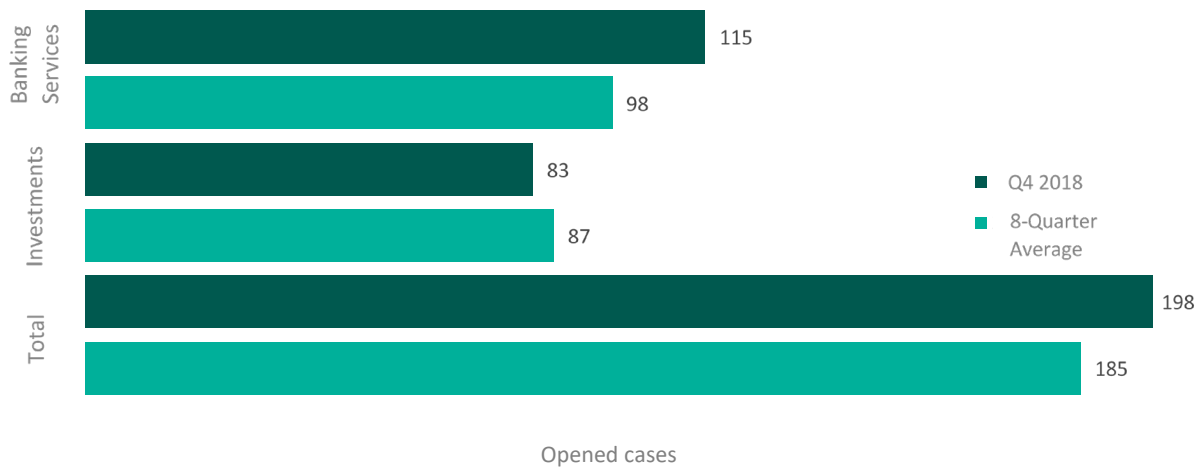


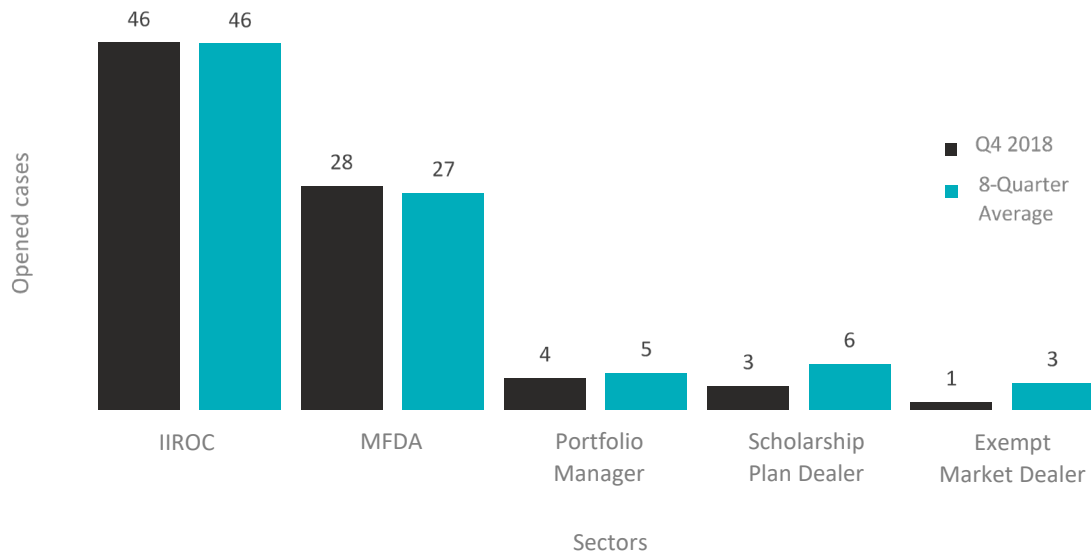


### Total Cases Opened: Q4 vs. 8-Quarter Average



Overall, OBSI opened a total of 198 cases in the fourth quarter of 2018, representing an increase of 7% compared the average over past eight quarters. This was due to an increase in banking cases which rose to 115 compared to an average of 98 over the past eight quarters. There was a decrease in investment cases which fell to 83, marginally lower than eight-quarter average.

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



Cases opened by investment sector remained consistent in the final quarter of 2018 compared to the eight-quarter average. Portfolio manager, scholarship plan dealer, and exempt market dealer cases opened were each slightly lower than historical norms.

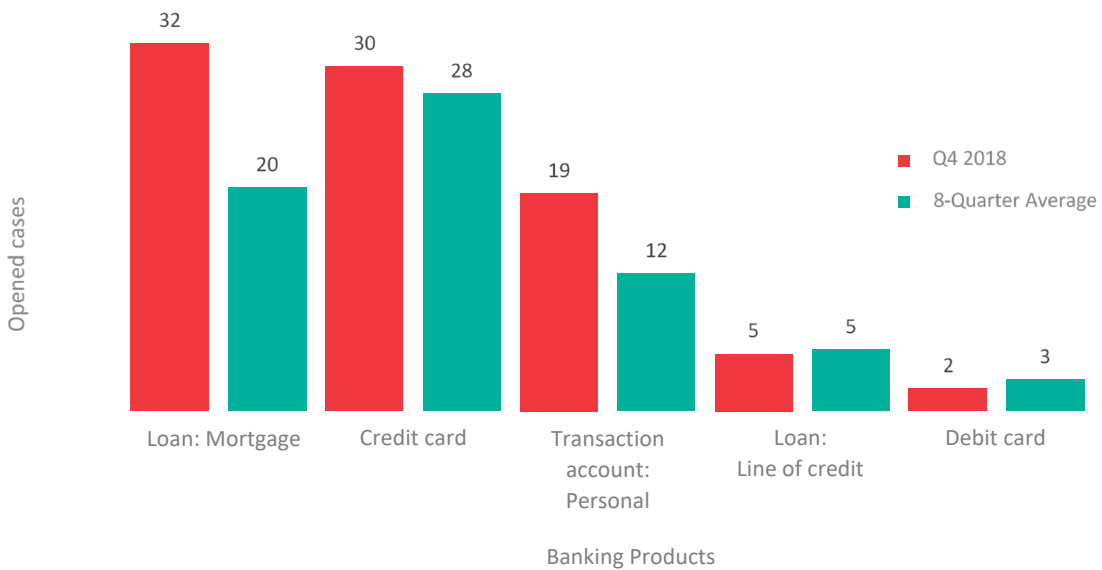


### Cases Opened by Region: Q4 vs. 8-Quarter Average



Overall, Ontario continues to generate the greatest share of cases opened. Apart from BC, all provinces saw a slight increase in cases over the eight-quarter average. International cases were notably higher than the historical norm, rising to 10 cases in Q4.

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



In the fourth quarter mortgage loan complaints rose to 32, representing a 60% increase over the eight-quarter average. Credit card complaints rose slightly to 30 cases compared to the eight-quarter average of 28. Personal transaction accounts also increased to 19 complaints.

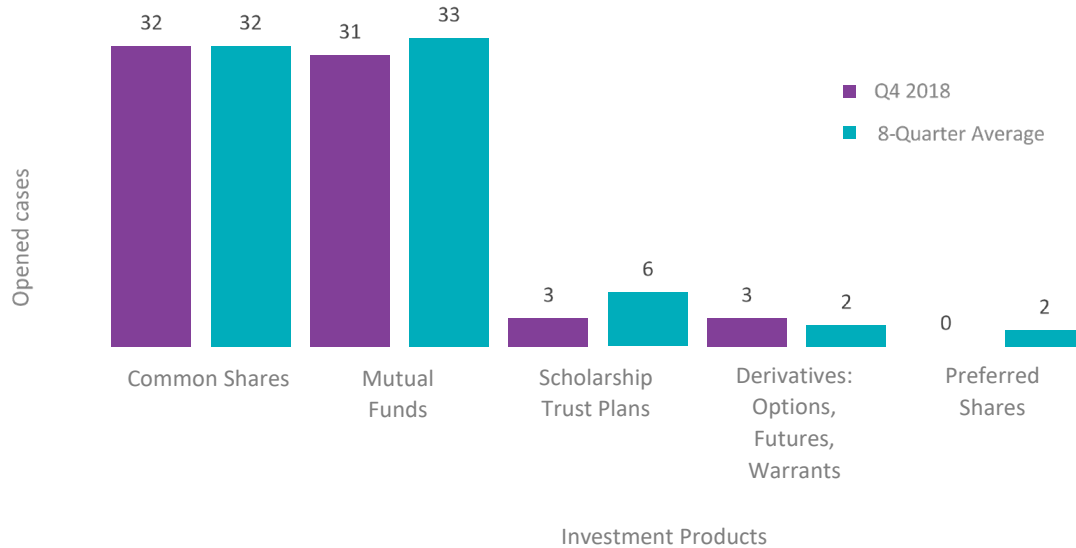


### Top 5 Banking Issues: Q4 vs. 8-Quarter Average



The fourth quarter saw fraud cases rise to 18, representing a 50% increase above the eight-quarter average. Chargeback and service issues remained relatively flat. Relationship-ended and information incomplete/wrong/misrepresented both decreased below the eight-quarter average of 6 complaints to 4 complaints in Q4.

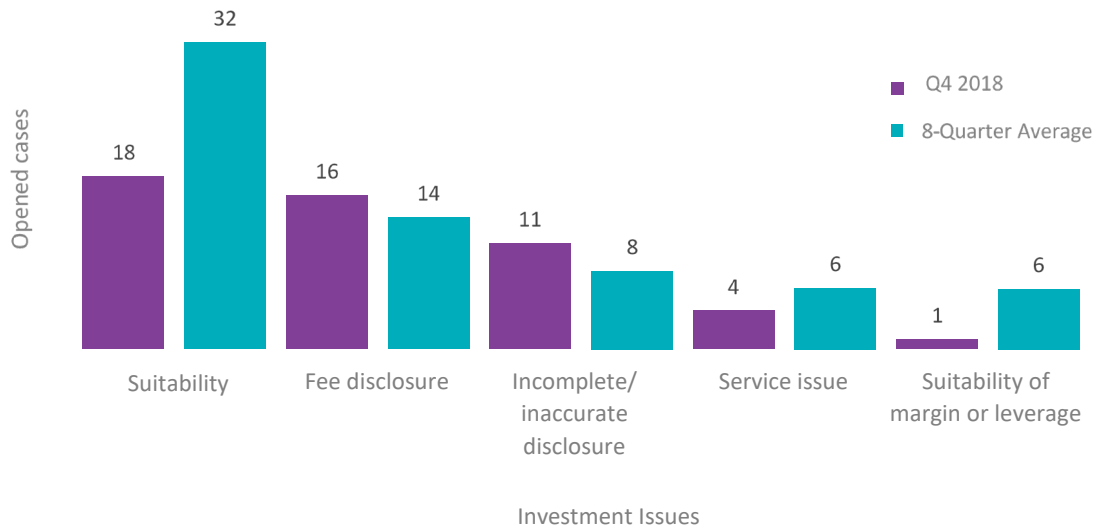
### Top 5 Investment Products: Q4 vs. 8-Quarter Average





The top five investment products varied only slightly from the eight-quarter average. Scholarship trust plan and preferred shares complaints each decreased in the fourth quarter below the eight-quarter average.

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



Suitability remains the most frequently complained about investment issue even though complaints dropped to 18 in the fourth quarter compared to the eight-quarter average of 32. Suitability of margin or leverage complaints also experienced a significant drop from the eight-quarter average of 6 complaints to 1 complaint in Q4. Fee disclosure and service issues were within historical norms.