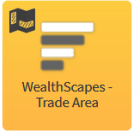


# HOW TO READ

## WealthScapes - Trade Area

Financial and investment statistics relating to assets, liabilities, and income. This report shows the dollars per household and the dollars per holder for specific variables.



## WealthScapes | Assets - Savings & Real Estate



The household count in the Trade Area.

**Trade Area:** Ontario — The Trade Area selected for analysis is indicated at the top of the report.

**WealthScapes Households:** 5,494,267

	Hldr	% Hldr	Aggregate \$	\$/Hhld	\$/Hldr	Base Hldr	Base % Hldr	Base Aggregate \$	Base \$/Hhld	Base \$/Hldr	Index: % Hldr	Index: \$/Hhld	Index: \$/Hldr
<b>Assets - Savings</b>													
Total Savings	5,355,386	97.47	720,155,450,914	131,074	134,473	14,290,661	96.48	1,571,249,173,918	106,084	109,949	101	124	122
Chequing & Savings Accounts	5,323,514	96.89	441,957,958,597	80,440	83,020	14,164,636	95.63	910,363,781,663	61,464	64,270	101	131	129
Cheq. & Sav. Accounts - RSP	873,079	15.89	47,550,595,529	8,655	54,463	2,512,963	16.97	110,379,338,489	7,452	43,924	94	116	124
Cheq. & Sav. Accounts - Non-RSP	5,312,333	96.69	394,407,363,068	71,785	74,244	14,081,402	95.07	799,984,443,175	54,012	56,811	102	133	131
Cheq. & Sav. Accounts - TFSA													
Cheq. & Sav. Accounts - Non-RSP & Non-TFSA													
<b>GICs and Term Deposits</b>													
GICs and Term Deposits - RSP													
GICs and Term Deposits - Non-RSP													
GICs and Term Deposits - TFSA													
GICs and Term Deposits - Non-RSP/Non-TFSA													
<b>Assets - Real Estate</b>													
Total Real Estate													
Net Real Estate Equity													
Primary Real Estate													
Other Real Estate													

For example, **15.89%** of households in Ontario hold an RSP Chequing & Saving Account, which is **6%** below average (Index % Hldr = 94) when compared to all households that hold RSP Chequing and Savings Accounts in Canada. There are two other Indices in this report: **Index \$/Hhld** and **Index \$/Hldr**.

The **Index \$/Hhld** indicates Ontario's average dollar value for RSP Chequing and Savings Accounts per household is **16%** above average compared to all average dollar value of RSP Chequing and Savings Accounts per household in Canada.

The **Index \$/Hldr** indicates Ontario's average dollar value for RSP Chequing and Savings Accounts per holding household is **24%** above average compared to all average dollar value of RSP Chequing and Savings Accounts per holding household in Canada.

**Benchmark:** Canada — The Benchmark—also referred to as the base—indicates the geographic extent for the report.



- Hldr:** Number of 'holder' households in the Trade Area who hold one or more of the financial product.
- % Hldr:**  $((\text{Hldr} / \text{Total Holder Households in Trade Area}) \times 100)$  Percent of the holder households in the Trade Area who hold one or more of the financial product.
- Aggregate \$:** Total dollar value of the financial product in the Trade Area.
- \$/Hhld:**  $(\text{Aggregate } \$ \div \text{Total Households})$  Total dollar value of the financial product in the Trade area divided by the total households in the Trade Area.
- \$/Hldr:**  $(\text{Aggregate } \$ \div \text{Hldr})$  Total dollar value of the financial product divided by the number of households in the Trade Area who hold the financial product (i.e., the holder households).
- Base Hldr:** Number of holder households in the Benchmark who hold the financial product.
- Base % Hldr:**  $((\text{Base Hldr} \div \text{Total Holder Households in Benchmark}) \times 100)$  Percent of the total holder households in the Benchmark who hold the financial product.
- Base Aggregate \$:** Total dollar value of the financial product in the Benchmark.
- Base \$/Hhld:**  $(\text{Base Aggregate } \$ \div \text{Total Households})$  Total dollar value of the financial product in the Benchmark divided by the total households in the Benchmark.
- Base \$/Hldr:**  $(\text{Base Aggregate } \$ \div \text{Base Hldr})$  Total dollar value of the financial product in the Benchmark divided by the number of holder households in the Benchmark.
- Index: % Hldr:**  $((\% \text{ Hldr} \div \text{Base } \% \text{ Hldr}) \times 100)$  Measures if the number of holder households in the Trade Area is above or below average when compared to the holder households in the Benchmark (average index = 100).
- Index: \$/Hhld:**  $((\$/\text{Hhld} \div \text{Base } \$ / \text{Hhld}) * 100)$  Measures if the average dollar value for all households in the Trade Area is above or below average when compared to the average dollar value for all households in the Benchmark (average index = 100).
- Index: \$/Hldr:**  $((\$/\text{Hldr} \div \text{Base } \$ / \text{Hldr}) \times 100)$  Measures if the average dollar value for the holding household in the Trade Area is above or below average when compared to the average dollar value of all the holder households in the Benchmark (average index = 100).

## WealthScapes | Financial Ratios



**Trade Area:** Ontario

The Trade Area selected for analysis.

The household count in the Trade Area.

**WealthScapes Households:** 5,494,267

	Ratio	Base Ratio	Index
Debt-Asset Ratio	0.20	0.21	95
Debt-Liquid Assets Ratio	0.50	0.49	102
Debt-Disposable Income Ratio	2.06	1.94	106
Consumer Debt-Discretionary Income Ratio	0.83	0.79	105
RSP-Non-RSP Liquid Assets Ratio	0.40	0.41	97
Real Estate Assets-Liquid Assets Ratio	1.50	1.31	114
Savings-Investments Ratio	0.61	0.51	119
Mortgage-Consumer Debt Ratio	2.61	2.53	103
Mortgage-Real Estate Assets Ratio	0.24	0.27	90
RSP-EPP Ratio	0.54	0.56	98
Debt-Asset (with Pension) Ratio	0.17	0.17	96
Pension:Non-Pension Asset Ratio	0.21	0.23	93
TFSA Liquid Asset:Non-Sheltered Liquid Asset Ratio	0.12	0.12	104
TFSA Savings:TFSA Investment Ratio	0.68	0.59	116

**Benchmark:** Canada

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The Benchmark—also referred to as the base—indicates the geographic extent for the report.

Index Colours:	<80	80 - 110	110+
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Focus on the **Ratio** and **Index** columns. This will help provide context about the financial and investment statistics in your Trade Area compared to a benchmark.

**Real Estate Assets-Liquid Assets Ratio:** A ratio of 1.50 means for every dollar of Liquid Assets in Ontario households, there is \$1.50 of Real Estate Assets. This is compared to households in Canada, where for every dollar of Liquid Assets there is \$1.31 of Real Estate Assets. With an Index value of **114**, Ontario households tend to own 14% more in Real Estate Assets to Liquid Assets Ratio compared to households in all of Canada.

**Savings-Investments Ratio:** A ratio of 0.61 means for every dollar of Investments in Ontario households, there is 61¢ of Savings. This is compared to households in all of Canada where for every dollar of Investments there is 51¢ of Savings. With an Index value of 119, Ontario households have a **19%** higher Savings to Investments Ratio than households in all of Canada.