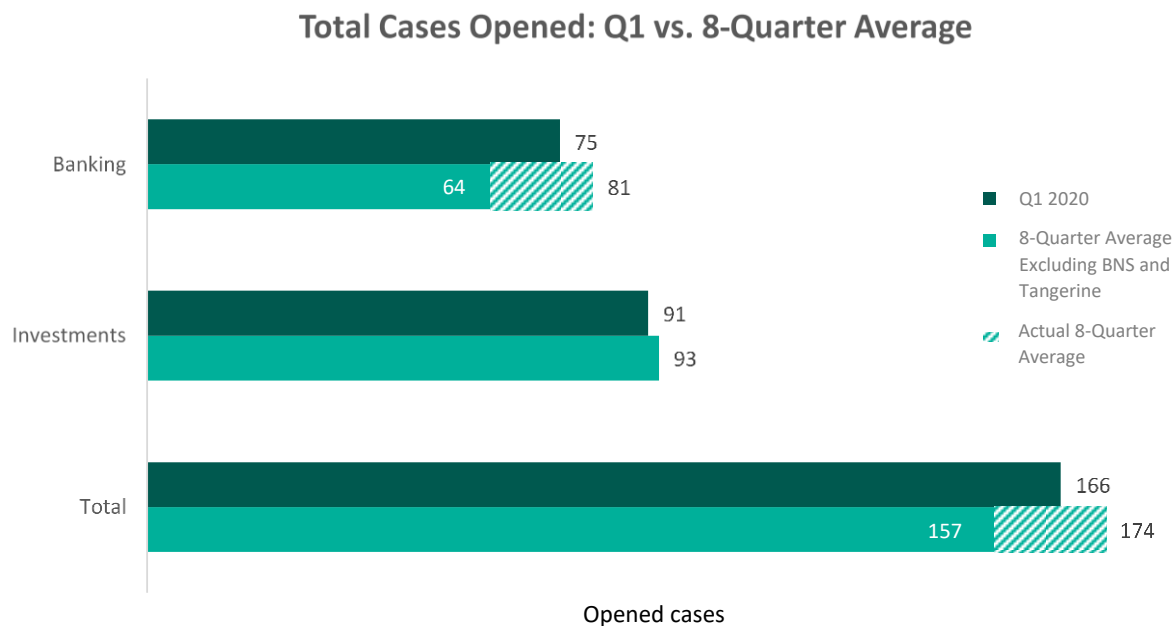


## Q1 2020 Statistics

November 1, 2019 – January 31, 2020

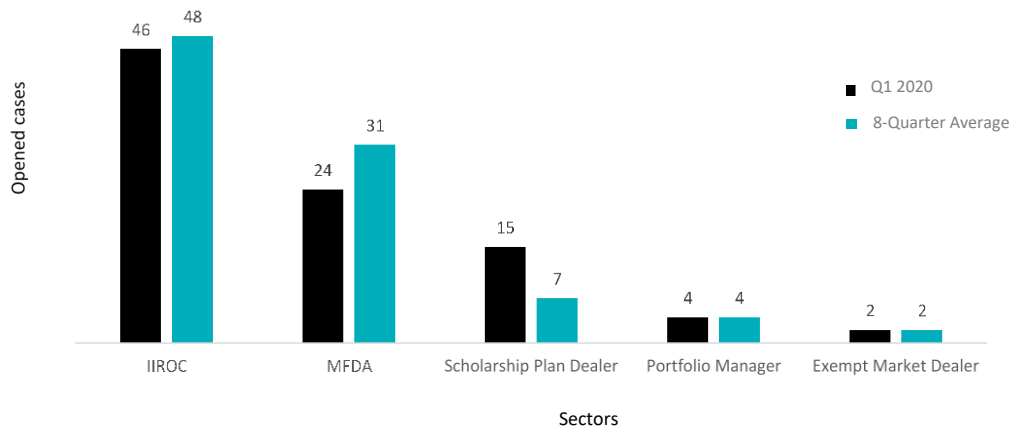
To better compare this quarter's case volumes against our historical norms, the banking charts are presented showing an eight-quarter average both including and excluding the cases from Bank of Nova Scotia (BNS) and its subsidiary Tangerine, which are no longer participating banks. Investment cases are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



In the first quarter of 2020, OBSI saw a 5% decline in total cases opened relative to the eight-quarter average. The decline in total cases opened is largely due to the reduction in banking case volume caused by the departure of the Bank of Nova Scotia (BNS) and its subsidiary Tangerine at the end of the 2018 fiscal year. To accurately compare this quarter's case volumes against our historical norms, the banking charts in this section are presented as an adjusted eight-quarter average excluding these firms. The eight-quarter average including these firms is also shown and is noted by the striped shaded bar. Investment cases are unaffected by bank departures.

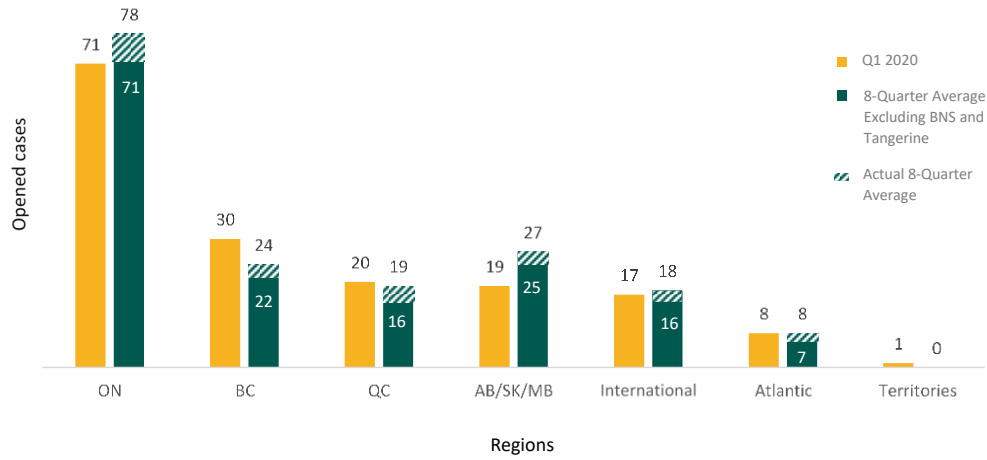
On an adjusted basis, banking cases opened were 17% higher than the eight-quarter average, while Investment cases opened were slightly below the eight-quarter average. Total cases opened in the quarter were 6% higher than the adjusted eight-quarter average.

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



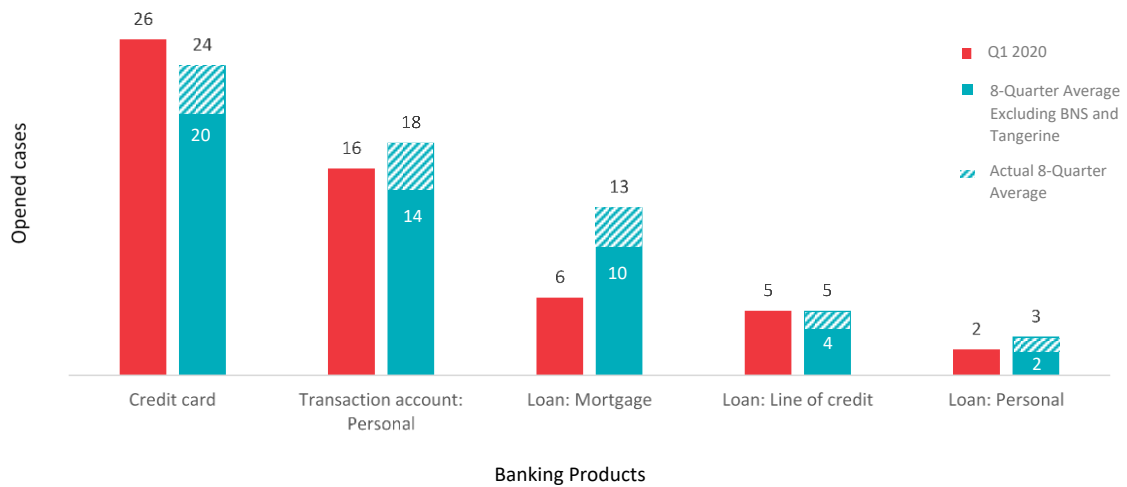
In the first quarter of 2020, we saw a significant increase in cases relating to scholarship plan dealers, with cases more than double the eight-quarter average. IIROC cases were slightly below the eight-quarter average, while MFDA cases were 23% below the eight-quarter average. Portfolio manager and exempt market dealer case numbers in the quarter remained consistent with historical norms.

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



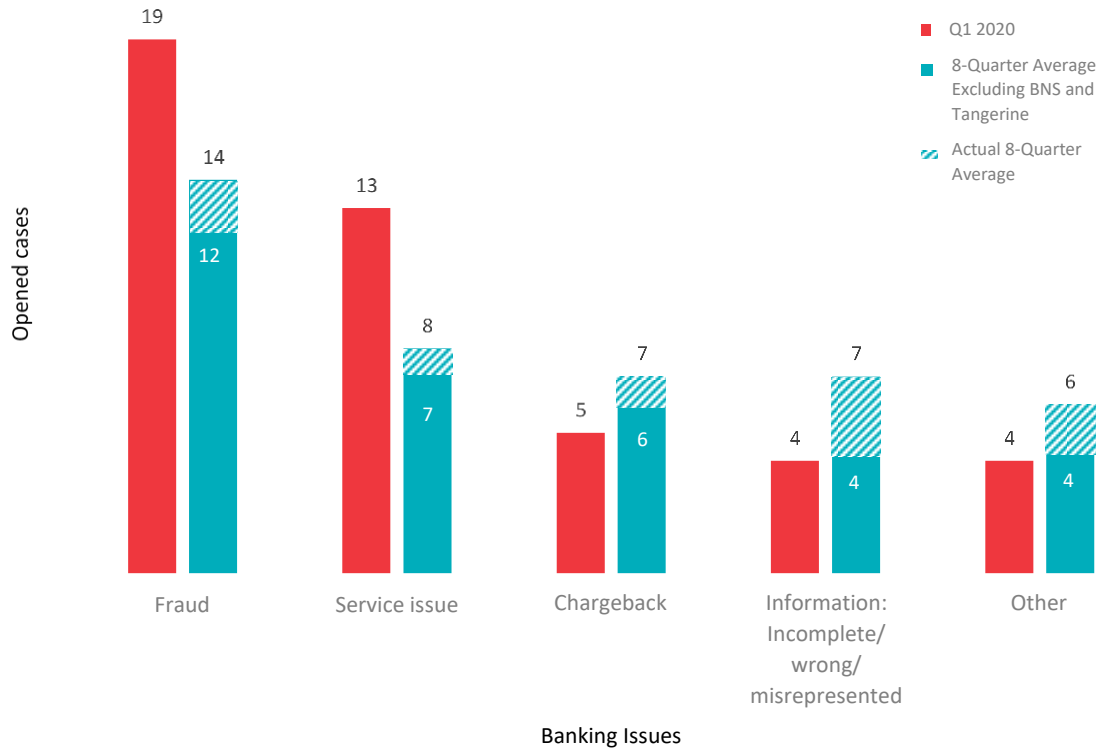
Cases opened in Ontario in the first quarter of 2020 were consistent with the adjusted average over the past eight quarters, while cases from BC and Quebec were significantly higher and the other Western provinces were significantly lower than the adjusted eight-quarter average. International cases and cases opened in the Atlantic provinces and Territories remained within historical norms.

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



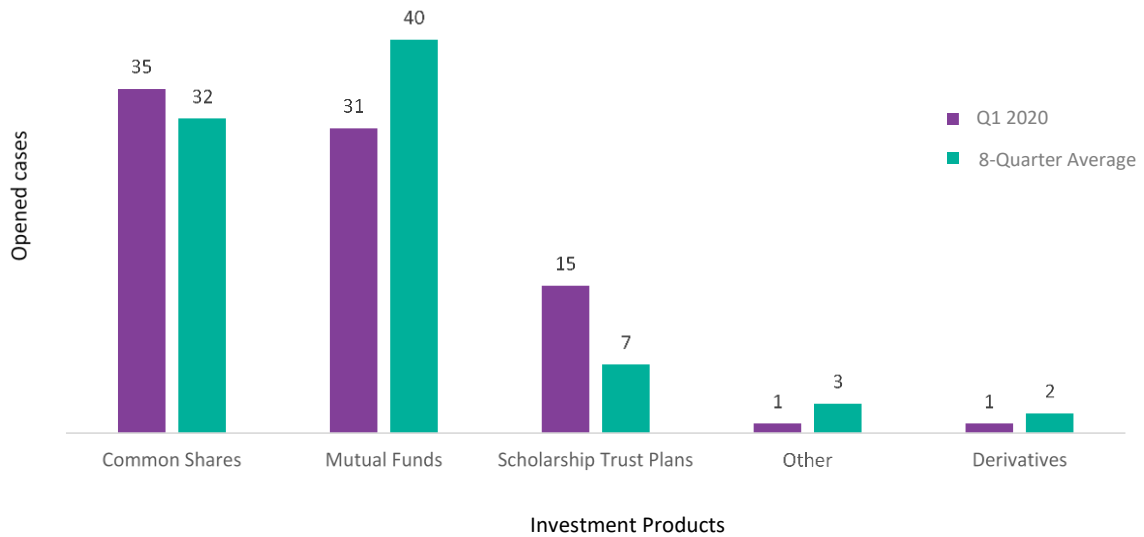
In the first quarter of 2020, there was an increase in credit card and personal transaction account complaints, while mortgage complaints were below the adjusted eight-quarter average. Cases relating to lines of credit and personal loans remained consistent with historical norms.

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



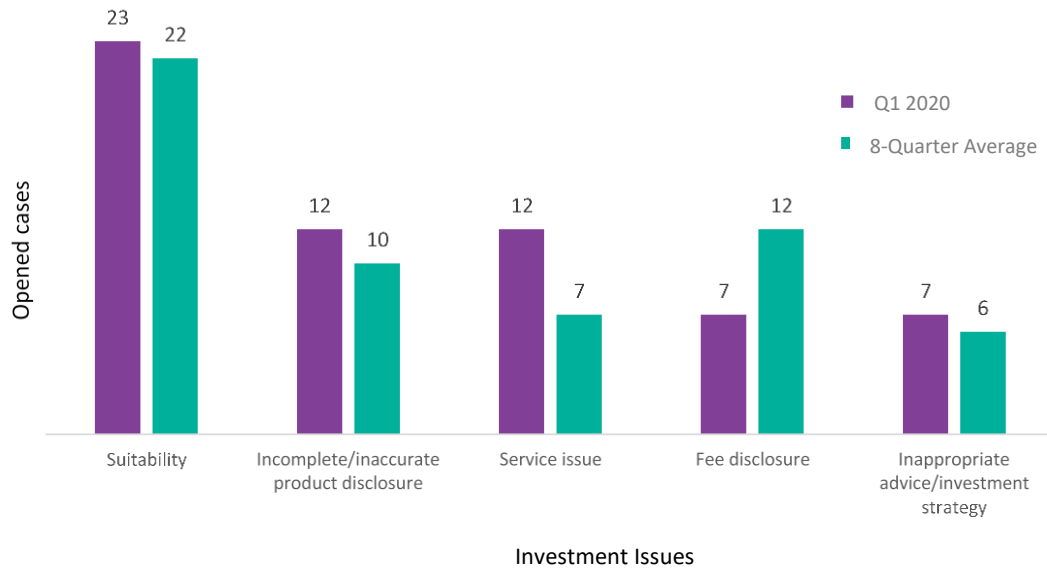
Fraud continued to be the most reported banking issue, with complaint volumes significantly above the adjusted eight-quarter average in the first quarter. Complaints related to service issues were also significantly higher in the quarter, at almost double the eight quarter average. Complaints related to all other banking issues remained consistent with historical norms.

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



The first quarter saw common shares complaints approximately 10% above the eight-quarter average and scholarship trust plan complaints more than doubled the eight quarter average, while complaints relating to mutual funds were 23% below the eight-quarter average. Complaints related to derivatives and other investment products remained consistent with historical norms.

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



In the first quarter, suitability continued to be the most frequently complained about investment issue, while product disclosure and service issue complaints were also both above the eight-quarter average in Q1. Fee disclosure complaints were significantly below the eight quarter average, while complaints related to inappropriate advice/investment strategy remained consistent with historical norms.