



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) 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