

Attribute	Benchmark North Vancouver (CSD,BC)		West Vancouver (CSD,BC)		
	Value	Percent	Value	Percent	Index
Population of Age 18 and Up	48,908		36,209		
Type of Financial Institution Personally Use					
Bank	39,589	80.95%	30,265	83.58%	103
Credit Union	15,964	32.64%	12,109	33.44%	102
Cheque Cashing Service	103	0.21%	105	0.29%	138
Finance Company	18	0.04%	12	0.03%	75
Insurance Company	38	0.08%	36	0.10%	125
Bank/Financial Service in the U.S.	217	0.44%	173	0.48%	109
Other Trust Company	5,679	11.61%	3,368	9.30%	80
Other	152	0.31%	253	0.70%	226
Type of Financial Institution - Main Institution					
Bank	32,112	65.66%	25,148	69.45%	106
Credit Union	14,129	28.89%	7,959	21.98%	76
Other	3,049	6.23%	1,904	5.26%	84
Type of Financial Institution - Others Used					
Bank	20,232	41.37%	15,030	41.51%	100
Credit Union	5,765	11.79%	4,848	13.39%	114
Cheque Cashing Service	18	0.04%	12	0.03%	75
Finance Company	38	0.08%	36	0.10%	125
Insurance Company	217	0.44%	173	0.48%	109
Bank/Financial Service in the U.S.	103	0.21%	105	0.29%	138
Other Trust Company	152	0.31%	253	0.70%	226
Other	2,630	5.38%	1,464	4.04%	75
Have Type of Account					
Chequing	45,266	92.55%	34,122	94.24%	102
Savings	35,896	73.40%	26,887	74.26%	101
High Interest Savings/eSavings	18,850	38.54%	15,495	42.79%	111
Savings Deposits	15,461	31.61%	13,625	37.63%	119
Business	6,023	12.31%	5,051	13.95%	113
Other	8,366	17.11%	6,782	18.73%	109
Transactions Made on Type of Account Past 3 Months					
Chequing	34,444	70.43%	25,774	71.18%	101
Savings	22,033	45.05%	16,210	44.77%	99
High Interest Savings/eSavings	11,039	22.57%	9,456	26.11%	116
Savings Deposits	11,246	22.99%	9,714	26.83%	117
Business	4,312	8.82%	3,359	9.28%	105
Other	7,138	14.59%	6,830	18.86%	129
Changed Financial Institutions Past 12 Months	1,795	3.67%	1,584	4.37%	119
Intend to Change Financial Institutions Next 12 Months	3,065	6.27%	2,104	5.81%	93
Used Online Banking Past 3 Months	40,175	82.14%	29,984	82.81%	101
Online Banking - Type of Activities Past 3 Months					
Pay Bills	36,965	75.58%	27,232	75.21%	100
Check Balance	32,638	66.73%	24,109	66.58%	100
Transfer Money	32,171	65.78%	24,408	67.41%	102

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	Value	Percent	Value	Percent	Index
Access Statements	28,109	57.47%	20,852	57.59%	100
Arrange Automatic Payments	16,107	32.93%	12,113	33.45%	102
Other	3,639	7.44%	3,375	9.32%	125
Used Mobile Phone/Tablet Banking Past 3 Months	18,858	38.56%	11,744	32.43%	84
Mobile Phone/Tablet Banking - Kind					
App	17,257	35.28%	11,312	31.24%	89
Mobile Browser	6,599	13.49%	3,625	10.01%	74
Mobile Phone/Tablet Banking - Used for					
Bill Payments	12,577	25.72%	7,496	20.70%	80
Checking Account Balance	15,517	31.73%	10,226	28.24%	89
E-Transfers	12,494	25.55%	8,346	23.05%	90
Investing	714	1.46%	698	1.93%	132
Cheque Deposit	5,070	10.37%	4,382	12.10%	117
Personally Have Mobile Wallet/Mobile Payment Systems	5,632	11.52%	4,510	12.46%	108
Mobile Wallet/Mobile Payment Systems - How Often Used					
Daily	1,011	2.07%	1,906	5.26%	254
Weekly	986	2.02%	623	1.72%	85
Monthly	2,035	4.16%	830	2.29%	55
Less Often	1,600	3.27%	1,151	3.18%	97
Used Financial Planning/Wealth Management Past 12 Months					
Used Financial Planning/Wealth Management Past 12 Months	12,558	25.68%	12,122	33.48%	130
Personally Have Loan/Line of Credit	18,697	38.23%	14,236	39.32%	103
Personally Plan to Obtain Loan/Line of Credit Next 12 Mos	3,726	7.62%	1,820	5.03%	66
Loan/Line of Credit - Type - Have					
Home Line Of Credit	6,502	13.29%	6,406	17.69%	133
Personal Line Of Credit	14,634	29.92%	10,688	29.52%	99
Personal Loan	1,887	3.86%	1,340	3.70%	96
Overdraft Protection	6,626	13.55%	4,739	13.09%	97
Student - Government Loan	512	1.05%	149	0.41%	39
Student - Bank Loan	620	1.27%	339	0.94%	74
Student - Line Of Credit	457	0.93%	353	0.98%	105
Home Improvement Plan	82	0.17%	43	0.12%	71
Investment Loan	58	0.12%	35	0.10%	83
RRSP Loan	684	1.40%	393	1.09%	78
Small Business Loan	645	1.32%	387	1.07%	81
Loan/Line of Credit - Type - Plan to Obtain Next 12 Months					
Home Line Of Credit	731	1.49%	626	1.73%	116
Personal Line Of Credit	850	1.74%	381	1.05%	60
Personal Loan	792	1.62%	294	0.81%	50
Overdraft Protection	166	0.34%	132	0.37%	109
Student - Government Loan	49	0.10%	13	0.04%	40
Student - Bank Loan	359	0.73%	181	0.50%	68
Student - Line Of Credit	283	0.58%	109	0.30%	52
Home Improvement Plan	87	0.18%	72	0.20%	111

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	Value	Percent	Value	Percent	Index
Investment Loan	54	0.11%	32	0.09%	82
RRSP Loan	220	0.45%	140	0.39%	87
Small Business Loan	145	0.30%	63	0.17%	57
Loan/Line of Credit - Type of Institution - Have With					
Bank	13,113	26.81%	10,630	29.36%	110
Credit Union	5,354	10.95%	3,386	9.35%	85
Finance Company	107	0.22%	153	0.42%	191
Other	2,476	5.06%	2,070	5.72%	113
Loan/Line of Credit - Type of Institution - Plan to Obtain Next 12 Months					
Bank	2,091	4.28%	1,038	2.87%	67
Credit Union	769	1.57%	377	1.04%	66
Finance Company	8	0.02%	6	0.02%	100
Other	575	1.18%	334	0.92%	78
Personally Have Mortgages	12,927	26.43%	11,194	30.91%	117
Plan to Obtain Mortgages Next 12 Months	1,530	3.13%	789	2.18%	70
Mortgages -Type - Have					
Principal Residence	11,713	23.95%	9,996	27.61%	115
Other Real Estate	1,458	2.98%	1,765	4.88%	164
Mortgages -Type - Plan to Obtain Next 12 Months					
Principal Residence	1,033	2.11%	745	2.06%	98
Other Real Estate	62	0.13%	54	0.15%	115
Mortgages -Type of Institution - Used					
Bank	8,853	18.10%	8,151	22.51%	124
Credit Union	3,721	7.61%	2,149	5.94%	78
Mortgage Broker	266	0.54%	57	0.16%	30
Trust Company	105	0.21%	92	0.25%	119
Other	2,694	5.51%	2,006	5.54%	101
Mortgages -Type of Institution - Plan to Use Next 12 Months					
Bank	5,102	10.43%	4,147	11.45%	110
Credit Union	2,311	4.73%	1,214	3.35%	71
Mortgage Broker	84	0.17%	70	0.19%	112
Trust Company	0	0.00%	0	0.00%	
Other	2,978	6.09%	2,739	7.56%	124
Online Trading/Investments - Personally Traded Past 6 Mos	3,497	7.15%	4,948	13.67%	191
Online Trading/Investments - # of Trades Made Per Month					
10 or Less	3,383	6.92%	4,670	12.90%	186
More than 10	115	0.24%	278	0.77%	321
Online Trading/Investments - Type Have					
RRSPs	22,713	46.44%	20,611	56.92%	123
RESPs	9,257	18.93%	9,531	26.32%	139
Mutual Funds	12,775	26.12%	11,122	30.72%	118
TFSAs	19,951	40.79%	16,458	45.45%	111
Stocks/Bonds	10,040	20.53%	10,215	28.21%	137
ETFs	2,429	4.97%	3,929	10.85%	218

Attribute	Benchmark North Vancouver (CSD,BC)		West Vancouver (CSD,BC)		
	Value	Percent	Value	Percent	Index
GICs	7,162	14.65%	7,883	21.77%	149
Other	6,670	13.64%	5,784	15.97%	117
Online Trading/Investments - Type Used/Contributed to Past 6 Months					
RRSPs	10,721	21.92%	9,439	26.07%	119
RESPs	6,599	13.49%	6,761	18.67%	138
Mutual Funds	6,398	13.08%	5,128	14.16%	108
TFSA's	11,509	23.53%	10,101	27.90%	119
Stocks/Bonds	5,032	10.29%	5,513	15.23%	148
ETFs	1,175	2.40%	2,337	6.45%	269
GICs	2,256	4.61%	2,615	7.22%	157
Other	3,263	6.67%	3,702	10.23%	153
Personally Have Mutual Funds	12,556	25.67%	10,976	30.31%	118
Personally Have TFSA (Tax Free Savings Account)	19,478	39.83%	16,968	46.86%	118
Personally Have RRSP's	22,588	46.19%	20,719	57.22%	124
RRSP's - Type Have					
Canada Savings Bonds	1,357	2.77%	982	2.71%	98
Other Savings Bonds	393	0.80%	396	1.10%	138
Strip Or Coupon Bonds	107	0.22%	91	0.25%	114
Common/Preferred Stock	4,693	9.60%	5,816	16.06%	167
ETFs	894	1.83%	1,411	3.90%	213
GICs	3,701	7.57%	2,933	8.10%	107
Labour Funds	85	0.17%	59	0.16%	94
Mutual Funds	11,611	23.74%	10,070	27.81%	117
Segregated Funds	564	1.15%	249	0.69%	60
Term Deposits	1,640	3.35%	1,807	4.99%	149
T-Bills	436	0.89%	503	1.39%	156
Other	5,753	11.76%	5,875	16.23%	138
RRSP's - Type of Institution Have With					
Bank	12,103	24.75%	10,353	28.59%	116
Trust Company	959	1.96%	1,002	2.77%	141
Credit Union	5,328	10.90%	4,264	11.78%	108
Finance Company	374	0.76%	214	0.59%	78
Life Insurance Company	1,155	2.36%	1,286	3.55%	150
Full Service Broker	819	1.68%	294	0.81%	48
Direct Mutual Fund Company	709	1.45%	693	1.91%	132
Financial Planner	4,505	9.21%	3,631	10.03%	109
Online Brokerage	1,105	2.26%	2,322	6.41%	284
RRSP's - \$ Amount Contribute to RRSP's in Average Year					
Under \$2,500	10,830	22.14%	9,734	26.88%	121
\$2,501-\$5,000	4,951	10.12%	4,708	13.00%	128
\$5,001-\$10,000	1,892	3.87%	2,056	5.68%	147
Over \$10,000	4,128	8.44%	3,427	9.46%	112
RRSP's - Contribution Frequency					
Monthly Contributions	7,495	15.33%	5,711	15.77%	103

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	Value	Percent	Value	Percent	Index
Once A Year Contribution	5,693	11.64%	5,747	15.87%	136
Other	8,562	17.51%	8,443	23.32%	133
Personally Have Stocks/Bonds	9,906	20.25%	10,453	28.87%	143
Stocks/Bonds - # Transactions Past 12 Months					
1-5 (L)	4,608	9.42%	5,135	14.18%	151
6-10 (M)	1,361	2.78%	2,042	5.64%	203
11-20 (H)	287	0.59%	249	0.69%	117
21+ (H)	64	0.13%	79	0.22%	169
Total \$ Value Investments/Savings (excl. Principal Dwelling)					
None	9,109	18.62%	4,782	13.21%	71
Under \$10,000	12,204	24.95%	7,437	20.54%	82
\$10,001-\$25,000	6,060	12.39%	3,647	10.07%	81
\$25,001-\$50,000	3,131	6.40%	2,134	5.89%	92
\$50,001-\$100,000	2,526	5.16%	1,758	4.86%	94
\$100,001-\$250,000	6,007	12.28%	4,547	12.56%	102
\$250,001-\$500,000	4,349	8.89%	4,775	13.19%	148
\$500,001 - \$1 Million	3,401	6.96%	4,476	12.36%	178
Over 1 Million	2,121	4.34%	2,652	7.32%	169
Personally Have A Will	22,306	45.61%	20,951	57.86%	127
Will Includes a Trust	2,472	5.05%	2,704	7.47%	148
Will Prepared By					
Bank/Trust Company	119	0.24%	94	0.26%	108
Lawyer	15,062	30.80%	15,907	43.93%	143
Financial Advisor	341	0.70%	231	0.64%	91
Life Insurance Agent/Broker	368	0.75%	313	0.87%	116
Self	4,081	8.34%	2,422	6.69%	80
Other	2,335	4.77%	1,983	5.48%	115
Wills/Estate Planning - Last Updated					
In Past 2 Years	7,677	15.70%	6,252	17.27%	110
Over 2 Years Ago	14,629	29.91%	14,699	40.60%	136
Personally Have Credit Cards	39,920	81.62%	31,421	86.78%	106
Credit Cards - # Cards					
1	15,300	31.28%	11,981	33.09%	106
2	11,503	23.52%	8,682	23.98%	102
3+	13,117	26.82%	10,757	29.71%	111
Credit Cards - Average Amount Spent Each Month					
\$0	2,033	4.16%	2,544	7.03%	169
\$1-\$100	2,107	4.31%	1,254	3.46%	80
\$101-\$500	8,236	16.84%	5,848	16.15%	96
\$501-\$1000	8,693	17.78%	5,144	14.21%	80
\$1001-\$2500	9,875	20.19%	8,247	22.78%	113
\$2501-\$5000	7,324	14.97%	6,447	17.80%	119
\$5001+	1,651	3.38%	1,936	5.35%	158
Credit Cards - Amount Usually Paid on Monthly Balance					
Minimum Amount	2,245	4.59%	1,588	4.39%	96

Attribute	Benchmark North Vancouver (CSD,BC)		West Vancouver (CSD,BC)		
	Value	Percent	Value	Percent	Index
Partial Payment	6,317	12.92%	3,162	8.73%	68
Full Amount	31,359	64.12%	26,671	73.66%	115
Personally Have Life Insurance	16,348	33.43%	14,239	39.33%	118
Life Insurance Kind					
Group Life Insurance	6,490	13.27%	6,058	16.73%	126
Personal Life Insurance	12,454	25.47%	10,208	28.19%	111
Life Insurance Type					
Guaranteed Life	6,421	13.13%	6,863	18.96%	144
Whole Life	3,502	7.16%	3,074	8.49%	119
Universal Life	1,262	2.58%	1,895	5.23%	203
Term Life	6,198	12.67%	5,276	14.57%	115
Critical Illness	2,164	4.42%	1,640	4.53%	102
Long Term Care	1,836	3.76%	1,470	4.06%	108
Life Insurance Face Value					
Less Than \$20,000	2,918	5.97%	1,970	5.44%	91
\$20,000-\$49,999	2,389	4.89%	2,183	6.03%	123
\$50,000-\$99,999	1,677	3.43%	1,280	3.54%	103
\$100,000-\$249,999	4,829	9.87%	4,107	11.34%	115
\$250,000-\$499,999	2,584	5.28%	1,972	5.45%	103
\$500,000 or More	1,951	3.99%	2,727	7.53%	189
Life Insurance Acquired through					
Agent/Broker	5,889	12.04%	4,548	12.56%	104
Bank/Trust Company	1,409	2.88%	887	2.45%	85
Financial Planner	2,014	4.12%	2,010	5.55%	135
Insurance Company	2,288	4.68%	2,035	5.62%	120
Place Of Employment	4,811	9.84%	3,994	11.03%	112
Other	1,354	2.77%	822	2.27%	82
Personally Have Home Insurance	30,927	63.24%	23,979	66.22%	105
Home Insurance Type					
Home	19,245	39.35%	16,932	46.76%	119
Condo	7,921	16.20%	5,210	14.39%	89
Personal Property/Contents	12,897	26.37%	9,109	25.16%	95
Vacation Property	549	1.12%	717	1.98%	177
Home Acquired through					
Agent/Broker	14,112	28.85%	12,652	34.94%	121
Bank/Trust Company	3,739	7.65%	2,784	7.69%	101
Insurance Company	11,869	24.27%	7,563	20.89%	86
Professional/Alumni Association	234	0.48%	152	0.42%	88
Bought Private Health Insurance Past 12 Months	8,003	16.36%	6,830	18.86%	115
Private Health Insurance - Kind Past 12 Months					
Dental Insurance	4,286	8.76%	3,415	9.43%	108
Disability	1,217	2.49%	977	2.70%	108
Other	4,922	10.06%	3,744	10.34%	103
Canadian - Personally Donated in Past 12 Months	25,700	52.55%	22,220	61.37%	117

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Donations - Canadian - \$ Donated Past 12 Months					
Under \$50	4,147	8.48%	2,878	7.95%	94
\$51-\$100	2,630	5.38%	2,972	8.21%	153
\$101-\$200	4,635	9.48%	2,329	6.43%	68
\$201-\$500	6,215	12.71%	5,022	13.87%	109
\$501-\$1000	2,672	5.46%	4,333	11.97%	219
\$1001-\$5000	3,781	7.73%	2,887	7.97%	103
More Than \$5000	1,619	3.31%	1,799	4.97%	150
Donations - Canadian - Type of Organizations Donated to					
Alumni	2,082	4.26%	1,781	4.92%	115
Cultural	1,941	3.97%	1,674	4.62%	116
Educational	3,071	6.28%	2,174	6.01%	96
Environmental	4,203	8.59%	3,321	9.17%	107
Hospital Foundations	7,819	15.99%	6,775	18.71%	117
Political	2,465	5.04%	1,700	4.69%	93
Religious	5,867	12.00%	5,444	15.04%	125
Other	12,412	25.38%	11,255	31.08%	122
International - Personally Donated to in Past 12 Months	7,070	14.46%	5,580	15.41%	107
Donations - International - \$ Donated Past 12 Months					
Under \$50	2,161	4.42%	1,280	3.54%	80
\$51-\$100	660	1.35%	406	1.12%	83
\$101-\$200	1,368	2.80%	1,228	3.39%	121
\$201-\$500	1,223	2.50%	1,352	3.74%	150
\$501-\$1000	1,132	2.31%	822	2.27%	98
More than \$1000	526	1.08%	492	1.36%	126

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.