



# Equitable Bank

## Canada's Challenger Bank™

### Who we are

**Equitable Bank is Canada's 7th largest Schedule I bank and abides by a clear mandate to drive change in Canadian banking to enrich people's lives.** We serve those who are looking to do things differently and who may not be getting all they need from a traditional bank.

Canadian-owned and headquartered in Toronto, Equitable Bank has offices in Halifax, Montreal, Calgary and Vancouver and serves more than 488,000 Canadians through a diverse suite of personal and commercial banking services. **Equitable Bank's digital EQ Bank platform ([eqbank.ca](https://eqbank.ca)) has been named the top Schedule I Bank in Canada on the Forbes World's Best Banks 2022 and 2021 lists.**



## A foundation for success

- More than \$100 billion in combined assets under management and administration.
- Founded more than 50 years ago, the bank has grown to over 1,600 employees.
- A wholly owned subsidiary of EQB Inc, which trades on the Toronto Stock Exchange (TSX: EQB) (TSX:EQB.PR.C).
- Equitable Bank's wholly owned subsidiary Concentra Bank supports Canadian credit unions and their more than 5 million+ members.
- Concentra Trust, an Equitable Bank company, has a 70+ year legacy as a fiduciary and partner in personal trusts and estates.
- Equitable Bank, Equitable Trust, Concentra Bank, and Concentra Trust are each members of the Canada Deposit Insurance Corporation (CDIC).

## Our business lines

### Single family residential lending

Alternative Mortgages  
Prime Mortgages  
Home Equity Line of Credit (HELOC)  
Reverse Mortgages

### Life insurance lending

CSV Lending  
Immediate Financing Arrangement (IFA)

### Full-service digital banking

EQ Bank offers high interest and no fees on everyday banking

## Equitable Bank credit ratings

Rating	DBRS
Long-Term Issuer Rating	BBB (high)
Short-Term Rating	-
Long-Term Deposits	BBB (high)
Long-Term Senior Debt	BBB (high)
Subordinated Debt	BBB
Rating Outlook	Stable

## EQB Inc. credit ratings

Rating	DBRS
Long-Term Issuer Rating	BBB
Long-Term Senior Debt	BBB

### Commercial Lending

Commercial Mortgages  
Commercial Equity Line of Credit (CELOC)  
Specialized Finance  
Multi-unit Insured  
Equipment Leasing

### Savings solutions

Guaranteed Investment Certificates (GICs)  
High Interest Savings Accounts (HISAs)

Contact us today 1-866-407-0004  
[equitablebank.ca](http://equitablebank.ca)

