

**APPENDIX 1:
BC Payday Lender Data**

Consumer Protection BC

BC Aggregated Payday Loan Data - Reported for Licence Years ended October 31

	For Entire Industry			
	2014	2013	2012	% Change 2013 / 2014
1 Total \$ Loan Volume	\$385,303,137	\$351,354,396	\$318,149,042	9.7% Increase
2 Total \$ Cost of Credit	\$84,337,727	\$76,416,309	\$68,414,329	10.4% Increase
3 Total # of Payday Loans	857,830	796,580	738,688	7.7% Increase
4 Total # of Individual Borrowers	198,003	146,701	125,172	35.0% Increase
5 Average \$ Loan Amount	\$449	\$441	\$431	1.8% Increase
6 Average \$ Cost of Credit	\$98	\$96	\$93	2.5% Increase
7 Average % Cost of Credit per \$100	21.9%	21.7%	21.5%	0.6% Increase
8 Average # of Loans per Borrower	4.3	5.4	5.9	-20.2% Decrease
9 Total \$ of Loans Initially Defaulted	\$93,032,739	\$87,648,916	\$72,263,144	6.1% Increase
10 % of Total Loans Initially Defaulted	24.15%	24.95%	22.71%	-3.2% Decrease
11 Total \$ of Loans Ultimately Written Off	\$19,449,207	\$14,030,705	\$13,904,495	38.6% Increase
12 % of Total Loans Ultimately Written Off	5.05%	3.99%	4.37%	26.4% Increase
13 Total # of Licensed Locations (H.O. + Branches)	274	275	274	-0.4% Decrease
14 Total # of Licensed Corporate Entities (H.O. Only)	46	51	44	-9.8% Decrease
15 # of Individuals with 1 Loan Only during Year	49,628	33,074	16,857	50.1% Increase
16 # of Individuals with 2 to 5 Loans during Year	77,416	55,104	26,948	40.5% Increase
17 # of Individuals with 6 to 10 Loans during Year	40,509	34,077	18,809	18.9% Increase
18 # of Individuals with 11 to 15 Loans during Year	21,585	17,723	11,049	21.8% Increase
19 # of Individuals with More than 15 Loans during	8,865	6,608	1,260	34.2% Increase
20 # of Loans-\$0 to \$500 Loan Amount	578,936	531,403	505,919	8.9% Increase
21 # of Loans-\$501 to \$1,000 Loan Amount	241,142	228,321	205,210	5.6% Increase
22 # of Loans-\$1,001 to \$1,500 Loan Amount	37,752	36,856	29,511	2.4% Increase
23 # of Policies Sold Payment Default Insurance	150,254	152,693	Not Reported	-1.6% Decrease
24 \$ of Premiums Earned on Default Insurance	\$2,677,853	\$2,762,092	Not Reported	-3.0% Decrease
25 Aver \$ Amt of All Loans Issued-per Location	\$1,406,216	\$1,277,652	\$1,161,128	10.0% Increase
26 Aver \$ Amt of All Fees Earned on Loans-per	\$307,802	\$277,877	\$249,687	11.3% Increase

Notes: This information was collected in accordance with section 144 (Application for license) of the Business Practices and Consumer Protection Act. Payday Loans Regulation 4(2)(b) and 4(3) require all payday lenders licensed in British Columbia to annually report their aggregate loan data. The data represents all of the loans granted by the licensee during their most recently-completed fiscal year.

Information about payday lending in BC can be found at www.paydayloanrightsbc.ca.

**APPENDIX 2:
DFG Form 2013 10K**

Appendix 2: Dollar Financial 10K for the year ended June 30, 2013

Dollar Financial owns 100% of National Money Mart but no other Canadian operations. The Canadian segment values in its report are National Money results. Lone Star Financial, a private Texas company, bought 100% of Dollar Financial before the June 30, 2014 year-end and hence no further public disclosure are available.

Appendix 2 is incorporated into the Coalition submission as a whole, and is identified as Appendix A.

APPENDIX 3: American Payday Lending Data

States with Limited Regulation			Payday Loan Dollar Volume (Including Churn) 3	Total Payday Fees 4	Avg. Loan Amt. 5	Population size per state *	Stores per 100,000 population	Maximum charge allowed on a \$300 loan per 2 week pay period	Rate
# of Stores	Loans per store								
Alabama	1,070	3,541	\$1,326,104,500	\$232,068,288	\$350	4,858,979			
Alaska	34	2,550	\$34,900,146	\$5,668,403	\$403	738,432	22.02	\$	53
California	2,119	5,797	\$3,276,629,497	\$578,325,106	\$263	39,144,818	4.60	\$	50
Florida	1,275	5,756	\$2,906,456,786	\$312,651,131	\$396	20,271,272	5.41	\$	45
Hawaii	15	3,541	\$18,590,250	\$3,281,179	\$350	1,431,603	6.29	\$	35
Idaho	213	2,170	\$165,060,286	\$32,880,009	\$357	1,654,930	1.05	\$	53
Illinois	522	265	\$46,020,498	\$7,024,288	\$333	12,859,995	12.87		no limit
Indiana	376	4,220	\$502,850,000	\$70,557,000	\$317	6,619,680	4.06	\$	47
Iowa	218	3,904	\$294,098,537	\$37,267,944	\$346	3,123,899	5.68	\$	44
Kansas	352	3,541	\$436,251,200	\$65,437,680	\$350	2,978,204	6.98	\$	39
Kentucky	578	3,598	\$677,500,000	\$112,800,000	\$326	4,425,092	11.82	\$	45
Louisiana	931	3,541	\$1,153,834,850	\$181,316,905	\$350	4,670,724	13.06	\$	54
Michigan	646	3,541	\$800,620,100	\$108,701,335	\$350	9,922,576	19.93	\$	55
Minnesota	74	4,572	\$127,043,568	\$9,048,734	\$376	5,489,594	6.51	\$	42
Mississippi	1,036	3,541	\$1,283,966,600	\$260,725,926	\$350	2,992,333	1.35	\$	29
Missouri	934	2,505	\$716,320,800	\$124,909,200	\$306	6,083,672	34.62	\$	33
Nebraska	180	3,527	\$182,225,167	\$32,162,742	\$350	1,896,190	15.35	\$	225
Nevada	339	3,541	\$420,139,650	\$77,725,835	\$350	2,890,845	9.49	\$	53
New Mexico	121	686	\$31,200,000	\$4,700,000	\$375	2,085,109	11.73		no limit
North Dakota	56	1,940	\$34,800,000	\$6,900,000	\$320	756,927	5.80	\$	47
Oklahoma	358	2,867	\$404,600,000	\$54,300,000	\$320	756,927	7.40	\$	61
Rhode Island	29	6,327	\$70,549,986	\$7,054,999	\$394	3,911,338	9.15	\$	45
South Carolina	367	2,899	\$416,200,000	\$62,500,000	\$385	1,056,298	2.75	\$	30
South Dakota	126	3,541	\$156,158,100	\$34,354,782	\$391	4,896,146	7.50	\$	45
Tennessee	1,208	3,791	\$1,124,696,366	\$198,508,909	\$350	858,469	14.68		no limit
Texas	2,617	2,240	\$3,061,174,112	\$682,731,583	\$221	6,600,299	18.30	\$	53
Utah	116	3,541	\$142,121,576	\$26,292,492	\$522	2,469,114	9.53		no limit
Wisconsin	423	3,541	\$76,652,781	\$22,459,265	\$300	5,771,337	3.87		no limit
Wyoming	87	3,541	\$107,823,450	\$10,782,345	\$350	586,107	7.33		no limit
Total	16,420		\$19,994,588,807	\$3,363,136,078	\$350	586,107	14.84	\$	30
States with more extensive regulation									
State									
Maine 7						1329328			
Oregon 8		n/a	\$66,174,976	\$7,279,247	\$266	4028977	n/a	\$	25
Washington 9	160	5123	\$319,290,707	\$45,714,139	\$390	7170351	n/a	\$	18
Virginia 10	189	n/a	\$185,679,381	\$42,047,046	\$395	8382993	2.23	\$	45
							2.25	\$	69
Most of this Table comes from Center for Responsible Lending (2014), except where otherwise noted. Population from US census data. Stores per 100,000 and the average rate column are the author's calculations.									
Notes: The data exclude loans from banks and unlicensed lenders. We use the most recent data available from each state as of the writing of this report. In general, "regulator" indicates a metric directly reported by the state regulator. "Imputed" refers to a metric that is imputed from other data directly reported from a regulator. For example, an average fee could be imputed by dividing total fees by the number of loans. "Estimated" means a metric that we estimated using assumptions that we outline below.									
1When regulator data were unavailable, we used the figures from the 2011 Stephens, Inc. annual report (based on 2010 payday loans).									
2We estimated the average number of loans per store for states that do not provide these data by calculating the weighted mean from the states that do so. This weighted mean is 3,541.									
3For states that did not report payday loan volume, we estimated it by multiplying the number of payday stores in the state times the average number of loans per store (3,541) times the median loan size from CFPB (2013) (\$350).									
4For states that did not report total fees, we estimated it by using the statutory maximum rate, since the evidence shows that payday lenders charge the maximum allowable amount. For states with no statutory maximum, we used the median rate charged by storefront lenders that publish their rates.									
5For states that did not report average loan amount, we assumed the \$350 median from CFPB (2013).									
6 Colorado has a six-month minimum term, coupled with a fee limitation and restrictions on repeat refinancing. For more information on Colorado, see Section 4. Data on this table from									
7 Maine prohibits the advance of money on a post-dated check except for "supervised lenders" and limits fees to \$5 for loans up to \$75, \$15 for loans from \$75.01-\$250, and \$25 for loans over \$250.									
8 The minimum loan term in Oregon is 31 days, and fees are limited to 36% APR plus 10% of the principal borrowed, up to \$30. 9									
9 Washington State limits the number of payday loans to eight per year, enforceable through a database. Max fee is 15% on first \$500 and 10% on anything over \$500. http://dfi.wa.gov/sites/default/files/reports/2014-payday-lending-report.pdf									
10 The minimum loan term in Virginia is two pay periods, and there is a mandatory 45-day cooling-off period after the fifth payday loan in six months, enforceable through a database. The permitted fee is \$5 ("verification fee" + 20% of principal + 36% APR, which is about \$4.15 on a two week loan of \$300.									

APPENDIX 4:
Canadian Payday Lending Data

2015	# of stores per province	Loans per store	Loan Volume	Estimated population size per province	Stores per 100,000 population	Maximum charge allowed
Canada	1425			35,733,400	3.99	
Nova Scotia (2015)	45			943,000	4.77	\$22 per \$100 borrowed
New Brunswick - No identifiable registry for payday lenders+						
Ontario (2015)	35			753,900	4.64	legislation not proclaimed; rate is to be \$21 per \$100
Manitoba (2016)	813			13,792,100	5.89	\$21 for each \$100 advanced
Saskatchewan (2015)	40			1,293,400	3.09	\$17 for each \$100 borrowed
Alberta (2015)	53			1,133,600	4.68	\$23 for each \$100 borrowed
British Columbia (2014)	235			4,196,500	5.60	\$23 for each \$100 borrowed
Newfoundland and Labrador	204			4,683,100	4.36	\$23 per \$100 borrowed
Quebec	N/A			527,800		no payday legislation so the federal loan rate of 60% annual limit
Prince Edward Island	N/A			8,263,600		35% a year cap
				146,400		\$25 per \$100 advanced
<p>" + http://www.yellowpages.ca/search/si/1/Payday%20Loans%20%26%20Cash%20Advances/NB " There are many duplications of Cash Store Financial and Money Mart at the same address. Yellowpages also lists easyfinancial as a payday lender, but it is a rent-to-own company and installment lender. 35 is best attempt to avoid duplication.</p> <p>Alberta is an estimate from the regulator and it includes 13 online with no bricks and mortar location.</p> <p>The regulator's numbers are out of date. Cash Store/Instaloans went bankrupt and closed in 2014, but the regulator must have them still in the count. The current count on the website shows 204 registrants, including at least one pure on-line lender, 310 Loan. Accessed March 16, 2016.</p> <p>http://www.consumerprotectionbc.ca/consumers-alias/consumers-find-a-licensed-business?page=3&task=active_bus&license_type=Payday%20Lender&license_number=&business_name=&license_city=</p>						

**APPENDIX 5:
Manitoba Payday Loans Outlet
2008 – February 28, 2016**

Name	Address	Town / City	2008	2010	Feb 28/16
Winnipeg					
Altus Finance Ltd.	unknown	Winnipeg	Y		
Attic Furniture Ltd.	216 Sherbrook	Winnipeg	Y	Y	Y
Can Cash Ltd	5-208 Marion Street	Winnipeg	Y		
Cash Money Cheque Cashing	1353 McPhillips St. Unit 1	Winnipeg	Y	Y	Y
Cash Money Cheque Cashing	311 Henderson Hwy	Winnipeg	Y	Y	Y
Cash Money Cheque Cashing	890 St. James St.	Winnipeg	Y	Y	
Cash Money Cheque Cashing	1321 Archibald St	Winnipeg	Y	Y	Y
Cash Money Cheque Cashing	647 Portage Ave.	Winnipeg	Y	Y	Y
Cash-X Payday Loans	City Place Mall	Winnipeg	Y		
Cheque Stop Cash Centre Corp	443 McPhillips Street	Winnipeg	Y		
Cheque Stop Cash Centre Corp	431 Graham Avenue	Winnipeg	Y		
Cheque Stop Cash Centre Corp	1094 Nairn Avenue	Winnipeg	Y		
Instaloans	1594 St Mary's Road	Winnipeg	Y	Y	
Instaloans	1155 Main Street	Winnipeg	Y	Y	
Instaloans	859 Portage Avenue	Winnipeg	Y	Y	
Instaloans	B-1417 Henderson N Kld	Winnipeg	Y	Y	
Instaloans	120-2855 Pembina Ft Gry	Winnipeg	Y	Y	
Instaloans	2519 Portage St Jas	Winnipeg	Y	Y	
Instaloans	1A-1565 Regent W Trans	Winnipeg	Y	Y	
Instaloans	1235 Pembina Hwy	Winnipeg	Y		
Instaloans	1020 McPhillips St	Winnipeg		Y	
Instaloans	79 Selkirk Ave	Winnipeg		Y	
Mogo	203-414 Graham Avenue	Winnipeg	Y		
Mogo	1086E St. Mary's Road	Winnipeg	Y		
Money Mart	1-620 Dakota Street	Winnipeg	Y		
Money Mart	24-2188 McPhillips Street	Winnipeg	Y	Y	Y
Money Mart	215 Henderson Highway	Winnipeg	Y	Y	Y
Money Mart	102-294 Portage Avenue	Winnipeg	Y	Y	Y
Money Mart	253 Osborne Street	Winnipeg	Y	Y	Y
Money Mart	413 Selkirk Avenue	Winnipeg	Y	Y	Y
Money Mart	879 Portage Avenue	Winnipeg	Y	Y	Y
Money Mart	101-379 Broadway	Winnipeg	Y	Y	
Money Mart	1740 Pembina Ft Gry	Winnipeg	Y	Y	Y
Money Mart	B-405 Ellice	Winnipeg	Y	Y	Y
Money Mart	2-666 St James Street	Winnipeg	Y	Y	Y
Money Mart	2545 Portage Avenue	Winnipeg	Y	Y	Y
Money Mart	103-1601 Regent W Trans	Winnipeg	Y	Y	Y
Money Mart	95 Oak Point Highway	Winnipeg	Y	Y	Y
Money Mart	801 McLeod Ave	Winnipeg	Y	Y	Y
Money Mart	330 Fischer	Winnipeg			Y
Money Mart	1105 St Marys Rd.	Winnipeg		Y	Y
Money Mart	1676 Main St	Winnipeg		Y	Y
Money Mart	208 Marion St.	Winnipeg		Y	Y
National Cash Advance	216 Sherbrook	Winnipeg		Y	
National Cash Advance	3137 Portage Ave	Winnipeg		Y	
National Cash Advance	1 - 660 Osborne	Winnipeg		Y	
National Cash Advance	2077 Pembina Hwy	Winnipeg		Y	
National Cash Advance	855 Regent Ave	Winnipeg		Y	
National Cash Advance	1038 St James	Winnipeg		Y	
National Cash Advance	661 Henderson Hwy	Winnipeg		Y	
National Cash Advance	1014 St Mary's Rd.	Winnipeg		Y	
Money Tree Payday Loans Inc.	1376 McPhillips Street	Winnipeg	Y	Y	Y
Moneytree Canada Ltd	990 Portage Ave.	Winnipeg	Y	Y	Y
Payday Loans Cash Now Inc	216-819 Sargent Avenue	Winnipeg	Y	Y	Y
Sorensen's Loans 'Til Payday In	313 Day Street	Winnipeg	Y		
Sorensen's Loans 'Til Payday In	6-510 Sargent Avenue	Winnipeg	Y		
Sorensen's Loans 'Til Payday In	551 Selkirk Avenue	Winnipeg	Y		
The Cash Store	989 McPhillips Street	Winnipeg	Y		*
The Cash Store	176 Henderson Highway	Winnipeg	Y	Y	

The Cash Store	912 Portage Avenue	Winnipeg	Y	Y	
The Cash Store	584 Pembina	Winnipeg	Y	Y	
The Cash Store	1000 Nairn Avenue	Winnipeg	Y	Y	*
The Cash Store	279 Portage Avenue	Winnipeg	Y	Y	
The Cash Store	922 St James Street	Winnipeg	Y	Y	
The Cash Store	25 Marion Street	Winnipeg	Y	Y	
The Cash Store	101 Regent Avenue East	Winnipeg	Y	Y	
The Cash Store	1020-1030 Keewatin Street	Winnipeg	Y		
The Cash Store	3715 Portage Ave.	Winnipeg		Y	
The Cash Store	1020 Notre Dame Ave	Winnipeg		Y	
Xtra Cash Ltd	741 Portage Avenue	Winnipeg	Y	Y	Y

Outside Winnipeg

The Cash Store	1-2637 Victoria Avenue	Brandon	y	Y	*
City Cash Company	H-435 Rosser Avenue	Brandon	y	Y	Y
The Fastcash Company	840 McTavish Avenue	Brandon	y	Y	Y
Instaloans	759 1st Street	Brandon		Y	
Money Mart	750B Victoria Ave.	Brandon	y	Y	Y
National Cash Advance	120-1800 18th St.	Brandon		Y	
(The) Fast Cash Company	19 1st Avenue SW	Dauphin	y	Y	
The Cash Store	210 Main Street North	Dauphin	y	Y	
Parkland Payday Loans	1st Avenue NE	Dauphin		Y	Y
Dash Into Cash Ltd	41 Main Street	Flin Flon	y	Y	
Money Mart	76 Main St.	Flin Flon			**
The Pas Payday Loans	380 Hazelwood Ave	The Pas		Y	Y
The Cash Store	1101 Saskatchewan Avenue West	Portage	y	Y	
Instaloans	50 24th St NW	Portage	y		
Money Mart	10 Saskatchewan Ave. East	Portage	y	Y	Y
Portage Payday Loans	322 Saskatchewan Ave E.	Portage			Y
The Money Pit	442 Main Street North	Portage	y		
The Cash Store	478 Main St.	Selkirk		Y	
Instaloans	321 Main Street	Selkirk	y	Y	
Money Mart	295 Main Street	Selkirk	y	Y	Y
The Fastcash Company	329 Main Street	Steinbach	y	Y	Y
The Money Pit	626 Main St	Swan River	y		
Swan River Payday Loans	4th St. Avenue S	Swan River		***	Y
The Cash Store	300 Mystery Lake Road	Thompson	y	Y	
Money Mart (conversion)	300 Mystery Lake Road	Thompson			Y
C11 a1 Financing and Loans	73 Thompson Dr	Thompson			Y
The Fastcash Company	254 Main St	Winkler	y	Y	

Online only

Loan Express				Y	Y
Little Loan Shoppe, The	www.littleloanshoppe.com		Y		
310-Loan	www.310loan.com/		Y	Y	Y

Notes:

The column labelled **2008** is the list the PILC provided to the PUB. The industry accepted it as being complete.
The column labelled **2010** is the list of the first year of registrants under the Act.
The column labelled **Feb 28/16** is the current list of registrants under the Act.

* Converted from Cash Store to Money Mart and licensed 2015, but not renewed 2016

** First license 2015, not renewed 2016.

*** First license 2013.

Three title loans companies are also registered, but they have the same name and use the same address as three payday lenders in Dauphin, The Pas and Swan River, and so they are not listed separately here.

Sub-Category Counts

Winnipeg	54	54	26
Outside Winnipeg stores	17	20	12
Online only	2	2	2

Total Stores	<u>73</u>	<u>76</u>	<u>40</u>
Money Mart	18	20	22
Money Mart Winnipeg	15	17	17

Number of Stores per 100,000 population using 2016 store numbers

Using Statistics Canada 2011 figures: CMA figures for Winnipeg;
census agglomeration for Brandon, Portage la Prairie, Steinbach
and Thompson; MB + SK for Flin Flon

	Pop'n	Stores per 100,000
Winnipeg	730,018	3.6
Brandon	53,229	5.6
Dauphin	2,200	45.5
Flin Flon	5,592	0.0
The Pas	5,513	18.1
Portage la Prairie	12,996	15.4
Selkirk	9,834	10.2
Steinbach	13,524	7.4
Swan River	3,750	26.7
Thompson	12,839	15.6
Winkler	10,670	0.0
Manitoba	1,233,700	3.2

**APPENDIX 6:
Pew Payday Policy Solutions
Page 9**

product to consumers, and the resulting compromise was made to garner their votes.⁵⁵ (See box on page 11, “The Colorado policy framework.”)

At these senators’ behest, the bill was amended, replacing the two-week product with a six-month product with no prepayment penalty.⁵⁶ The new product would allow an interest rate of 45 percent annually, plus an “origination” fee, and a monthly maintenance fee that would begin at the end of the loan’s second month. The origination fee was refundable on a pro-rata basis for loans that were repaid early (for example, repaying the loan in half the time allotted would result in a refund of half the origination fee). This policy ensured that lenders could not fully earn the origination fee immediately at the outset of the loan, so they had no incentive to encourage borrowers to refinance and generate new origination fees.

Exhibit 1

Loan Payments More Affordable Under Revised Colorado Law

	Before Law Change (Conventional Payday Loans)	After Law Change (Payday Installment Loans)
Maximum loan size	\$500	\$500
Average annual percentage rate paid	319%	129%
Amortization (payments reduce principal over time)	No	Yes
Deferred presentment loan collateral (postdated check or authorization to debit bank account)	Yes	Yes
Amount due on next payday (\$500 loan)	\$575	\$61
Cost to borrow \$500		
For 2 weeks	\$75	≈\$10
For 3 months	\$450	≈\$125
For 6 months	\$975	\$290
For 12 months	\$1,950	\$580

Note:

Before law change refers to 2009, and after law change refers to 2012. Some numbers have been rounded and all estimates assume a borrower is paid biweekly. Pew’s calculations are based on the Colorado Deferred Deposit Loan Act. Cost to borrow for six months and 12 months (equal to two six-month loans) after the law change, and amount due on next payday after the law change, come from Advance America’s website. According to Colorado examiner data, lenders have not made loans lasting longer than about seven months.

Sources: Advance America, 2013. Colorado Office of the Attorney General, 2010, 2011, and 2012. Colorado Deferred Deposit Loan Act Rev. Stat. 5-3-1-101 et. seq.

© 2013 The Pew Charitable Trusts

**APPENDIX 7:
Nova Scotia Data Table**

Nova Scotia Data¹

Period covered	No. borrowers granted > 1 loan	No. of repeat loans granted	No. borrowers granted repeat loans	No. of 1 Time Repeat	No. of 2 Time Repeat	No. of 3 Time Repeat	No. of 4 Time Repeat	No. of 5 Time Repeat	No. of 6 Time Repeat	No. of 7 Time Repeat	No. of 8+ Time Repeat	Total Loans Granted	Average Amount Loan Granted	Estimated Total Value of Loans Granted	Total loans defaulted	Average amount loan defaulted	
July 1, 2013 – June 30, 2014	24788	107274	18794	4801	2546	1853	1408	1127	884	800	5531	206165	\$433.03	\$89,276,435.39	14596	\$527.32	
July 1, 2012 – June 30, 2013	19630	89218	15545	3782	2164	1644	1273	1465	693	582	4098	194794	\$438.06	\$85,331,012.85	13304	\$517.88	
July 1, 2011 – June 30, 2012												172023	\$447.98	\$77,063,652.22	12290	\$524.46	
July 1, 2010 – June 30, 2011												148348	\$423.02	\$62,753,761.33	12149	\$459.79	
												Percentage Change In Activity 2011-2012	16.0%	5.9%	22.8%	1.2%	14.1%
												Percentage Change In Activity 2012-2013	13.2%	-2.2%	10.7%	8.3%	-1.3%
												Percentage Change In Activity 2013-2014	5.8%	-1.1%	4.6%	9.7%	1.8%

¹ Data taken from table provided by Nova Scotia regulator.