



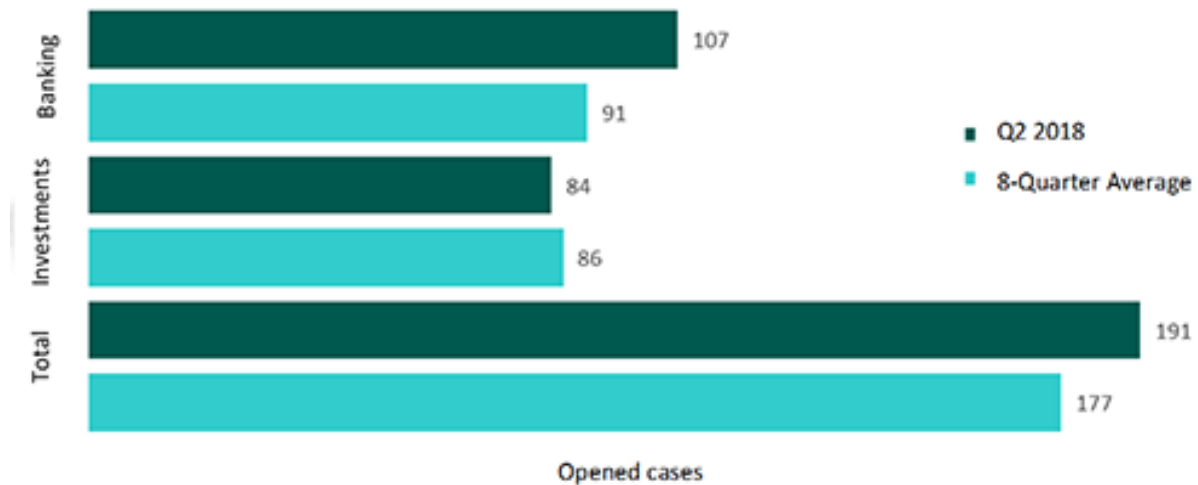
Q2 2018

February 1 – April 30, 2018

Below is a summary of the topline complaints data comparing the second quarter of 2018 to the quarterly average of the most recent eight quarters.

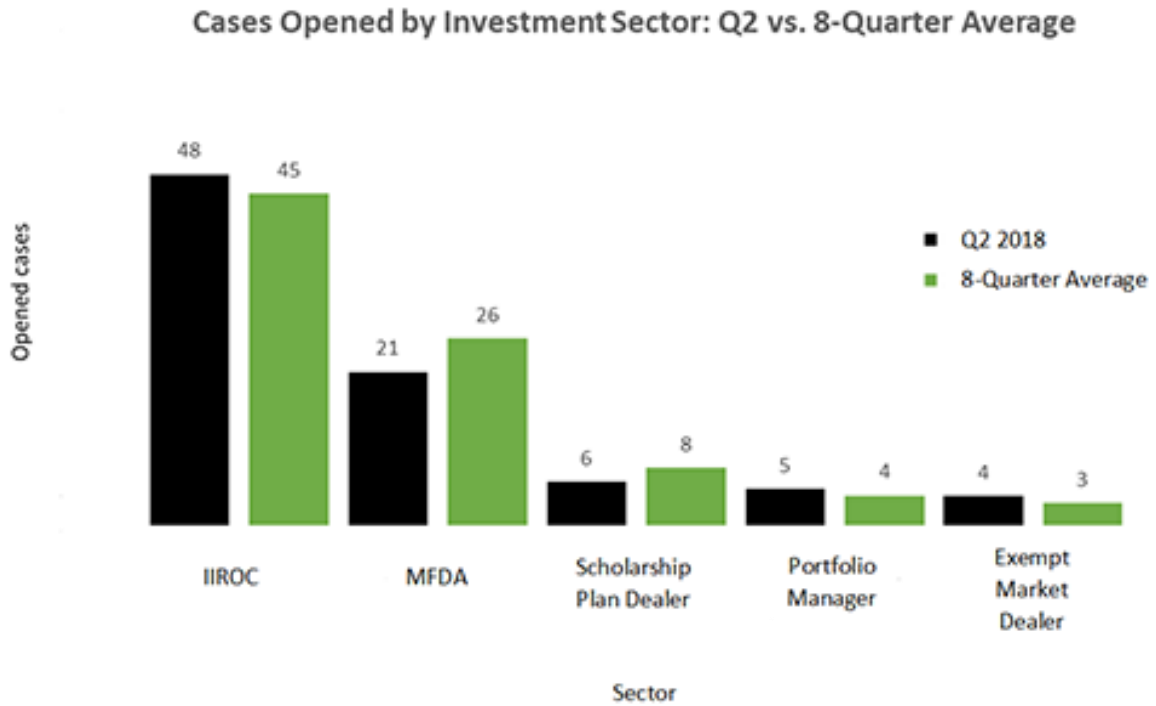
OBSI opened slightly more cases overall in the second quarter of 2018. This was due to an increase in banking cases which rose to 107 in Q2 compared to an average of 91 over the past eight quarters, representing an 18% increase. There was a modest increase in investment cases over the previous quarter, from 81 opened cases to 84.

Total Cases Opened: Q2 vs. 8-Quarter Average



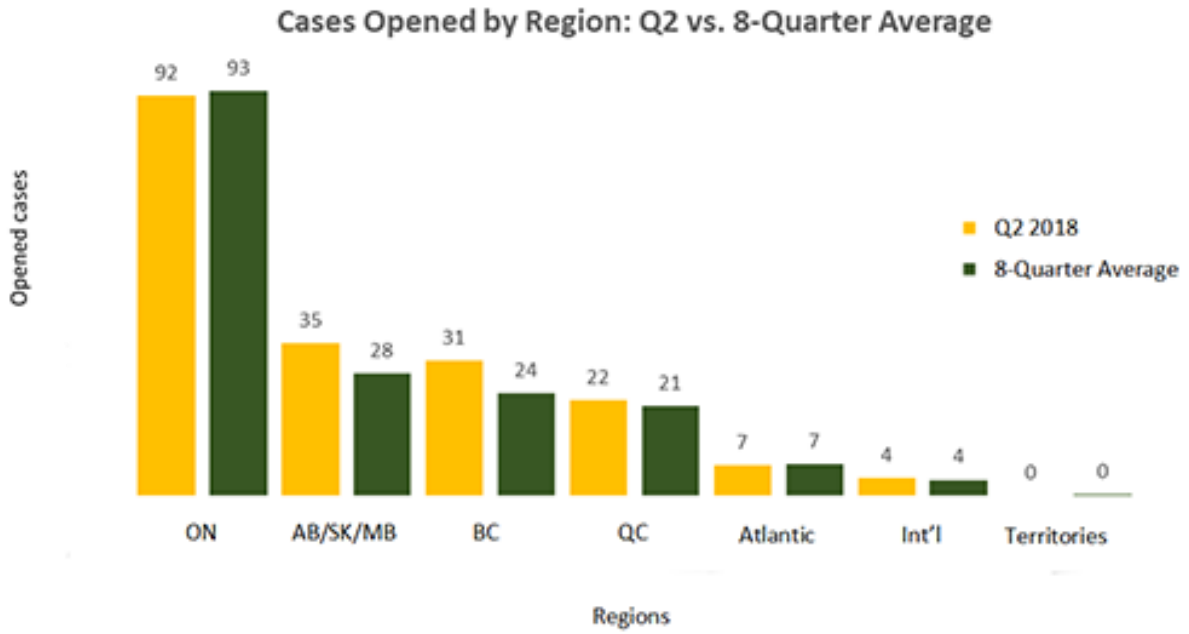
Cases opened by investment sector

Cases opened by investment sector remained consistent from the first quarter of 2018 to the second. Cases opened were also consistent with the reported quarterly averages over the past 2 years, with only moderate variations in the number of cases opened in each category.



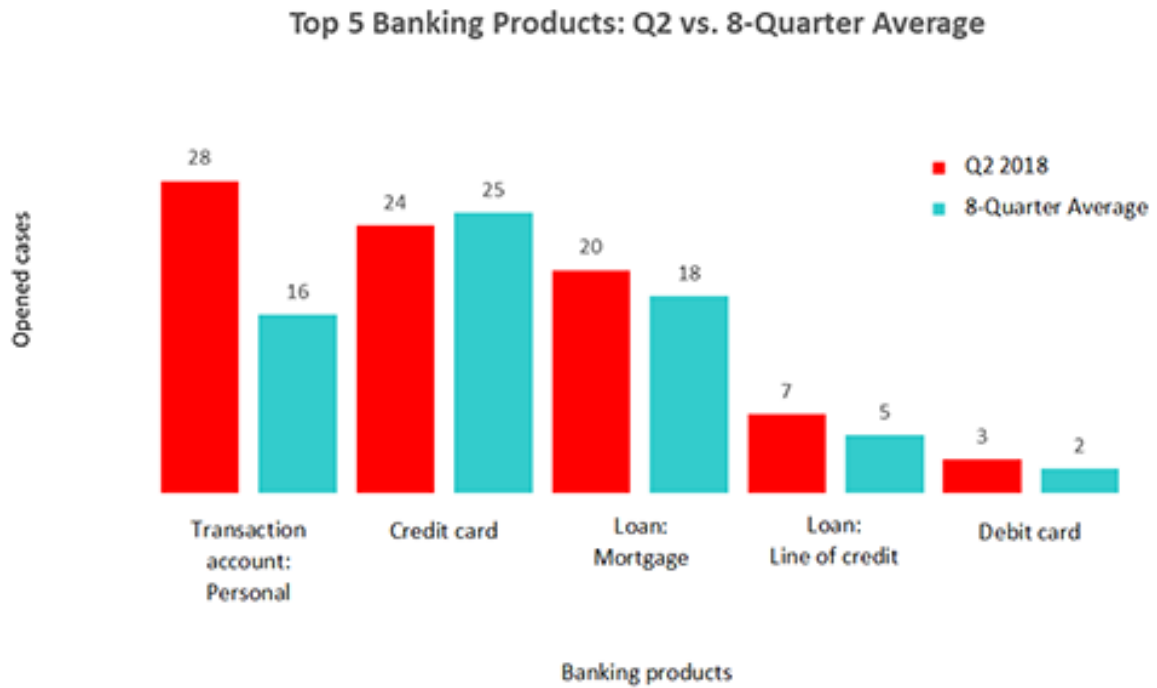
Cases opened by region

Overall, the second quarter saw a slight increase in opened cases, which rose above the reported eight-quarter average in each of the Western provinces. Ontario continues to generate the greatest share of cases.



Top products and issues

Q2 saw a significant increase in complaints related to personal transaction accounts. These were 75% higher than the eight-quarter average. Mortgage complaints, which had increased considerably in the first quarter of 2018, returned to their eight quarter norm.

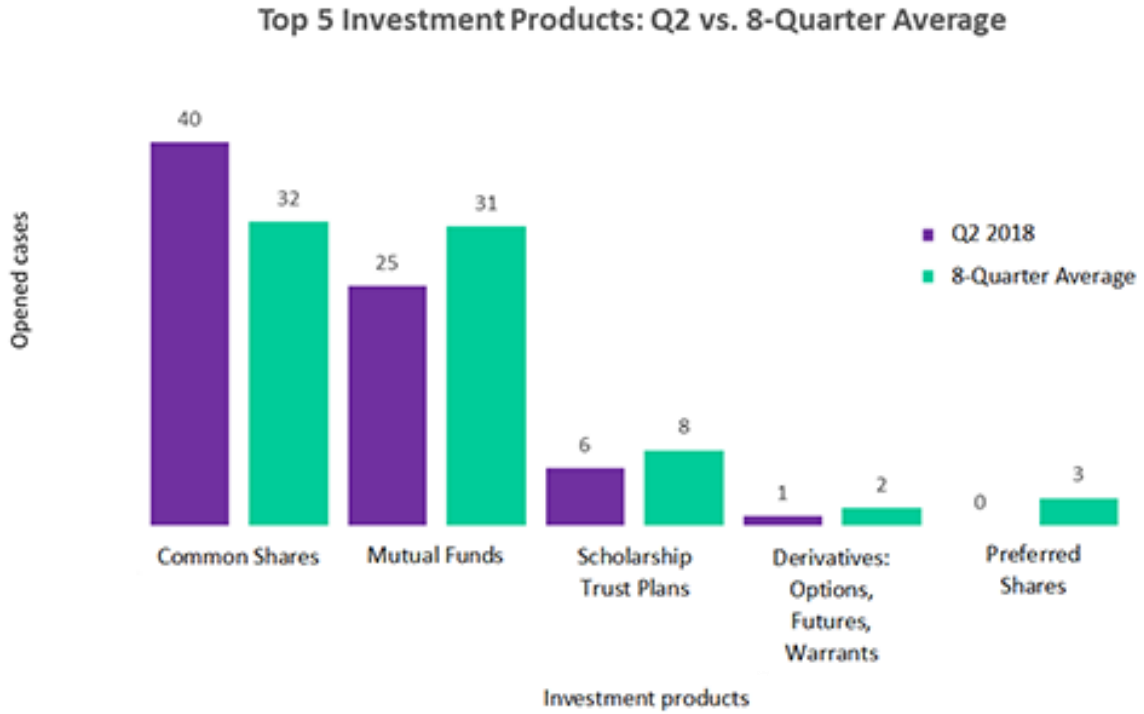


In Q2, fraud took the top spot as the most reported issue, resulting from an increase in complaints above the eight-quarter average. Service issues fell from the leading issue to fifth. There were 4 reported cases in Q2, down from 13 in Q1 and below the eight quarter average. Chargebacks were replaced by Penalties as a top 5 banking issue.

Top 5 Banking Issues: Q2 vs. 8-Quarter Average



The top five investment products are within the expected ranges based on past averages. Common shares have switched spots with mutual funds as the leading investment product. Scholarship trust plans, derivatives and preferred shares were below the quarterly average.



The categories comprising the top five investment issues did not change in the second quarter of 2018. Most investment issues continue to be within historical norms, with the exception of suitability which saw a 48% decrease from the previous eight-quarter average. Suitability remains the most frequently complained about investment issue.

