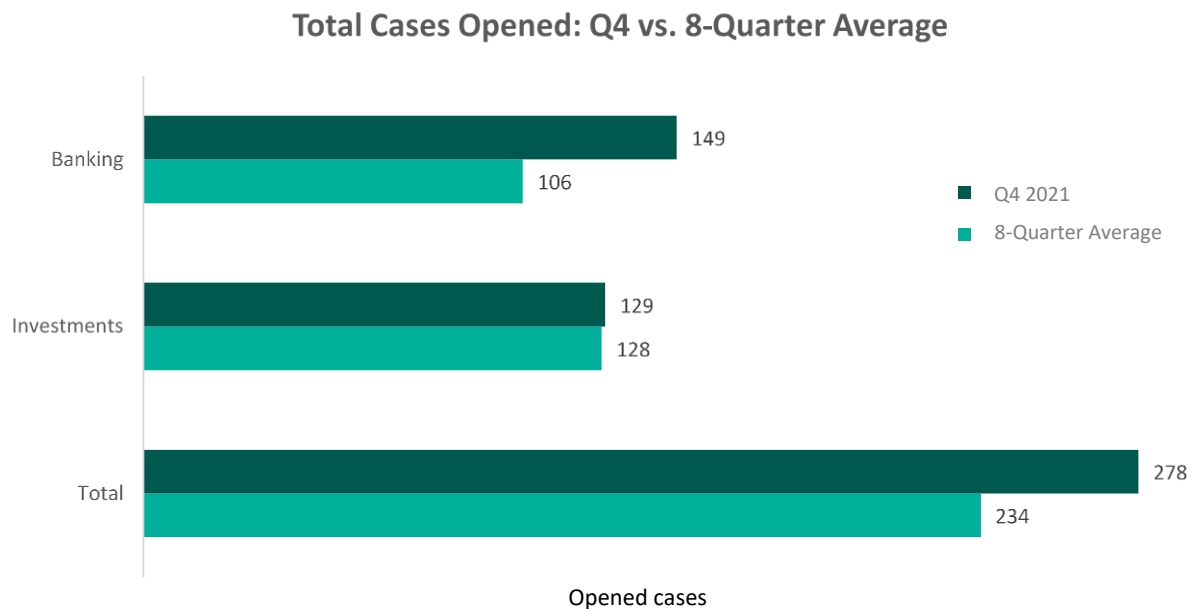


Q4 2021 Statistics

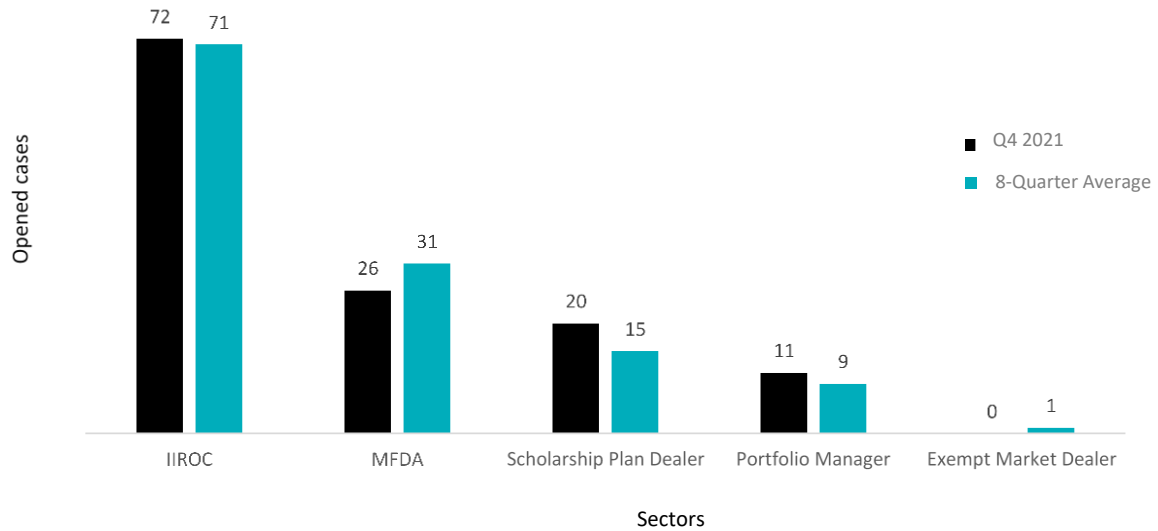
August 1 – October 31, 2021

The case volume charts below present preliminary case data from Q4 2021 (August 1, 2021 to October 31, 2021) alongside the eight-quarter rolling average for historical context.



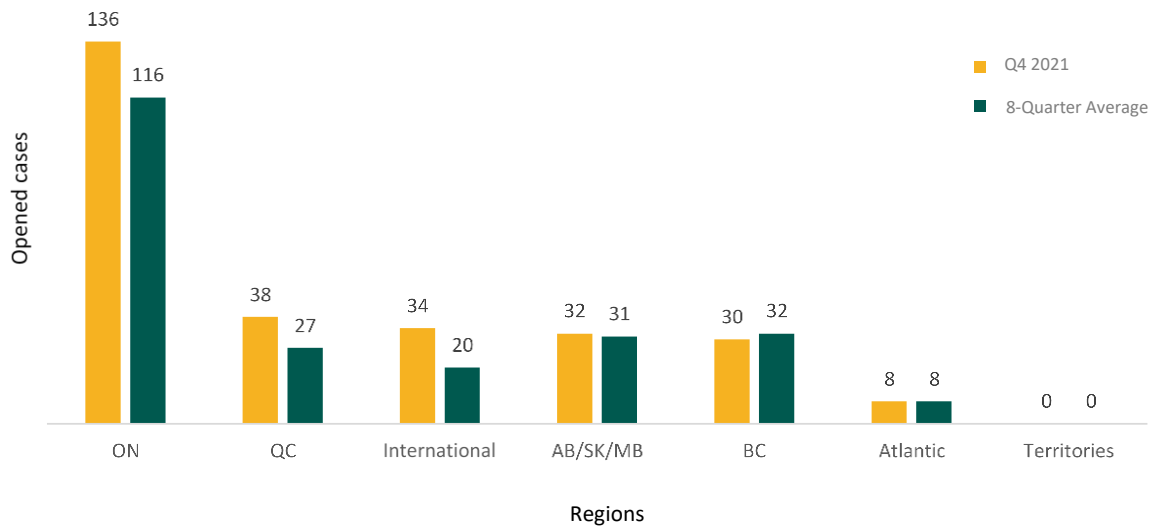
The fourth quarter of 2021 was characterized by higher-than-normal case volumes, predominantly driven by banking cases. During the quarter, banking cases opened were 41% higher than the eight-quarter average, while investment cases opened remained flat when compared to the eight-quarter average. Total cases opened in Q4 were 19% higher than the eight-quarter average.

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



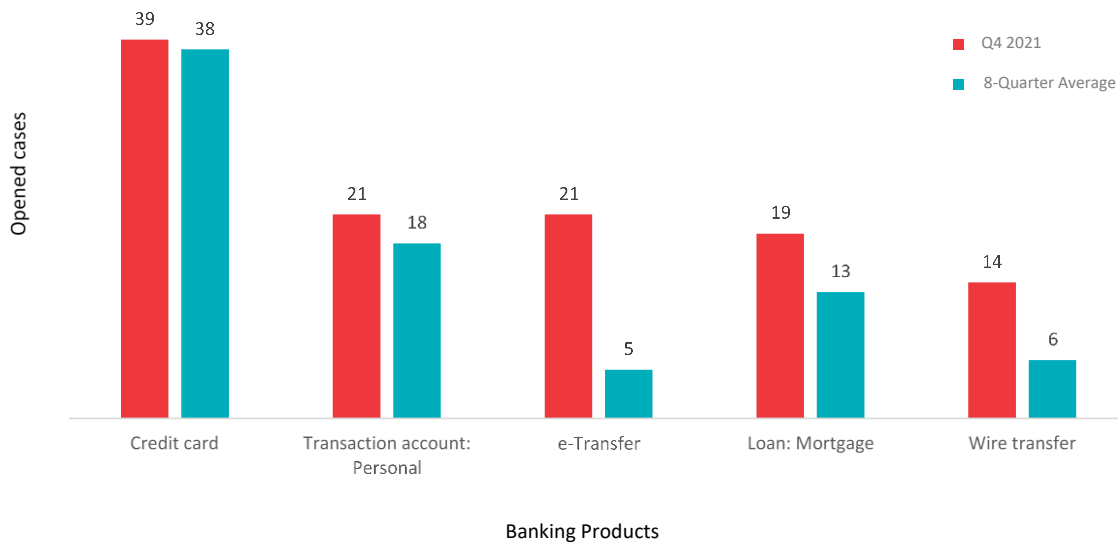
In the fourth quarter of 2021, IIROC cases were roughly flat compared to the eight-quarter average, while MFDA cases were 16% below the average. Case volumes for scholarship plan dealers were 33% higher than the eight-quarter average. Case volumes for portfolio managers were slightly above historical norms compared to the eight-quarter average, while we received no cases relating to exempt market dealers.

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



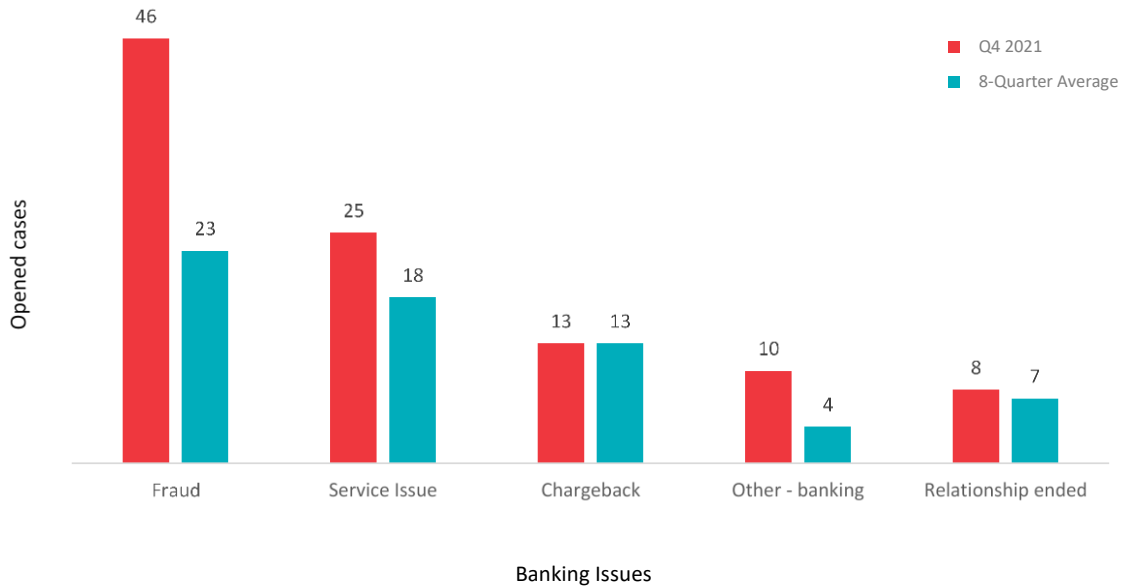
During Q4 of 2021, cases were trending higher in many regions of Canada. Ontario cases were 17% higher than the eight-quarter average, while Quebec was 41% higher. BC cases were slightly lower than the eight-quarter average. Cases in the Prairie provinces, the Atlantic provinces and Territories were mostly consistent with historical norms. International cases were significantly above recent norms, with volumes 70% higher than the eight-quarter average.

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



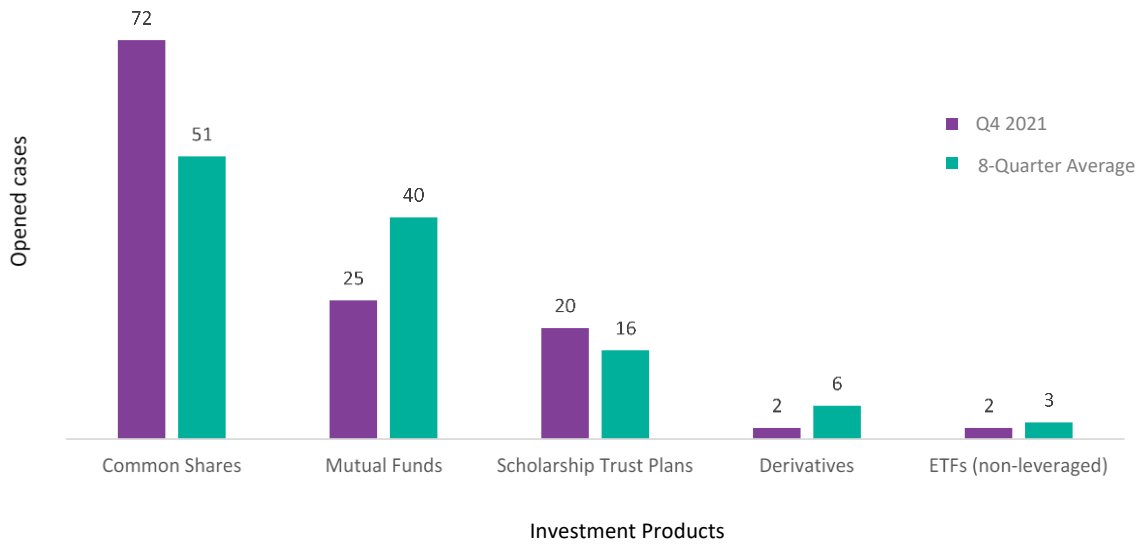
In the fourth quarter of 2021, cases involving credit cards were the leading banking complaint, slightly above the eight-quarter average. Personal transaction account complaints were 17% higher than the eight-quarter average. Mortgage complaints were 46% higher than the eight-quarter average. Cases related to e-transfers were quadruple the eight-quarter average, while wire transfers were more than double the eight-quarter average, making complaints about both products significantly above historical norms.

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



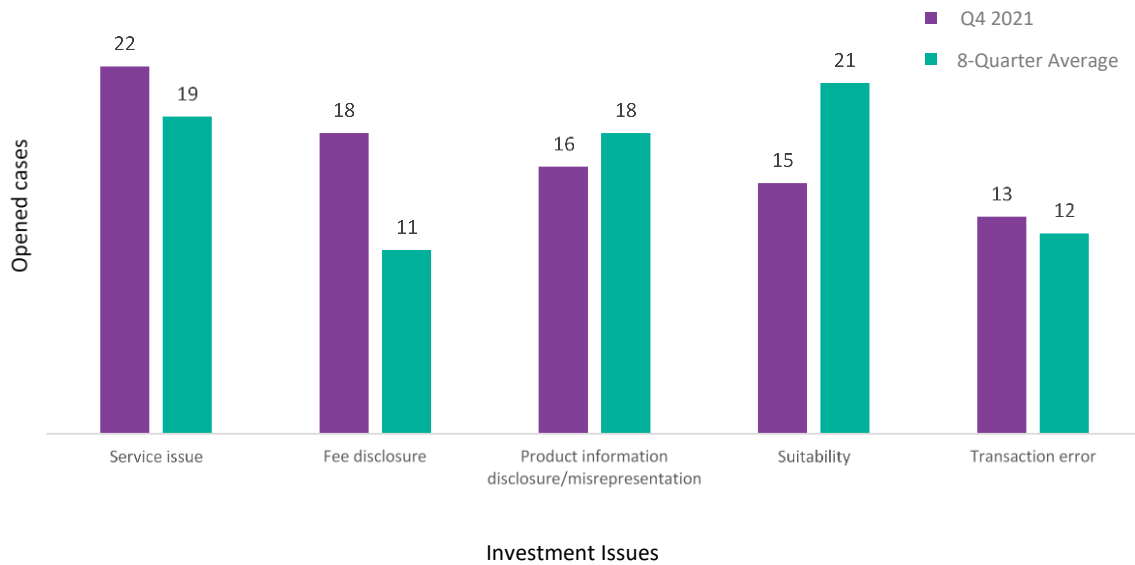
Fraud continued to be the most reported banking issue in the fourth quarter of 2021, with volumes double the eight-quarter average. Cases related to service issues were 39% higher than the eight-quarter average. Cases related to chargebacks and relationship-ended were mostly consistent with historical norms. Complaints involving other banking issues were more than double the eight-quarter average.

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



In the fourth quarter of 2021, cases related to common shares were the most common investment complaint, with volumes 41% higher than the eight-quarter average. Mutual fund complaints were 38% below the eight-quarter average, while cases related to scholarship trust plans were 25% higher than the eight-quarter average. Cases related to derivatives were well below the eight-quarter average, while cases related to non-leveraged ETFs were slightly below historical norms.

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



In Q4 of 2021, service issues and fee disclosure complaints were the leading subjects of investment complaints, with case volumes 16% higher than the eight-quarter average for service issues and 64% higher than the eight-quarter average for fee disclosure concerns. Suitability complaints continued to trend below historical norms, with 29% fewer complaints than the eight-quarter average. Complaints related to incomplete or inaccurate product disclosure were slightly lower than historical norms and complaints related to transaction errors were slightly higher than historical norms.