

**THE PUBLIC UTILITIES BOARD OF MANITOBA  
2016 PAYDAY LOANS REVIEW  
EXHIBIT LIST**

April 20, 2016

**THE PUBLIC UTILITIES BOARD'S (PUB) EXHIBITS**

|       |         |  |   |   |   |   |  |
|-------|---------|--|---|---|---|---|--|
| Ex. # | PUB-1   | Notice of Public Hearing   |   |   |   |   |  |
| Ex. # | PUB-2   | Rules of Practice and Procedure  |   |   |   |   |  |
| Ex. # | PUB-3   | Order No. 28/16 dated March 1, 2016  |   |   |   |   |  |
| Ex. # | PUB-4   | Order No. 30/16 dated March 8, 2016  |   |   |   |   |  |
| Ex. # | PUB-5   | Order No. 33/16 dated March 14, 2016, amending Timetable   |   |   |   |   |  |
| Ex. # | PUB-6-1 | <b>Public Utilities Board to Consumers' Association of Canada (Manitoba), Winnipeg Harvest and Community Financial Counseling Services (CAC) Information Requests and Responses, IRs #1-42</b> |   |   |   | 2014 Canadian Financial Capability Survey |  |
| Ex. # | PUB-6-2 | "  | " | " | " | "   | Payday Lending Consumers - Demographics                    |
| Ex. # | PUB-6-3 | "  | " | " | " | "   | Payday Lending Consumers - Demographics - Repeat Borrowers |
| Ex. # | PUB-6-4 | "  | " | " | " | "   | Payday Lending Consumers - Demographics - Repeat Borrowers |
| Ex. # | PUB-6-5 | "  | " | " | " | "   | Payday Lending Consumers - Demographics                    |

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| Ex. # | PUB-6-6  | " | " | " | " | " | 2012 Survey of Financial Security                                |
| Ex. # | PUB-6-7  | " | " | " | " | " | Payday Lending Consumers -<br>Demographics - Manitoba Statistics |
| Ex. # | PUB-6-8  | " | " | " | " | " | Payday Lending Consumers -<br>Demographics - Household Wealth    |
| Ex. # | PUB-6-9  | " | " | " | " | " | Payday Lending Consumers -<br>Demographics - Manitoba Statistics |
| Ex. # | PUB-6-10 | " | " | " | " | " | Pew Charitable Trusts Research                                   |
| Ex. # | PUB-6-11 | " | " | " | " | " | Payday Lending Consumers -<br>Demographics - Manitoba Context    |
| Ex. # | PUB-6-12 | " | " | " | " | " | Research by Packman  |
| Ex. # | PUB-6-13 | " | " | " | " | " | Study by Melzer  |
| Ex. # | PUB-6-14 | " | " | " | " | " | Financial Literacy Practices and Studies                         |
| Ex. # | PUB-6-15 | " | " | " | " | " | Consumer Debt Rates  |
| Ex. # | PUB-6-16 | " | " | " | " | " | Alternatives to Payday Lending                                   |
| Ex. # | PUB-6-17 | " | " | " | " | " | Repeat Borrowing   |

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| Ex. # | PUB-6-18 | " | " | " | " | " | Internet Payday Lending  |
| Ex. # | PUB-6-19 | " | " | " | " | " | Payday Lending Industry in Manitoba                                |
| Ex. # | PUB-6-20 | " | " | " | " | " | Number of Payday Lenders   |
| Ex. # | PUB-6-21 | " | " | " | " | " | Internet Payday Lending  |
| Ex. # | PUB-6-22 | " | " | " | " | " | Study Conducted by Denise Barret Consulting                        |
| Ex. # | PUB-6-23 | " | " | " | " | " | 2015 Consumers Council of Canada Report on Internet Payday Lenders |
| Ex. # | PUB-6-24 | " | " | " | " | " | Payday Lending Industry - Regulation                               |
| Ex. # | PUB-6-25 | " | " | " | " | " | Rate Change & Costs of Borrowing                                   |
| Ex. # | PUB-6-26 | " | " | " | " | " | Regulation - Rate  |
| Ex. # | PUB-6-27 | " | " | " | " | " | US Regulations   |
| Ex. # | PUB-6-28 | " | " | " | " | " | US Regulations   |
| Ex. # | PUB-6-29 | " | " | " | " | " | Cost of Issuing Payday Loans                                       |

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| Ex. # | PUB-6-30 | " | " | " | " | " | Operations - Financial Model  |
| Ex. # | PUB-6-31 | " | " | " | " | " | Operating Costs per Loan  |
| Ex. # | PUB-6-32 | " | " | " | " | " | Operating Costs - Bad Debt Expense  |
| Ex. # | PUB-6-33 | " | " | " | " | " | Cost of Capital - Weighted Average<br>Cost of Capital                       |
| Ex. # | PUB-6-34 | " | " | " | " | " | Cost of Debt used in WACC   |
| Ex. # | PUB-6-35 | " | " | " | " | " | Colorado Regulations - Installment<br>Loans                                 |
| Ex. # | PUB-6-36 | " | " | " | " | " | Alternatives to Payday Loans -<br>Installment Loans                         |
| Ex. # | PUB-6-37 | " | " | " | " | " | Profitability of Payday Lenders with<br>Installment Loans                   |
| Ex. # | PUB-6-38 | " | " | " | " | " | Deloitte Payday Lending Report -<br>Ontario                                 |
| Ex. # | PUB-6-39 | " | " | " | " | " | Financial Information   |
| Ex. # | PUB-6-40 | " | " | " | " | " | Comparing Operating Costs of Payday<br>Lenders in the US to those in Canada |
| Ex. # | PUB-6-41 | " | " | " | " | " | Manitoba Lending Practices  |

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| Ex. # | PUB-6-42 | "  | " | " | " | " | Market Conditions  |
| Ex. # | PUB-7-1  | <b>Public Utilities Board to Canadian Payday Loan Association (CPLA) Information Requests and Responses, IRs #1-47</b> |   |   |   |   | CPLA Membership - Data on Payday Lenders                         |
| Ex. # | PUB-7-2  | "  | " | " | " | " | CPLA Membership - Conditions of Membership                       |
| Ex. # | PUB-7-3  | "  | " | " | " | " | CPLA Membership - Conditions of Membership                       |
| Ex. # | PUB-7-4  | "  | " | " | " | " | Complaints by Consumers  |
| Ex. # | PUB-7-5  | "  | " | " | " | " | CPLA Membership - Conditions of Membership - Disciplinary Action |
| Ex. # | PUB-7-6  | "  | " | " | " | " | Lending Criteria   |
| Ex. # | PUB-7-7  | "  | " | " | " | " | Cost of Payday Loans - Financial Risks                           |
| Ex. # | PUB-7-8  | "  | " | " | " | " | Internet Payday Lending  |
| Ex. # | PUB-7-9  | "  | " | " | " | " | Internet Payday Loans in Manitoba                                |
| Ex. # | PUB-7-10 | "  | " | " | " | " | Manitoba Lenders   |
| Ex. # | PUB-7-11 | "  | " | " | " | " | Regulation of Internet Payday Lending                            |
| Ex. # | PUB-7-12 | "  | " | " | " | " | Regulation   |
| Ex. # | PUB-7-13 | "  | " | " | " | " | Payday Loans Regulations   |
| Ex. # | PUB-7-14 | "  | " | " | " | " | Cost to Provide Payday Loan                                      |

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| Ex. # | PUB-7-15 | " | " | " | " | " | Cost to Provide Payday Loan                                       |
| Ex. # | PUB-7-16 | " | " | " | " | " | Payday Loan Transaction in Manitoba                               |
| Ex. # | PUB-7-17 | " | " | " | " | " | Regulation - Maximum Allowable Rate                               |
| Ex. # | PUB-7-18 | " | " | " | " | " | Regulation - Maximum Allowable Rate                               |
| Ex. # | PUB-7-19 | " | " | " | " | " | Regulation - Maximum Allowable Rate                               |
| Ex. # | PUB-7-20 | " | " | " | " | " | Regulation - Maximum Allowable Rate                               |
| Ex. # | PUB-7-21 | " | " | " | " | " | Regulation - Maximum Allowable Rate                               |
| Ex. # | PUB-7-22 | " | " | " | " | " | Loan Application Process - Multiple Client Loans                  |
| Ex. # | PUB-7-23 | " | " | " | " | " | Operations - Rate of Return                                       |
| Ex. # | PUB-7-24 | " | " | " | " | " | Alternatives to Payday Loans - Installment Loans                  |
| Ex. # | PUB-7-25 | " | " | " | " | " | Cost of Payday Loan Operations - Weighted Average Cost of Capital |
| Ex. # | PUB-7-26 | " | " | " | " | " | Bad Debt Expense  |
| Ex. # | PUB-7-27 | " | " | " | " | " | Payday Loan Operations Cost Analysis                              |
| Ex. # | PUB-7-28 | " | " | " | " | " | Allowed Rate of Return  |
| Ex. # | PUB-7-29 | " | " | " | " | " | CPLA Member Products - Alternatives to Payday Loans               |
| Ex. # | PUB-7-30 | " | " | " | " | " | CPLA Member Products - Alternatives to Payday Loans               |

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| Ex. # | PUB-7-31 | " | " | " | " | " | CPLA Members - Financial Information            |
| Ex. # | PUB-7-32 | " | " | " | " | " | Non Employment Sources of Income                |
| Ex. # | PUB-7-33 | " | " | " | " | " | Pew Charitable Trusts Research                  |
| Ex. # | PUB-7-34 | " | " | " | " | " | Operations - Profitability                      |
| Ex. # | PUB-7-35 | " | " | " | " | " | Manitoba Lenders - Availability of Payday Loans |
| Ex. # | PUB-7-36 | " | " | " | " | " | Repeat Borrowing                                |
| Ex. # | PUB-7-37 | " | " | " | " | " | Industry Viability - Underwriting               |
| Ex. # | PUB-7-38 | " | " | " | " | " | Public Interest - Availability of Payday Loans  |
| Ex. # | PUB-7-39 | " | " | " | " | " | Internet Payday Lending - Privacy               |
| Ex. # | PUB-7-40 | " | " | " | " | " | Manitoba Statistics                             |
| Ex. # | PUB-7-41 | " | " | " | " | " | Consumer APR Knowledge                          |
| Ex. # | PUB-7-42 | " | " | " | " | " | Consumer APR Knowledge                          |
| Ex. # | PUB-7-43 | " | " | " | " | " | Repeat Borrowing                                |
| Ex. # | PUB-7-44 | " | " | " | " | " | Financial Literacy and Education                |
| Ex. # | PUB-7-45 | " | " | " | " | " | Financial Literacy and Education                |
| Ex. # | PUB-7-46 | " | " | " | " | " | Enviroics Research Group Study - May 2013       |

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| Ex. # | PUB-7-47 | "   | " | " | " | " | Current Consumer Research          |
| Ex. # | PUB-8-1  | <b>Public Utilities Board to C11 - A1<br/>Financing &amp; Loans (C11) Information<br/>Requests and Responses, IRs #1-18</b> |   |   |   |   | Financial Information              |
| Ex. # | PUB-8-2  | "   | " | " | " | " | Regulation - Rate                  |
| Ex. # | PUB-8-3  | "   | " | " | " | " | Regulation - Rate                  |
| Ex. # | PUB-8-4  | "   | " | " | " | " | Cash Card and Cost of Credit Issue |
| Ex. # | PUB-8-5  | "   | " | " | " | " | Viability - Rate of Return         |
| Ex. # | PUB-8-6  | "   | " | " | " | " | Internet Payday Lending            |
| Ex. # | PUB-8-7  | "   | " | " | " | " | Operations                         |
| Ex. # | PUB-8-8  | "   | " | " | " | " | Operations - Financial Statements  |
| Ex. # | PUB-8-9  | "   | " | " | " | " | Repeat Borrowing                   |
| Ex. # | PUB-8-10 | "   | " | " | " | " | Bad Debt                           |
| Ex. # | PUB-8-11 | "   | " | " | " | " | C11 Operations                     |
| Ex. # | PUB-8-12 | "   | " | " | " | " | C11 Operations - Fees              |
| Ex. # | PUB-8-13 | "   | " | " | " | " | C11 Operations                     |
| Ex. # | PUB-8-14 | "   | " | " | " | " | Alternatives to Payday Loans       |



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| Ex. # | PUB-8-15 | "   | " | " | " | " | Use of Payday Loans |
| Ex. # | PUB-8-16 | "   | " | " | " | " | Rollover Loans      |
| Ex. # | PUB-8-17 | "   | " | " | " | " | Complaints          |
| Ex. # | PUB-8-18 | "   | " | " | " | " | Privacy             |
| Ex. # | PUB-9    | Letter to Darren Christle, March 9, 2016, from Manitoba Consumer Protection Office, and Report from Manitoba Consumer Protection Office on Payday Loans data 2016 |   |   |   |   |                     |
| Ex. # | PUB-10   | Pitblado LLP research report: Payday Lending Regulation in Other Canadian Jurisdictions, April 4, 2016  |   |   |   |   |                     |
| Ex. # | PUB-11   | PUB Book of Documents   |   |   |   |   |                     |
| Ex. # | PUB-12   | Policis' and Anna Ellison's Credentials   |   |   |   |   |                     |
| Ex. # | PUB-13   | Policis' Submission to the Manitoba Public Utilities Board  |   |   |   |   |                     |
| Ex. # | PUB-14   | Letters to the Board from Payday Loans Consumers  |   |   |   |   |                     |
| Ex. # | PUB-15   | Letters to the Board from Payday Loans Consumers submitted by Cash Money  |   |   |   |   |                     |

Ex. # PUB-16 Letter to the Board from Money Mart, with attached Report from Deloitte LLP

Ex. # PUB-17 Written Submission from Seed Winnipeg

**Consumer's Association of Canada (Manitoba) Inc. (CAC), Winnipeg Harvest, and  
Community Financial Counseling Services (CFCS) (jointly) Exhibits**

- Ex. # CAC-1 Intervener Application form of Consumers' Association of Canada (MB)/Winnipeg Harvest/Community Financial Counseling Services, (jointly) (CAC) February 19, 2016
- Ex. # CAC-2 Attachment to Intervener Application form of CAC - Budget Estimate of CAC
- Ex. # CAC-3 Pre-Filed Evidence of CAC, Tab 1, J. Buckland, Ph.D. & G. Henderson, SJD: Executive Summary, *Payday Lending in Manitoba: A Mature Industry with Chronic Challenges*
- Ex. # CAC-4 Pre-Filed Evidence of CAC, Tab 2, J. Buckland, Ph.D. & G. Henderson, SJD: *Payday Lending in Manitoba: A Mature Industry with Chronic Challenges*
- Ex. # CAC-5 Pre-Filed Evidence of CAC, Tab 3, C. Robinson, PhD, CFP, CPA, CA: *An Economic Analysis of the Payday Loan Industry and Recommendation for Regulation in Manitoba*
- Ex. # CAC-6 Pre-Filed Evidence of CAC, Tab, 4, W. Simpson & K. Islam: *A Profile of Payday Loans Consumers Based on the 2014 Canadian Financial Capability Survey*
- Ex. # CAC-7 Pre-Filed Evidence of CAC, Tab, 5, W. Simpson & K. Islam: *Payday Loans Consumer Profile Based on the Survey of Financial Security*
- Ex. # CAC-8 Pre-Filed Evidence of CAC, Tab 6A, Z. St. Aubin, MA, DBA: *Manitoba Consumers Experiences with Payday Loans Research Study*
- Ex. # CAC-9 Pre-Filed Evidence of CAC, Tab 6B, J. Buckland, Ph.D, E. Sinclair, J. Piec: *Focus Group Two: Comparing Payday Loans and Two Alternative Small Loan Products*
- Ex. # CAC-10 Pre-Filed Evidence of CAC, Tab 7, E. Sinclair: *Manitoba Consumers' Experiences with Payday Loans: Pricing and Practices of Licensed Payday Lenders in Manitoba*
- Ex. # CAC-11 Pre-Filed Evidence of CAC, Tab 8: Map Data of Payday Lenders in Winnipeg

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| Ex. # | CAC-12 | Pre-Filed Evidence of CAC, Tab 9: J. Buckland, PhD, E. Sinclair, K. Martin: <i>Small Loan Workshop: Summary of Proceedings and Recommendations</i> |
| Ex. # | CAC-13 | Pre-Filed Evidence of CAC, Tab 10: B. Williams & K. Dilay: <i>Payday Lending Legal Narrative</i>   |
| Ex. # | CAC-14 | Pre-Filed Evidence of CAC, Appendix A: Dollar Financial Group 2013 10-K  |
| Ex. # | CAC-15 | Pre-Filed Evidence of CAC, Appendix B: Pew Charitable Trusts Report, <i>Who Borrows, Where they Borrow, and Why</i>                                |
| Ex. # | CAC-16 | Pre-Filed Evidence of CAC, Appendix C: Pew Charitable Trusts Report, <i>Policy Solutions</i>   |
| Ex. # | CAC-17 | Pre-Filed Evidence of CAC, Appendix D: Cardus Report, <i>Banking on the Margins: Finding Ways to Build an Enabling Small-Dollar Credit Market</i>  |
| Ex. # | CAC-18 | Pre-Filed Evidence of CAC, Appendix E: Table of distances open/closed stores in Manitoba   |
| Ex. # | CAC-19 | Pre-Filed Evidence of CAC, Appendix F: Requests for Data and Response  |
| Ex. # | CAC-20 | Pre-Filed Evidence of CAC, Appendix G: Curriculum vitae of Dr. Jerry D. Patrick Buckland   |
| Ex. # | CAC-21 | Pre-Filed Evidence of CAC, Appendix G: Curriculum vitae of Dr. Chris Robinson  |
| Ex. # | CAC-22 | Pre-Filed Evidence of CAC, Appendix G: Curriculum vitae of Dr. Wayne Simpson   |
| Ex. # | CAC-23 | Pre-Filed Evidence of CAC, Appendix G: Curriculum vitae of Zoë St. Aubin   |
| Ex. # | CAC-24 | Pre-Filed Evidence of CAC, Appendix G: Statement of Qualification for Dr. Jerry Buckland   |

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| Ex. # | CAC-25    | Pre-Filed Evidence of CAC, Appendix G: Statement of Qualification for Dr. Chris Robinson |   |   |   |                                    |  |
| Ex. # | CAC-26    | Pre-Filed Evidence of CAC, Appendix G: Statement of Qualification for Dr. Wayne Simpson  |   |   |   |                                    |  |
| Ex. # | CAC-27    | Pre-Filed Evidence of CAC, Appendix G: Statement of Qualification for Zoë St. Aubin      |   |   |   |                                    |  |
| Ex. # | CAC-28-1  | <b>CAC to CPLA Information Requests and Responses, IRs #1-24</b>                         |   |   |   | Manitoba specific Lender Cost Data |  |
| Ex. # | CAC-28-2  | "  | " | " | " | "                                  | CPLA Schedule G - Deloitte Report                      |
| Ex. # | CAC-28-3  | "  | " | " | " | "                                  | 2013 Environics Survey                                 |
| Ex. # | CAC-28-4  | "  | " | " | " | "                                  | Social Insurance Number                                |
| Ex. # | CAC-28-5  | "  | " | " | " | "                                  | Size of Payday Lending Industry in Canada and Manitoba |
| Ex. # | CAC-28-6  | "  | " | " | " | "                                  | Borrowing on sources of income other than employment   |
| Ex. # | CAC-28-7  | "  | " | " | " | "                                  | Manitoba data on loan volume                           |
| Ex. # | CAC-28-8  | "  | " | " | " | "                                  | Locations of Payday Lending Outlets                    |
| Ex. # | CAC-28-9  | "  | " | " | " | "                                  | Environics Survey - Methodology & Sampling             |
| Ex. # | CAC-28-10 | "  | " | " | " | "                                  | Environics Survey - Respondent Profile                 |
| Ex. # | CAC-28-11 | "  | " | " | " | "                                  | 2013 Environics Survey                                 |
| Ex. # | CAC-28-12 | "  | " | " | " | "                                  | Demographics of Manitoba Borrowers                     |

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| Ex. # | CAC-28-13 | "  | " | " | " | " | Unlicensed Payday Lenders                            |
| Ex. # | CAC-28-14 | "  | " | " | " | " | Unlicensed Online Payday Lenders                     |
| Ex. # | CAC-28-15 | "  | " | " | " | " | Safety of Payday Loan Consumers                      |
| Ex. # | CAC-28-16 | "  | " | " | " | " | Limitations of the Consumer Council of Canada Report |
| Ex. # | CAC-28-17 | "  | " | " | " | " | Repeat Borrowing and Regulation                      |
| Ex. # | CAC-28-18 | "  | " | " | " | " | Unregulated lenders                                  |
| Ex. # | CAC-28-19 | "  | " | " | " | " | Locations of Payday Lenders                          |
| Ex. # | CAC-28-20 | "  | " | " | " | " | Deloitte Report - 1.02 Sampling Issues               |
| Ex. # | CAC-28-21 | "  | " | " | " | " | Deloitte Report                                      |
| Ex. # | CAC-28-22 | "  | " | " | " | " | Deloitte Report                                      |
| Ex. # | CAC-28-23 | "  | " | " | " | " | Cost of payday loans in Ontario                      |
| Ex. # | CAC-28-24 | "  | " | " | " | " | Allocation of Head Office Costs                      |
| Ex. # | CAC-29-1  | <b>CAC to C11 Information Requests and Responses, IRs #1-8</b> |   |   |   | " | Bad Debt Costs                                       |
| Ex. # | CAC-29-2  | "  | " | " | " | " | Bad Debt Costs                                       |
| Ex. # | CAC-29-3  | "  | " | " | " | " | Loan Volumes   |

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| Ex. # | CAC-29-4 | "   | " | " | " | " | Repeat Loans   |
| Ex. # | CAC-29-5 | "   | " | " | " | " | Implications of online lenders for the payday lending & loan instalment field  |
| Ex. # | CAC-29-6 | "   | " | " | " | " | Demographics, financial assistance void, 5% rate, online & Installment Lenders |
| Ex. # | CAC-29-7 | "   | " | " | " | " | Cash Cards versus Cash   |
| Ex. # | CAC-29-8 | "   | " | " | " | " | Impact on borrowers of \$15 per hundred  |
| Ex. # | CAC-30   | CAC Opening Comments - Powerpoint Presentation  |   |   |   |   |  |
| Ex. # | CAC-31   | Outline of Coalition Evidence   |   |   |   |   |  |
| Ex. # | CAC-32   | Payday Lending: A Mature Industry with Chronic Challenges - Presentation by Dr. Jerry Buckland                        |   |   |   |   |  |
| Ex. # | CAC-33   | Comparing Payday Loans and Two Alternative Small Loan Products - Focus Group Two - Presentation by Dr. Jerry Buckland |   |   |   |   |  |
| Ex. # | CAC-34   | Survey Evidence on Payday Loan Borrowing - Presentation by Dr. Wayne Simpson  |   |   |   |   |  |
| Ex. # | CAC-35   | Manitoba Consumers Experiences with Payday Loans - Research Study - Presentation by Zoe St. Aubin                     |   |   |   |   |  |
| Ex. # | CAC-36   | Regulating Payday Lending in Manitoba: Three Recommendations - Presentation by Dr. Chris Robinson                     |   |   |   |   |  |
| Ex. # | CAC-37   | United States Payday Loan Regulations   |   |   |   |   |  |

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| Ex. # | CAC-38   | Response to Undertaking #2  |
| Ex. # | CAC-39   | Estimates of Cost of Capital  |
| Ex. # | CAC-40   | Response to Undertaking #1  |
| Ex. # | CAC-41   | <i>A Regulatory Success Story - Protection, Access and Sustainability in Manitoba</i> - Closing Submission of the Public Interest Law Centre (PILC) on Behalf of the Consumer Coalition |
| Ex. # | CAC-42   | Consumer Coalition's Final Recommendations  |
| Ex. # | CAC-42-1 | Attachment to Final Recommendations - Submission from 2007-2008 Payday Loans Review   |



**Canadian Payday Loan Association (CPLA) Exhibits**

- Ex. # CPLA-1 Intervener Application form of Canadian Payday Loan Association (CPLA) January 28, 2016
- Ex. # CPLA-2 Pre-Filed Evidence of CPLA
- Ex. # CPLA-3 Pre-Filed Evidence of CPLA, Schedule A, Manitoba Payday Lender License Count 2009 - 2016 (January 2016)
- Ex. # CPLA-4 Pre-Filed Evidence of CPLA, Schedule B, Environics Research Group: *Payday Loan Users Study, Manitoba*
- Ex. # CPLA-5 Pre-Filed Evidence of CPLA, Schedule C, Chart of Maximum Lending Rates and Other Regulations in Canada
- Ex. # CPLA-6 Pre-Filed Evidence of CPLA, Schedule D, Sample of Web Pages of Manitoba Internet Payday Lenders, March 2016
- Ex. # CPLA-7 Pre-Filed Evidence of CPLA, Schedule E, CBC News article, July 31, 2015, *Manitobans more likely to find unlicensed payday lenders online: study*
- Ex. # CPLA-8 Pre-Filed Evidence of CPLA, Schedule F, Consumers Council of Canada Report, *Consumer Experiences in Online Payday Loans, 2015*
- Ex. # CPLA-9 Pre-Filed Evidence of CPLA, Schedule G, Deloitte LLP: *Summary of the 2015 Survey on the Cost of Providing Payday Loans in Alberta*

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| Ex. # | CPLA-10   | Pre-Filed Evidence of CPLA, Schedule H, Letter from Grant Thornton LLP to CPLA, October 1, 2015 |   |   |   |  |
| Ex. # | CPLA-11-1 | CPLA to CAC Information Requests and Responses, IRs #1-73                                       |   |   |   | Effects of Regulation  |
| Ex. # | CPLA-11-2 | "   | " | " | " | Capital Requirement  |
| Ex. # | CPLA-11-3 | "   | " | " | " | National Money Mart - Number of Outlets and Loan Volume                              |
| Ex. # | CPLA-11-4 | "   | " | " | " | Form of Payday Loans   |
| Ex. # | CPLA-11-5 | "   | " | " | " | Cash Store Financial - Number of Stores & Loan Volume                                |
| Ex. # | CPLA-11-6 | "   | " | " | " | Cash Store Financial - Number of Stores & Loan Volume                                |
| Ex. # | CPLA-11-7 | "   | " | " | " | Purchase of Cash Store Financial Services Inc. stores by National Money Mart Company |
| Ex. # | CPLA-11-8 | "   | " | " | " | Cash Store Financial - Number of Stores & Growth of Cash Store Financial             |

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| Ex. # | CPLA-11-9  | " | " | " | " | " | Growth of the Payday Lending Industry in Canada  |
| Ex. # | CPLA-11-10 | " | " | " | " | " | Cash Store Financial Services Inc.               |
| Ex. # | CPLA-11-11 | " | " | " | " | " | Canadian Payday Lending 2015 Data                |
| Ex. # | CPLA-11-12 | " | " | " | " | " | Growth of Money Mart, Cash Money and Cash4You    |
| Ex. # | CPLA-11-13 | " | " | " | " | " | Money Mart, Cash Money and Cash4You              |
| Ex. # | CPLA-11-14 | " | " | " | " | " | Profitability of Payday Lending Stores in Canada |
| Ex. # | CPLA-11-15 | " | " | " | " | " | Profitability of Payday Lending Stores in Canada |
| Ex. # | CPLA-11-16 | " | " | " | " | " | Manitoba Store Counts and Competition            |
| Ex. # | CPLA-11-17 | " | " | " | " | " | Manitoba Store Counts and Competition            |

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| Ex. # | CPLA-11-18 | " | " | " | " | " | Manitoba Store Counts and Competition               |
| Ex. # | CPLA-11-19 | " | " | " | " | " | U.S. & U.K. Payday Lending Industries - Rate Caps   |
| Ex. # | CPLA-11-20 | " | " | " | " | " | American Payday Lending Data                        |
| Ex. # | CPLA-11-21 | " | " | " | " | " | American Payday Lending Data                        |
| Ex. # | CPLA-11-22 | " | " | " | " | " | 2011 Stephens Inc. - Annual Report                  |
| Ex. # | CPLA-11-23 | " | " | " | " | " | American Payday Lending Data                        |
| Ex. # | CPLA-11-24 | " | " | " | " | " | American Payday Lending Data - Total Fees           |
| Ex. # | CPLA-11-25 | " | " | " | " | " | American Payday Lending Data - Average Loan Amounts |
| Ex. # | CPLA-11-26 | " | " | " | " | " | CFPB 2013   |

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| Ex. # | CPLA-11-27 | " | " | " | " | " | UK Data within the Payday Lending Industry   |
| Ex. # | CPLA-11-28 | " | " | " | " | " | Dollar Financial Expansion in Europe         |
| Ex. # | CPLA-11-29 | " | " | " | " | " | Internet Lending - Operating Costs           |
| Ex. # | CPLA-11-30 | " | " | " | " | " | Change in Methodology from 2007/2008 to 2012 |
| Ex. # | CPLA-11-31 | " | " | " | " | " | Loan Revenue of Cash Store Financial         |
| Ex. # | CPLA-11-32 | " | " | " | " | " | Money Mart Operations                        |
| Ex. # | CPLA-11-33 | " | " | " | " | " | Money Mart Operations                        |
| Ex. # | CPLA-11-34 | " | " | " | " | " | CSF Lending Practices                        |
| Ex. # | CPLA-11-35 | " | " | " | " | " | Payday Loan Industry Regulations             |

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| Ex. # | CPLA-11-36 | " | " | " | " | " | British Columbia's Loan Statistics  |
| Ex. # | CPLA-11-37 | " | " | " | " | " | Loan Frequencies for Canada   |
| Ex. # | CPLA-11-38 | " | " | " | " | " | Loan Frequencies for Canada   |
| Ex. # | CPLA-11-39 | " | " | " | " | " | Ernst & Young, 2004 - <i>The Cost of Providing Payday Loans in Canada</i> |
| Ex. # | CPLA-11-40 | " | " | " | " | " | DFG Global Corp 2013 10-Ks  |
| Ex. # | CPLA-11-41 | " | " | " | " | " | Payday Lending in Quebec  |
| Ex. # | CPLA-11-42 | " | " | " | " | " | CFCS Graphs   |
| Ex. # | CPLA-11-43 | " | " | " | " | " | 2014 CFCS   |
| Ex. # | CPLA-11-44 | " | " | " | " | " | CFCS 2009 and 2014 CFCS   |

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| Ex. # | CPLA-11-45 | " | " | " | " | " | SFS 2005 and SFS 2012  |
| Ex. # | CPLA-11-46 | " | " | " | " | " | Borrower's Views   |
| Ex. # | CPLA-11-47 | " | " | " | " | " | Manitoba Consumers Experiences with Payday Loans Research Study - Research Tools |
| Ex. # | CPLA-11-48 | " | " | " | " | " | Manitoba Consumers Experiences with Payday Loans Research Study - Research Tools |
| Ex. # | CPLA-11-49 | " | " | " | " | " | Manitoba Consumers Experiences with Payday Loans Research Study - Research Tools |
| Ex. # | CPLA-11-50 | " | " | " | " | " | Manitoba Consumers Experiences with Payday Loans Research Study - Research Tools |
| Ex. # | CPLA-11-51 | " | " | " | " | " | Manitoba Consumers Experiences with Payday Loans Research Study - Research Tools |
| Ex. # | CPLA-11-52 | " | " | " | " | " | Focus Group Details  |
| Ex. # | CPLA-11-53 | " | " | " | " | " | Focus Group Details  |
| Ex. # | CPLA-11-54 | " | " | " | " | " | Focus Group Details  |

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| Ex. # | CPLA-11-55 | " | " | " | " | " | On-Line Survey - Participant Recruitment |
| Ex. # | CPLA-11-56 | " | " | " | " | " | On-Line Survey - Participant Recruitment |
| Ex. # | CPLA-11-57 | " | " | " | " | " | On-Line Survey - Participant Recruitment |
| Ex. # | CPLA-11-58 | " | " | " | " | " | On-Line Survey - Participant Recruitment |
| Ex. # | CPLA-11-59 | " | " | " | " | " | On-Line Survey - Participant Recruitment |
| Ex. # | CPLA-11-60 | " | " | " | " | " | Survey - Participant Recruitment         |
| Ex. # | CPLA-11-61 | " | " | " | " | " | Survey - Participant Recruitment         |
| Ex. # | CPLA-11-62 | " | " | " | " | " | Survey - Participant Recruitment         |
| Ex. # | CPLA-11-63 | " | " | " | " | " | Survey - Participant Recruitment         |
| Ex. # | CPLA-11-64 | " | " | " | " | " | Borrower's Views - Representative Sample |
| Ex. # | CPLA-11-65 | " | " | " | " | " | Focus Group Participants                 |



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| Ex. # | CPLA-11-66 | "                               | " | " | " | " | Focus Group Participants                  |
| Ex. # | CPLA-11-67 | "                               | " | " | " | " | Focus Group Participants                  |
| Ex. # | CPLA-11-68 | "                               | " | " | " | " | Annual Percentage Rate (APR) Presentation |
| Ex. # | CPLA-11-69 | "                               | " | " | " | " | Focus Group Findings                      |
| Ex. # | CPLA-11-70 | "                               | " | " | " | " | Research Methods                          |
| Ex. # | CPLA-11-71 | "                               | " | " | " | " | Research Methods                          |
| Ex. # | CPLA-11-72 | "                               | " | " | " | " | Research Methods                          |
| Ex. # | CPLA-11-73 | "                               | " | " | " | " | Alternative Loan Products                 |
| Ex. # | CPLA-12    | CPLA - Opening Comments         |   |   |   |   |   |
| Ex. # | CPLA-13    | Standard Reporting Requirements |   |   |   |   |   |

**C11 A1 Financing & Loans (C11) Exhibits**

Ex. # C11-1 Intervener Application form of C11 A1 Financing & Loans (C11), February 19, 2016

Ex. # C11-2 Pre-Filed Evidence of C11