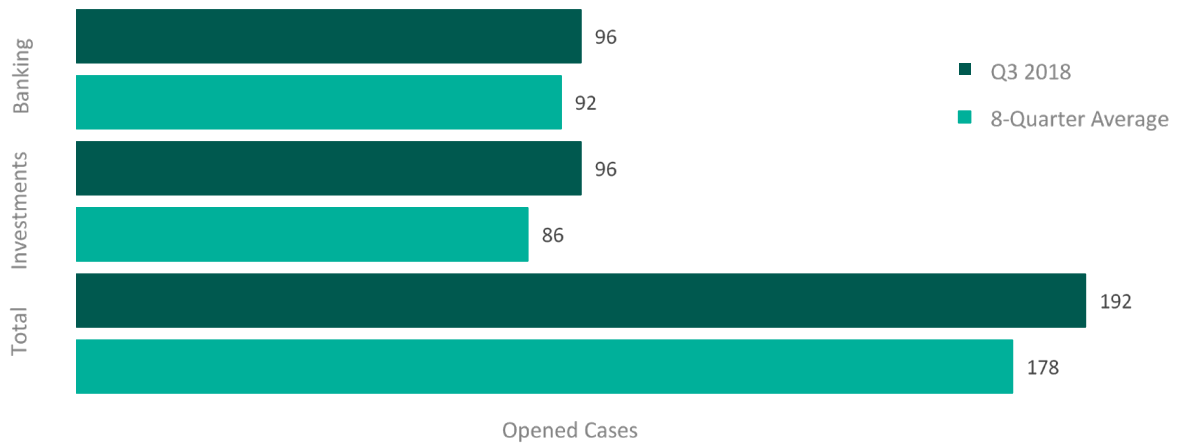


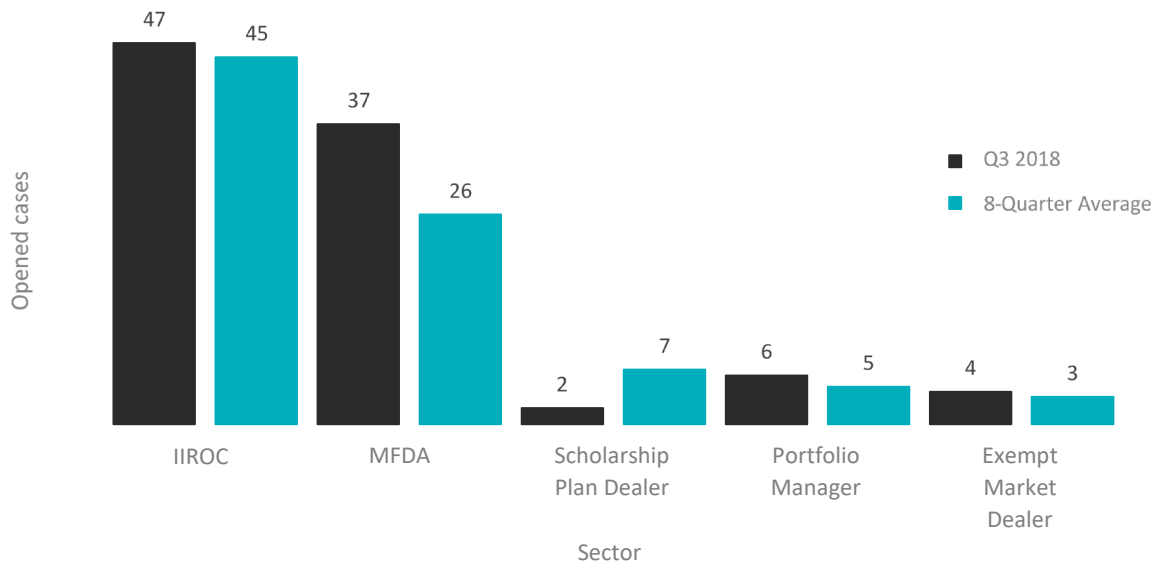


Total Cases Opened: Q3 vs. 8-Quarter Average



Overall, OBSI opened slightly more cases in the third quarter of 2018. There was a modest increase in banking cases which rose to 96 in Q3 compared to an average of 92 over the past eight quarters. Investment cases rose to 96 in Q3 compared to an average of 86 over the past eight quarters, representing a 10% increase.

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



IIROC, portfolio manager and exempt market dealer cases remained within the eight-quarter norm. MFDA cases increased to 37 in Q3 compared to an average of 26 over the past eight-quarters. Scholarship Plan Dealer cases decreased to 2 cases in Q3 compared to the eight-quarter average of 7.

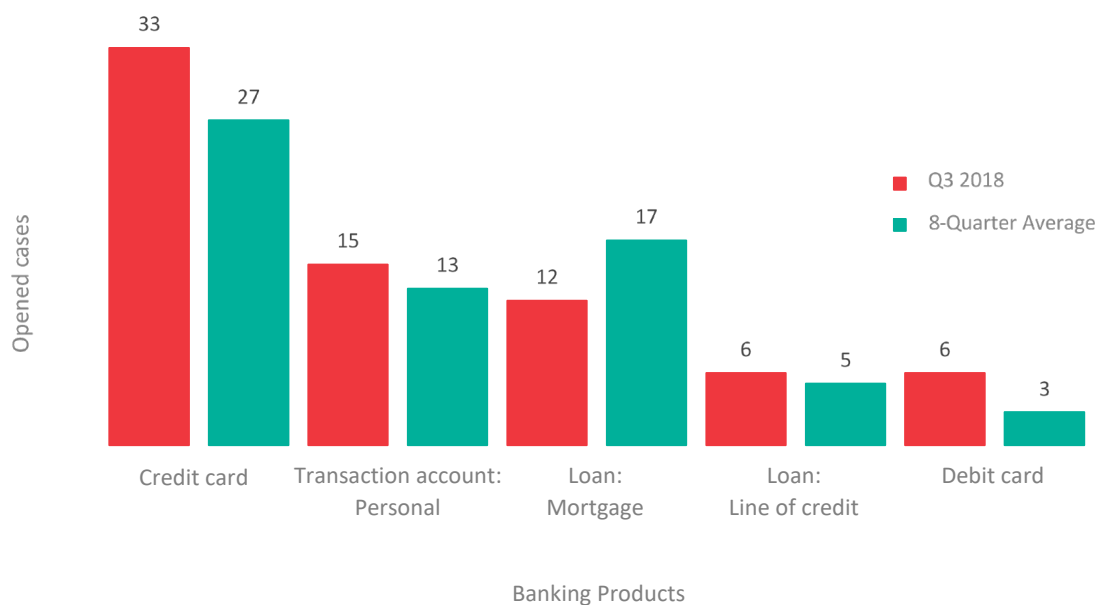


Cases Opened by Region: Q3 vs. 8-Quarter Average



Ontario continues to generate the greatest share of cases despite a decrease in cases opened, from an eight-quarter average of 92 to 84 in the third quarter. In Q3, the Western provinces and Quebec each rose above the reported eight-quarter average. The Atlantic provinces remained flat in Q3.

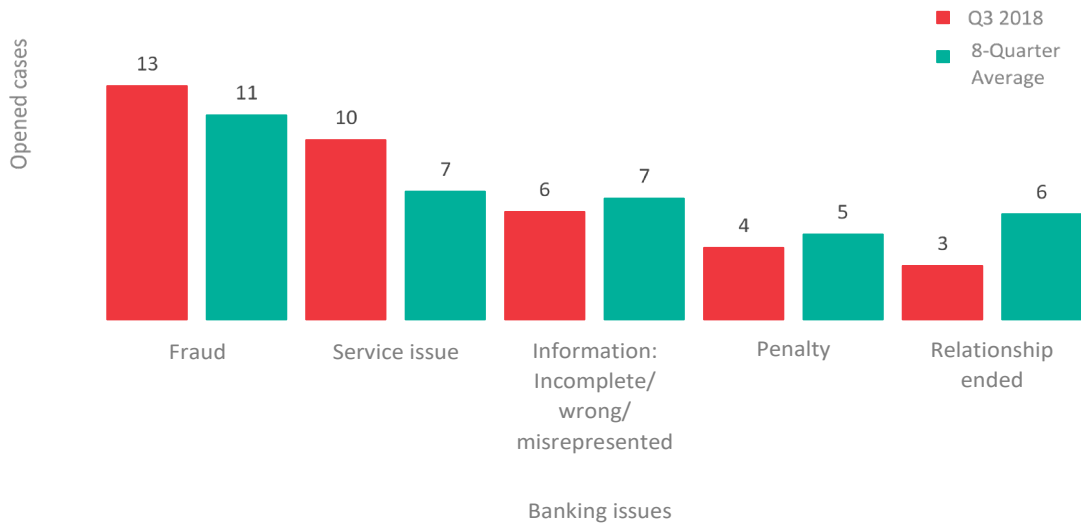
Top 5 Banking Products: Q3 vs. 8-Quarter Average





Credit card complaints increased to 33 in Q3, above the eight-quarter average of 27. Complaints related to personal transaction accounts returned to their eight-quarter norm with 15 cases opened in Q3. Mortgage complaints fell for the third straight quarter to 12 cases opened in Q3, below the eight-quarter average of 17.

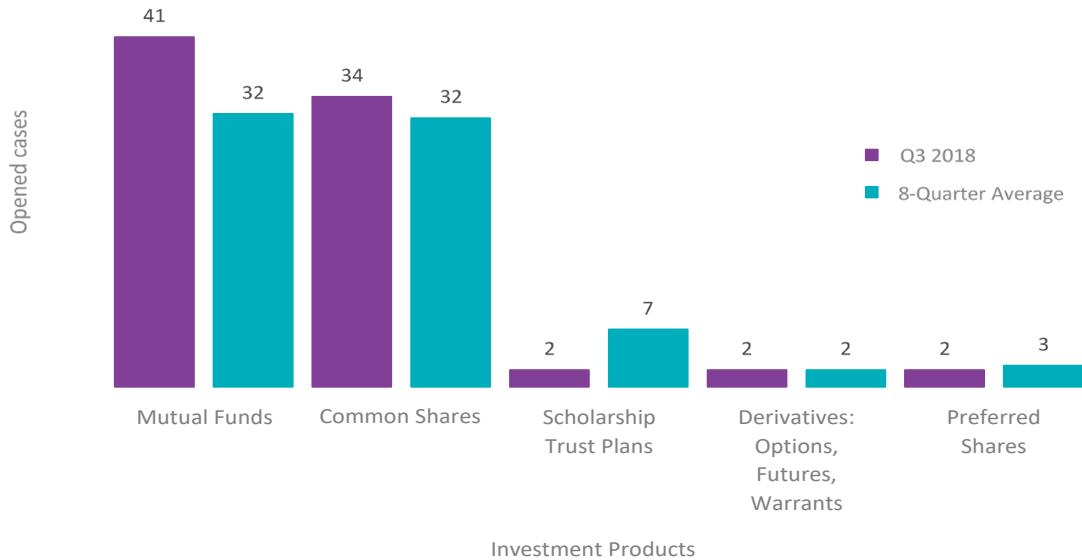
Top 5 Banking Issues: Q3 vs. 8-Quarter Average



In Q3, fraud was again the most reported issue remaining slightly above the eight-quarter average. Service issue complaints rose from an average of 7 over the past eight-quarters to 10 in the third quarter. Complaints related to information, penalties, and relationship-ended issues each fell below the eight-quarter norm.

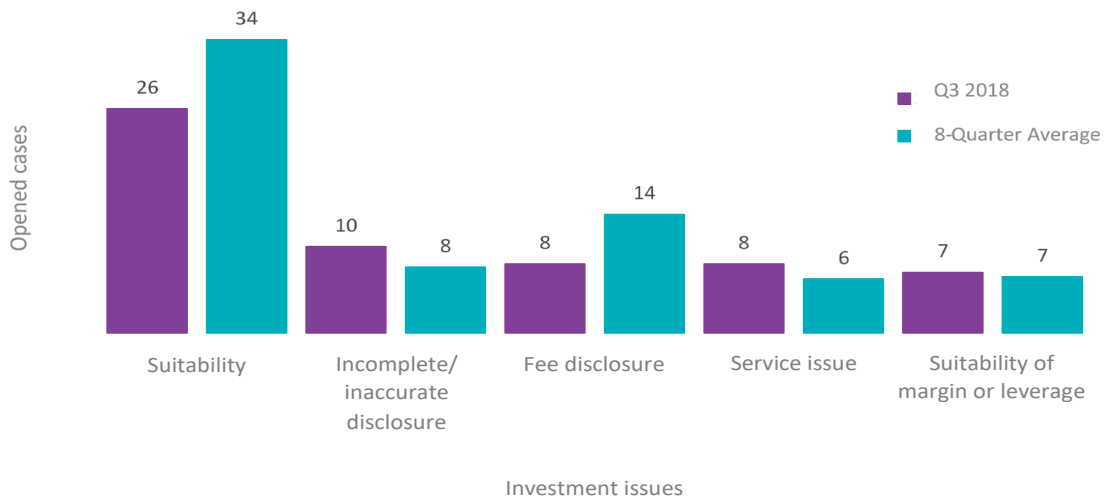


Top 5 Investment Products: Q3 vs. 8-Quarter Average



Mutual fund complaints rose significantly to 41 complaints in Q3 compared to an eight-quarter average of 32. Scholarship trust plans fell below the eight-quarter average. Common shares, derivatives, and preferred shares were all within the eight-quarter norm.

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





In the third quarter, suitability and fee disclosure cases remained below their eight-quarter averages. Suitability issues were below the historical norms, with 26 cases in Q3 compared to 34 over the past eight-quarters. Fee disclosure cases fell to 8 cases in Q3 compared to an average of 14 over the past eight-quarters. Incomplete/inaccurate disclosure, service issues, and suitability of margin or leverage cases remained within historical norms.