

| Attribute  | Benchmark<br>CSD/CY (5915051):<br>North Vancouver, BC |         | CSD/DM (5915055): West<br>Vancouver, BC |         |       |
|--|---|---------|---|---------|-------|
|  | Count: -  |         | Count: -                                |         |       |
|  | Value   | Percent | Value                                   | Percent | Index |
| <b>MARKET SIZE</b>   |   |         |   |         |       |
| Total population of age 15 and up  | 57,379  |         | 41,761                                  |         |       |
| Total females 15 years and over  | 30,469  |         | 22,614                                  |         |       |
| Total males 15 years and over  | 26,910  |         | 19,147                                  |         |       |
| Total number of households   | 30,542  |         | 19,128                                  |         |       |
| Percent owner households   | 16,221  | 53.11%  | 13,548                                  | 70.83%  | 133   |
| Percent tenant households  | 14,321  | 46.89%  | 5,580                                   | 29.17%  | 62    |
| Percent households in band housing   | 0   | 0.00%   | 0                                       | 0.00%   | -     |
| <b>DWELLING VALUE</b>  |   |         |   |         |       |
| Average value of dwelling \$   | \$1,302,580   |         | \$3,575,900                             |         | 275   |
| <b>POPULATION INCOME</b>   |   |         |   |         |       |
| Average population income \$   | \$65,233  |         | \$125,705                               |         | 193   |
| Average population income of females \$  | \$55,399  |         | \$83,948                                |         | 152   |
| Average population income of males \$  | \$76,278  |         | \$173,950                               |         | 228   |
| Median population income \$  | \$47,533  |         | \$51,128                                |         | 108   |
| <b>HOUSEHOLD INCOME</b>  |   |         |   |         |       |
| Average household income \$  | \$116,916   |         | \$253,677                               |         | 217   |
| Median household income \$   | \$88,593  |         | \$132,373                               |         | 149   |
| Average household disposable income (remaining after deduction of taxes and other mandatory charges) \$                | \$84,502  |         | \$168,629                               |         | 200   |
| Average household discretionary income (remaining after taxes, spending on food, clothing, shelter, transportation) \$ | \$19,455  |         | \$71,681                                |         | 368   |
| <b>HOUSEHOLD INCOME BY RANGE</b>   |   |         |   |         |       |
| Total number of private households   | 30,542  |         | 19,128                                  |         |       |
| Under \$5,000  | 511   | 1.67%   | 302                                     | 1.58%   | 95    |
| \$5,000 to \$9,999   | 201   | 0.66%   | 198                                     | 1.04%   | 158   |
| \$10,000 to \$14,999   | 311   | 1.02%   | 179                                     | 0.94%   | 92    |
| \$15,000 to \$19,999   | 607   | 1.99%   | 294                                     | 1.54%   | 77    |
| \$20,000 to \$29,999   | 2,148   | 7.03%   | 1,214                                   | 6.35%   | 90    |
| \$30,000 to \$39,999   | 1,942   | 6.36%   | 983                                     | 5.14%   | 81    |
| \$40,000 to \$49,999   | 2,152   | 7.05%   | 1,104                                   | 5.77%   | 82    |
| \$50,000 to \$59,999   | 2,057   | 6.74%   | 1,040                                   | 5.44%   | 81    |
| \$60,000 to \$79,999   | 3,903   | 12.78%  | 1,905                                   | 9.96%   | 78    |
| \$80,000 to \$99,999   | 3,624   | 11.87%  | 1,654                                   | 8.65%   | 73    |
| \$100,000 to \$124,999   | 3,250   | 10.64%  | 1,412                                   | 7.38%   | 69    |
| \$125,000 to \$149,999   | 2,692   | 8.81%   | 1,404                                   | 7.34%   | 83    |
| \$150,000 to \$199,999   | 3,034   | 9.93%   | 1,914                                   | 10.01%  | 101   |
| \$200,000 to \$249,999   | 2,061   | 6.75%   | 2,403                                   | 12.56%  | 186   |
| \$250,000 to \$299,999   | 824   | 2.70%   | 1,169                                   | 6.11%   | 226   |
| \$300,000 and over   | 1,225   | 4.01%   | 1,951                                   | 10.20%  | 254   |
| <b>COMPOSITION OF HOUSEHOLD INCOME</b>   |   |         |   |         |       |
| Percent household income from employment   |   | 72.62%  |   | 50.89%  | 70    |
| Percent household income from government transfer payments   |   | 14.06%  |   | 10.18%  | 72    |

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| Percent household income from investment and other money receipts                                     |   | 13.39%  |   | 38.90%  | 291   |
| <b>CREDIT CARD</b>  |   |         |   |         |       |
| American Express - Standard   | 4,789   | 8.35%   | 3,588                                   | 8.59%   | 103   |
| American Express - Gold/Platinum  | 2,612   | 4.55%   | 2,377                                   | 5.69%   | 125   |
| Mastercard - Standard   | 29,245  | 50.97%  | 20,749                                  | 49.69%  | 97    |
| Mastercard - Gold/Platinum  | 6,329   | 11.03%  | 4,525                                   | 10.84%  | 98    |
| Visa - Standard   | 35,548  | 61.95%  | 25,820                                  | 61.83%  | 100   |
| Visa - Gold/Platinum  | 12,813  | 22.33%  | 10,231                                  | 24.50%  | 110   |
| Credit card - Hudson's Bay  | 11,145  | 19.42%  | 9,023                                   | 21.61%  | 111   |
| Credit card - Other department store card(s) - Standard   | 3,829   | 6.67%   | 2,621                                   | 6.28%   | 94    |
| Credit card - Gas service station card(s) - Standard  | 2,865   | 4.99%   | 2,078                                   | 4.98%   | 100   |
| Credit card - Travel & entertainment card(s) - Standard   | 1,353   | 2.36%   | 1,228                                   | 2.94%   | 125   |
| Percent household having credit cards (Visa, MasterCard, American Express or retail store cards)      | 26,240  | 85.92%  | 16,839                                  | 88.03%  | 102   |
| Percent household having credit cards: 1-2  | 18,340  | 60.05%  | 11,053                                  | 57.78%  | 96    |
| Percent household having credit cards: 3-4  | 6,967   | 22.81%  | 4,868                                   | 25.45%  | 112   |
| Percent household having credit cards: 5+   | 933   | 3.06%   | 918                                     | 4.80%   | 157   |
| Percent household having NO credit cards  | 4,302   | 14.09%  | 2,289                                   | 11.97%  | 85    |
| Percent household usually paid off balance every month  | 20,858  | 68.29%  | 15,923                                  | 83.25%  | 122   |
| Percent household usually do not pay off balance every month  | 9,684   | 31.71%  | 3,205                                   | 16.76%  | 53    |
| Percent household in which someone was refused credit card  | 36  | 0.12%   | 0                                       | 0.00%   | 0     |
| Percent household in which no one was refused credit card   | 30,506  | 99.88%  | 19,128                                  | 100.00% | 100   |
| <b>MORTGAGE</b>   |   |         |   |         |       |
| Percent homeowner without mortgage among all households   | 6,963   | 22.80%  | 10,333                                  | 54.02%  | 237   |
| Percent homeowner with mortgage among all households  | 9,616   | 31.49%  | 4,577                                   | 23.93%  | 76    |
| <b>DEBT/LIABILITY</b>   |   |         |   |         |       |
| Total Debts, including loans, mortgages, outstanding balances on line of credit or credit cards       | \$188,538   |         | \$696,362                               |         | 369   |
| Mortgage debt   | \$142,614   |         | \$549,740                               |         | 385   |
| Mortgage on principal residence   | \$116,301   |         | \$472,458                               |         | 406   |
| Mortgage on other real estate in Canada & foreign   | \$26,314  |         | \$77,281                                |         | 294   |
| Non-mortgage debt   | \$45,923  |         | \$146,623                               |         | 319   |
| Vehicle loans on all vehicle loan debt (cars, trucks, vans, and other vehicles)                       | \$9,644   |         | \$26,045                                |         | 270   |
| Line of credit on all line-of-credit debt (home equity line of credit and other lines of credit)      | \$25,824  |         | \$93,876                                |         | 364   |
| Student loans   | \$3,565   |         | \$8,508                                 |         | 239   |
| Credit card & installment debt  | \$3,630   |         | \$8,545                                 |         | 235   |
| Other debts and loans: Total of other debt and loans from financial institutions and other money owed | \$3,260   |         | \$9,649                                 |         | 296   |
| <b>ASSETS</b>   |   |         |   |         |       |
| Total Assets, including real estate, stocks, bonds, and money itself and Employer Pension Plans       | \$1,481,570   |         | \$10,513,200                            |         | 710   |

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| Financial assets: Non pension   | \$236,990   |         | \$4,191,490                             |         | 1,769 |
| Deposits Total: Money in banks (chequing/savings accounts + term deposits) excl of RSP  | \$68,748  |         | \$1,341,370                             |         | 1,951 |
| Fund Total: Asset value of all mutual funds & other investment funds, non-RRSP, and income trusts excl of RSP                     | \$70,327  |         | \$1,357,730                             |         | 1,931 |
| Bonds Total: asset value of all bonds exclusive of registered saving plans  | \$3,156   |         | \$49,207                                |         | 1,559 |
| Stocks Total: asset value of all non registered saving plans stocks   | \$27,835  |         | \$547,998                               |         | 1,969 |
| Tax Free Saving Accounts (TFSA): Available in Canada without being taxed on interests or capital gains                            | \$26,286  |         | \$159,961                               |         | 609   |
| Other Non-Registered Saving Plan Invest/Financial Asset   | \$40,637  |         | \$735,220                               |         | 1,809 |
| Financial assets: Private pension assets  | \$284,728   |         | \$983,045                               |         | 345   |
| Accumulation of total Registered Retirement Savings Plan (RRSP) investments including locked in RRSPs                             | \$115,090   |         | \$583,535                               |         | 507   |
| Accumulation of total Registered Retirement Income Funds (RIF)  | \$9,924   |         | \$70,440                                |         | 710   |
| Employer-Sponsored Registered Pension Plans (EPPs): Including current, deferred and in pay pension plans                          | \$165,534   |         | \$375,130                               |         | 227   |
| Asset value of other retirement funds, including deferred profit sharing plans, executive and foreign pension plans and annuities | \$4,104   |         | \$24,380                                |         | 594   |
| Non-financial assets such as: a car, home or properties, art, jewels, antiques, etc.  | \$890,265   |         | \$3,654,200                             |         | 410   |
| Real estate   | \$835,422   |         | \$3,580,720                             |         | 429   |
| Asset value of the principle residence  | \$752,960   |         | \$2,629,120                             |         | 349   |
| Asset value of all real estate other than principle residence   | \$82,462  |         | \$951,599                               |         | 1,154 |
| Vehicles and other non-financial assets   | \$52,616  |         | \$290,777                               |         | 553   |
| Vehicles owned: Asset value of vehicles (cars, trucks, watercrafts, RVs, trailers, snowmobiles, ATVs, etc.)                       | \$21,767  |         | \$28,846                                |         | 133   |
| The value of the contents of the principal residence, valuables and collectibles, art, jewels, antiques, etc.                     | \$33,076  |         | \$44,636                                |         | 135   |
| Business Equity: Total value of all business assets or properties owned by the household  | \$69,591  |         | \$1,684,480                             |         | 2,421 |
| Net Worth Including Pension: Net worth of the household   | \$1,293,040   |         | \$9,816,850                             |         | 759   |
| Average annual contribution to RRSPs  | \$4,618   |         | \$5,717                                 |         | 124   |
| <b>HOUSEHOLD BUDGET</b>   |   |         |   |         |       |
| Percent household that has Budget   | 12,800  | 41.91%  | 8,905                                   | 46.56%  | 111   |
| Percent household that has No Budget  | 17,742  | 58.09%  | 10,223                                  | 53.44%  | 92    |
| Percent household who would finance an unexpected expenditure of \$500: Use Saving  | 17,183  | 56.26%  | 10,862                                  | 56.79%  | 101   |

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| Percent household who would finance an unexpected expenditure of \$500: Borrow from Friend or Relative   | 1,431   | 4.69%   | 803                                     | 4.20%   | 90    |
| Percent household who would finance an unexpected expenditure of \$500: Use Credit Cards                 | 10,010  | 32.78%  | 6,374                                   | 33.32%  | 102   |
| Percent household who would finance an unexpected expenditure of \$500: Use Line of Credit               | 1,514   | 4.96%   | 963                                     | 5.04%   | 102   |
| Percent household who would finance an unexpected expenditure of \$500: Arrange for a Loan               | 291   | 0.95%   | 75                                      | 0.39%   | 41    |
| Percent household who would finance an unexpected expenditure of \$500: Sell an Asset                    | 83  | 0.27%   | 48                                      | 0.25%   | 93    |
| Percent household who would finance an unexpected expenditure of \$5,000: Use Saving                     | 10,544  | 34.52%  | 6,614                                   | 34.58%  | 100   |
| Percent household who would finance an unexpected expenditure of \$5,000: Borrow from Friend or Relative | 1,946   | 6.37%   | 1,068                                   | 5.58%   | 88    |
| Percent household who would finance an unexpected expenditure of \$5,000: Use Credit Cards               | 8,660   | 28.35%  | 5,241                                   | 27.40%  | 97    |
| Percent household who would finance an unexpected expenditure of \$5,000: Use Line of Credit             | 5,443   | 17.82%  | 3,364                                   | 17.59%  | 99    |
| Percent household who would finance an unexpected expenditure of \$5,000: Arrange for a Loan             | 3,233   | 10.59%  | 2,489                                   | 13.01%  | 123   |
| Percent household who would finance an unexpected expenditure of \$5,000: Sell an Asset                  | 556   | 1.82%   | 348                                     | 1.82%   | 100   |
| Percent household whose financial situation in the next two years will be: Better                        | 6,098   | 19.97%  | 4,384                                   | 22.92%  | 115   |
| Percent household whose financial situation in the next two years will be: Worse                         | 6,360   | 20.82%  | 3,714                                   | 19.42%  | 93    |
| Percent household whose financial situation in the next two years will be: Same                          | 7,208   | 23.60%  | 4,510                                   | 23.58%  | 100   |
| Percent household whose financial situation in the next two years will be: Unknown                       | 10,876  | 35.61%  | 6,520                                   | 34.09%  | 96    |
| <b>Registered Retirement Savings Plan (RRSP)</b>   |   |         |   |         |       |
| Percent household who did not maximize RRSP (Including zero) contribution                                | 11,495  | 37.64%  | 7,142                                   | 37.34%  | 99    |
| Percent household who maximized RRSP contribution  | 4,800   | 15.72%  | 4,145                                   | 21.67%  | 138   |
| Percent household who had no RRSP account  | 15,203  | 49.78%  | 9,224                                   | 48.22%  | 97    |
| Percent household having RRSP but never withdrew money from it   | 10,471  | 34.28%  | 8,977                                   | 46.93%  | 137   |
| Percent household in which a member withdrew money from RRSP   | 8,151   | 26.69%  | 3,575                                   | 18.69%  | 70    |
| Percent household who never had money in RRSP  | 12,484  | 40.88%  | 6,941                                   | 36.29%  | 89    |
| Percent household who withdrew money from RRSP to purchase annuities or RRIFs                            | 3,759   | 12.31%  | 1,932                                   | 10.10%  | 82    |

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| Percent household who withdrew money from RRSP through Home Purchase Plan                                       | 2,178   | 7.13%   | 427                                     | 2.23%   | 31    |
| Percent household who never withdrew money from RRSP through Home Purchase Plan                                 | 28,364  | 92.87%  | 18,701                                  | 97.77%  | 105   |
| Percent Household who withdrew money from RRSP through Lifelong Learning Plan                                   | 303   | 0.99%   | 3                                       | 0.02%   | 2     |
| Percent Household who never withdrew money from RRSP through Lifelong Learning Plan                             | 30,239  | 99.01%  | 19,125                                  | 99.98%  | 101   |
| <b>AVERAGE HOUSEHOLD ANNUAL CONTRIBUTION</b>  |   |         |   |         |       |
| Personal Insurance Payments and Pension Contributions   | \$6,340   |         | \$10,089                                |         | 159   |
| Life Insurance Premiums   | \$649   |         | \$1,131                                 |         | 174   |
| Annuity Contracts and Transfers to RRIFs  | \$21  |         | \$45                                    |         | 214   |
| Employment Insurance Premiums   | \$901   |         | \$1,356                                 |         | 150   |
| Retirement and Pension Fund Payments  | \$4,769   |         | \$7,558                                 |         | 158   |
| Canada and Quebec Pension Plan  | \$3,494   |         | \$4,895                                 |         | 140   |
| Other Government Pension Funds  | \$857   |         | \$1,568                                 |         | 183   |
| Other Retirement or Pension Funds (Excluding RRSP)  | \$418   |         | \$1,096                                 |         | 262   |
| <b>PERCENTAGE OF POPULATION AGE 15+ INVESTING THROUGH</b>   |   |         |   |         |       |
| Bank  | 19,400  | 33.81%  | 13,184                                  | 31.57%  | 93    |
| Trust company   | 678   | 1.18%   | 499                                     | 1.19%   | 101   |
| Mutual fund company   | 3,564   | 6.21%   | 2,524                                   | 6.05%   | 97    |
| Credit union/caisses populaires/deconomie   | 7,577   | 13.20%  | 5,806                                   | 13.90%  | 105   |
| Full service investment broker  | 7,357   | 12.82%  | 6,388                                   | 15.30%  | 119   |
| Financial planner   | 11,430  | 19.92%  | 8,822                                   | 21.13%  | 106   |
| Insurance company   | 1,475   | 2.57%   | 1,011                                   | 2.42%   | 94    |
| Discount broker   | 2,208   | 3.85%   | 2,086                                   | 5.00%   | 130   |
| Canada Savings Bonds  | 1,443   | 2.52%   | 871                                     | 2.09%   | 83    |
| Guaranteed Investment Certificates  | 12,824  | 22.35%  | 9,967                                   | 23.87%  | 107   |
| Real estate Investment  | 3,858   | 6.72%   | 3,627                                   | 8.69%   | 129   |
| Mutual funds  | 24,344  | 42.43%  | 18,465                                  | 44.22%  | 104   |
| Registered Education Savings Plan (RESP)  | 7,962   | 13.88%  | 6,605                                   | 15.82%  | 114   |
| Registered Retirement Income Fund (RRIF)  | 14,668  | 25.56%  | 11,641                                  | 27.88%  | 109   |
| Registered Retirement Savings Plan (RRSP)   | 39,798  | 69.36%  | 29,277                                  | 70.11%  | 101   |
| Stocks  | 14,173  | 24.70%  | 11,979                                  | 28.69%  | 116   |
| Term deposits   | 9,242   | 16.11%  | 7,284                                   | 17.44%  | 108   |
| Other bonds   | 1,919   | 3.35%   | 1,616                                   | 3.87%   | 116   |
| <b>HOUSEHOLD NET SAVINGS</b>  |   |         |   |         |       |
| Household net savings. It's part of the disposable income not spending on final consumption goods and services. | \$7,082   |         | \$18,439                                |         | 260   |

| Index                  | Description    |
|------------------------|----------------|
| $\geq 180$             | Extremely High |
| $\geq 110$ and $< 180$ | High           |
| $\geq 90$ and $< 110$  | Similar        |
| $\geq 50$ and $< 90$   | Low            |
| $< 50$                 | Extremely Low  |

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

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