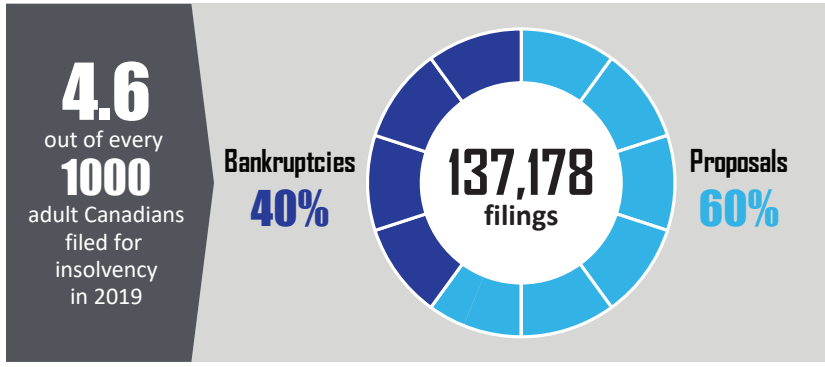
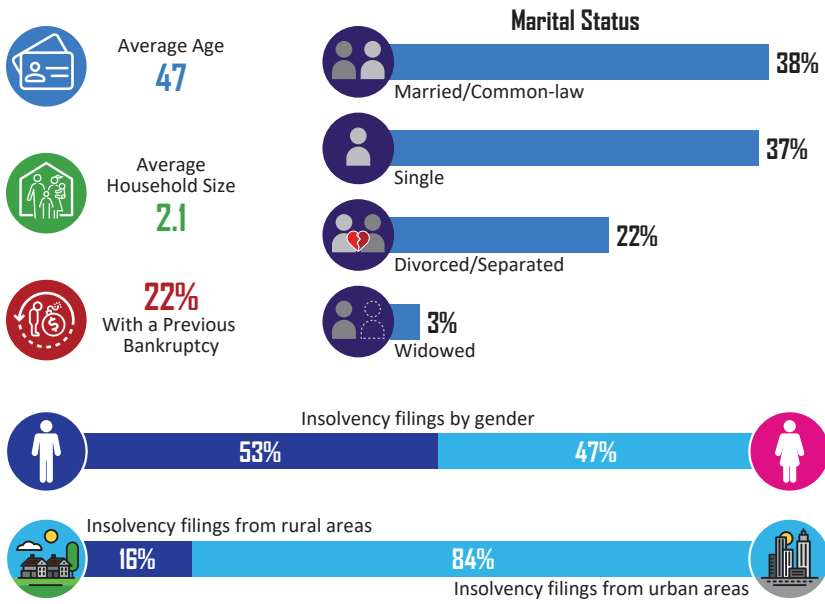




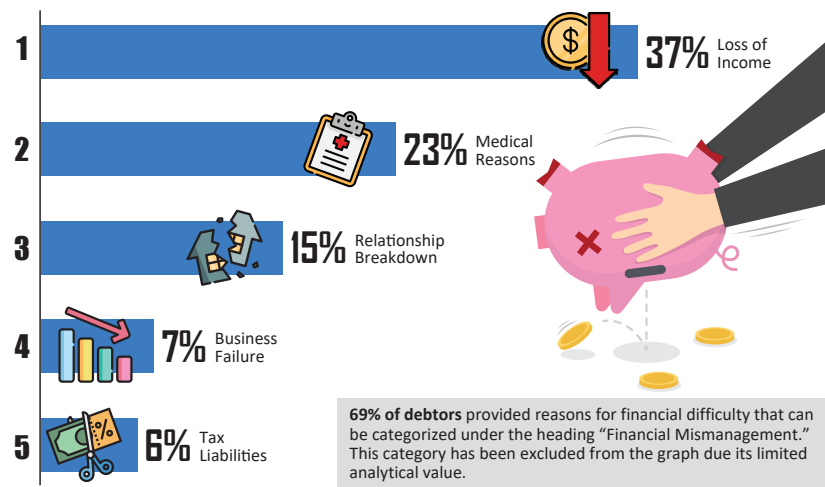
Total Consumer Insolvency Numbers¹



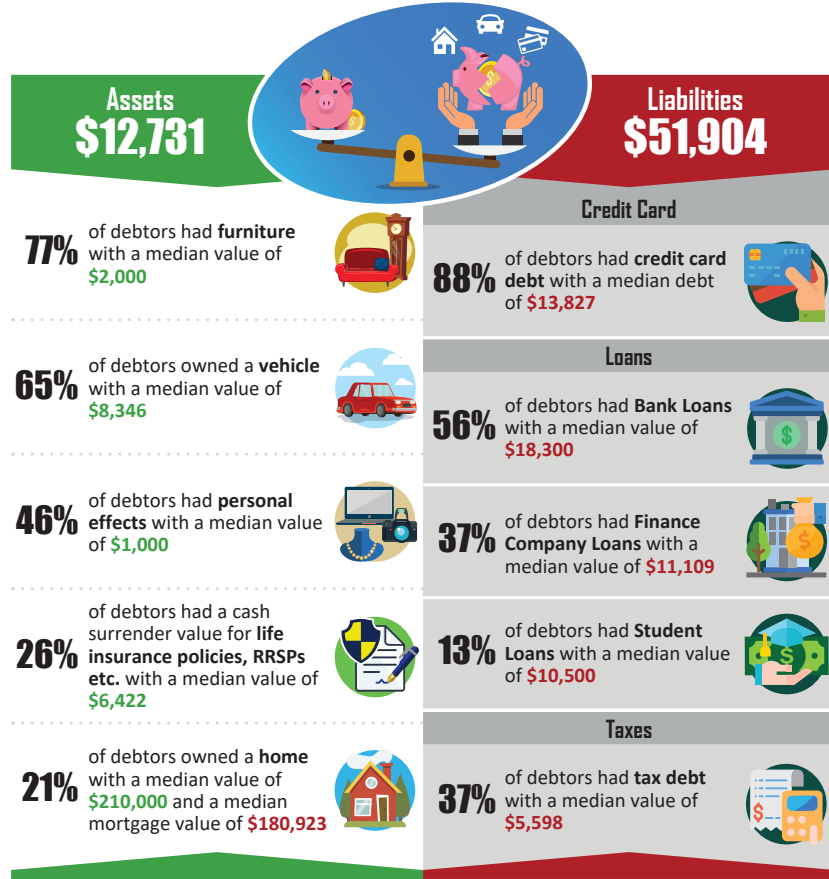
Debtor* Characteristics²



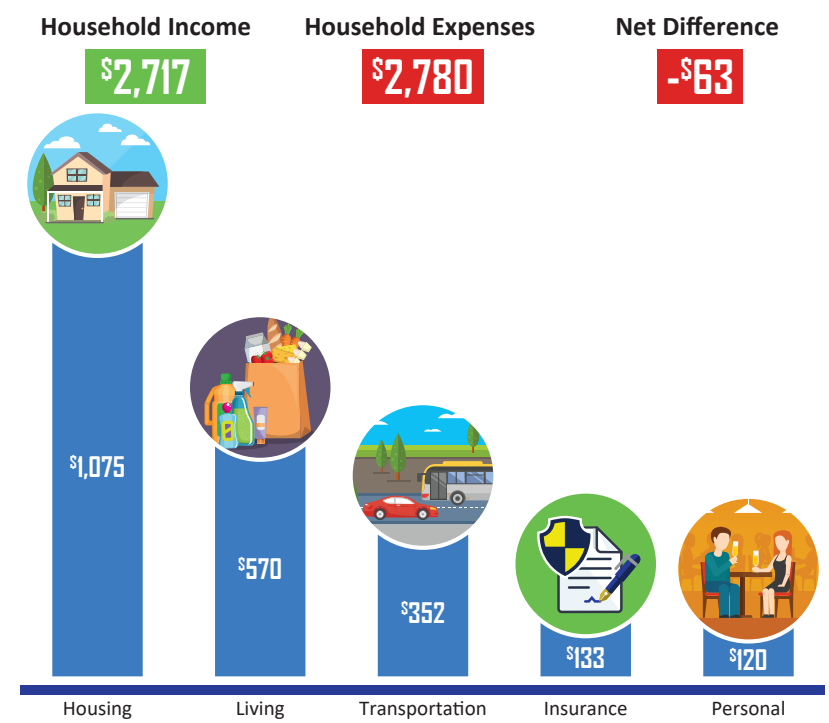
Top 5 Reasons for Financial Difficulty³



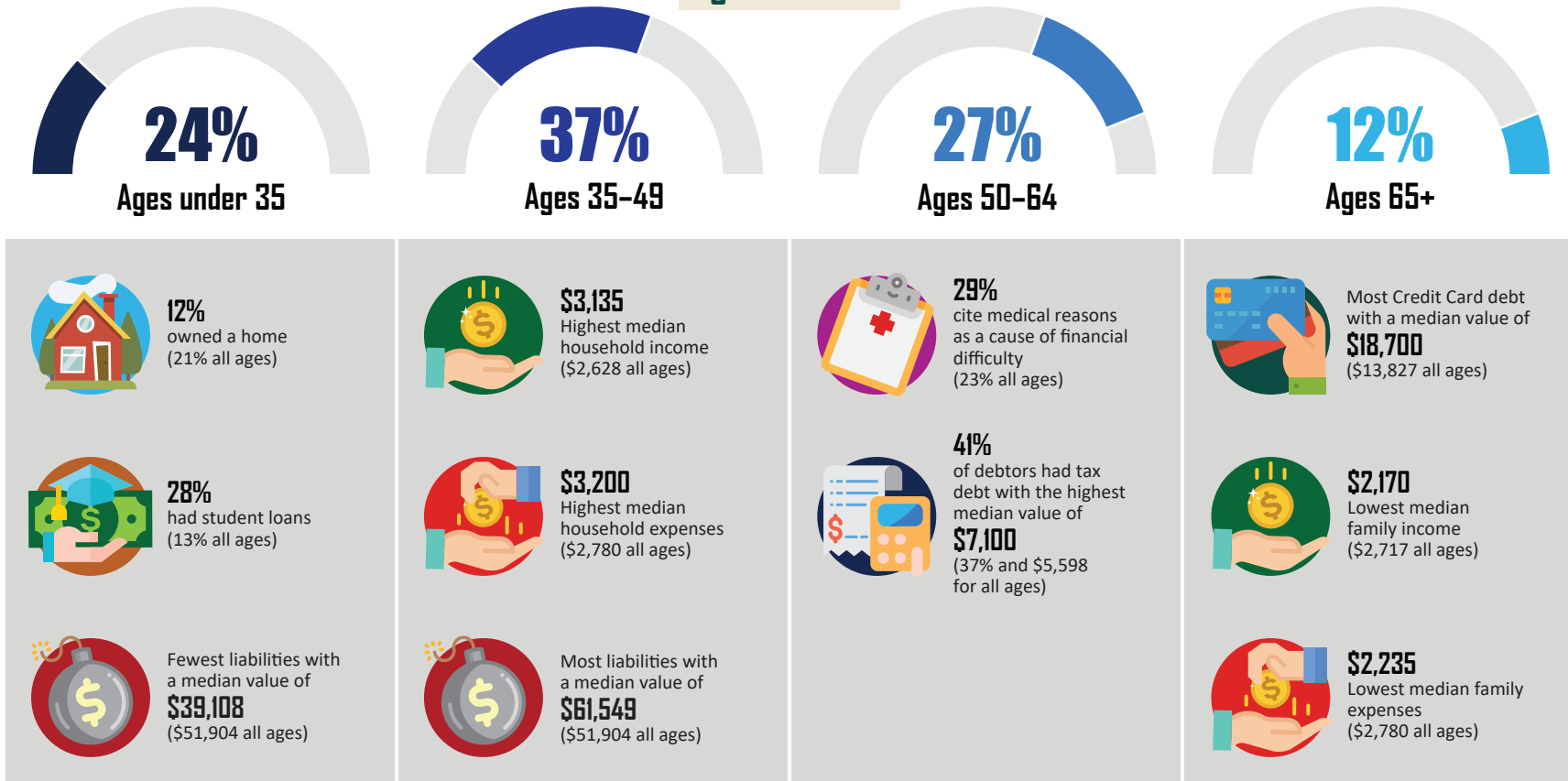
Median Assets and Liabilities⁴



Median Monthly Income and Expenses⁵



Age Brackets



*In the context of this report, a debtor is an individual consumer who has filed for an insolvency, either a bankruptcy or proposal.