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## **THE PUBLIC UTILITIES BOARD OF MANITOBA**

### **2013 PAYDAY LOANS REVIEW**

#### **EXHIBIT LIST**

**July 3, 2013**

#### **THE PUBLIC UTILITIES BOARD'S EXHIBITS**

Ex. #PUB-1	Notice of Public Hearing
Ex. #PUB-2	Rules of Practice and Procedure
Ex. #PUB-3	Timetable
Ex. #PUB-4	Order No. 38/13 dated April 18, 2013
Ex. #PUB/CPLA-5-1	The Public Utilities Board's Information Requests to CPLA, IRs #1-52 and responses (including #53)
Ex. #PUB/CPLA-5-2	The Public Utilities Board's 1 <sup>st</sup> Supplementary Information Request to CPLA, IR #53
Ex. #PUB/CPLA-5-3	The Public Utilities Board's 2nd Supplementary Information Request and response to CPLA, IR #54
Ex. #PUB/CAC-6-1	The Public Utilities Board's Information Requests of CAC, IRs # 1-53 (and responses including #54)
Ex. #PUB/CAC-6-2	The Public Utilities Board's 1 <sup>st</sup> Supplementary Information Request to CAC, IR#54
Ex. #PUB/CAC-6-3	The Public Utilities Board's 2nd Supplementary Information Request to CAC, IR #55

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Ex. #PUB/PPL-8	The Public Utilities Board's Information Requests PPL and responses, IRs # 1-12
Ex. #PUB/MPL-9	The Public Utilities Board's Information Requests of MPL a IRs # 1-13
Ex. #PUB-10	Government of Manitoba Consumer Protection Office Data May 13, 2013
Ex. #PUB-11	Letter from the Consumer Protection Office to PUB regarding response to further questions dated June 13, 2013
Ex. #PUB -12	Fillmore Riley LLP research report: Statistics Regarding Payday Lending Regulation and Other Provincial Jurisdictions dated June 19, 2013
Ex. #PUB -13	The Public Utilities Board Comparative Cost of Borrowing (Spreadsheet Report) prepared by PUB staff advisor Jennifer Dubois CMA, dated June 10, 2013
Ex. #PUB-14	Legislative Summary: Bill C-26: an Act to amend the Criminal Code (criminal interest rate), report of the Parliamentary Information and Research Service, Library of Parliament, dated November 22, 2006
Ex. #PUB-15	Financial Consumer Agency of Canada report entitled "Payday Loans: An Expensive Way to Borrow" dated September 2012
Ex. #PUB-16	Hoyes, Michalos & Associates Inc., Trustees in Bankruptcy, Ontario, report entitled "Joe Debtor: Who Is He? Who Is At Risk?" dated May 2013
Ex. #PUB-17	First Supplement to Fillmore Riley LLP research report: Statistics Regarding Payday Lending Regulation and Other Provincial Jurisdictions dated June 21, 2013
Ex. #PUB-18	Second Supplement to Fillmore Riley LLP research report: Statistics Regarding Payday Lending Regulation and Other Provincial Jurisdictions dated June 25, 2013

Ex. #PUB-19

Revised Information Request PUB/CAC-2

Ex. #PUB-20

The Public Utilities Board 2<sup>nd</sup> Supplementary  
Information Request and response to CAC, IR  
#55

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**CONSUMERS' ASSOCIATION OF CANADA (MANITOBA) INC. AND  
WINNIPEG HARVEST (jointly) (CAC) EXHIBITS**

Ex. #CAC-1-1	Letter from The Public Interest Law Centre to PUB dated May 16, 2013
Ex. # CAC-1-2	Dr. W. Simpson and Ms. D. Bazarkulova Report
Ex. # CAC-1-3	Dr. J. Buckland and Ms. E. Buckland Report (Lit. Review)
Ex. # CAC-1-4	Dr. C. Robinson Report
Ex. # CAC-1-5	Dr. Buckland Report (Report on Mystery Shopping)
Ex. # CAC-1-6	Dr. J. Buckland and Dr. W. Simpson Report (Exit Interviews)
Ex. # CAC-1-7	Dr. J. Buckland Report (mapping perspective)
Ex. # CAC-2	CAC Information Requests to CPLA and responses IRs #1-18
Ex. # CAC-3	CAC Information Requests to PPL and responses IRs #1-2
Ex. # CAC-4	CAC Written Submission
Ex. # CAC-5	Outline of the Submission of the Coalition

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**CANADIAN PAYDAY LOANS ASSOCIATION'S EXHIBITS**

Ex. #CPLA-1-1	Pre-Filed Evidence of The Canadian Payday Loan Association (CPLA)
Ex. # CPLA-1-2	Evidence Schedule A, graph
Ex. # CPLA-1-3	Evidence Schedule B, graph
Ex. # CPLA-1-4	Evidence Schedule C, Environics Study of May 2013
Ex. # CPLA-1-5	Evidence Schedule D, chart
Ex. # CPLA-1-6	Evidence Schedule E, maps
Ex. # CPLA-1-7	Evidence Schedule F, web pages
Ex. # CPLA-1-8	Evidence Schedule G, copy of loan agreement
Ex. # CPLA-1-9	Evidence Schedule H, extracts
Ex. # CPLA-1-10	Evidence Schedule I, articles
Ex. # CPLA-1-11	Evidence Schedule J, legislative amendments
Ex. # CPLA-2	CPLA Information Requests to CAC and responses IRs #1-4
Ex. #CPLA -3	Written Submission

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**PARKLAND PAYDAY LOANS AND THE PAS PAYDAY LOANS (PPL)**  
**EXHIBITS**

Ex. #PPL-1	Pre-filed Evidence of PPL by letter to PUB dated May 16, 2013 and enclosures
Ex. # PPL-2 (filed in Confidence)	Confidential Financial Information of PPL
Ex. # PPL-3	Written Submission

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**MONEYTREE PAYDAY LOANS (MPL) EXHIBITS**

Ex. #MPL-1	Pre-filed Evidence of MPL, by unsworn document entitled Affidavit of Robert Thompson (undated)
Ex. # MPL-2 (filed in Confidence)	Confidential Financial Information of MPL