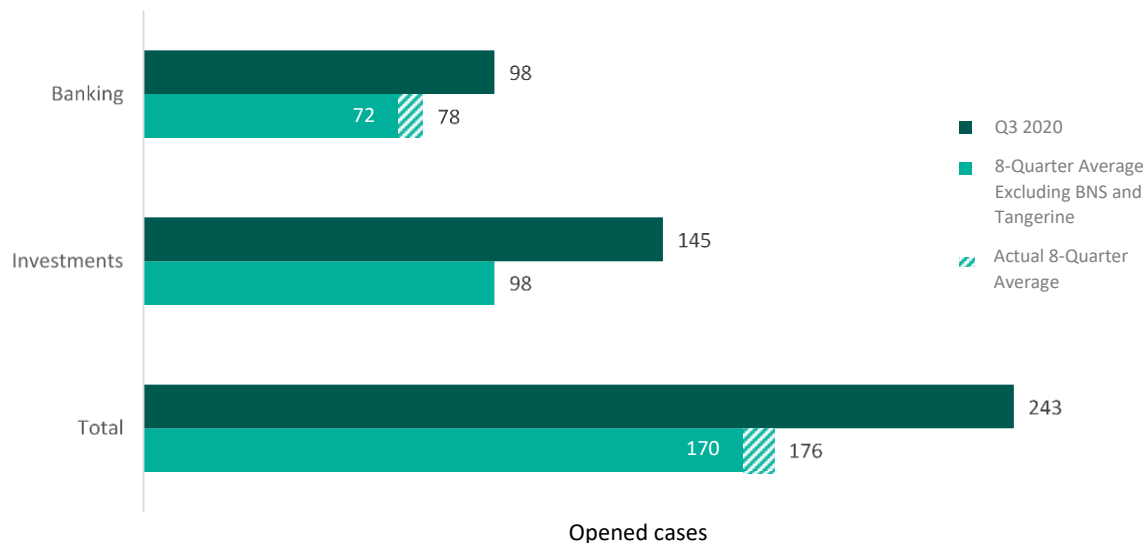


## Q3 2020 Statistics

May 1 – July 31, 2020

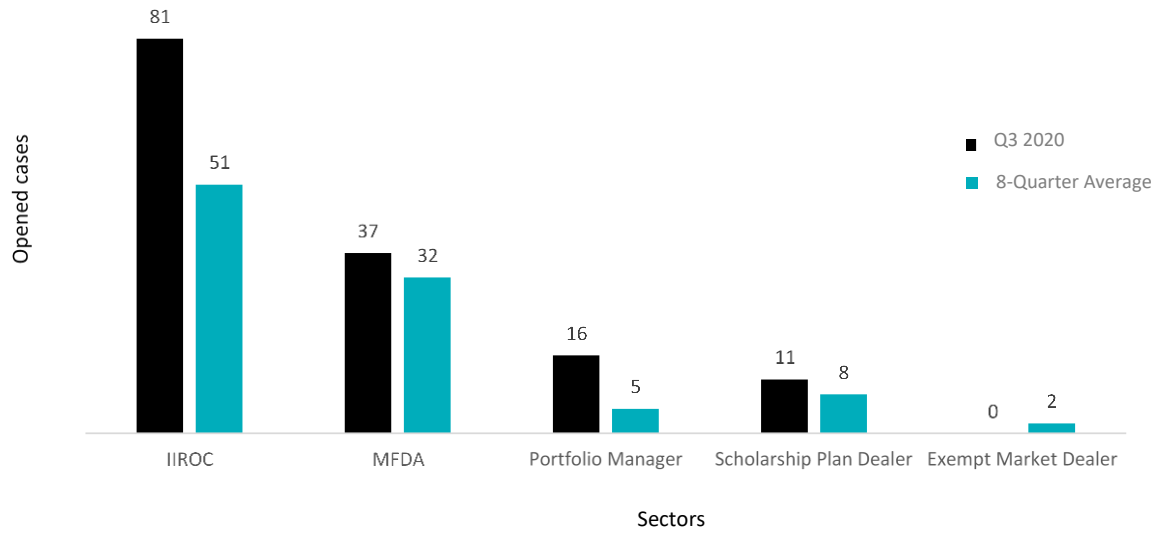
To add historical context, the case volume charts below present our most recent quarter alongside the eight-quarter rolling average. To ensure comparability, for banking cases, this eight-quarter average is illustrated both including and excluding the cases from Bank of Nova Scotia (BNS) and its subsidiary Tangerine, which ceased being participating banks in Q1 2019. Investment cases are unaffected by these departures. All figures are preliminary and subject to change.

**Total Cases Opened: Q3 vs. 8-Quarter Average**



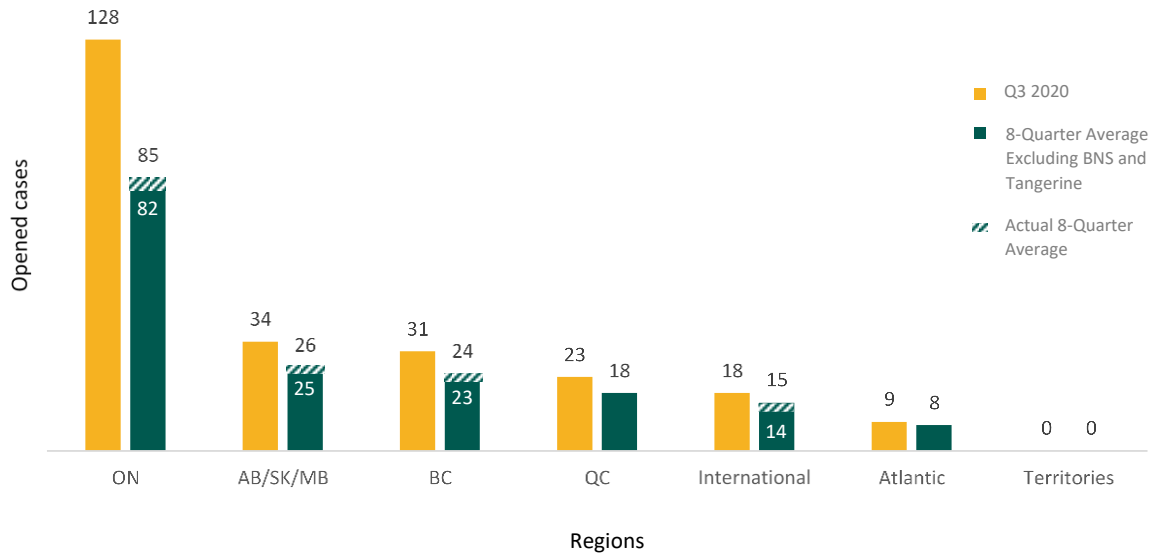
In the third quarter of 2020, banking cases were 36% higher than the adjusted eight-quarter average, while investment cases opened were 48% higher than the eight-quarter average. Total cases opened in Q3 were 43% higher than the adjusted eight-quarter average.

### Cases Opened by Investment Sector: Q3 vs. 8-Quarter Average



The third quarter of 2020 saw IIROC cases 59% higher and MFDA cases 16% higher than the eight-quarter average. Case volumes for portfolio managers were three times higher than the eight-quarter average, while cases involving scholarship plan dealers were also somewhat higher than recent norms. Exempt market dealer cases remained low in the quarter.

### Cases Opened by Region: Q3 vs. 8-Quarter Average



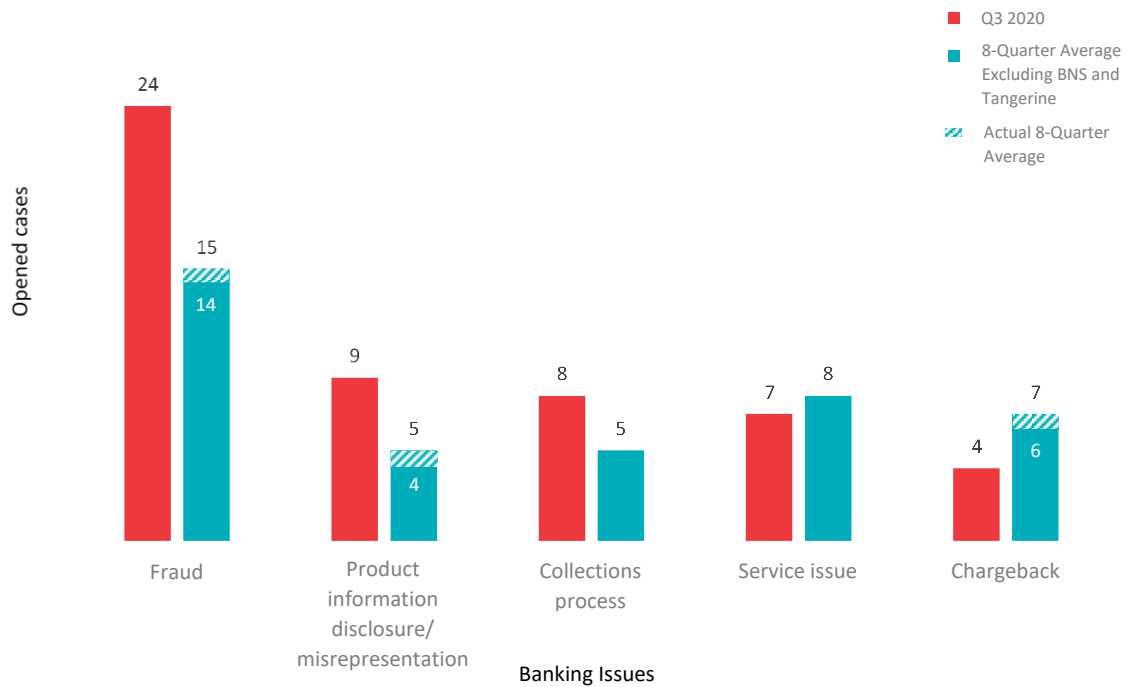
In Ontario, cases opened during the third quarter of 2020 were 56% higher than the adjusted eight-quarter average, while the Prairie provinces, and BC all saw consistent increases in case volumes (just over a third) when compared to historical norms. Quebec cases and international cases were also higher than the adjusted eight-quarter average, while cases originating in Atlantic Canada and the Territories remained consistent with the adjusted eight-quarter average.

### Top 5 Banking Products: Q3 vs. 8-Quarter Average



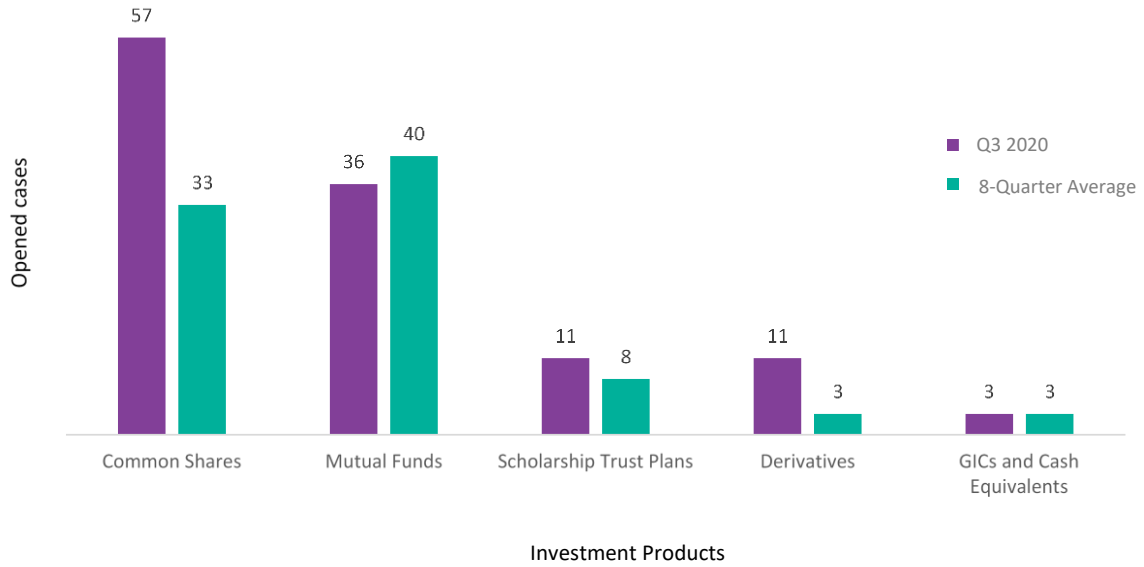
In the third quarter of 2020, credit card complaints were 35% higher and personal transaction account complaints were 31% higher than the adjusted eight-quarter average. Mortgage complaints dropped slightly below the adjusted eight-quarter average, while cases relating to lines of credit and personal loans remained consistent with historical norms.

### Top 5 Banking Issues: Q3 vs. 8-Quarter Average



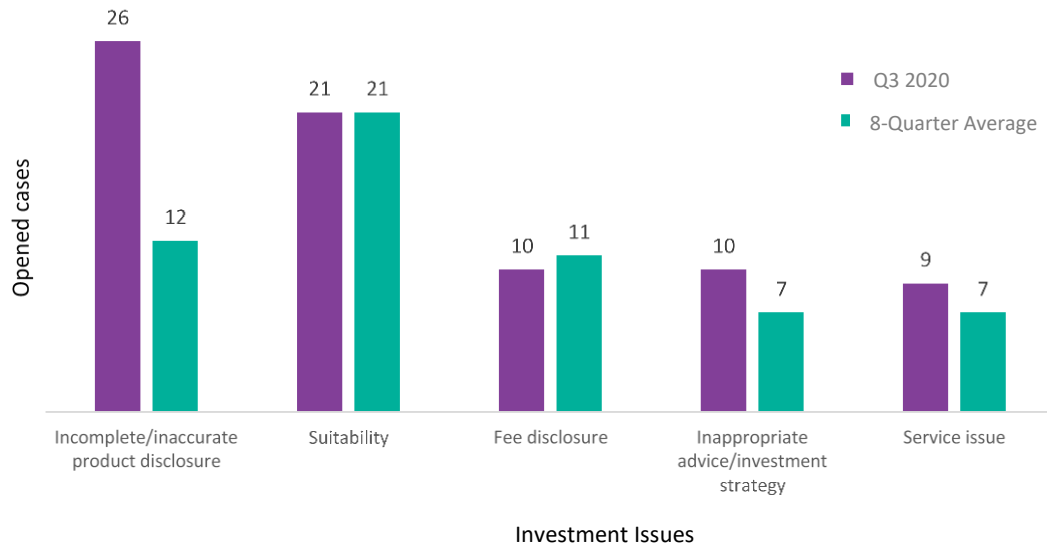
Fraud continued to be the most reported banking issue in the third quarter of 2020 and case volumes were 71% higher than the adjusted eight-quarter average. Complaints related to product information disclosure were more than double the adjusted eight-quarter average, while complaints related to the collections process also rose in the third quarter. Cases related to chargebacks declined by almost half when compared to the adjusted eight-quarter average, while service issue complaints remained approximately consistent with historical norms.

### Top 5 Investment Products: Q3 vs. 8-Quarter Average



In the third quarter of 2020, cases related to common shares were 72% higher than the eight-quarter average, while mutual fund complaints were lower than historical norms. Cases related to derivatives more than tripled the eight-quarter average, while complaints related to scholarship trust plans were also higher. Complaints related to GICs and cash equivalents remained low, consistent with historical norms.

### Top 5 Investment Issues: Q3 vs. 8-Quarter Average



Complaints related to incomplete or inaccurate product disclosure rose sharply above historical norms in Q3, becoming the leading source of investment complaints in the quarter for the first time. Complaints related to inappropriate investment advice or strategy were also higher than the eight-quarter average, while complaints related to suitability and fee disclosure remained consistent with historical norms.