

Attribute	Benchmark North Vancouver (CSD,BC)		West Vancouver (CSD,BC)		
	Value	Percent	Value	Percent	Index
<b>Population of Age 18 and Up</b>	48,447		35,998		
<b>Type of Financial Institution Personally Use</b>					
Bank	39,231	80.98%	30,034	83.43%	103
Credit Union	15,786	32.59%	11,998	33.33%	102
Cheque Cashing Service	103	0.21%	103	0.29%	138
Finance Company	18	0.04%	12	0.03%	75
Insurance Company	37	0.08%	35	0.10%	125
Bank/Financial Service in the U.S.	204	0.42%	175	0.49%	117
Other Trust Company	5,612	11.58%	3,379	9.39%	81
Other	145	0.30%	251	0.70%	233
<b>Type of Financial Institution - Main Institution</b>					
Bank	31,864	65.77%	24,948	69.30%	105
Credit Union	13,945	28.78%	7,900	21.95%	76
Other	3,005	6.20%	1,900	5.28%	85
<b>Type of Financial Institution - Others Used</b>					
Bank	20,110	41.51%	14,946	41.52%	100
Credit Union	5,560	11.48%	4,766	13.24%	115
Cheque Cashing Service	18	0.04%	12	0.03%	75
Finance Company	37	0.08%	35	0.10%	125
Insurance Company	204	0.42%	175	0.49%	117
Bank/Financial Service in the U.S.	103	0.21%	103	0.29%	138
Other Trust Company	145	0.30%	251	0.70%	233
Other	2,606	5.38%	1,479	4.11%	76
<b>Have Type of Account</b>					
Chequing	44,880	92.64%	33,911	94.20%	102
Savings	35,477	73.23%	26,693	74.15%	101
High Interest Savings/eSavings	18,685	38.57%	15,407	42.80%	111
Savings Deposits	15,215	31.41%	13,534	37.60%	120
Business	5,944	12.27%	5,040	14.00%	114
Other	8,209	16.95%	6,716	18.66%	110
<b>Transactions Made on Type of Account Past 3 Months</b>					
Chequing	34,312	70.83%	25,644	71.24%	101
Savings	21,918	45.24%	16,112	44.76%	99
High Interest Savings/eSavings	10,998	22.70%	9,424	26.18%	115
Savings Deposits	11,062	22.83%	9,662	26.84%	118
Business	4,289	8.85%	3,368	9.36%	106
Other	7,008	14.47%	6,788	18.86%	130
<b>Changed Financial Institutions Past 12 Months</b>					
	1,823	3.76%	1,575	4.38%	116
<b>Intend to Change Financial Institutions Next 12 Months</b>					
	3,032	6.26%	2,099	5.83%	93
<b>Used Online Banking Past 3 Months</b>					
	39,797	82.15%	29,797	82.78%	101
<b>Online Banking - Type of Activities Past 3 Months</b>					
Pay Bills	36,514	75.37%	27,057	75.16%	100
Check Balance	32,263	66.59%	23,959	66.56%	100
Transfer Money	31,758	65.55%	24,220	67.28%	103

Attribute	Benchmark North Vancouver (CSD,BC)		West Vancouver (CSD,BC)		
	Value	Percent	Value	Percent	Index
Access Statements	27,788	57.36%	20,756	57.66%	101
Arrange Automatic Payments	15,828	32.67%	12,077	33.55%	103
Other	3,578	7.39%	3,392	9.42%	127
<b>Used Mobile Phone/Tablet Banking Past 3 Months</b>	18,655	38.51%	11,609	32.25%	84
<b>Mobile Phone/Tablet Banking - Kind</b>					
App	17,108	35.31%	11,172	31.04%	88
Mobile Browser	6,525	13.47%	3,601	10.00%	74
<b>Mobile Phone/Tablet Banking - Used for</b>					
Bill Payments	12,333	25.46%	7,391	20.53%	81
Checking Account Balance	15,374	31.73%	10,132	28.15%	89
E-Transfers	12,288	25.36%	8,218	22.83%	90
Investing	712	1.47%	688	1.91%	130
Cheque Deposit	5,016	10.35%	4,320	12.00%	116
<b>Personally Have Mobile Wallet/Mobile Payment Systems</b>	5,627	11.62%	4,463	12.40%	107
<b>Mobile Wallet/Mobile Payment Systems - How Often Used</b>					
Daily	968	2.00%	1,861	5.17%	259
Weekly	986	2.04%	626	1.74%	85
Monthly	2,073	4.28%	837	2.32%	54
Less Often	1,599	3.30%	1,139	3.16%	96
<b>Used Financial Planning/Wealth Management Past 12 Months</b>					
Used Financial Planning/Wealth Management Past 12 Months	12,437	25.67%	12,056	33.49%	130
<b>Personally Have Loan/Line of Credit</b>	18,387	37.95%	14,130	39.25%	103
<b>Personally Plan to Obtain Loan/Line of Credit Next 12 Mos</b>	3,740	7.72%	1,815	5.04%	65
<b>Loan/Line of Credit - Type - Have</b>					
Home Line Of Credit	6,324	13.05%	6,307	17.52%	134
Personal Line Of Credit	14,400	29.72%	10,629	29.53%	99
Personal Loan	1,838	3.79%	1,330	3.70%	98
Overdraft Protection	6,468	13.35%	4,692	13.03%	98
Student - Government Loan	504	1.04%	146	0.41%	39
Student - Bank Loan	612	1.26%	337	0.94%	75
Student - Line Of Credit	468	0.97%	356	0.99%	102
Home Improvement Plan	82	0.17%	44	0.12%	71
Investment Loan	57	0.12%	35	0.10%	83
RRSP Loan	691	1.43%	402	1.12%	78
Small Business Loan	639	1.32%	388	1.08%	82
<b>Loan/Line of Credit - Type - Plan to Obtain Next 12 Months</b>					
Home Line Of Credit	719	1.48%	625	1.74%	118
Personal Line Of Credit	855	1.76%	382	1.06%	60
Personal Loan	762	1.57%	293	0.82%	52
Overdraft Protection	171	0.35%	132	0.37%	106
Student - Government Loan	51	0.11%	14	0.04%	36
Student - Bank Loan	368	0.76%	181	0.50%	66
Student - Line Of Credit	292	0.60%	113	0.31%	52
Home Improvement Plan	85	0.18%	72	0.20%	111

Attribute	Benchmark North Vancouver (CSD,BC)		West Vancouver (CSD,BC)		
	Value	Percent	Value	Percent	Index
Investment Loan	55	0.11%	32	0.09%	82
RRSP Loan	219	0.45%	140	0.39%	87
Small Business Loan	147	0.30%	63	0.18%	60
<b>Loan/Line of Credit - Type of Institution - Have With</b>					
Bank	12,891	26.61%	10,543	29.29%	110
Credit Union	5,373	11.09%	3,391	9.42%	85
Finance Company	106	0.22%	153	0.43%	195
Other	2,459	5.08%	2,050	5.70%	112
<b>Loan/Line of Credit - Type of Institution - Plan to Obtain Next 12 Months</b>					
Bank	2,100	4.33%	1,041	2.89%	67
Credit Union	749	1.55%	369	1.02%	66
Finance Company	8	0.02%	6	0.02%	100
Other	578	1.19%	329	0.91%	76
<b>Personally Have Mortgages</b>	12,551	25.91%	10,938	30.38%	117
<b>Plan to Obtain Mortgages Next 12 Months</b>	1,544	3.19%	782	2.17%	68
<b>Mortgages -Type - Have</b>					
Principal Residence	11,399	23.53%	9,757	27.11%	115
Other Real Estate	1,353	2.79%	1,718	4.77%	171
<b>Mortgages -Type - Plan to Obtain Next 12 Months</b>					
Principal Residence	1,042	2.15%	734	2.04%	95
Other Real Estate	62	0.13%	54	0.15%	115
<b>Mortgages -Type of Institution - Used</b>					
Bank	8,556	17.66%	7,981	22.17%	126
Credit Union	3,656	7.55%	2,145	5.96%	79
Mortgage Broker	260	0.54%	57	0.16%	30
Trust Company	103	0.21%	91	0.25%	119
Other	2,528	5.22%	1,950	5.42%	104
<b>Mortgages -Type of Institution - Plan to Use Next 12 Months</b>					
Bank	5,006	10.33%	4,095	11.38%	110
Credit Union	2,238	4.62%	1,210	3.36%	73
Mortgage Broker	82	0.17%	68	0.19%	112
Trust Company	0	0.00%	0	0.00%	
Other	2,862	5.91%	2,684	7.46%	126
<b>Online Trading/Investments - Personally Traded Past 6 Mos</b>	3,403	7.02%	4,887	13.58%	193
<b>Online Trading/Investments - # of Trades Made Per Month</b>					
10 or Less	3,291	6.79%	4,612	12.81%	189
More than 10	113	0.23%	276	0.77%	335
<b>Online Trading/Investments - Type Have</b>					
RRSPs	22,262	45.95%	20,362	56.56%	123
RESPs	8,991	18.56%	9,358	26.00%	140
Mutual Funds	12,542	25.89%	11,007	30.58%	118
TFSAs	19,713	40.69%	16,374	45.49%	112
Stocks/Bonds	9,860	20.35%	10,152	28.20%	139
ETFs	2,437	5.03%	3,916	10.88%	216

Attribute	Benchmark North Vancouver (CSD,BC)		West Vancouver (CSD,BC)		
	Value	Percent	Value	Percent	Index
GICs	7,095	14.64%	7,847	21.80%	149
Other	6,568	13.56%	5,747	15.97%	118
<b>Online Trading/Investments - Type Used/Contributed to Past 6 Months</b>					
RRSPs	10,420	21.51%	9,295	25.82%	120
RESPs	6,310	13.03%	6,673	18.54%	142
Mutual Funds	6,311	13.03%	5,088	14.14%	109
TFSA's	11,330	23.39%	10,048	27.91%	119
Stocks/Bonds	4,930	10.18%	5,423	15.06%	148
ETFs	1,159	2.39%	2,322	6.45%	270
GICs	2,211	4.56%	2,567	7.13%	156
Other	3,210	6.63%	3,677	10.21%	154
<b>Personally Have Mutual Funds</b>	12,313	25.42%	10,856	30.16%	119
<b>Personally Have TFSA (Tax Free Savings Account)</b>	19,242	39.72%	16,910	46.97%	118
<b>Personally Have RRSP's</b>	22,105	45.63%	20,465	56.85%	125
<b>RRSP's - Type Have</b>					
Canada Savings Bonds	1,333	2.75%	974	2.71%	99
Other Savings Bonds	386	0.80%	393	1.09%	136
Strip Or Coupon Bonds	108	0.22%	95	0.26%	118
Common/Preferred Stock	4,585	9.46%	5,757	15.99%	169
ETFs	863	1.78%	1,404	3.90%	219
GICs	3,669	7.57%	2,899	8.05%	106
Labour Funds	82	0.17%	59	0.16%	94
Mutual Funds	11,325	23.38%	9,944	27.62%	118
Segregated Funds	556	1.15%	252	0.70%	61
Term Deposits	1,582	3.27%	1,824	5.07%	155
T-Bills	422	0.87%	495	1.38%	159
Other	5,784	11.94%	5,804	16.12%	135
<b>RRSP's - Type of Institution Have With</b>					
Bank	11,815	24.39%	10,210	28.36%	116
Trust Company	968	2.00%	973	2.70%	135
Credit Union	5,324	10.99%	4,253	11.82%	108
Finance Company	372	0.77%	213	0.59%	77
Life Insurance Company	1,135	2.34%	1,269	3.53%	151
Full Service Broker	832	1.72%	294	0.82%	48
Direct Mutual Fund Company	693	1.43%	688	1.91%	134
Financial Planner	4,394	9.07%	3,597	9.99%	110
Online Brokerage	1,069	2.21%	2,293	6.37%	288
<b>RRSP's - \$ Amount Contribute to RRSP's in Average Year</b>					
Under \$2,500	10,686	22.06%	9,619	26.72%	121
\$2,501-\$5,000	4,806	9.92%	4,649	12.92%	130
\$5,001-\$10,000	1,836	3.79%	2,018	5.61%	148
Over \$10,000	4,035	8.33%	3,398	9.44%	113
<b>RRSP's - Contribution Frequency</b>					
Monthly Contributions	7,240	14.95%	5,560	15.45%	103

Attribute	Benchmark North Vancouver (CSD,BC)		West Vancouver (CSD,BC)		
	Value	Percent	Value	Percent	Index
Once A Year Contribution	5,565	11.49%	5,671	15.75%	137
Other	8,508	17.56%	8,428	23.41%	133
<b>Personally Have Stocks/Bonds</b>	9,739	20.10%	10,409	28.92%	144
<b>Stocks/Bonds - # Transactions Past 12 Months</b>					
1-5 (L)	4,507	9.30%	5,083	14.12%	152
6-10 (M)	1,310	2.71%	1,991	5.53%	204
11-20 (H)	284	0.59%	247	0.69%	117
21+ (H)	62	0.13%	78	0.22%	169
<b>Total \$ Value Investments/Savings (excl. Principal Dwelling)</b>					
None	9,088	18.76%	4,776	13.27%	71
Under \$10,000	12,006	24.78%	7,373	20.48%	83
\$10,001-\$25,000	6,051	12.49%	3,639	10.11%	81
\$25,001-\$50,000	3,108	6.42%	2,120	5.89%	92
\$50,001-\$100,000	2,485	5.13%	1,765	4.90%	96
\$100,001-\$250,000	5,913	12.21%	4,517	12.55%	103
\$250,001-\$500,000	4,253	8.78%	4,711	13.09%	149
\$500,001 - \$1 Million	3,372	6.96%	4,448	12.36%	178
Over 1 Million	2,171	4.48%	2,649	7.36%	164
<b>Personally Have A Will</b>	22,118	45.66%	20,841	57.90%	127
<b>Will Includes a Trust</b>	2,419	4.99%	2,651	7.36%	147
<b>Will Prepared By</b>					
Bank/Trust Company	120	0.25%	94	0.26%	104
Lawyer	14,861	30.67%	15,813	43.93%	143
Financial Advisor	335	0.69%	229	0.64%	93
Life Insurance Agent/Broker	363	0.75%	310	0.86%	115
Self	4,150	8.57%	2,428	6.74%	79
Other	2,290	4.73%	1,968	5.47%	116
<b>Wills/Estate Planning - Last Updated</b>					
In Past 2 Years	7,715	15.92%	6,221	17.28%	109
Over 2 Years Ago	14,404	29.73%	14,620	40.61%	137
<b>Personally Have Credit Cards</b>	39,500	81.53%	31,209	86.70%	106
<b>Credit Cards - # Cards</b>					
1	15,102	31.17%	11,913	33.09%	106
2	11,441	23.62%	8,587	23.86%	101
3+	12,957	26.75%	10,709	29.75%	111
<b>Credit Cards - Average Amount Spent Each Month</b>					
\$0	2,005	4.14%	2,512	6.98%	169
\$1-\$100	2,096	4.33%	1,253	3.48%	80
\$101-\$500	8,245	17.02%	5,819	16.17%	95
\$501-\$1000	8,671	17.90%	5,172	14.37%	80
\$1001-\$2500	9,716	20.06%	8,190	22.75%	113
\$2501-\$5000	7,191	14.84%	6,353	17.65%	119
\$5001+	1,575	3.25%	1,909	5.30%	163
<b>Credit Cards - Amount Usually Paid on Monthly Balance</b>					
Minimum Amount	2,247	4.64%	1,581	4.39%	95

Attribute	Benchmark North Vancouver (CSD,BC)		West Vancouver (CSD,BC)		
	Value	Percent	Value	Percent	Index
Partial Payment	6,331	13.07%	3,140	8.72%	67
Full Amount	30,922	63.83%	26,489	73.58%	115
<b>Personally Have Life Insurance</b>	16,111	33.26%	14,054	39.04%	117
<b>Life Insurance Kind</b>					
Group Life Insurance	6,336	13.08%	5,944	16.51%	126
Personal Life Insurance	12,284	25.36%	10,094	28.04%	111
<b>Life Insurance Type</b>					
Guaranteed Life	6,414	13.24%	6,796	18.88%	143
Whole Life	3,480	7.18%	3,045	8.46%	118
Universal Life	1,227	2.53%	1,860	5.17%	204
Term Life	6,035	12.46%	5,203	14.45%	116
Critical Illness	2,122	4.38%	1,616	4.49%	103
Long Term Care	1,763	3.64%	1,447	4.02%	110
<b>Life Insurance Face Value</b>					
Less Than \$20,000	2,920	6.03%	1,971	5.48%	91
\$20,000-\$49,999	2,408	4.97%	2,169	6.03%	121
\$50,000-\$99,999	1,671	3.45%	1,271	3.53%	102
\$100,000-\$249,999	4,786	9.88%	4,062	11.29%	114
\$250,000-\$499,999	2,470	5.10%	1,936	5.38%	105
\$500,000 or More	1,856	3.83%	2,644	7.35%	192
<b>Life Insurance Acquired through</b>					
Agent/Broker	5,772	11.92%	4,513	12.54%	105
Bank/Trust Company	1,384	2.86%	863	2.40%	84
Financial Planner	1,964	4.05%	1,982	5.51%	136
Insurance Company	2,238	4.62%	2,024	5.62%	122
Place Of Employment	4,722	9.75%	3,905	10.85%	111
Other	1,344	2.78%	810	2.25%	81
<b>Personally Have Home Insurance</b>	30,693	63.35%	23,868	66.31%	105
<b>Home Insurance Type</b>					
Home	18,676	38.55%	16,629	46.19%	120
Condo	8,352	17.24%	5,378	14.94%	87
Personal Property/Contents	12,968	26.77%	9,139	25.39%	95
Vacation Property	557	1.15%	734	2.04%	177
<b>Home Acquired through</b>					
Agent/Broker	14,031	28.96%	12,516	34.77%	120
Bank/Trust Company	3,701	7.64%	2,785	7.74%	101
Insurance Company	11,735	24.22%	7,559	21.00%	87
Professional/Alumni Association	228	0.47%	149	0.41%	87
<b>Bought Private Health Insurance Past 12 Months</b>	7,965	16.44%	6,831	18.98%	115
<b>Private Health Insurance - Kind Past 12 Months</b>					
Dental Insurance	4,244	8.76%	3,405	9.46%	108
Disability	1,202	2.48%	967	2.69%	108
Other	4,869	10.05%	3,782	10.51%	105
<b>Canadian - Personally Donated in Past 12 Months</b>	25,454	52.54%	22,103	61.40%	117

Attribute	Benchmark North Vancouver (CSD,BC)		West Vancouver (CSD,BC)		
	Value	Percent	Value	Percent	Index
<b>Donations - Canadian - \$ Donated Past 12 Months</b>					
Under \$50	4,100	8.46%	2,851	7.92%	94
\$51-\$100	2,604	5.38%	2,947	8.19%	152
\$101-\$200	4,647	9.59%	2,355	6.54%	68
\$201-\$500	6,126	12.65%	5,017	13.94%	110
\$501-\$1000	2,627	5.42%	4,301	11.95%	220
\$1001-\$5000	3,772	7.79%	2,859	7.94%	102
More Than \$5000	1,579	3.26%	1,772	4.92%	151
<b>Donations - Canadian - Type of Organizations Donated to</b>					
Alumni	1,966	4.06%	1,728	4.80%	118
Cultural	1,903	3.93%	1,680	4.67%	119
Educational	3,061	6.32%	2,172	6.04%	96
Environmental	4,226	8.72%	3,311	9.20%	106
Hospital Foundations	7,701	15.90%	6,783	18.84%	118
Political	2,435	5.03%	1,709	4.75%	94
Religious	5,847	12.07%	5,483	15.23%	126
Other	12,305	25.40%	11,198	31.11%	122
<b>International - Personally Donated to in Past 12 Months</b>					
	6,997	14.44%	5,539	15.39%	107
<b>Donations - International - \$ Donated Past 12 Months</b>					
Under \$50	2,160	4.46%	1,287	3.58%	80
\$51-\$100	659	1.36%	409	1.14%	84
\$101-\$200	1,349	2.79%	1,206	3.35%	120
\$201-\$500	1,206	2.49%	1,341	3.72%	149
\$501-\$1000	1,101	2.27%	807	2.24%	99
More than \$1000	521	1.08%	490	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. 2018

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.