cases Opened by Region: Q4 vs. 8-Quarter Average



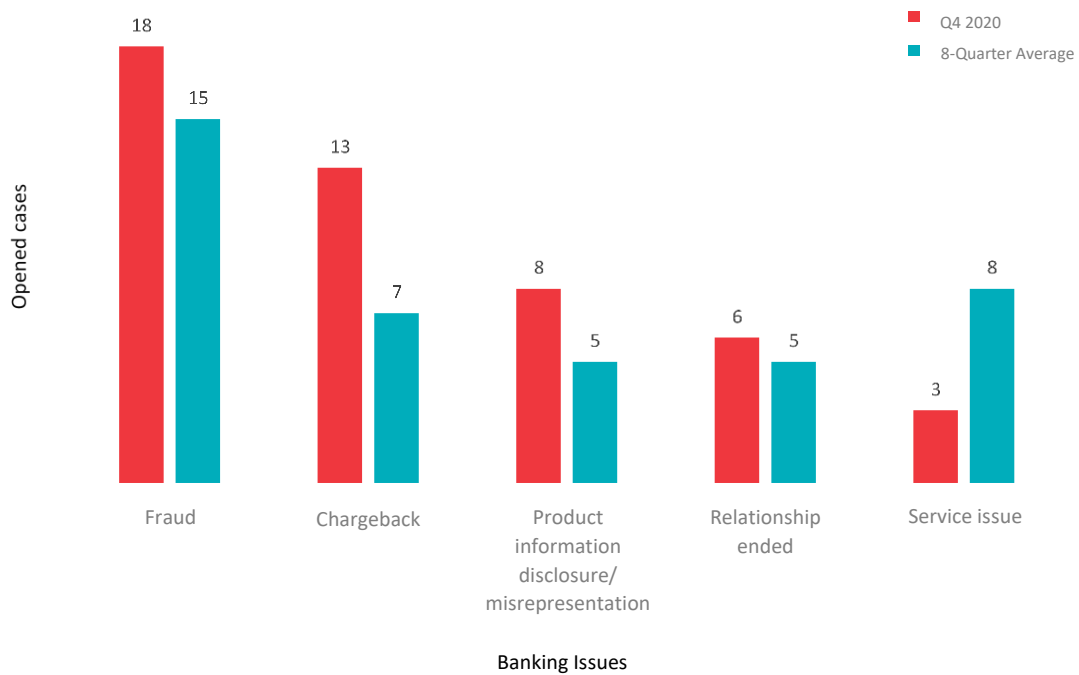
In Ontario, cases opened during Q4 of 2020 were 33% higher than the eight-quarter average. When compared to historical norms, the Prairie provinces saw a 42% increase in cases, while Quebec saw a 60% increase in cases. Cases from the Atlantic provinces decreased in volume. International cases and cases originating from BC and the Territories remained consistent when compared with the eight-quarter average.

### Top 5 Banking Products: Q4 vs. 8-Quarter Average



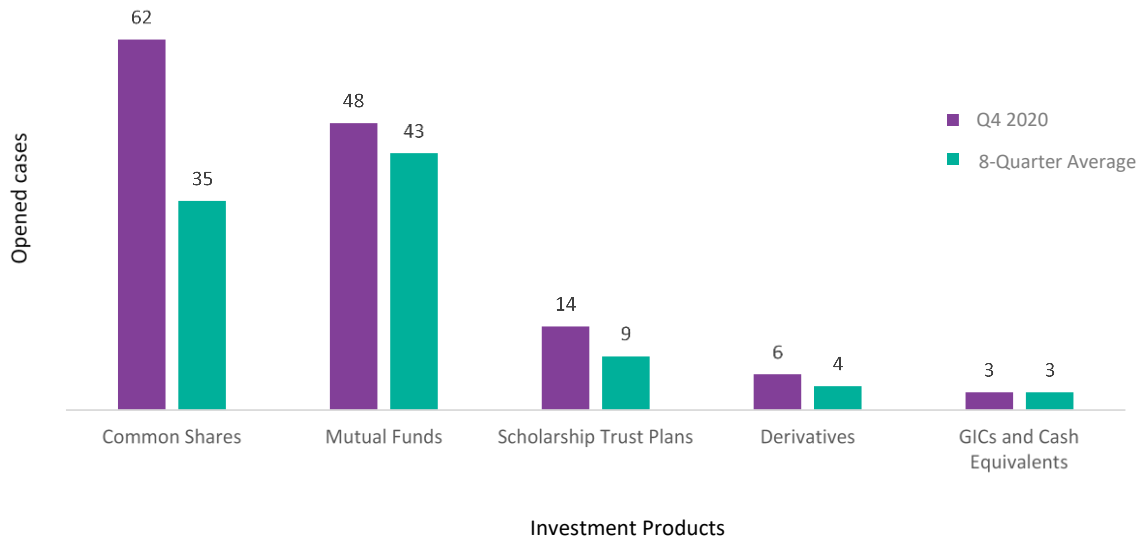
In the fourth quarter of 2020, cases involving credit cards led banking complaints, increasing 40% when compared to the eight-quarter average. Personal transaction account complaints dropped slightly below the eight-quarter average, while mortgage complaints increased slightly above the eight-quarter average. Cases relating to wire transfers and lines of credit loans remained consistent with historical norms.

### Top 5 Banking Issues: Q4 vs. 8-Quarter Average



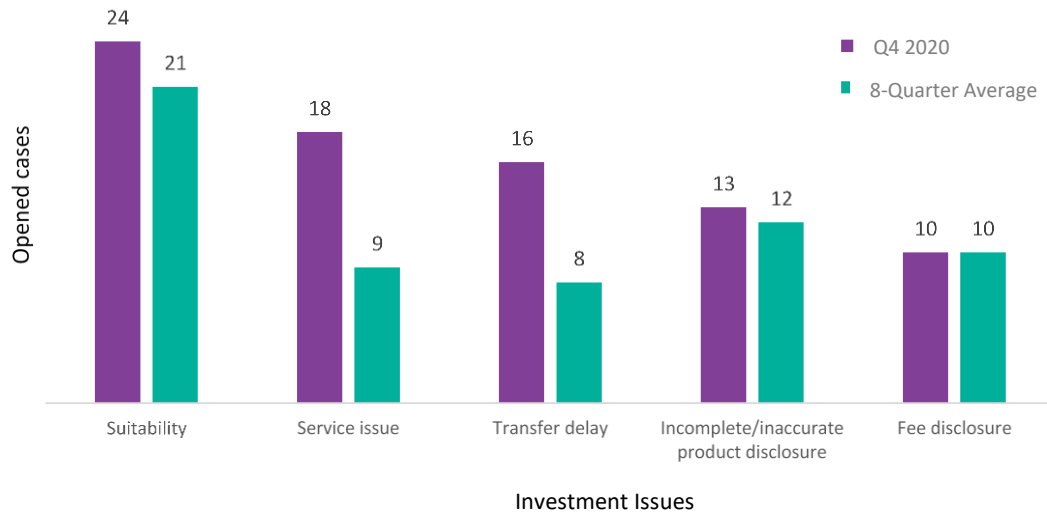
Fraud continued to be the most reported banking issue in the fourth quarter of 2020, with case volumes 20% higher than the eight-quarter average. Cases related to chargebacks nearly doubled in Q4 when compared to the eight-quarter average, while complaints related to product information disclosure were higher than the eight-quarter average. Service issue complaints declined by more than half when compared to the eight-quarter average and relationship-ended cases remained consistent with historical norms.

### Top 5 Investment Products: Q4 vs. 8-Quarter Average



In the fourth quarter of 2020, cases involving common shares led investment complaints, with volumes 77% above the eight-quarter average. Mutual fund complaints were 12% higher than the eight-quarter average, while complaints related to scholarship trust plans were 56% above the eight-quarter average. Cases related to derivatives, along with cases related to GICs and cash equivalents remained low and consistent with historical norms.

## Top 5 Investment Issues: Q4 vs. 8-Quarter Average



Suitability continued to be the most common investment issue for cases opened in the fourth quarter of 2020, with 14% more cases than the eight-quarter average. Complaints related to service issues and transfer delays in the quarter increased more significantly to approximately double the eight-quarter average. Complaints related to incomplete or inaccurate product disclosure and fee disclosure remained consistent with historical norms.