

## Credit Card Statistics - VISA and MasterCard

Fiscal Year Ended Oct. 31	Number of Cards in Circulation <sup>(1a)</sup> (Millions)	* No. of Accts with balances (Millions), including those that are paid off every month <sup>(1b)</sup>	Net Retail Volume <sup>(2)</sup> (Billions)	Net Dollar Volume <sup>(2) (4)</sup> (Billions)	Gross Sales Slips Processed <sup>(2)</sup> (Millions)	Average Sale	% Delinquency 90 days & over <sup>(3)(6)</sup>	Merchant Outlets <sup>(5)</sup>	VISA/MCI Principal Issuers
1977	8.2		\$3.61	\$4.04	118.8	\$30.46	1.3%	271,150	-
1978	9.0		\$4.90	\$5.44	150.8	\$32.50	1.3%	290,692	-
1979	9.9		\$6.64	\$7.32	185.8	\$35.72	1.2%	322,115	-
1980	10.8		\$8.82	\$9.44	218.4	\$39.47	1.3%	347,845	-
1981	12.0		\$10.59	\$11.51	249.6	\$42.43	1.0%	371,831	-
1982	11.6		\$13.83	\$13.38	274.9	\$50.30	1.7%	382,206	-
1983	12.1		\$14.84	\$14.85	297.6	\$49.88	0.9%	419,610	10
1984	13.1		\$16.92	\$17.10	325.2	\$52.05	0.7%	442,928	10
1985	14.0	7.3	\$19.35	\$20.42	372.9	\$51.90	0.7%	527,042	10
1986	15.5	7.9	\$23.01	\$23.57	417.2	\$55.15	0.8%	571,771	10
1987	17.6	8.8	\$26.37	\$26.90	450.7	\$58.52	0.7%	642,429	12
1988	19.4	9.5	\$30.33	\$31.20	490.0	\$61.90	0.7%	646,844	13
1989	20.4	10.3	\$36.10	\$36.90	546.7	\$66.00	0.9%	709,674	14
1990	23.2	11.1	\$38.60	\$42.48	591.8	\$67.22	1.8%	786,288	14
1991	24.3	11.8	\$40.45	\$44.00	617.8	\$67.40	1.3%	857,159	14
1992	24.4	12.2	\$43.10	\$46.90	639.9	\$69.30	1.0%	896,365	14
1993	25.0	12.4	\$47.90	\$52.80	695.8	\$70.50	0.7%	904,689	13
1994	27.5	13.2	\$55.10	\$61.10	778.1	\$72.40	0.9%	955,993	13
1995	28.8	13.6	\$61.26	\$68.12	840.0	\$74.51	0.9%	981,851	13
1996	30.2	14.1	\$67.70	\$75.10	896.6	\$77.80	1.0%	1,076,694	15
1997	31.9	15.0	\$76.00	\$84.30	949.5	\$82.50	0.9%	1,106,141	17
1998	35.3	16.0	\$84.10	\$93.90	1,001.1	\$89.96	0.9%	1,143,110	19
1999	37.7	17.3	\$94.30	\$106.00	1,076.4	\$90.35	0.9%	1,139,228	18
2000	40.1	18.5	\$109.87	\$125.18	1,184.7	\$95.57	0.7%	1,187,745	19
2001	44.1	19.6	\$121.82	\$138.63	1,226.6	\$99.16	0.8%	1,206,779	19
2002	49.4	20.8	\$135.69	\$154.57	1,390.6	\$100.51	0.7%	1,265,157	23
2003	50.4	22.2	\$150.49	\$172.18	1,524.8	\$102.00	0.8%	1,187,384	23
2004	53.4	23.2	\$168.78	\$192.17	1,664.8	\$104.00	0.8%	1,128,410	23
2005	56.4	24.6	\$190.60	\$216.04	1,839.7	\$106.00	0.8%	1,137,849	23
2006	61.1	26.4	\$214.70	\$243.81	2,017.8	\$109.00	0.8%	1,150,779	23
2007	64.1	27.0	\$240.52	\$275.21	2,224.0	\$111.07	0.9%	1,186,462	23
2008	68.2	27.4	\$266.97	\$304.88	2,432.8	\$112.80	1.0%	1,203,545	23
2009	69.7	27.6	\$264.47	\$296.21	2,508.5	\$108.29	1.3%	1,223,782	23

Source: Canadian Bankers Association , Table includes data from all VISA & MASTERCARD issuers.

(1a) As at last day of the fiscal year-end

(1b) As at last day of the fiscal year-end, including accounts with balances paid off every month.

(2) Reported total for the fiscal year.

(3) Percentage of outstandings as at fiscal year-end.

(4) Total of Net Retail Volume (\$ sales) and cash advance volume (\$).

(5) Merchants accepting VISA and/or MASTERCARD. Note that merchants accepting both cards have been reported by each plan.

To estimate # of merchant outlets accepting VISA or MASTERCARD, divide Merchants Outlets by 2 and multiply by 1.1

(6) Effective October 31, 1991, a new interpretation of "90 days & over" was adopted. This resulted in a one-time reduction in the delinquency ratio of approx. 0.2%.

**PRINCIPAL VISA AND MASTERCARD ISSUERS:**

**VISA** Bank of America, Bank of Nova Scotia, Caisses Populaires Desjardins, CIBC, Citizens Bank of Canada, Home Trust, Laurentian Bank, Royal Bank, TD Bank, US Bank, Vancouver City Savings Credit Union.

**MCI** Alberta Treasury Branches, Bank of Montreal, Canadian Tire Acceptance Ltd, Capital One, Citibank Canada, Credit Union Electronic Transaction Services Inc., G.E. Capital Corp., MBNA Canada, National Bank of Canada, President's Choice Financial, Wells Fargo/Trans Canada, Sears Canada, HSBC Bank Canada

(Data from Affiliated Issuers reported through Principal Issuers)