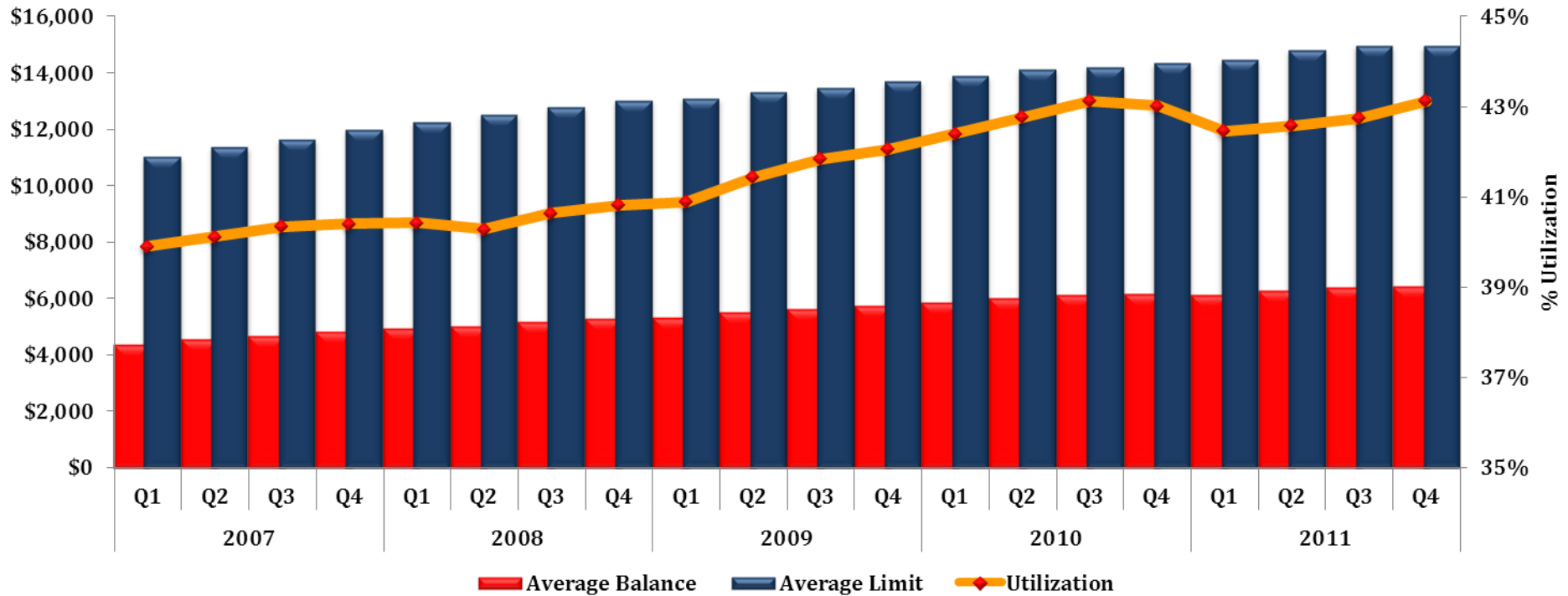


# Average Debt – All Credit Products (except Mortgages)

## Average balances are growing at half the rate as last year

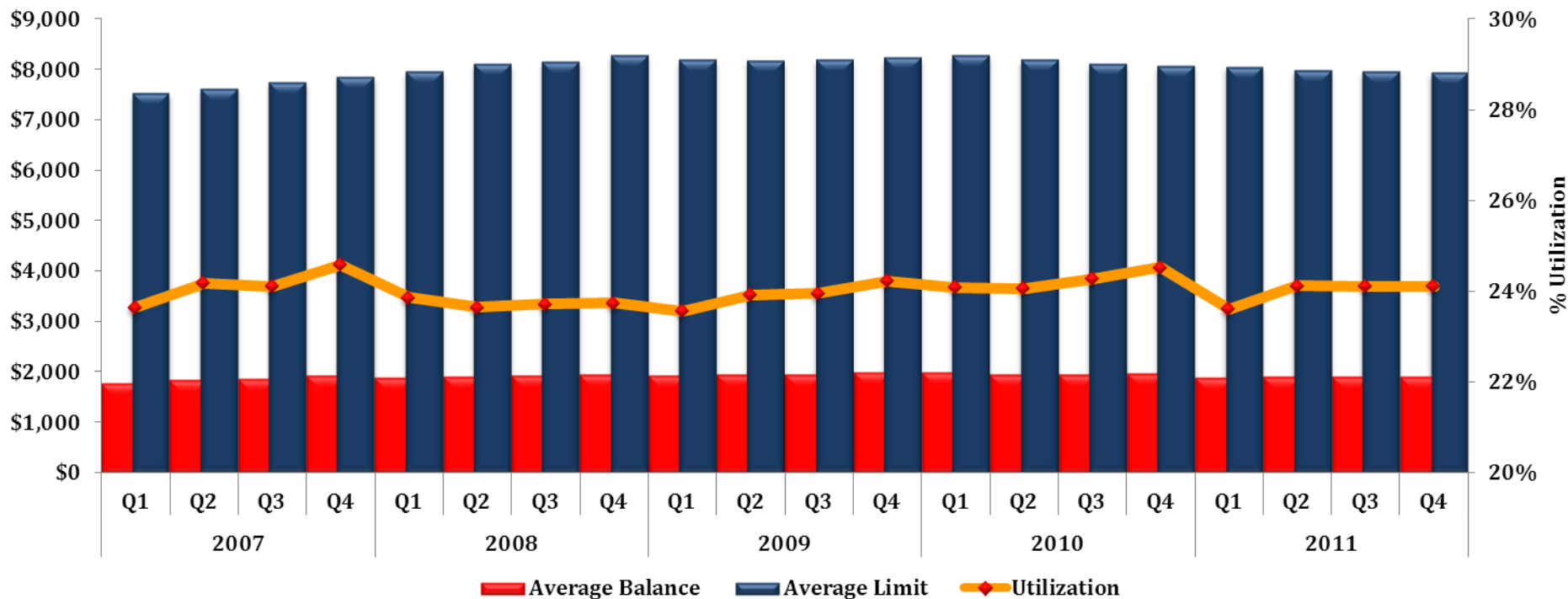


	Average Balance				Average Limit				Average Utilization			
	2008 vs. 2007	2009 vs. 2008	2010 vs. 2009	2011 vs. 2010	2008 vs. 2007	2009 vs. 2008	2010 vs. 2009	2011 vs. 2010	2008 vs. 2007	2009 vs. 2008	2010 vs. 2009	2011 vs. 2010
Q1	12.7%	8.1%	9.9%	4.2%	11.2%	6.9%	6.0%	4.1%	1.3%	1.1%	3.7%	0.1%
Q2	10.6%	9.3%	9.4%	4.4%	10.2%	6.3%	6.0%	4.9%	0.4%	2.9%	3.2%	-0.4%
Q3	10.8%	8.4%	8.6%	4.4%	9.9%	5.3%	5.4%	5.4%	0.8%	2.9%	3.1%	-0.9%
Q4	9.9%	8.2%	7.2%	4.5%	8.8%	5.0%	4.8%	4.2%	1.0%	3.0%	2.3%	0.3%

Note: "%" - increasing; "-" - decreasing

# Average Debt – National Credit Cards

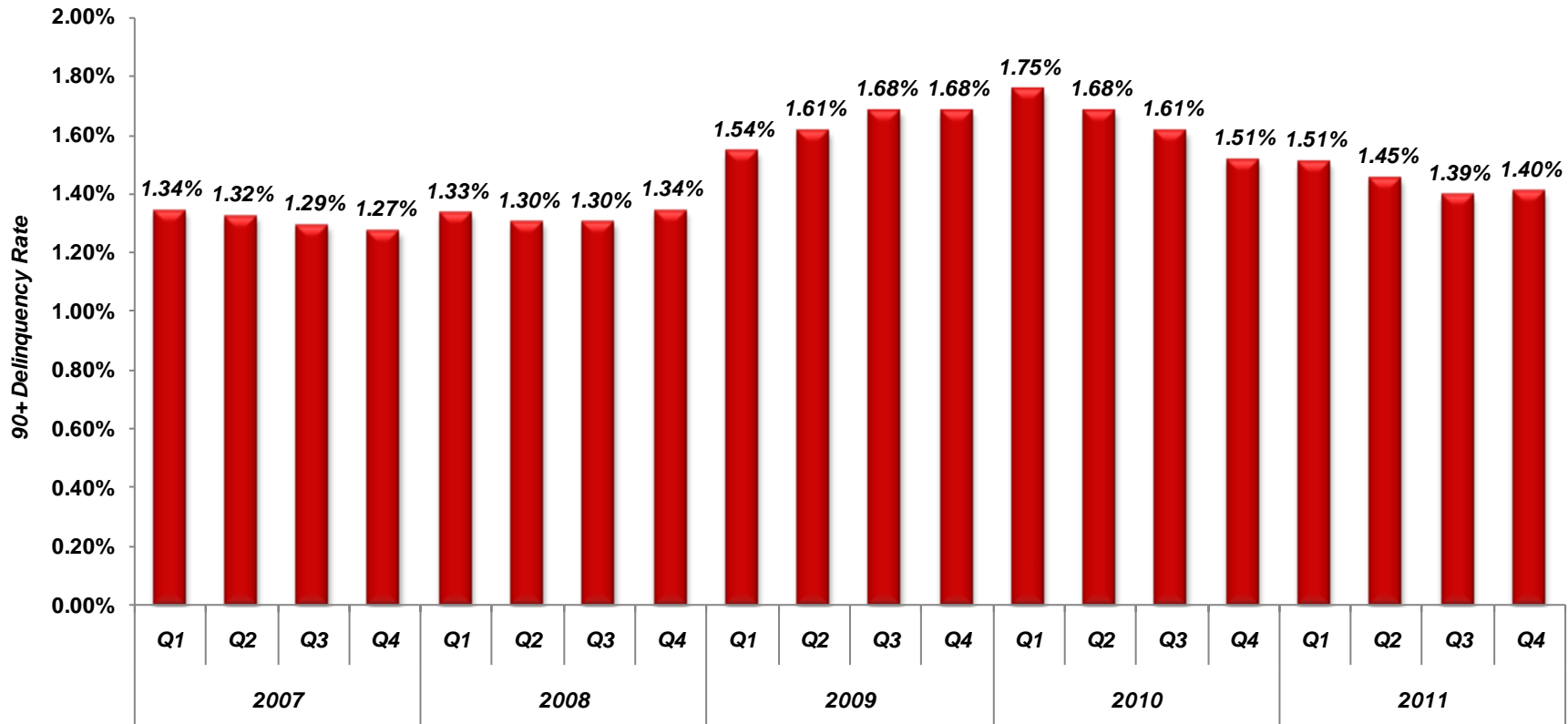
Average balances for Credit Cards have declined for the past 5 quarters



	Average Balance				Average Limit				Average Utilization			
	2008 vs. 2007	2009 vs. 2008	2010 vs. 2009	2011 vs. 2010	2008 vs. 2007	2009 vs. 2008	2010 vs. 2009	2011 vs. 2010	2008 vs. 2007	2009 vs. 2008	2010 vs. 2009	2011 vs. 2010
Q1	6.7%	1.6%	3.3%	-4.6%	5.8%	2.9%	1.0%	-2.6%	0.9%	-1.2%	2.2%	-2.0%
Q2	3.9%	2.0%	0.8%	-2.2%	6.3%	0.8%	0.2%	-2.4%	-2.2%	1.2%	0.6%	0.2%
Q3	3.8%	1.3%	0.3%	-2.3%	5.5%	0.3%	-1.0%	-1.6%	-1.7%	1.0%	1.4%	-0.7%
Q4	1.8%	1.4%	-0.8%	-3.4%	5.4%	-0.6%	-2.0%	-1.7%	-3.4%	2.1%	1.2%	-1.7%

Note: "%" - increasing; "-" - decreasing

# 90+ Delinquency Rates - Outstanding Balance All Credit Products ( Except Mortgages) - Canada



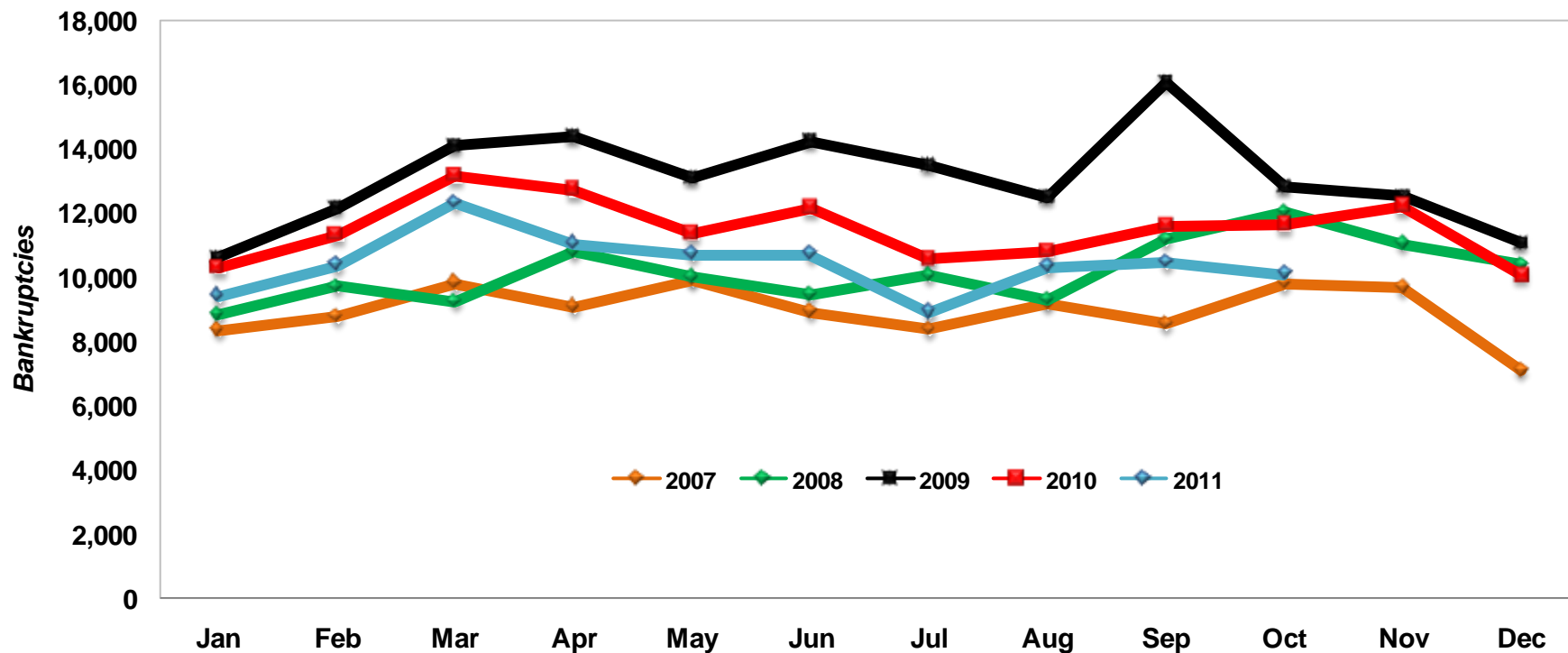
Note:

Delinquency is defined as 90 + Days or worse on a trade

Delinquency Rate= (Total Delinquent Balance/Total Balance)\*100

Source: Equifax Data Warehouse

# Consumer Bankruptcy Trend – Canada



Volume			% Change		12-Month Period Ending		
October 2011	September 2011	October 2010	September 2011 to October 2011	October 2010 to October 2011	October 31 2011	October 31 2010	% Change
10,088	10,440	11,628	-3.37%	-13.24%	126,487	139,205	-9.14%

Note:

Consumer Bankruptcy: The state of a consumer that has made an assignment in bankruptcy or against whom a bankruptcy order has been made.

Source: Equifax Data Warehouse