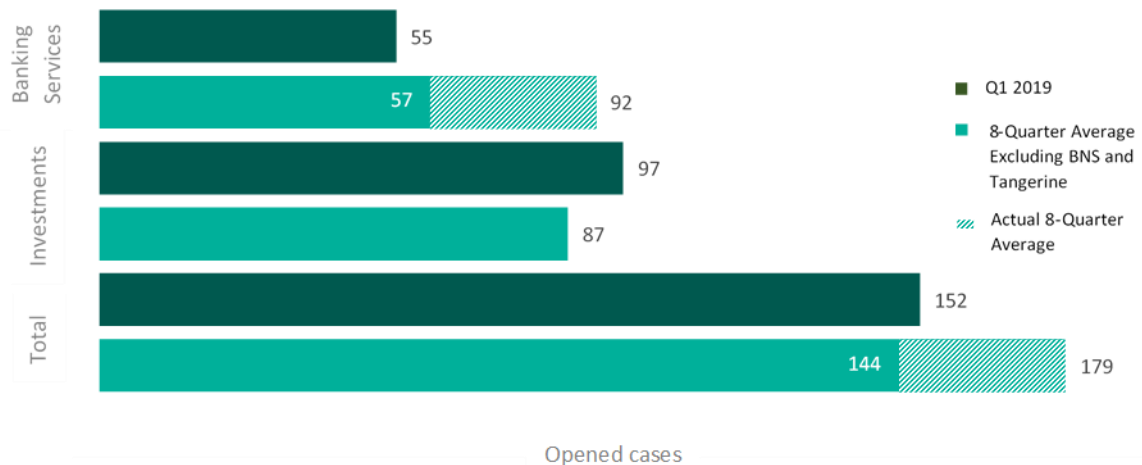




Q1 2019

November 1, 2018 – January 31, 2019

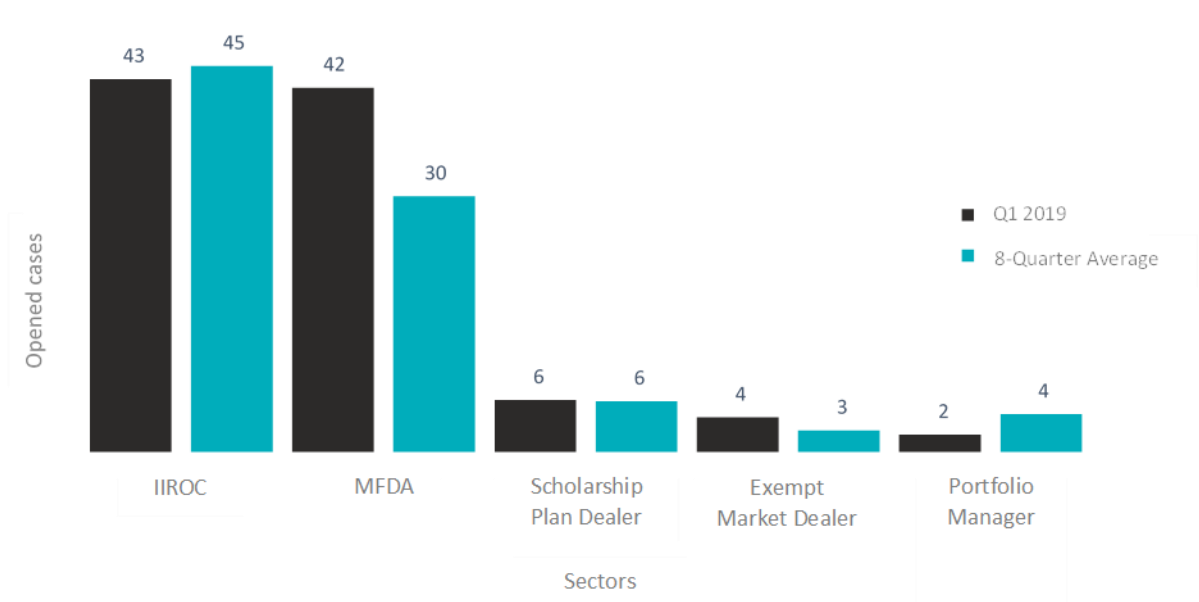
Total Cases Opened: Q1 vs. 8-Quarter Average



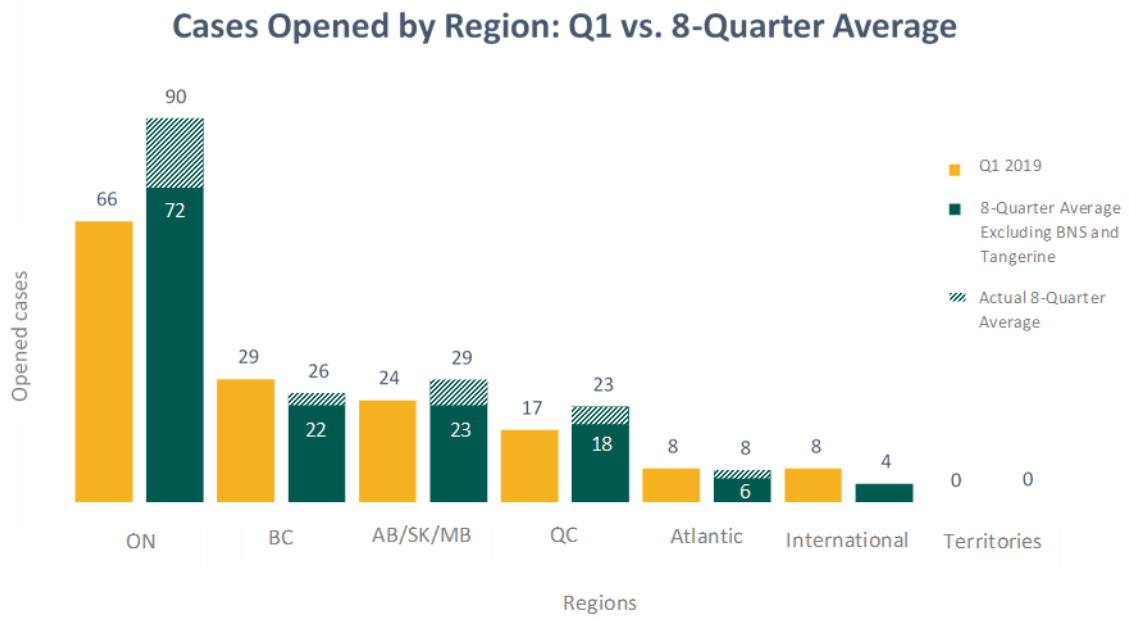
In the first quarter of 2019 OBSI saw a decrease in cases opened from the eight-quarter average of 179 to 152, representing a 20% decrease. The sharp fall in total and bank cases opened is due to the departure of the Bank of Nova Scotia (BNS) and its subsidiary Tangerine at the end of the 2018 fiscal year. To accurately compare this quarters' 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 shaded bar. Investment cases are unaffected by the bank departures.

Banking cases opened decreased slightly from 57 in the adjusted eight-quarter average compared to 55 in the first quarter. Investment case volumes are unaffected by the firm departures. Investment cases opened increased above the eight-quarter average, from 87 opened cases to 97. Overall, the increase in investment cases opened led to a nominal increase in the adjusted total cases opened. Total cases opened increased from 144 in the adjusted eight-quarter average compared to 152 in the first quarter, representing an increase of 6%.

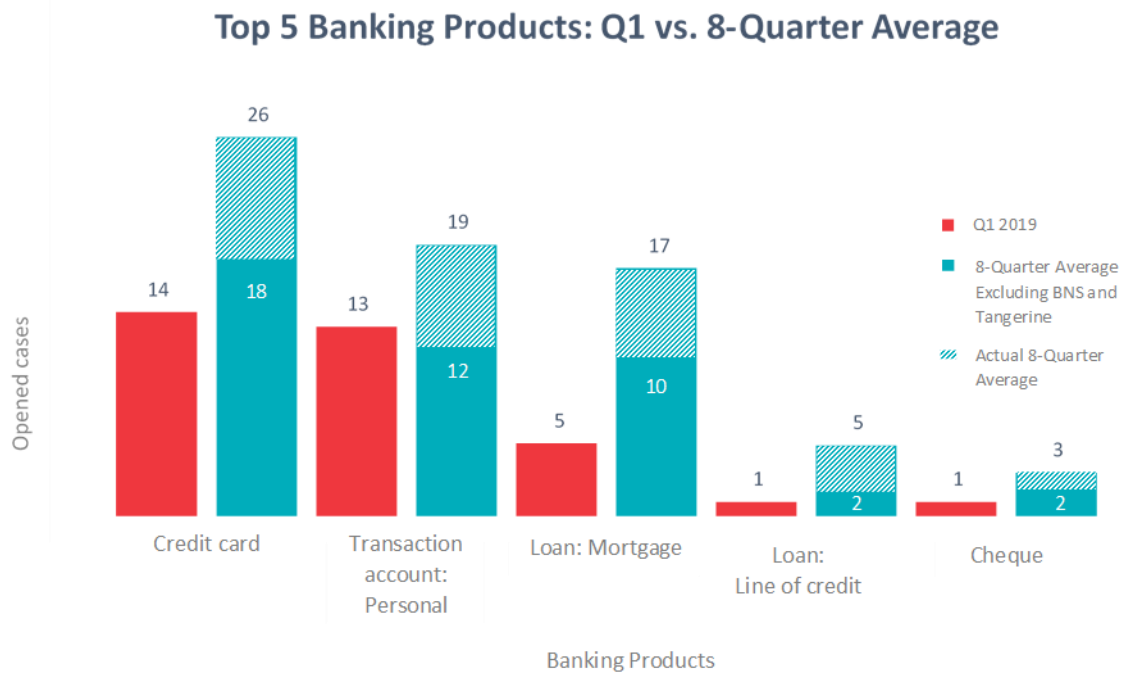
Cases Opened by Investment Sector: Q1 vs. 8-Quarter Average



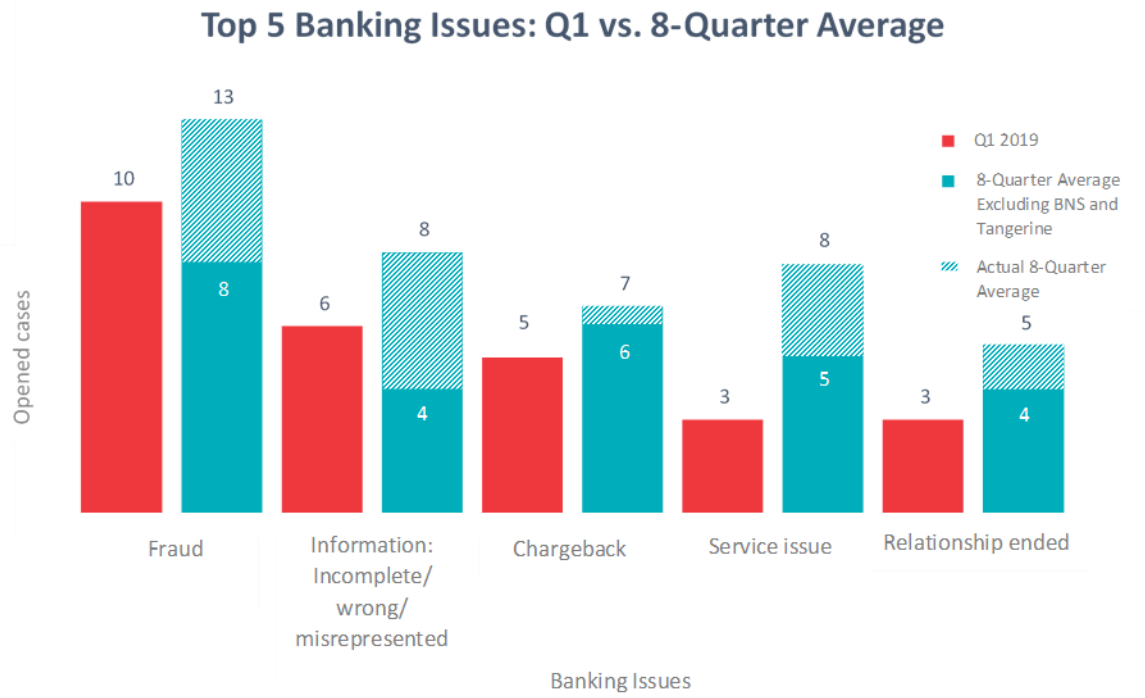
In the first quarter of 2019 MFDA cases opened rose to 42, representing a 40% increase over the eight-quarter average. IIROC, scholarship plan dealer, exempt market dealer and portfolio manager cases opened remained consistent with the final quarter of 2018 and with historical norms.



In Ontario, there were 66 cases opened in the first quarter of 2019, representing a decrease of 8% compared to the adjusted average over the past eight quarters. BC replaced the Western provinces as the region with the second highest share of cases opened increasing to 29 in Q1, up from 22 over the adjusted eight-quarter average. While cases opened in the Western provinces, Quebec and the Atlantic region remained within historical norms in the first quarter International cases doubled to 8, increasing from the adjusted eight-quarter average of 4.

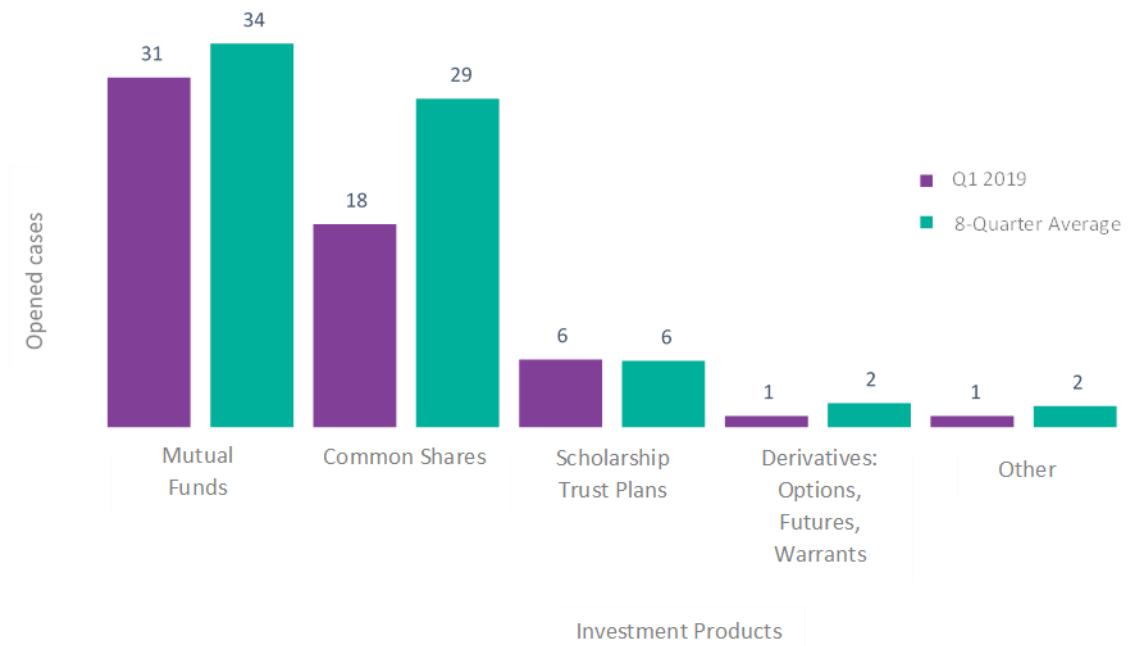


Overall, there was a decrease in banking product complaints in the first quarter of 2019. Credit card complaints fell to 14 cases compared to the adjusted eight-quarter average of 18. Loan mortgage complaints also decreased to 5 complaints in Q1, down from 10 over the adjusted past eight quarters.



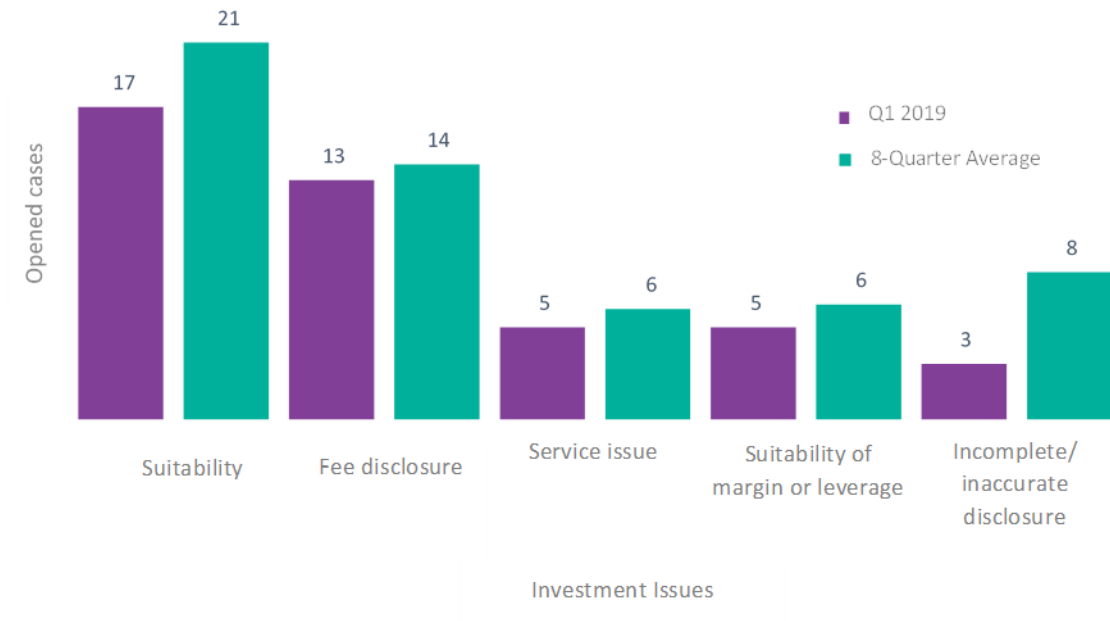
Fraud continued to be the most reported banking issue, increasing from the adjusted eight-quarter average of 8 complaints to 10 complaints in the first quarter. Cases related to Information: incomplete/wrong/misrepresented rose to 6 cases in Q1 and above the adjusted eight-quarter norm of 4 cases.

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



The first quarter saw common shares complaints fall to 18, representing a 38% decrease below the eight-quarter average. Apart from common shares, investment products complaints varied only slightly from the average over the past eight quarters.

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



In the first quarter, suitability remains the most frequently complained about investment issue even though complaints dropped to 17 compared to the eight-quarter average of 21. Incomplete/inaccurate disclosure complaints also fell, decreasing from an average of 8 complaints over the past eight quarters to 3 complaints in Q1.