

Attribute	Benchmark CSD/CY (5915051): North Vancouver, BC		CSD/DM (5915055): West Vancouver, BC		
	Count: -		Count: -		
	Value	Percent	Value	Percent	Index
Population of age 15 and over	57,379		41,761		
Personal Savings and Investments					
Total value savings/investments - Nothing	4,147	7.23%	2,469	5.91%	82
Total value savings/investments - \$1 to \$5,000	7,195	12.54%	4,159	9.96%	79
Total value savings/investments - \$5,001 to \$10,000	3,772	6.57%	2,422	5.80%	88
Total value savings/investments - \$10,001 to \$20,000	4,686	8.17%	2,230	5.34%	65
Total value savings/investments - \$20,001 to \$50,000	8,488	14.79%	5,323	12.75%	86
Total value savings/investments - \$50,001 to \$100,000	5,909	10.30%	3,548	8.50%	83
Total value savings/investments - \$100,001 to \$250,000	7,752	13.51%	5,516	13.21%	98
Total value savings/investments - \$250,001 to \$500,000	5,002	8.72%	4,323	10.35%	119
Total value savings/investments - More than \$500,000	10,428	18.17%	11,770	28.19%	155
Personal Debts					
Total personal debts - None/no debts or liabilities	27,688	48.25%	23,090	55.29%	115
Total personal debts - \$1 to \$15,000	9,634	16.79%	6,843	16.39%	98
Total personal debts - \$15,001 to \$25,000	3,158	5.50%	1,668	4.00%	73
Total personal debts - \$25,001 to \$50,000	2,452	4.27%	1,403	3.36%	79
Total personal debts - \$50,001 to \$100,000	2,336	4.07%	1,259	3.02%	74
Total personal debts - \$100,001 to \$200,000	3,383	5.90%	1,857	4.45%	75
Total personal debts - \$200,001 to \$300,000	3,036	5.29%	1,590	3.81%	72
Total personal debts - \$300,001 to \$500,000	2,568	4.48%	1,371	3.28%	73
Total personal debts - More than \$500,000	3,125	5.45%	2,680	6.42%	118
Personal Debts Excluding Mortgage					
Personal debts excluding mortgage - None/no debts or liabilities	39,753	69.28%	31,214	74.75%	108
Personal debts excluding mortgage - \$1 to \$15,000	11,494	20.03%	7,184	17.20%	86
Personal debts excluding mortgage - \$15,001 to \$25,000	2,366	4.12%	1,257	3.01%	73
Personal debts excluding mortgage - \$25,001 to \$50,000	2,213	3.86%	1,202	2.88%	75
Personal debts excluding mortgage - \$50,001 to \$100,000	944	1.65%	341	0.82%	50
Personal debts excluding mortgage - \$100,001 to \$200,000	266	0.46%	334	0.80%	174
Personal debts excluding mortgage - More than \$200,000	342	0.60%	229	0.55%	92
Financial Institutions Used Past 12 Months					
Banking at: BMO Bank of Montreal	9,472	16.51%	7,434	17.80%	108
Home banking at: BMO Bank of Montreal	4,370	7.62%	3,507	8.40%	110
Also banking at: BMO Bank of Montreal	5,102	8.89%	3,927	9.40%	106
Banking at: Caisse Populaire Desjardins	1,629	2.84%	3,292	7.88%	277
Home banking at: Caisse Populaire Desjardins	1,371	2.39%	2,805	6.72%	281
Also banking at: Caisse Populaire Desjardins	258	0.45%	487	1.17%	260
Banking at: CIBC	7,786	13.57%	6,320	15.13%	111
Home banking at: CIBC	4,291	7.48%	3,489	8.36%	112
Also banking at: CIBC	3,495	6.09%	2,831	6.78%	111
Banking at: HSBC Bank Canada	1,352	2.36%	900	2.16%	92
Home banking at: HSBC Bank Canada	364	0.63%	226	0.54%	86
Also banking at: HSBC Bank Canada	989	1.72%	674	1.61%	94
Banking at: Laurentian Bank	114	0.20%	224	0.54%	270

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Home banking at: Laurentian Bank	60	0.10%	166	0.40%	400
Also banking at: Laurentian Bank	54	0.09%	58	0.14%	156
Banking at: National Bank of Canada	1,196	2.08%	833	1.99%	96
Home banking at: National Bank of Canada	416	0.73%	232	0.56%	77
Also banking at: National Bank of Canada	780	1.36%	600	1.44%	106
Banking at: President's Choice Financial	2,193	3.82%	1,730	4.14%	108
Home Banking at: President's Choice Financial	204	0.36%	150	0.36%	100
Also Banking at: President's Choice Financial	1,988	3.47%	1,580	3.78%	109
Banking at: RBC Royal Bank	17,445	30.40%	13,504	32.34%	106
Home banking at: RBC Royal Bank	11,956	20.84%	8,853	21.20%	102
Also banking at: RBC Royal Bank	5,490	9.57%	4,651	11.14%	116
Banking at: Scotiabank	7,479	13.03%	4,997	11.97%	92
Home banking at: Scotiabank	3,537	6.16%	2,124	5.09%	83
Also banking at: Scotiabank	3,942	6.87%	2,873	6.88%	100
Banking at: Simplii Financial	2,642	4.61%	1,608	3.85%	84
Home Banking at: Simplii Financial	1,525	2.66%	671	1.61%	61
Also Banking at: Simplii Financial	1,118	1.95%	938	2.25%	115
Banking at: Tangerine	4,244	7.40%	3,311	7.93%	107
Home banking at: Tangerine	1,222	2.13%	712	1.71%	80
Also banking at: Tangerine	3,022	5.27%	2,598	6.22%	118
Banking at: TD Canada Trust	12,458	21.71%	10,296	24.65%	114
Home banking at: TD Canada Trust	9,048	15.77%	7,565	18.11%	115
Also banking at: TD Canada Trust	3,410	5.94%	2,731	6.54%	110
Banking at: Other online/internet bank	1,889	3.29%	1,299	3.11%	95
Home banking at: Other online/internet bank	247	0.43%	107	0.26%	60
Also banking at: Other online/internet bank	1,641	2.86%	1,193	2.86%	100
Banking at: Other Banks	1,144	1.99%	863	2.07%	104
Home banking at: Other Banks	210	0.37%	148	0.35%	95
Also banking at: Other Banks	934	1.63%	715	1.71%	105
Banking at: Other credit unions/caissespopulaires/d'economie	15,661	27.29%	12,289	29.43%	108
Home banking at: Other credit unions/caissespopulaires/d'economie	9,303	16.21%	7,149	17.12%	106
Also banking at: Other credit unions/caissespopulaires/d'economie	6,358	11.08%	5,140	12.31%	111
Banking at: Other Trust companies	323	0.56%	301	0.72%	129
Also banking at: Other Trust companies	323	0.56%	301	0.72%	129
Cash advance/Cheque cashing Service Past 12 Months					
Used cash advance/cheque cashing service (e.g. Money Mart, Insta-Cheques)	440	0.77%	190	0.46%	60
Doing Investment with					
Investment with: Bank	16,870	29.40%	13,732	32.88%	112
Investment with: Credit union/caissespopulaires/d'economie	6,359	11.08%	3,556	8.51%	77
Investment with: Discount broker (e.g. RBC Direct Investing)	3,291	5.74%	3,130	7.49%	130

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Investment with: Financial planner	8,189	14.27%	6,410	15.35%	108
Investment with: Full service investment broker	3,654	6.37%	3,939	9.43%	148
Investment with: Insurance company	1,659	2.89%	1,413	3.38%	117
Investment with: Mutual fund company	2,496	4.35%	1,884	4.51%	104
Investment with: Trust company	609	1.06%	417	1.00%	94
Changed Financial Institutions for Investment Past 2 Years					
Changed financial institutions: Yes	4,334	7.55%	3,261	7.81%	103
Financial Products and/or Services					
Automobile loan	5,100	8.89%	2,777	6.65%	75
Banking services package	15,423	26.88%	12,034	28.82%	107
Bonds (any)	4,385	7.64%	4,181	10.01%	131
Cryptocurrencies (e.g. Bitcoin, Ethereum)	3,033	5.29%	1,459	3.49%	66
Guaranteed investment certificates	10,754	18.74%	10,119	24.23%	129
Investment real estate	2,801	4.88%	2,478	5.93%	122
Mortgage	13,837	24.12%	8,853	21.20%	88
Mutual funds	20,991	36.58%	17,834	42.71%	117
Personal line of credit	22,965	40.02%	17,408	41.68%	104
Personal overdraft protection	10,489	18.28%	7,567	18.12%	99
Registered Education Savings Plan (RESP)	11,679	20.35%	8,733	20.91%	103
Registered Retirement Income Fund (RRIF)	5,987	10.43%	7,630	18.27%	175
Registered Retirement Savings Plan (RRSP)	40,696	70.93%	28,648	68.60%	97
RSP loan	209	0.36%	373	0.89%	247
Senior services bank plan	3,687	6.43%	4,430	10.61%	165
Stocks	12,715	22.16%	10,762	25.77%	116
Tax-Free Savings Account (TFSA)	33,281	58.00%	25,851	61.90%	107
Term deposits	7,011	12.22%	6,023	14.42%	118
Will/estate planning	8,021	13.98%	8,073	19.33%	138
Other personal loan	1,215	2.12%	516	1.24%	58
Used Financial Services Past Month					
Credit card using PIN	38,864	67.73%	29,150	69.80%	103
Credit card using Tap	40,517	70.61%	30,200	72.32%	102
Debit card using PIN	29,513	51.44%	19,825	47.47%	92
Debit card using Tap	22,276	38.82%	14,309	34.27%	88
Electronic money transfer (e.g. e-Transfer)	29,862	52.04%	19,806	47.43%	91
Gas station quick pay card (e.g. Esso Speedpass)	2,272	3.96%	1,779	4.26%	108
Online/internet banking	39,580	68.98%	27,096	64.88%	94
Online/Internet cryptocurrency	1,249	2.18%	463	1.11%	51
Online pay services (e.g. PayPal, Interac)	14,895	25.96%	9,813	23.50%	91
Bank/credit union online stock trading (e.g. RBC Direct Investing)	7,849	13.68%	4,269	10.22%	75
Web/App based stock trading (e.g. Questrade)	3,059	5.33%	1,516	3.63%	68
Frequency of Using Financial Services					
Credit card using PIN: Once a month	9,663	16.84%	7,153	17.13%	102
Credit card using PIN: 2-3 times a month	13,214	23.03%	9,557	22.89%	99

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Credit card using PIN: Once a week or more	15,987	27.86%	12,440	29.79%	107
Credit card using Tap: Once a month	3,161	5.51%	2,083	4.99%	91
Credit card using Tap: 2-3 times a month	8,731	15.22%	6,102	14.61%	96
Credit card using Tap: Once a week or more	28,626	49.89%	22,015	52.72%	106
Debit card using PIN: Once a month	8,013	13.96%	5,972	14.30%	102
Debit card using PIN: 2-3 times a month	8,573	14.94%	5,528	13.24%	89
Debit card using PIN: Once a week or more	12,928	22.53%	8,324	19.93%	88
Debit card using Tap: Once a month	3,170	5.52%	2,377	5.69%	103
Debit card using Tap: 2-3 times a month	5,243	9.14%	3,042	7.28%	80
Debit card using Tap: Once a week or more	13,863	24.16%	8,891	21.29%	88
e-Transfer: Once a month	13,608	23.72%	9,833	23.55%	99
e-Transfer: 2-3 times a month	14,170	24.70%	8,570	20.52%	83
e-Transfer: Once a week or more	2,084	3.63%	1,403	3.36%	93
Gas station quick pay card: Once a month	390	0.68%	406	0.97%	143
Gas station quick pay card: 2-3 times a month	1,447	2.52%	1,103	2.64%	105
Gas station quick pay card: Once a week or more	435	0.76%	270	0.65%	86
Online/internet banking: Once a month	6,118	10.66%	4,048	9.69%	91
Online/internet banking: 2-3 times a month	18,573	32.37%	12,047	28.85%	89
Online/internet banking: Once a week or more	14,889	25.95%	11,001	26.34%	102
Online/Internet cryptocurrency : Once a month	653	1.14%	286	0.69%	61
Online/Internet cryptocurrency : 2-3 times a month	513	0.89%	115	0.28%	31
Online/Internet cryptocurrency : Once a week or more	84	0.15%	62	0.15%	100
Online pay services: Once a month	5,969	10.40%	4,153	9.95%	96
Online pay services: 2-3 times a month	5,814	10.13%	3,483	8.34%	82
Online pay services: Once a week or more	3,113	5.43%	2,177	5.21%	96
Web/App based stock trading: Once a month	1,373	2.39%	487	1.17%	49
Web/App based stock trading: 2-3 times a month	639	1.11%	197	0.47%	42
Web/App based stock trading: Once a week or more	1,048	1.83%	832	1.99%	109
RRSP Contribution					
Max RRSP contribution - No	21,720	37.85%	14,710	35.23%	93
Max RRSP contribution - Yes	7,249	12.63%	6,016	14.41%	114
RRSP contribute average year - Don't have RRSP	16,607	28.94%	13,037	31.22%	108
RRSP contribute average year - Under \$2,500	16,557	28.86%	11,747	28.13%	97
RRSP contribute average year - \$2,501 - \$5,000	7,139	12.44%	4,309	10.32%	83
RRSP contribute average year - \$5,001 - \$10,000	5,031	8.77%	3,157	7.56%	86
RRSP contribute average year - More than \$10,000	3,120	5.44%	2,987	7.15%	131
Donated to Charities in the Past 12 Months					
Donation: Nothing	19,352	33.73%	12,760	30.56%	91
Donation: \$1 - \$20	4,837	8.43%	3,124	7.48%	89
Donation: \$21 - \$50	4,039	7.04%	2,282	5.47%	78
Donation: \$51 - \$100	4,702	8.20%	2,920	6.99%	85
Donation: \$101 - \$500	13,212	23.03%	9,848	23.58%	102
Donation: More than \$500	11,237	19.58%	10,827	25.93%	132

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Credit Cards					
American Express - Standard	3,496	6.09%	2,911	6.97%	114
American Express - Gold/Platinum	1,984	3.46%	2,156	5.16%	149
Mastercard - Standard	26,397	46.00%	19,490	46.67%	101
Mastercard - Gold/Platinum	5,038	8.78%	3,841	9.20%	105
Visa - Standard	33,847	58.99%	23,980	57.42%	97
Visa - Gold/Platinum	10,354	18.05%	9,474	22.69%	126
Credit card: Hudson's Bay	4,907	8.55%	4,595	11.00%	129
Credit card: Other department store card(s) - Standard	2,849	4.97%	2,132	5.11%	103
Credit card: Gas service station card(s) - Standard	1,374	2.39%	1,296	3.10%	130
Credit card: Travel & entertainment card(s) - Standard	1,239	2.16%	672	1.61%	75
Personal Income Tax Return Preparation					
Tax return: Self/friend/relative	33,114	57.71%	24,601	58.91%	102
Tax return: Accountant	15,251	26.58%	11,737	28.10%	106
Tax return: Professional financial advisor	907	1.58%	607	1.45%	92
Tax return: Tax service	5,054	8.81%	2,337	5.60%	64
Tax return: Other type of service(s)	1,144	2.00%	857	2.05%	103
Tax return: Have never filed a Canadian income tax return	1,909	3.33%	1,623	3.89%	117
Most recent tax return online: Yes	48,154	83.92%	34,172	81.83%	98
Insurance					
Automobile insurance	43,116	75.14%	32,458	77.72%	103
Group health/disability insurance	25,003	43.57%	17,217	41.23%	95
Group life insurance	15,395	26.83%	9,955	23.84%	89
Home insurance	32,698	56.99%	25,947	62.13%	109
Mortgage insurance	4,916	8.57%	2,690	6.44%	75
Pet insurance	2,899	5.05%	1,956	4.68%	93
Private disability/health insurance	8,961	15.62%	6,221	14.90%	95
Private life insurance	14,248	24.83%	11,003	26.35%	106
Travel insurance (any - purchased in past 2 years)	10,764	18.76%	9,104	21.80%	116
Other insurance	1,566	2.73%	1,002	2.40%	88
Insurance Switch Past 2 Years					
Switch: Automobile insurance	1,673	2.92%	967	2.32%	79
Switch: Group health/disability insurance	2,066	3.60%	1,259	3.02%	84
Switch: Group life insurance	898	1.57%	448	1.07%	68
Switch: Home insurance	2,346	4.09%	1,726	4.13%	101
Switch: Mortgage insurance	62	0.11%	27	0.06%	55
Switch: Pet insurance	292	0.51%	119	0.29%	57
Switch: Private disability/health insurance	285	0.50%	83	0.20%	40
Switch: Private life insurance	274	0.48%	82	0.20%	42
Switch: Travel insurance (any)	289	0.50%	234	0.56%	112

Index	Description
≥ 180	Extremely High
≥ 110 and < 180	High
≥ 90 and < 110	Similar
≥ 50 and < 90	Low
< 50	Extremely Low

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Data Source: Manifold Data Mining Inc.

This report is based on consumer demographic and behaviour data products at the 6-digit postal code level. No confidential information about an individual, household, organization or business has been obtained from Statistics Canada or Numeris.