

Attribute	Benchmark North Vancouver (CSD/CY, BC)		West Vancouver (CSD/DM, BC)		
	Value	Percent	Value	Percent	Index
Population of Age 15 and Up	51,426		39,463		
Personal Savings and Investments					
Total value savings/investments - Nothing	4,749	9.23%	2,637	6.68%	72
Total value savings/investments - \$1 to \$5,000	5,453	10.60%	3,098	7.85%	74
Total value savings/investments - \$5,001 to \$10,000	2,760	5.37%	1,573	3.99%	74
Total value savings/investments - \$10,001 to \$20,000	3,645	7.09%	2,077	5.26%	74
Total value savings/investments - \$20,001 to \$50,000	4,949	9.62%	3,094	7.84%	81
Total value savings/investments - \$50,001 to \$100,000	5,608	10.91%	3,927	9.95%	91
Total value savings/investments - \$100,001 to \$250,000	7,999	15.56%	6,150	15.58%	100
Total value savings/investments - \$250,001 to \$500,000	6,692	13.01%	5,273	13.36%	103
Total value savings/investments - Over \$500,000	9,573	18.62%	11,635	29.48%	158
Personal Debts					
Total personal debts - None/no debts or liabilities	25,473	49.53%	22,077	55.94%	113
Total personal debts - \$1 to \$15,000	8,658	16.84%	6,044	15.32%	91
Total personal debts - \$15,001 to \$25,000	2,477	4.82%	1,450	3.67%	76
Total personal debts - \$25,001 to \$50,000	3,207	6.24%	1,933	4.90%	79
Total personal debts - \$50,001 to \$100,000	2,469	4.80%	1,580	4.00%	83
Total personal debts - \$100,001 to \$200,000	2,560	4.98%	1,691	4.29%	86
Total personal debts - \$200,001 to \$300,000	2,844	5.53%	1,787	4.53%	82
Total personal debts - \$300,001 to \$500,000	2,439	4.74%	1,505	3.81%	80
Total personal debts - \$500,001 or more	1,299	2.53%	1,396	3.54%	140
Personal Debts Excluding Mortgage					
Personal debts excluding mortgage - None/no debts or liabilities	35,266	68.58%	30,282	76.74%	112
Personal debts excluding mortgage - \$1 to \$15,000	9,827	19.11%	5,364	13.59%	71
Personal debts excluding mortgage - \$15,001 to \$25,000	2,361	4.59%	968	2.45%	53
Personal debts excluding mortgage - \$25,001 to \$50,000	2,354	4.58%	1,469	3.72%	81
Personal debts excluding mortgage - \$50,001 to \$100,000	1,108	2.16%	859	2.18%	101
Personal debts excluding mortgage - \$100,001 to \$200,000	323	0.63%	300	0.76%	121
Personal debts excluding mortgage - More than \$200,000	187	0.36%	221	0.56%	156
Personal Debts					
Financial Svc/Investment use cash adv./cheque cash svc past - Yes	1,667	3.24%	1,098	2.78%	86
Used Financial Institutions for Any Services in the Past 12 Months					
Banking at: BMO Bank of Montreal	8,568	16.66%	6,860	17.38%	104
Home banking at: BMO Bank of Montreal	4,187	8.14%	3,388	8.59%	106
Also banking at: BMO Bank of Montreal	4,381	8.52%	3,472	8.80%	103
Banking at: Caisse Populaire Desjardins	3,864	7.51%	4,117	10.43%	139
Home banking at: Caisse Populaire Desjardins	2,722	5.29%	3,104	7.87%	149
Also banking at: Caisse Populaire Desjardins	1,142	2.22%	1,013	2.57%	116
Banking at: CIBC	9,444	18.36%	7,346	18.61%	101
Home banking at: CIBC	5,297	10.30%	4,294	10.88%	106
Also banking at: CIBC	4,147	8.06%	3,052	7.73%	96
Banking at: HSBC Bank Canada	2,330	4.53%	912	2.31%	51
Home banking at: HSBC Bank Canada	1,019	1.98%	193	0.49%	25

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Also banking at: HSBC Bank Canada	1,311	2.55%	720	1.82%	71
Banking at: Laurentian Bank	425	0.83%	298	0.76%	92
Home banking at: Laurentian Bank	366	0.71%	254	0.64%	90
Also banking at: Laurentian Bank	59	0.11%	44	0.11%	100
Banking at: National Bank of Canada	2,078	4.04%	1,725	4.37%	108
Home banking at: National Bank of Canada	1,294	2.52%	1,049	2.66%	106
Also banking at: National Bank of Canada	784	1.53%	676	1.71%	112
Banking at: RBC Royal Bank	16,743	32.56%	12,954	32.83%	101
Home banking at: RBC Royal Bank	10,613	20.64%	7,957	20.16%	98
Also banking at: RBC Royal Bank	6,130	11.92%	4,997	12.66%	106
Banking at: Scotiabank	7,724	15.02%	5,767	14.62%	97
Home banking at: Scotiabank	3,984	7.75%	2,923	7.41%	96
Also banking at: Scotiabank	3,740	7.27%	2,844	7.21%	99
Banking at: Simplii Financial	1,099	2.14%	1,032	2.62%	122
Home Banking at: Simplii Financial	466	0.91%	197	0.50%	55
Also Banking at: Simplii Financial	633	1.23%	835	2.12%	172
Banking at: Tangerine	3,931	7.64%	2,850	7.22%	95
Home banking at: Tangerine	516	1.00%	225	0.57%	57
Also banking at: Tangerine	3,414	6.64%	2,625	6.65%	100
Banking at: TD Canada Trust	12,704	24.70%	10,637	26.95%	109
Home banking at: TD Canada Trust	7,450	14.49%	6,133	15.54%	107
Also banking at: TD Canada Trust	5,254	10.22%	4,504	11.41%	112
Banking at: Other online/internet bank	818	1.59%	507	1.28%	81
Home banking at: Other online/internet bank	263	0.51%	165	0.42%	82
Also banking at: Other online/internet bank	554	1.08%	342	0.87%	81
Banking at: Other Banks	1,549	3.01%	1,160	2.94%	98
Home banking at: Other Banks	568	1.10%	440	1.11%	101
Also banking at: Other Banks	981	1.91%	721	1.83%	96
Banking at: Other - Credit unions/caissespopulaires/d'economie	15,570	30.28%	12,283	31.13%	103
Home banking at: Other - Credit unions/caissespopulaires/d'economie	5,309	10.32%	3,663	9.28%	90
Also banking at: Other - Credit unions/caissespopulaires/d'economie	10,261	19.95%	8,620	21.84%	109
Banking at: Other Trust companies	679	1.32%	511	1.30%	98
Home banking at: Other Trust companies	27	0.05%	20	0.05%	100
Also banking at: Other Trust companies	651	1.27%	492	1.25%	98
Doing Investment with					
Investment with: Bank	20,285	39.44%	15,645	39.65%	101
Investment with: Credit union/caissespopulaires/d'economie	8,435	16.40%	6,401	16.22%	99
Investment with: Discount broker	1,528	2.97%	2,031	5.15%	173
Investment with: Financial planner	9,754	18.97%	8,579	21.74%	115
Investment with: Full service investment broker	5,692	11.07%	6,742	17.09%	154
Investment with: Insurance company	1,614	3.14%	1,068	2.71%	86
Investment with: Mutual fund company	3,385	6.58%	2,458	6.23%	95

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Investment with: Trust company	1,014	1.97%	844	2.14%	109
Changed Financial Institutions for Investment in the Past 2 Years					
Changed financial institutions for investment in the past 2 years: No	48,184	93.70%	36,959	93.66%	100
Changed financial institutions for investment in the past 2 years: Yes	3,242	6.31%	2,504	6.35%	101
Financial Products and/or Services					
Automobile loan	5,136	9.99%	3,236	8.20%	82
Banking services package	13,271	25.81%	10,552	26.74%	104
Canada savings bonds	1,963	3.82%	1,622	4.11%	108
Guaranteed investment certificates	10,405	20.23%	10,079	25.54%	126
Investment real estate	3,340	6.50%	3,543	8.98%	138
Mortgage	11,181	21.74%	6,968	17.66%	81
Mutual funds	18,986	36.92%	15,004	38.02%	103
Personal line of credit	21,985	42.75%	17,377	44.03%	103
Personal overdraft protection	12,473	24.25%	9,524	24.13%	100
Registered Education Savings Plan (RESP)	7,577	14.73%	5,847	14.82%	101
Registered Retirement Income Fund (RRIF)	12,477	24.26%	13,798	34.96%	144
Registered Retirement Savings Plan (RRSP)	32,783	63.75%	25,570	64.79%	102
RSP loan	328	0.64%	508	1.29%	202
Senior services bank plan	5,797	11.27%	6,287	15.93%	141
Stocks	10,526	20.47%	11,381	28.84%	141
Tax-Free Savings Account (TFSA)	29,110	56.61%	24,815	62.88%	111
Term deposits	7,733	15.04%	7,340	18.60%	124
Will/estate planning	10,338	20.10%	9,865	25.00%	124
Other bonds	1,255	2.44%	1,451	3.68%	151
Other personal loan	1,518	2.95%	992	2.51%	85
Used the Financial Services in the Past Month					
Automated bank teller machine	37,616	73.15%	28,810	73.01%	100
Debit card for purchases	31,653	61.55%	21,275	53.91%	88
Gas station quick pay card (e.g. Esso Speedpass)	4,870	9.47%	3,663	9.28%	98
Mobile/e-payment for purchases	6,984	13.58%	4,814	12.20%	90
Telephone banking	5,937	11.55%	4,260	10.80%	94
Online/internet banking	29,850	58.05%	20,957	53.10%	91
Online/internet stock trading	2,564	4.99%	2,262	5.73%	115
Frequency of Using Financial Services					
Used automated bank teller machine: Once a month	11,017	21.42%	7,986	20.24%	94
Used automated bank teller machine: 2-3 times a month	19,324	37.58%	15,096	38.25%	102
Used automated bank teller machine: Once a week or more	7,275	14.15%	5,728	14.52%	103
Used debit card for purchases: Once a month	3,932	7.65%	2,855	7.24%	95
Used debit card for purchases: 2-3 times a month	9,323	18.13%	6,787	17.20%	95
Used debit card for purchases: Once a week or more	18,398	35.78%	11,633	29.48%	82
Used gas station quick pay card (e.g. Esso Speedpass): Once a month	701	1.36%	479	1.21%	89

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Used gas station quick pay card (e.g. Esso Speedpass): 2-3 times a month	2,559	4.98%	1,962	4.97%	100
Used gas station quick pay card (e.g. Esso Speedpass): Once a week or more	1,610	3.13%	1,222	3.10%	99
Used mobile/e-payment for purchases: Once a month	2,247	4.37%	1,723	4.37%	100
Used mobile/e-payment for purchases: 2-3 times a month	2,851	5.54%	1,956	4.96%	90
Used mobile/e-payment for purchases: Once a week or more	1,886	3.67%	1,135	2.88%	78
Used telephone banking: Once a month	2,620	5.10%	1,738	4.41%	86
Used telephone banking: 2-3 times a month	2,392	4.65%	1,878	4.76%	102
Used telephone banking: Once a week or more	925	1.80%	644	1.63%	91
Used online/internet banking: Once a month	4,354	8.47%	3,268	8.28%	98
Used online/internet banking: 2-3 times a month	13,657	26.56%	10,227	25.92%	98
Used online/internet banking: Once a week or more	11,839	23.02%	7,462	18.91%	82
Used online/internet stock trading: Once a month	1,301	2.53%	1,063	2.69%	106
Used online/internet stock trading: 2-3 times a month	718	1.40%	678	1.72%	123
Used online/internet stock trading: Once a week or more	545	1.06%	521	1.32%	125
RRSP Contribution					
Max RRSP contribution - No	17,665	34.35%	11,416	28.93%	84
Max RRSP contribution - Yes	6,510	12.66%	6,459	16.37%	129
Max RRSP - Don't have RRSP	17,026	33.11%	12,794	32.42%	98
Amount contribute to RRSP average year - Don't have RRSP	18,950	36.85%	13,916	35.26%	96
Amount contribute to RRSP average year - Under \$2,500	13,451	26.16%	10,093	25.58%	98
Amount contribute to RRSP average year - \$2,501 - \$5,000	5,058	9.84%	3,300	8.36%	85
Amount contribute to RRSP average year - \$5,001 - \$10,000	3,498	6.80%	2,408	6.10%	90
Amount contribute to RRSP average year - Over \$10,000	2,427	4.72%	2,973	7.53%	160
Donated to Charities in the Past 12 Months					
Donation in the past 12 months: Nothing	13,354	25.97%	8,363	21.19%	82
Donation in the past 12 months: \$1 - \$20	3,045	5.92%	1,985	5.03%	85
Donation in the past 12 months: \$21 - \$50	4,894	9.52%	3,098	7.85%	82
Donation in the past 12 months: \$51 - \$100	6,252	12.16%	4,283	10.85%	89
Donation in the past 12 months: \$101 - \$500	11,462	22.29%	9,337	23.66%	106
Donation in the past 12 months: More than \$500	12,419	24.15%	12,398	31.42%	130
Credit Cards					
American Express - Standard	4,050	7.88%	3,631	9.20%	117
American Express - Gold/Platinum	2,054	4.00%	1,902	4.82%	121
Mastercard - Standard	23,620	45.93%	18,655	47.27%	103
Mastercard - Gold/Platinum	5,431	10.56%	4,272	10.83%	103
Visa - Standard	31,943	62.11%	25,044	63.46%	102
Visa - Gold/Platinum	9,858	19.17%	8,877	22.49%	117
Credit card: Hudson's Bay	12,245	23.81%	12,474	31.61%	133
Credit card: Other department store card(s) - Standard	3,705	7.20%	2,563	6.50%	90
Credit card: Gas service station card(s) - Standard	2,727	5.30%	2,297	5.82%	110
Credit card: Travel & entertainment card(s) - Standard	1,475	2.87%	1,063	2.69%	94
Personal Income Tax Return Preparation					
Services used for tax return - Self/friend/relative	26,531	51.59%	20,242	51.29%	99

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Services used for tax return - Accountant	14,869	28.91%	12,881	32.64%	113
Services used for tax return - Professional financial advisor	1,045	2.03%	747	1.89%	93
Services used for tax return - Tax preparation service	5,993	11.65%	3,711	9.40%	81
Services used for tax return - Other type of service(s)	1,420	2.76%	572	1.45%	53
Services used for tax return - Have never filed a Canadian income tax return	1,568	3.05%	1,309	3.32%	109
Most recent tax return online - Yes	42,104	81.87%	31,633	80.16%	98
Insurance					
Automobile insurance	40,517	78.79%	32,559	82.51%	105
Group health/disability insurance	25,003	48.62%	18,220	46.17%	95
Group life insurance	13,539	26.33%	9,718	24.62%	94
Home insurance	37,177	72.29%	29,912	75.80%	105
Mortgage insurance	4,428	8.61%	2,042	5.18%	60
Pet insurance	1,018	1.98%	821	2.08%	105
Private disability/health insurance	7,972	15.50%	5,971	15.13%	98
Private life insurance	11,513	22.39%	9,627	24.40%	109
Travel insurance (any - purchased in past 2 years)	20,381	39.63%	18,325	46.44%	117
Other insurance	2,351	4.57%	1,863	4.72%	103
Insurance Switch					
Switch in past 2 years: Automobile insurance	2,389	4.65%	1,406	3.56%	77
Switch in past 2 years: Group health/disability insurance	1,128	2.19%	351	0.89%	41
Switch in past 2 years: Group life insurance	468	0.91%	198	0.50%	55
Switch in past 2 years: Home insurance	1,926	3.75%	1,078	2.73%	73
Switch in past 2 years: Mortgage insurance	202	0.39%	108	0.27%	69
Switch in past 2 years: Pet insurance	20	0.04%	12	0.03%	75
Switch in past 2 years: Private disability/health insurance	168	0.33%	80	0.20%	61
Switch in past 2 years: Private life insurance	128	0.25%	56	0.14%	56
Switch in past 2 years: Travel insurance (any)	638	1.24%	798	2.02%	163
Switch in past 2 years: Other insurance	88	0.17%	34	0.09%	53

Index	Description
>=180	Extremely High
>=110 and <180	High
>=90 and <110	Similar
>=50 and <90	Lower
<50	Extremely Low

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