

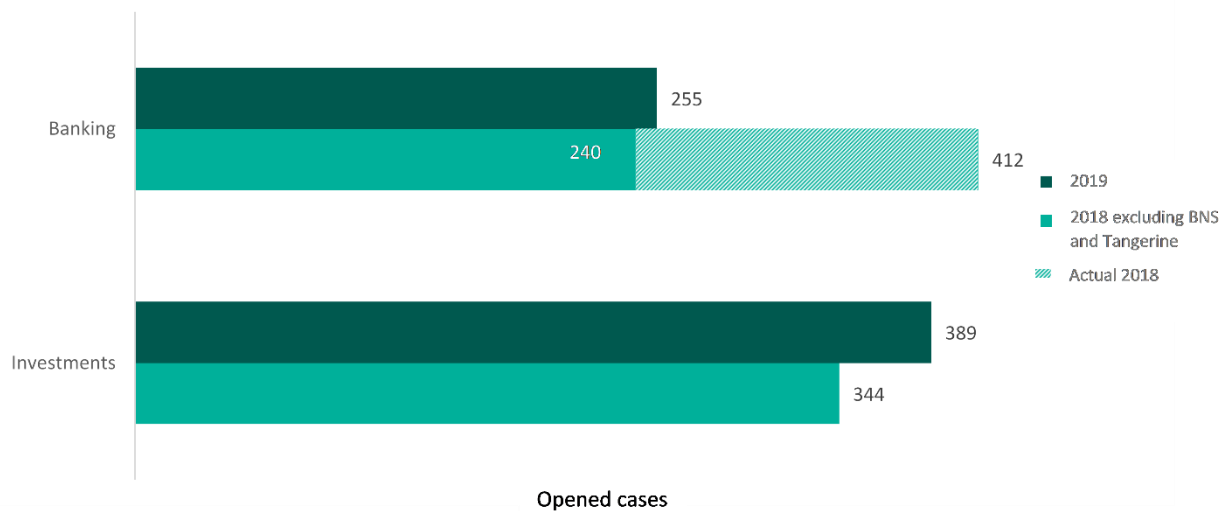


FY 2019

November 1, 2018 – October 31, 2019

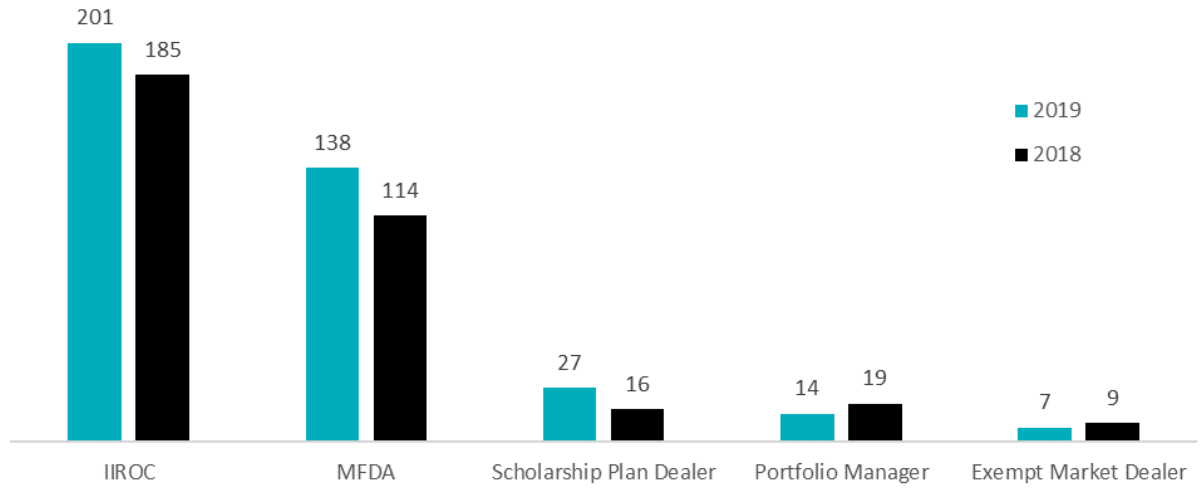
To better compare this quarter's case volumes against our historical norms, the banking charts are presented showing fiscal year 2018 data both including and excluding the cases from Bank of Nova Scotia (BNS) and its subsidiary Tangerine, which are no longer participating banks. Investment cases are unaffected by these departures. All figures are preliminary and subject to change.

Total Cases Opened: 2019 vs. 2018



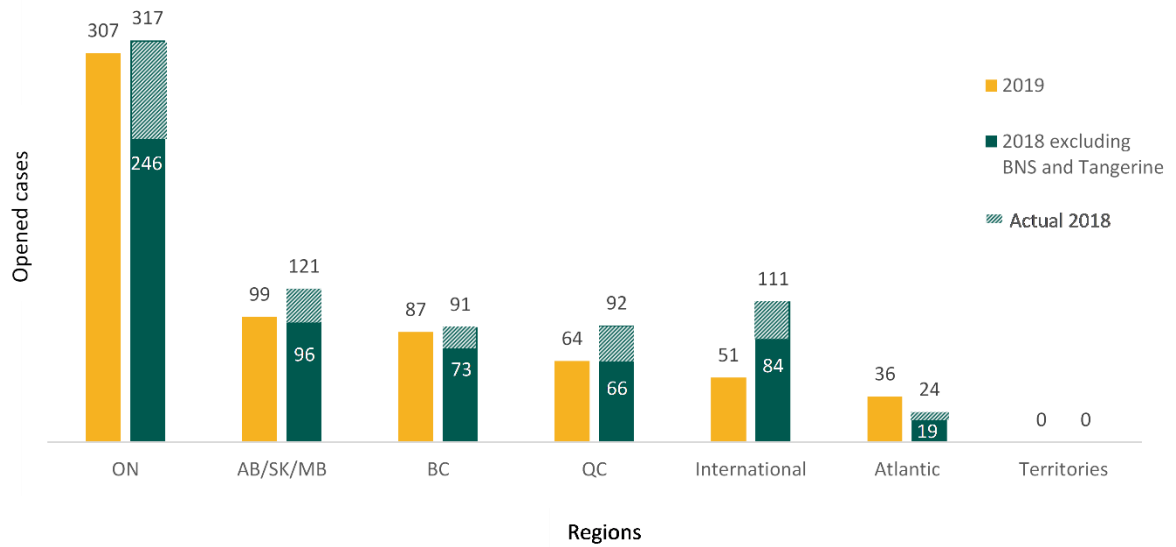
In 2019, OBSI saw a 6% increase in bank cases opened, with 255 cases in 2019 compared to 240 in the adjusted period for 2018. Investment complaints rose to 389 cases in 2019 from 344 opened in 2018, representing a 13% year-over-year increase. Combined, total cases were 644 in 2019 and 584 in the adjusted period for 2018, a 10% increase.

Cases Opened by Investment Sector: 2019 vs. 2018



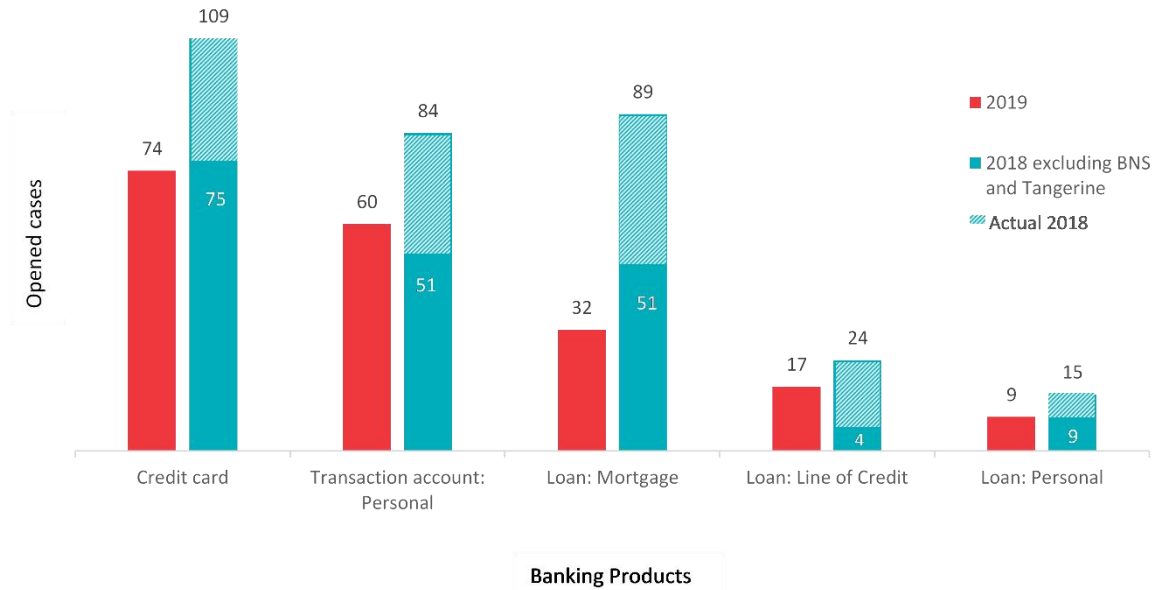
IIROC cases rose by 9% to 201 in 2019 up from 185 in 2018. MFDA cases also saw an increase, rising by 21% to 138 in 2019 up from 114 in 2018. Case volumes for portfolio managers and exempt market dealer cases declined moderately.

Cases Opened by Region: 2019 vs. 2018



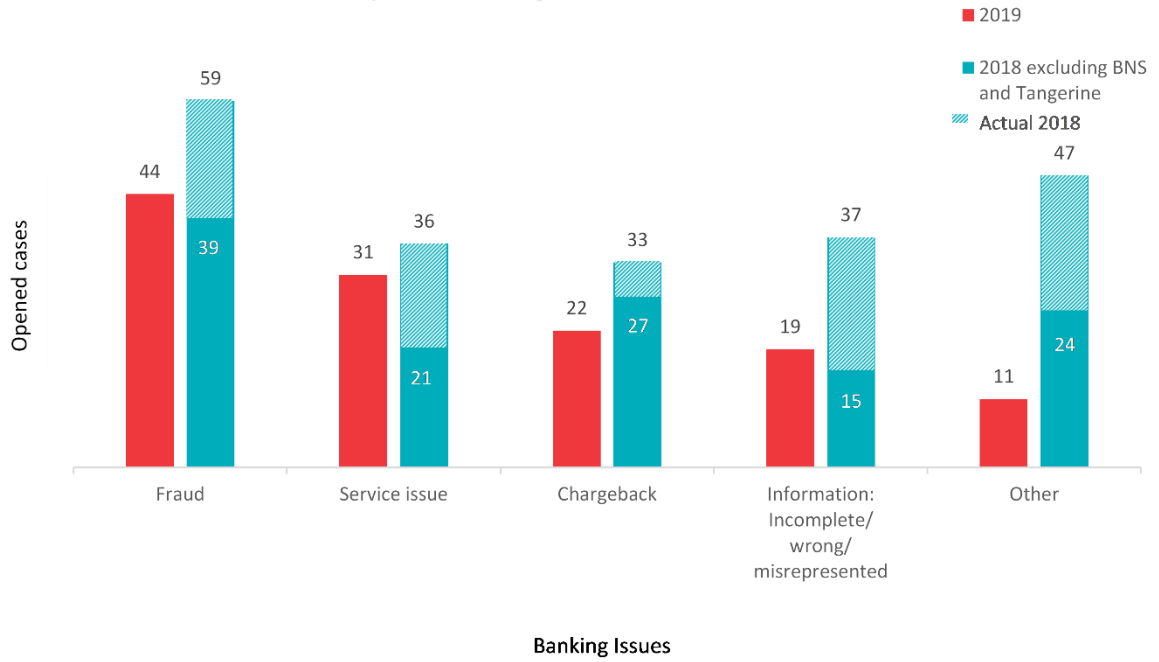
Ontario had the greatest number of complaints in 2019, 25% higher than the adjusted period for 2018. Apart from Quebec, there was an increase in cases opened across Canada in 2019 compared to the adjusted period for 2018. Cases in the Western provinces rose by 10% in 2019 compared to the adjusted period for 2018. The Atlantic provinces had the sharpest rise in cases, nearly doubling relative to the adjusted period for 2018. Cases outside of Canada dropped 39% to 51 in 2019 from 84 in the adjusted period for 2018.

Top 5 Banking Products: 2019 vs. 2018



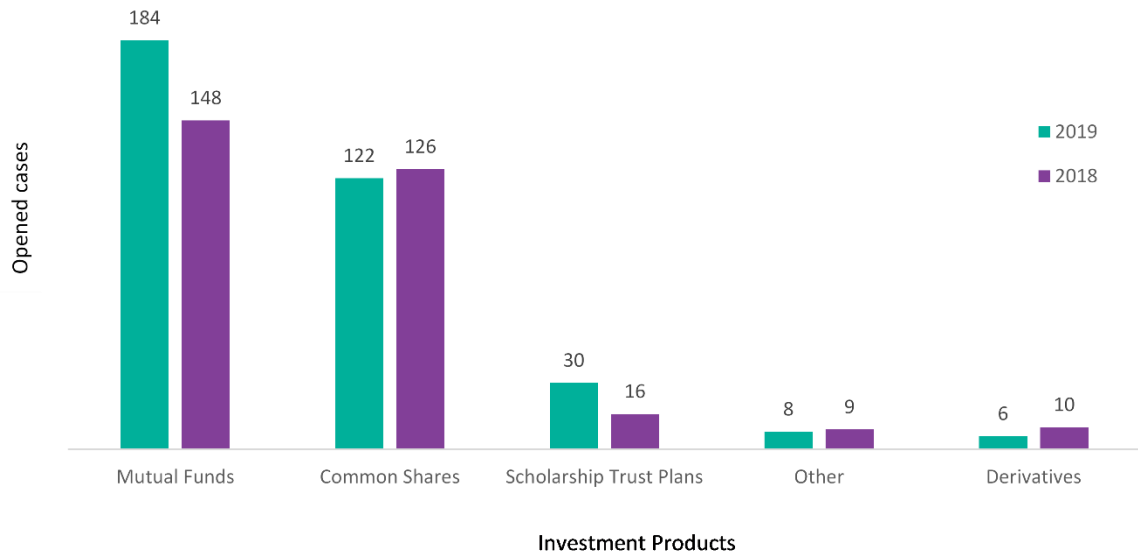
In 2019, credit card cases opened led overall and changed little year over year, dropping to 74 cases in 2019 from 75 in the adjusted period for 2018. Complaints related to lines of credit loans more than tripled in 2019 with 17 cases compared to 4 in the adjusted period for 2018. Mortgage loan complaints dropped 36% in 2019 compared to the adjusted period for 2018. Personal loan complaints in 2019 remained consistent with the adjusted period for 2018.

Top 5 Banking Issues: 2019 vs. 2018



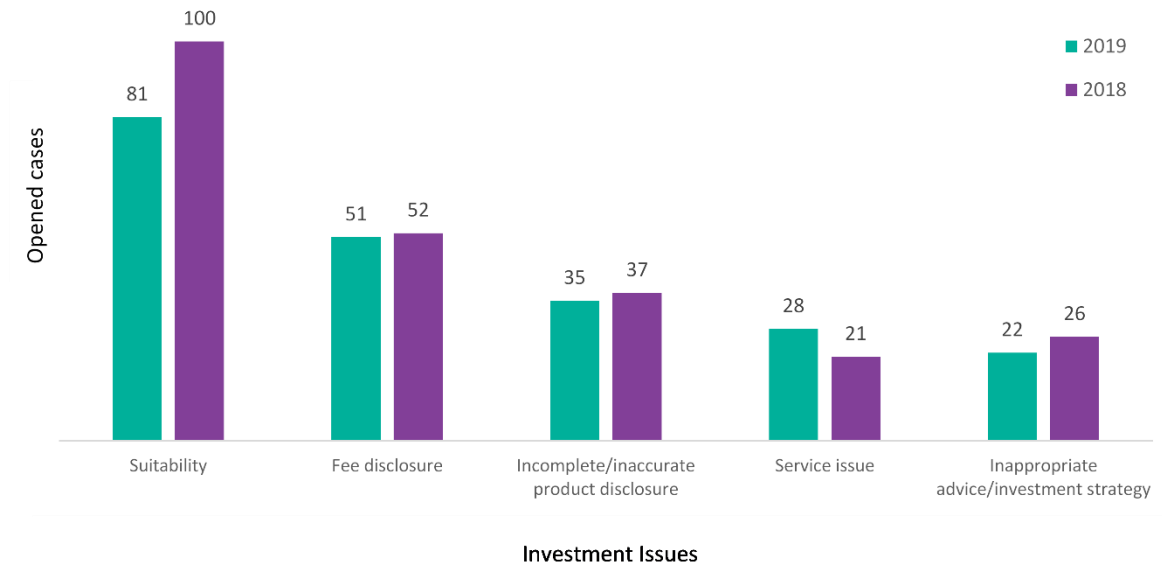
In 2019, fraud related cases continued as the most reported banking issue, with 44 cases in 2019 compared to 39 in the adjusted period for 2018. Service issues followed as the second most frequent complaint with 31 cases in 2019 compared to 21 in the adjusted period for 2018, an increase of 48%. Issues related to chargebacks declined in 2019 compared to the adjusted period for 2018. Cases involving incomplete, wrong or misrepresented information saw a 26% increase in 2019 compared to the adjusted period for 2018.

Top 5 Investment Products: 2019 vs. 2018



Mutual funds had the highest number of complaints among investment products in 2019 with 184 cases opened compared to 148 in 2018, an increase of 24%. There was a 3% drop in cases relating to common shares in 2019 compared to 2018. Scholarship trust plan cases almost doubled to 30 in 2019 from 16 cases in 2018.

Top 5 Investment Issues: 2019 vs. 2018



Suitability issues continue to lead investment complaints, despite a 19% drop in 2019 compared to 2018. Cases related to fee disclosure, incomplete/inaccurate product disclosure and inappropriate advice/investment strategy saw slight decreases in 2019 compared to the prior year.