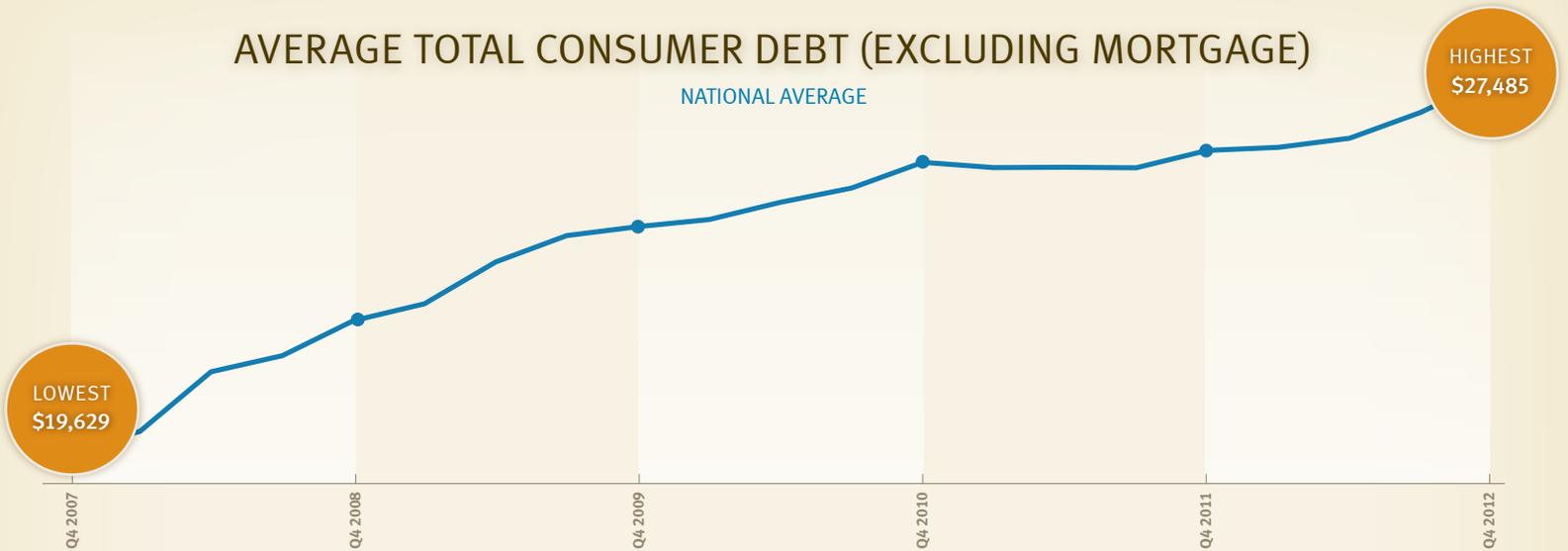


# CANADA MARKET TRENDS Q4 2012

## AVERAGE TOTAL CONSUMER DEBT (EXCLUDING MORTGAGE)

NATIONAL AVERAGE



## PROVINCES WITH HIGHEST/LOWEST AVERAGE TOTAL CONSUMER DEBT (EXCLUDING MORTGAGE) AS OF Q4 2012



## DELINQUENCY LEVELS CONTINUE TO REMAIN LOW ACROSS ALL MAJOR PRODUCT CATEGORIES

	CREDIT CARDS	LINES OF CREDIT	INSTALLMENT LOANS	AUTO CAPTIVES
Q4 2012	0.30%	0.18%	1.18%	0.10%
QUARTERLY PERCENT CHANGE	1.04%	-1.84%	-3.38%	5.30%
YEARLY PERCENT CHANGE	-6.03%	-8.92%	-10.35%	-9.94%

TransUnion's Market Trends is an in-depth, full sample solution that provides statistical information every quarter from TransUnion's national consumer credit database, culled from anonymous credit files. Each Canadian consumer record contains hundreds of credit variables that illustrate consumer credit usage and performance. By leveraging Market Trends, customers from a variety of industries can analyse industry trends over an entire business cycle, helping to understand consumer behaviour in different geographic locations throughout Canada.

For more information on Market Trends, please visit [transunion.ca/markettrends](http://transunion.ca/markettrends)

