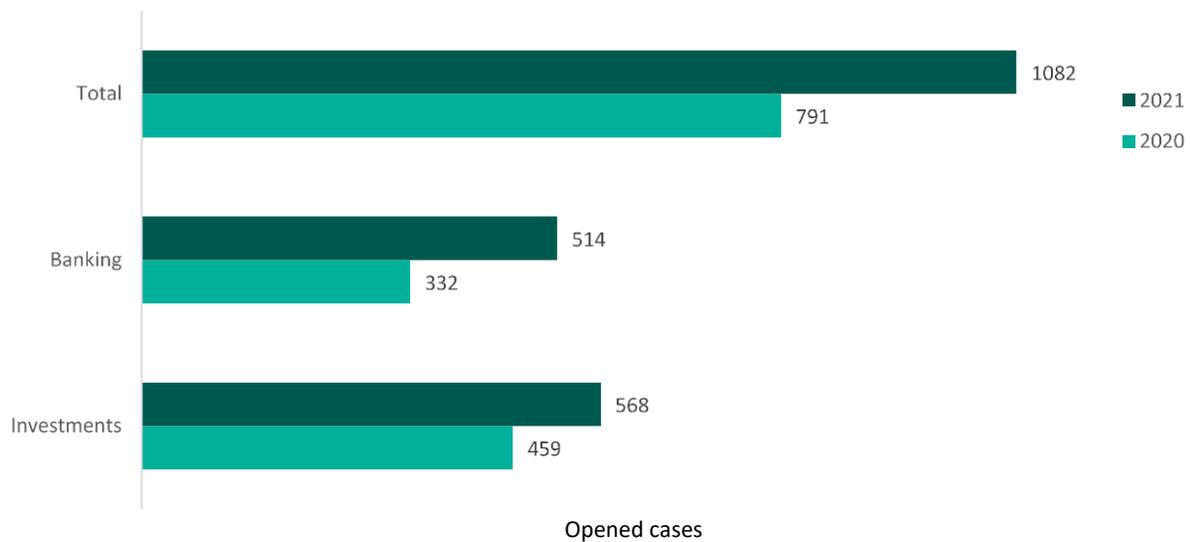


FY 2021 Statistics

November 1, 2020 – October 31, 2021

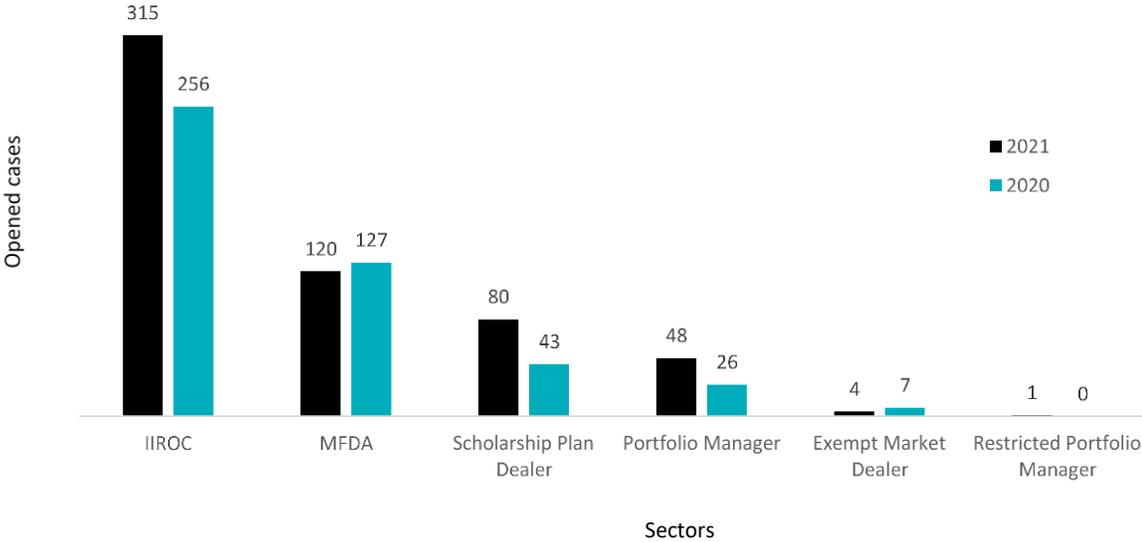
Below is information relating to our full 2021 fiscal year (November 1, 2020 to October 31, 2021). To view our case data for Q4 2021, [please click here](#). All figures are preliminary and subject to change.

Total Cases Opened: 2021 vs. 2020



OBSI saw a 55% year-over-year increase in cases relating to banking, and a 24% year-over-year increase in investment cases. Combined, the total number of cases we opened in 2021 increased 37% from 2020. Over the past two years, cases have increased from 642 to 1082, an increase of 69%.

Cases Opened by Investment Sector: 2021 vs. 2020



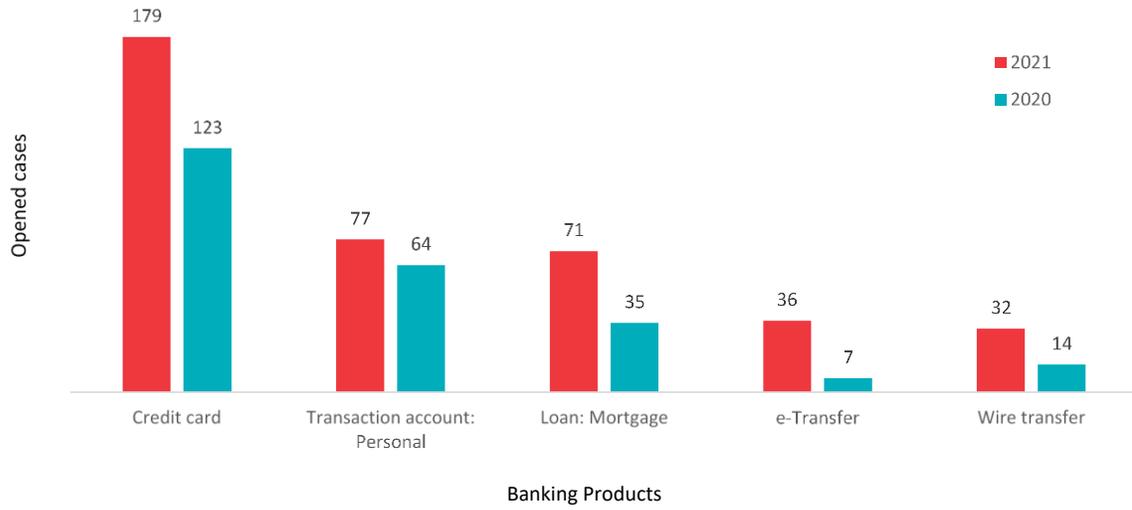
In 2021, IIROC cases rose by 23%, driven largely by complaints relating to order-execution-only (OEO) platforms. Case volumes for scholarship plan dealers and portfolio managers also saw a significant increase, each nearly doubling. During the year, MFDA cases saw a moderate decrease, dropping by 6% year-over-year, while exempt market dealer cases were moderately below historical norms.

Cases Opened by Region: 2021 vs. 2020



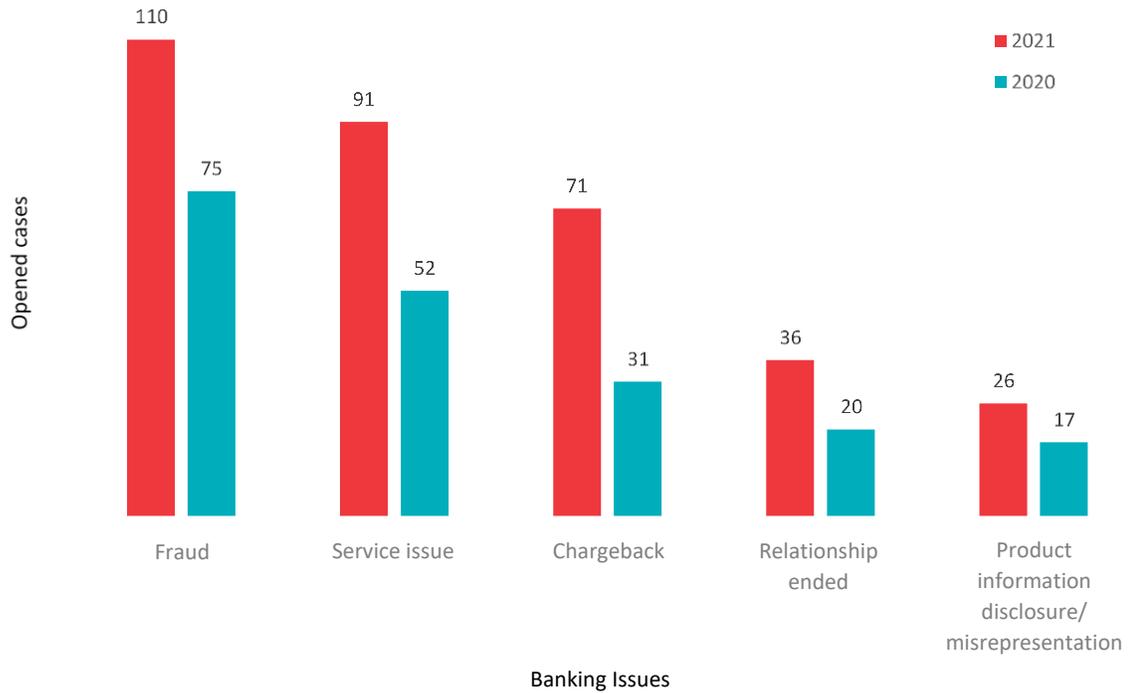
We experienced an increase in case volumes across all regions in 2021 when compared to 2020. Ontario continued to have the most complaints overall with 521. Looking at the percentage increases across the regions, international cases saw the sharpest rise in cases, doubling last year's total. In Canada, BC led with complaints growing by 51%, followed by Quebec (33%), Ontario (29%), the Prairie provinces (28%), and the Atlantic provinces (25%). Cases from the Territories remained low.

Top 5 Banking Products: 2021 vs. 2020



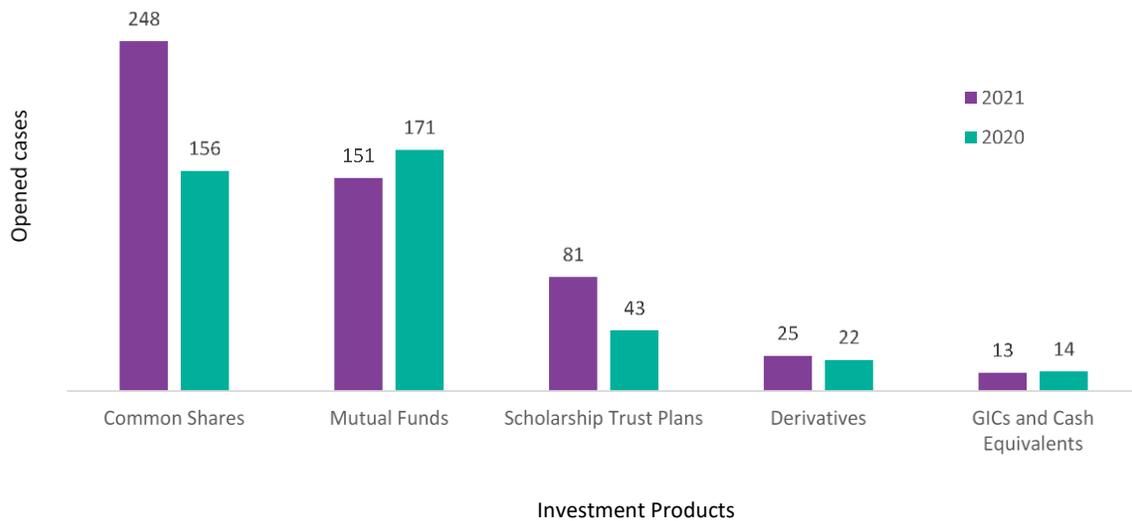
In 2021, banking cases increased across all product categories, with credit cards leading complaint volume overall with a 46% increase from 2020. Complaints related to personal transaction accounts also saw an increase of 20% in cases year over year. Other products also saw dramatic increases over 2020 levels: complaints related to mortgage loans and wire transfers more than doubled, while e-transfer complaints were five times higher. Both e-transfer and wire transfer complaints also increased significantly during 2021.

Top 5 Banking Issues: 2021 vs. 2020



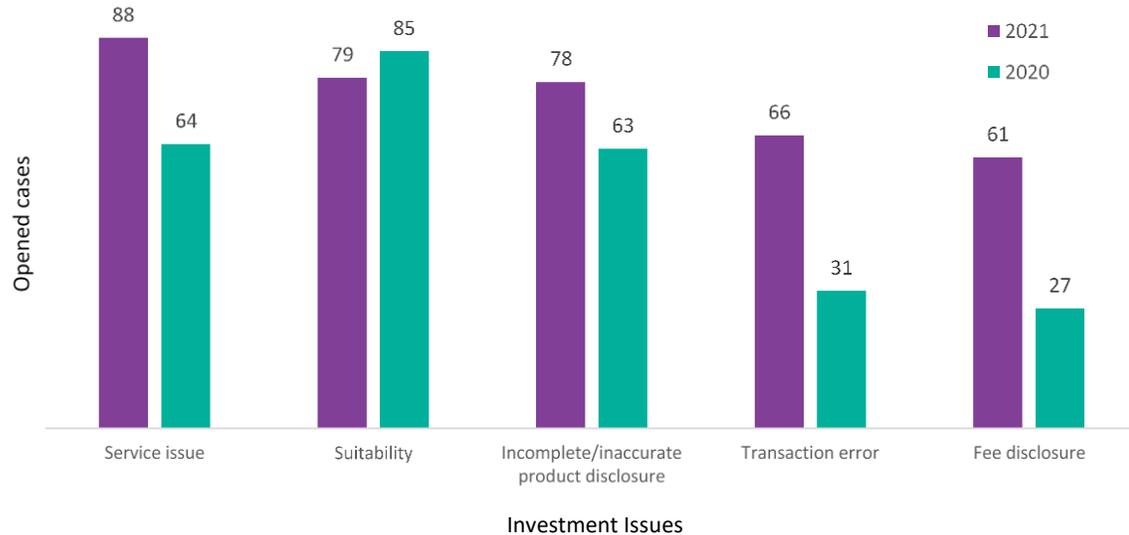
In 2021, all banking case related issues saw significant year-over-year increases. Fraud related cases continued to be the most reported banking issue, rising 47% year over year. Service issues followed as the second most frequent complaint, increasing 75% from 2020 levels. Issues related to chargebacks more than doubled while relationship-ended cases rose by 80%, marking the most significant increases from 2020 to 2021. Cases involving product information disclosure or misrepresentation rose by 53%. In 2021, the top five banking issues remained unchanged from 2020.

Top 5 Investment Products: 2021 vs. 2020



Common shares had the highest number of complaints among investment products in 2021, rising 59% from 2020 and replacing mutual funds in the number one spot, driven largely by the increase in OEO-related complaints. Mutual fund cases declined 12% year over year, while scholarship trust plan cases nearly doubled. Cases related to derivatives and cases involving GICs and cash equivalents remained near historical norms.

Top 5 Investment Issues: 2021 vs. 2020



Cases involving service issues led investment complaints with a 38% increase from 2020 and replaced suitability as the leading issue. A key driver of service-issue cases stem from users of OEO investment platforms, which increased in popularity dramatically during the pandemic. Not since 2004 have service issues surpassed issues related to suitability.

Suitability issues followed as the second most common investment complaint, despite a 7% decrease from 2020 volumes. Cases related to incomplete or inaccurate product disclosure rose by 24% in 2021. Cases involving transaction errors and cases involving fee disclosure more than doubled in volume from 2020 levels.