

Attribute	Benchmark North Vancouver (CSD,BC)		West Vancouver (CSD,BC)		
	Value	Percent	Value	Percent	Index
<b>Population of age 15 and up</b>	50,414		37,961		
<b>Personal Savings and Investments</b>					
Total value savings/investments - Nothing	4,241	8.41%	3,088	8.14%	97
Total value savings/investments - \$1 to \$5,000	5,943	11.79%	3,588	9.45%	80
Total value savings/investments - \$5,001 to \$10,000	2,818	5.59%	1,536	4.05%	72
Total value savings/investments - \$10,001 to \$20,000	3,706	7.35%	2,478	6.53%	89
Total value savings/investments - \$20,001 to \$50,000	5,272	10.46%	3,283	8.65%	83
Total value savings/investments - \$50,001 to \$100,000	6,081	12.06%	4,318	11.38%	94
Total value savings/investments - \$100,001 to \$250,000	7,172	14.23%	6,315	16.64%	117
Total value savings/investments - \$250,001 to \$500,000	6,079	12.06%	6,499	17.12%	142
Total value savings/investments - Over \$500,000	9,103	18.06%	6,855	18.06%	100
<b>Personal Debts</b>					
Total personal debts - None/no debts or liabilities	23,362	46.34%	20,436	53.84%	116
Total personal debts - \$1 to \$15,000	8,898	17.65%	6,067	15.98%	91
Total personal debts - \$15,001 to \$25,000	2,568	5.09%	1,598	4.21%	83
Total personal debts - \$25,001 to \$50,000	2,867	5.69%	1,827	4.81%	85
Total personal debts - \$50,001 to \$100,000	2,965	5.88%	1,765	4.65%	79
Total personal debts - \$100,001 to \$200,000	3,237	6.42%	1,632	4.30%	67
Total personal debts - \$200,001 to \$300,000	2,566	5.09%	1,722	4.54%	89
Total personal debts - \$300,001 to \$500,000	2,292	4.55%	1,705	4.49%	99
Total personal debts - \$500,001 or more	1,659	3.29%	1,209	3.19%	97
Financial Svc/Investment use cash adv./cheque cash svc past - Yes	902	1.79%	494	1.30%	73
<b>Used Financial Institutions for Any Services in the Past 12 Months</b>					
Banking at: BMO Bank of Montreal	10,151	20.14%	8,388	22.10%	110
Home banking at: BMO Bank of Montreal	5,303	10.52%	4,557	12.01%	114
Also banking at: BMO Bank of Montreal	4,848	9.62%	3,830	10.09%	105
Banking at: Caisse Populaire Desjardins	3,878	7.69%	3,919	10.33%	134
Home banking at: Caisse Populaire Desjardins	2,718	5.39%	2,999	7.90%	147
Also banking at: Caisse Populaire Desjardins	1,160	2.30%	920	2.42%	105
Banking at: CIBC	9,226	18.30%	7,491	19.73%	108
Home banking at: CIBC	4,864	9.65%	3,872	10.20%	106
Also banking at: CIBC	4,362	8.65%	3,619	9.53%	110
Banking at: HSBC Bank Canada	935	1.85%	370	0.97%	52
Home banking at: HSBC Bank Canada	211	0.42%	141	0.37%	88
Also banking at: HSBC Bank Canada	723	1.44%	229	0.60%	42
Banking at: Laurentian Bank	489	0.97%	415	1.09%	112
Home banking at: Laurentian Bank	307	0.61%	251	0.66%	108
Also banking at: Laurentian Bank	182	0.36%	164	0.43%	119
Banking at: National Bank of Canada	2,029	4.02%	1,500	3.95%	98
Home banking at: National Bank of Canada	1,435	2.85%	1,013	2.67%	94
Also banking at: National Bank of Canada	593	1.18%	487	1.28%	108
Banking at: President's Choice Financial	2,800	5.55%	1,584	4.17%	75
Home banking at: President's Choice Financial	1,141	2.26%	574	1.51%	67

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Also banking at: President's Choice Financial	1,659	3.29%	1,010	2.66%	81
Banking at: RBC Royal Bank	15,504	30.75%	12,924	34.05%	111
Home banking at: RBC Royal Bank	9,756	19.35%	8,038	21.18%	109
Also banking at: RBC Royal Bank	5,748	11.40%	4,886	12.87%	113
Banking at: Scotiabank	6,881	13.65%	4,805	12.66%	93
Home banking at: Scotiabank	3,664	7.27%	2,537	6.68%	92
Also banking at: Scotiabank	3,217	6.38%	2,268	5.97%	94
Banking at: Tangerine	3,416	6.78%	2,609	6.87%	101
Home banking at: Tangerine	599	1.19%	281	0.74%	62
Also banking at: Tangerine	2,817	5.59%	2,328	6.13%	110
Banking at: TD Canada Trust	13,709	27.19%	9,797	25.81%	95
Home banking at: TD Canada Trust	8,073	16.01%	5,848	15.41%	96
Also banking at: TD Canada Trust	5,636	11.18%	3,949	10.40%	93
Banking at: Other online/internet bank	890	1.77%	613	1.62%	92
Home banking at: Other online/internet bank	74	0.15%	51	0.14%	93
Also banking at: Other online/internet bank	816	1.62%	562	1.48%	91
Banking at: Other Banks	1,197	2.37%	925	2.44%	103
Home banking at: Other Banks	277	0.55%	188	0.50%	91
Also banking at: Other Banks	920	1.82%	737	1.94%	107
Banking at: Other - Credit unions/caissespopulaires/d'economie	16,205	32.14%	10,611	27.95%	87
Home banking at: Other - Credit unions/caissespopulaires/d'economie	10,011	19.86%	6,245	16.45%	83
Also banking at: Other - Credit unions/caissespopulaires/d'economie	6,194	12.29%	4,366	11.50%	94
Banking at: Other Trust companies	405	0.80%	407	1.07%	134
Home banking at: Other Trust companies	67	0.13%	97	0.26%	200
Also banking at: Other Trust companies	338	0.67%	310	0.82%	122
<b>Doing Investment with</b>					
Investment with: Bank	22,925	45.47%	17,040	44.89%	99
Investment with: Credit union/caissespopulaires/d'economie	7,534	14.95%	5,433	14.31%	96
Investment with: Discount broker	1,413	2.80%	1,578	4.16%	149
Investment with: Financial planner	10,953	21.73%	8,486	22.36%	103
Investment with: Full service investment broker	6,840	13.57%	7,586	19.98%	147
Investment with: Insurance company	2,150	4.27%	1,685	4.44%	104
Investment with: Mutual fund company	4,043	8.02%	2,917	7.68%	96
Investment with: Trust company	746	1.48%	590	1.55%	105
<b>Changed Financial Institutions for Investment in the Past 2 Years</b>					
Changed financial institutions for investment in the past 2 years: No	47,465	94.15%	35,597	93.77%	100
Changed financial institutions for investment in the past 2 years: Yes	2,949	5.85%	2,364	6.23%	106
<b>Financial Products and/or Services</b>					
Automobile loan	4,786	9.49%	2,830	7.46%	79
Banking services package	12,998	25.78%	9,854	25.96%	101

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	Value	Percent	Value	Percent	Index
Canada savings bonds	3,073	6.10%	2,135	5.62%	92
Guaranteed investment certificates	9,019	17.89%	7,970	21.00%	117
Investment real estate	3,750	7.44%	3,852	10.15%	136
Mortgage	12,074	23.95%	6,516	17.17%	72
Mutual funds	19,492	38.66%	14,945	39.37%	102
Personal line of credit	22,159	43.96%	17,046	44.90%	102
Personal overdraft protection	13,001	25.79%	9,718	25.60%	99
Registered Education Savings Plan (RESP)	6,569	13.03%	5,173	13.63%	105
Registered Retirement Income Fund (RRIF)	10,332	20.50%	12,069	31.79%	155
Registered Retirement Savings Plan (RRSP)	36,361	72.13%	28,018	73.81%	102
RSP loan	576	1.14%	356	0.94%	82
Senior services bank plan	5,693	11.29%	6,091	16.05%	142
Stocks	9,633	19.11%	10,450	27.53%	144
Tax-Free Savings Account (TFSA)	28,423	56.38%	22,876	60.26%	107
Term deposits	6,536	12.96%	5,641	14.86%	115
Will/estate planning	10,781	21.39%	10,596	27.91%	130
Other bonds	1,581	3.14%	1,760	4.64%	148
Other personal loan	1,321	2.62%	834	2.20%	84
<b>Used the Financial Services in the Past Month</b>					
Automated bank teller machine	38,400	76.17%	28,760	75.76%	99
Debit card for purchases	32,782	65.03%	21,154	55.73%	86
Gas station quick pay card (e.g. Esso Speedpass)	4,230	8.39%	3,657	9.64%	115
Mobile/e-payment for purchases	5,084	10.08%	2,868	7.56%	75
Telephone banking	5,927	11.76%	4,094	10.79%	92
Online/internet banking	29,082	57.69%	20,040	52.79%	92
Online/internet stock trading	2,440	4.84%	2,189	5.77%	119
<b>Frequency of Using Financial Services</b>					
Used automated bank teller machine: Once a month	10,191	20.22%	7,169	18.89%	93
Used automated bank teller machine: 2-3 times a month	20,036	39.74%	14,950	39.38%	99
Used automated bank teller machine: Once a week or more	8,172	16.21%	6,641	17.50%	108
Used debit card for purchases: Once a month	4,393	8.71%	3,059	8.06%	93
Used debit card for purchases: 2-3 times a month	9,044	17.94%	6,124	16.13%	90
Used debit card for purchases: Once a week or more	19,345	38.37%	11,971	31.54%	82
Used gas station quick pay card (e.g. Esso Speedpass): Once a month	990	1.96%	977	2.57%	131
Used gas station quick pay card (e.g. Esso Speedpass): 2-3 times a month	2,347	4.66%	2,002	5.27%	113
Used gas station quick pay card (e.g. Esso Speedpass): Once a week or more	893	1.77%	679	1.79%	101
Used mobile/e-payment for purchases: Once a month	2,031	4.03%	1,295	3.41%	85
Used mobile/e-payment for purchases: 2-3 times a month	2,175	4.32%	1,090	2.87%	66
Used mobile/e-payment for purchases: Once a week or more	878	1.74%	483	1.27%	73
Used telephone banking: Once a month	2,784	5.52%	1,967	5.18%	94
Used telephone banking: 2-3 times a month	2,330	4.62%	1,676	4.41%	95

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Used telephone banking: Once a week or more	813	1.61%	451	1.19%	74
Used online/internet banking: Once a month	4,175	8.28%	3,019	7.95%	96
Used online/internet banking: 2-3 times a month	14,682	29.12%	9,992	26.32%	90
Used online/internet banking: Once a week or more	10,224	20.28%	7,029	18.52%	91
Used online/internet stock trading: Once a month	942	1.87%	923	2.43%	130
Used online/internet stock trading: 2-3 times a month	852	1.69%	719	1.89%	112
Used online/internet stock trading: Once a week or more	645	1.28%	547	1.44%	113
<b>RRSP Contribution</b>					
Max RRSP contribution - No	19,875	39.43%	13,285	35.00%	89
Max RRSP contribution - Yes	7,223	14.33%	7,081	18.65%	130
Max RRSP - Don't have RRSP	12,942	25.67%	9,113	24.01%	94
Amount contribute to RRSP average year - Don't have RRSP	14,206	28.18%	9,820	25.87%	92
Amount contribute to RRSP average year - Under \$2,500	15,041	29.84%	11,082	29.19%	98
Amount contribute to RRSP average year - \$2,501 - \$5,000	6,045	11.99%	3,942	10.38%	87
Amount contribute to RRSP average year - \$5,001 - \$10,000	3,466	6.87%	2,547	6.71%	98
Amount contribute to RRSP average year - Over \$10,000	2,757	5.47%	2,950	7.77%	142
<b>Donated to Charities in the Past 12 Months</b>					
Donation in the past 12 months: Nothing	10,999	21.82%	5,967	15.72%	72
Donation in the past 12 months: \$1 - \$20	3,545	7.03%	2,035	5.36%	76
Donation in the past 12 months: \$21 - \$50	5,796	11.50%	3,877	10.21%	89
Donation in the past 12 months: \$51 - \$100	6,028	11.96%	3,723	9.81%	82
Donation in the past 12 months: \$101 - \$500	11,835	23.48%	8,759	23.07%	98
Donation in the past 12 months: More than \$500	12,211	24.22%	13,600	35.83%	148
<b>Credit Cards</b>					
American Express - Standard	4,932	9.78%	4,290	11.30%	116
American Express - Gold/Platinum	2,484	4.93%	2,179	5.74%	116
Mastercard - Standard	25,454	50.49%	19,894	52.41%	104
Mastercard - Gold/Platinum	5,265	10.44%	4,582	12.07%	116
Visa - Standard	31,127	61.74%	23,743	62.55%	101
Visa - Gold/Platinum	8,712	17.28%	8,326	21.93%	127
Credit card: Hudson's Bay	11,998	23.80%	11,826	31.15%	131
Credit card: Other department store card(s) - Standard	3,293	6.53%	2,682	7.07%	108
Credit card: Gas service station card(s) - Standard	3,475	6.89%	3,685	9.71%	141
Credit card: Travel & entertainment card(s) - Standard	1,614	3.20%	1,485	3.91%	122
<b>Personal Income Tax Return Preparation</b>					
Services used for tax return - Self/friend/relative	24,521	48.64%	16,679	43.94%	90
Services used for tax return - Accountant	15,535	30.82%	13,737	36.19%	117
Services used for tax return - Professional financial advisor	1,282	2.54%	1,273	3.35%	132
Services used for tax return - Tax preparation service	6,709	13.31%	4,569	12.04%	90
Services used for tax return - Other type of service(s)	1,067	2.12%	578	1.52%	72
Services used for tax return - Have never filed a Canadian income tax return	1,300	2.58%	1,124	2.96%	115
Most recent tax return online - Yes	39,035	77.43%	29,507	77.73%	100
<b>Insurance</b>					
Automobile insurance	40,164	79.67%	31,869	83.95%	105

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	Value	Percent	Value	Percent	Index
Group health/disability insurance	23,980	47.57%	17,912	47.19%	99
Group life insurance	14,398	28.56%	10,169	26.79%	94
Home insurance	34,955	69.34%	27,185	71.61%	103
Mortgage insurance	5,064	10.05%	2,729	7.19%	72
Pet insurance	1,406	2.79%	1,170	3.08%	110
Private disability/health insurance	7,325	14.53%	6,150	16.20%	111
Private life insurance	12,512	24.82%	9,329	24.58%	99
Travel insurance (any - purchased in past 2 years)	20,021	39.71%	17,860	47.05%	118
Other insurance	2,101	4.17%	1,483	3.91%	94
<b>Insurance Switch</b>					
Switch in past 2 years: Automobile insurance	1,718	3.41%	1,091	2.87%	84
Switch in past 2 years: Group health/disability insurance	1,428	2.83%	953	2.51%	89
Switch in past 2 years: Group life insurance	457	0.91%	232	0.61%	67
Switch in past 2 years: Home insurance	1,423	2.82%	1,024	2.70%	96
Switch in past 2 years: Mortgage insurance	129	0.26%	97	0.26%	100
Switch in past 2 years: Pet insurance	21	0.04%	35	0.09%	225
Switch in past 2 years: Private disability/health insurance	185	0.37%	145	0.38%	103
Switch in past 2 years: Private life insurance	162	0.32%	76	0.20%	63
Switch in past 2 years: Travel insurance (any)	1,044	2.07%	825	2.18%	105
Switch in past 2 years: Other insurance	46	0.09%	30	0.08%	89

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

**Data Source:** Manifold Data Mining Inc.

This report is based on consumer demographic and behavior 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.