

## Details on financing scores

### By size of business

TABLE 1

Bank financing as scored by businesses - by size of business, 2022

	Micro (0-4 employees)	Small (5-49 employees)	Medium-sized (50+ employees)
National Bank	6.73	4.63	—
Desjardins	4.16	4.97	—
Credit Unions	4.40	4.37	—
CIBC	2.12	3.77	8.03*
RBC	1.48	3.62	8.37
Scotiabank	2.39	2.68	6.34*
BMO	1.68	3.05	7.11*
ATB Financial	0.94	2.29	—
TD	0.29	1.78	5.00
Average	2.69	3.46	6.97

### By province

TABLE 2

Bank financing as scored by businesses - by province/region, 2022

	British Columbia	Alberta	Saskatchewan	Manitoba	Ontario	Quebec	Atlantic
National Bank	—	—	—	—	—	6.20	—
Desjardins	—	—	—	—	7.95*	6.43	—
Credit Unions	4.84	7.85	4.44	7.47	5.74	—	7.22
CIBC	2.12	5.88	3.25	5.78	4.55	6.84*	8.83
RBC	4.64	4.72	5.60	2.91	4.43	4.84	4.50
Scotiabank	4.83	3.29	7.49*	4.03*	4.21	1.93	4.38
BMO	5.10	1.09	—	—	3.78	5.89	7.51
ATB Financial	—	3.23	—	—	—	—	—
TD	1.25	1.71	2.37*	3.93*	4.21	3.34	3.19
Average	3.80	3.97	4.63	5.02	4.49	4.57	5.94

## By community size

TABLE 3

### Bank financing as scored by businesses - by community size, 2022

	Rural (population less than 1,000)	Small population centre (1,000-29,999)	Medium population centre (30,000-99,999)	Large urban population centre (100,000+)
National Bank	7.33	7.05	6.85	8.75
Desjardins	6.94	10.00	6.25	7.46
Credit Unions	7.54	6.54	9.15	6.90
CIBC	6.54	5.42	6.00	6.18
RBC	4.57	5.15	6.86	5.74
Scotiabank	5.53	5.15	6.70	4.75
BMO	8.60	3.82	3.89	4.87
ATB Financial	1.11*	5.46	3.32*	5.19*
TD	3.20	3.14	3.59	4.75
Average	5.71	5.75	5.85	6.07

## By economic sector

TABLE 4

### Bank financing as scored by businesses - by economic sector, 2022

	Agri.	Const.	Manufac.	Wholesale	Arts, Rec. & Info.	Fin., Ins., R.E. & Leasing	Prof. Services	Social Services	Hospitality	Personal, Misc. Services	Transport.	Retail	Ent. & Admin. Mgmt.
National Bank	—	5.15*	4.38*	—	—	—	—	—	—	5.21*	—	6.10	—
Desjardins	6.00*	6.23	5.63	4.51*	—	—	6.26*	—	4.50	6.65	5.70*	6.14	—
Credit Unions	6.67	6.35	6.28	4.83*	3.21*	5.93*	6.05	5.82*	4.31	5.01	4.22*	6.07	5.22*
CIBC	5.91*	3.70	5.08	7.02*	—	—	6.62	5.83*	2.92	4.26	4.62*	5.44	—
RBC	6.74*	6.07	6.41	6.41	3.28*	5.41*	5.56	3.67	2.63	3.54	4.75*	4.67	4.31
Scotiabank	8.73*	4.04	5.31	4.73	5.58*	6.49*	4.60	4.83	3.30	4.50	3.00*	4.57	4.96
BMO	5.83*	5.83	4.00	5.48	3.83*	4.46*	4.97*	3.66	5.19*	4.43	4.91*	4.36	—
ATB Financial	—	2.94*	—	6.59	—	—	—	—	—	—	—	4.74	—
TD	6.74*	4.75	3.07	3.99	2.71*	4.20*	4.53	4.71	2.07	4.75	3.56	4.70	4.22
Average	6.66	4.99	5.11	5.44	3.73	5.30	5.51	4.75	3.56	4.70	4.23	5.00	4.68

## Details on fee scores

### By size of business

TABLE 5

#### Bank fees as scored by businesses - by size of business, 2022

	Micro (0-4 employees)	Small (5-49 employees)	Medium-sized (50+ employees)
Credit Unions	6.22	6.20	—
National Bank	3.84	4.31	—
Desjardins	3.84	3.75	—
CIBC	1.74	4.02	6.37*
ATB Financial	2.44	3.19	—
Scotiabank	2.30	3.11	4.31*
BMO	2.44	2.53	3.93
RBC	1.46	2.86	4.47
TD	1.04	2.19	2.18
<b>Average</b>	<b>3.04</b>	<b>3.63</b>	<b>4.25</b>

### By province

TABLE 6

#### Bank fees as scored by businesses - by province/region, 2022

	British Columbia	Alberta	Saskatchewan	Manitoba	Ontario	Quebec	Atlantic
Credit Unions	9.07	8.57	7.52	9.96	9.92	—	10.00
National Bank	—	—	—	—	—	6.43	—
Desjardins	—	—	—	—	8.94*	6.35	—
CIBC	4.16	5.27	4.11*	5.77	5.66	5.86	7.14
ATB Financial	—	5.34	—	—	—	—	—
Scotiabank	6.87	4.19	6.61*	5.12*	4.70	4.82	4.86
BMO	4.97	2.96	—	—	4.46	7.11	5.38
RBC	5.43	3.45	6.38	2.93	4.30	5.57	5.45
TD	2.69	2.79	1.50*	3.37*	4.70	6.33	4.49
<b>Average</b>	<b>5.53</b>	<b>4.65</b>	<b>6.16</b>	<b>5.43</b>	<b>6.10</b>	<b>6.07</b>	<b>6.22</b>

## By community size

TABLE 7

### Bank fees as scored by businesses - by community size, 2022

	Rural (population less than 1,000)	Small population centre (1,000-29,999)	Medium population centre (30,000-99,999)	Large urban population centre (100,000+)
Credit Unions	8.52	8.20	10.00	9.02
National Bank	5.25	7.27	4.85	3.33
Desjardins	5.15	6.03	4.01	4.76
CIBC	5.26	4.35	3.23	3.40
ATB Financial	5.06*	4.13	3.12*	2.01
Scotiabank	3.22	4.04	4.13	2.26
BMO	4.49	4.63	0.00	2.63
RBC	2.80	3.01	3.49	2.02
TD	1.75	3.87	0.15	1.22
Average	4.61	5.06	3.73	3.41

## By economic sector

TABLE 8

### Bank fees as scored by businesses - by economic sector, 2022

	Agri.	Const.	Manufac.	Wholesale	Arts, Rec. & Info.	Fin., Ins., R.E. & Leasing	Prof. Services	Social Services	Hospitality	Personal, Misc. Services	Transport.	Retail	Ent. & Admin. Mgmt.
Credit Unions	4.26*	6.25	7.05	7.00*	6.40*	7.75*	7.33	6.88*	4.94	5.26	8.57*	5.93	7.00
National Bank	—	2.50*	2.76*	—	—	—	—	—	—	4.60*	—	3.02	—
Desjardins	4.81*	4.00	4.55	4.19*	—	—	6.67*	2.94*	4.38	2.38	1.43*	2.95	—
CIBC	0.40*	4.25	3.00	3.33*	—	0.62*	3.41*	2.14*	1.62*	2.37	2.78*	2.50	—
ATB Financial	—	0.87*	—	—	—	—	—	—	—	2.22*	—	2.64	—
Scotiabank	3.79*	2.50	1.45	1.67	1.77*	3.64*	3.01	1.75	0.00	2.71	2.17*	2.05	2.26*
BMO	5.83*	2.38	1.54	4.20	1.92*	0.68*	1.49*	1.50*	2.50*	2.63	3.57*	1.00	—
RBC	6.74*	3.01	1.91	3.37	0.25	2.27*	2.40	1.56	1.31	1.35	1.15*	0.95	1.00
TD	4.44*	1.67	1.31	1.21	0.45*	1.72*	1.89	0.51	0.10	1.55	2.50*	0.46	3.18*
Average	4.34	3.05	2.95	3.57	2.16	2.78	3.74	2.47	2.12	2.79	3.17	2.39	3.36

## Details on account manager scores

### By size of business

TABLE 9

#### Account manager scores - by size of business, 2022

	Micro (0-4 employees)	Small (5-49 employees)	Medium-sized (50+ employees)
Credit Unions	5.41	6.37	—
Desjardins	5.93	4.82	—
RBC	3.82	5.70	6.49
National Bank	3.30	4.55	—
ATB Financial	2.73	3.95	—
TD	3.68	3.19	3.44*
BMO	1.86	4.04	4.36*
CIBC	1.73	3.95	6.67*
Scotiabank	1.83	3.22	3.48*
Average	3.37	4.42	4.89

### By province

TABLE 10

#### Bank account managers as scored by businesses - by province/region, 2022

	British Columbia	Alberta	Saskatchewan	Manitoba	Ontario	Quebec	Atlantic
Credit Unions	7.26	9.29	7.34	8.02	7.77	—	7.58
Desjardins	—	—	—	—	7.81*	7.35	—
RBC	7.54	7.05	7.68	8.14*	6.98	6.96	8.66
National Bank	—	—	—	—	—	6.79	—
ATB Financial	—	6.40	—	—	—	—	—
TD	9.07	5.29	—	—	5.50	6.92*	6.20*
BMO	7.63	6.24	—	—	6.31	5.86	6.61
CIBC	6.10	7.59	—	—	5.71	5.45*	8.41*
Scotiabank	7.05	5.88	5.31*	7.51*	5.50	4.50	6.79
Average	7.44	6.45	6.78	7.89	6.51	6.27	7.38

## By community size

TABLE 11

### Bank account managers as scored by businesses - by community size, 2022

	Rural (population less than 1,000)	Small population centre (1,000-29,999)	Medium population centre (30,000-99,999)	Large urban population centre (100,000+)
Credit Unions	8.25	8.02	9.43	8.92
Desjardins	7.49	8.92	5.47	6.99
RBC	8.10	7.99	8.22	6.41
National Bank	9.57	5.75	6.75	4.74
ATB Financial	7.84*	6.84	0.76*	2.49
TD	7.71	6.07	6.92	4.69
BMO	6.89	3.75	4.69	6.06
CIBC	5.32	6.54	7.70	4.41
Scotiabank	5.66	7.06	4.49	3.85
Average	7.37	6.77	6.05	5.40

## By economic sector

TABLE 12

### Bank account managers as scored by businesses - by economic sector, 2022

	Agri.	Const.	Manufac.	Wholesale	Arts, Rec. & Info.	Fin., Ins., R.E. & Leasing	Prof. Services	Social Services	Hospitality	Personal, Misc. Services	Transport.	Retail	Ent. & Admin. Mgmt.
Credit Unions	7.65	7.57	8.86	5.92	9.62*	8.27	5.00	6.18*	6.77	6.79	6.79	7.01	5.53*
Desjardins	7.34	7.78	8.76	5.42	8.13*	—	7.61	1.24*	4.50	6.62	7.35*	6.15	—
RBC	8.11	6.68	7.99	7.88	4.75	7.66	6.44	6.24	5.38	5.50	6.04	6.26	5.64
National Bank	5.94*	6.89	7.25	1.44	—	—	10.00	1.79*	—	7.96*	—	5.69	—
ATB Financial	5.92*	5.18*	6.36*	5.92*	—	—	—	—	—	7.42*	—	5.28	—
TD	9.33	5.72	5.86	4.18	1.78*	5.67	5.79	6.28	5.18	5.31	9.20	3.90	6.46
BMO	4.43	7.16	3.06	6.39	6.16*	6.21	4.96	4.93*	4.51	5.82	5.40*	5.18	3.48*
CIBC	5.66	5.34	5.03	3.83	0.87*	6.28*	4.84	4.03*	3.30	5.52	5.33*	6.25	4.53*
Scotiabank	6.08	5.64	5.22	3.63	6.73	4.72	5.49	4.08	3.40	4.07	5.53*	4.28	3.27
Average	6.72	6.44	6.49	4.84	5.43	6.47	5.73	4.35	4.72	6.11	6.52	5.56	4.82

## Details on service scores

### By size of business

TABLE 13

#### Bank service as scored by businesses - by business size, 2022

	Micro (0-4 employees)	Small (5-49 employees)	Medium-sized (50+ employees)
Desjardins	7.47	8.14	—
National Bank	7.60	6.72	—
Credit Unions	7.34	6.76	—
TD	6.07	6.30	6.46*
CIBC	5.93	5.81	5.40*
RBC	5.65	5.73	8.53
Scotiabank	4.66	5.21	4.68*
BMO	4.29	5.22	6.38*
ATB Financial	3.31	5.02	—
Average	5.81	6.10	6.29

### By province

TABLE 14

#### Bank service as scored by businesses - by province/region, 2022

	British Columbia	Alberta	Saskatchewan	Manitoba	Ontario	Quebec	Atlantic
Desjardins	—	—	—	—	7.86*	8.88	—
National Bank	—	—	—	—	—	—	—
Credit Unions	7.77	7.99	7.49	7.26	8.34	—	7.93
TD	6.92	6.66	8.54	6.68	7.44	5.22	7.78
CIBC	6.98	6.83	—	6.56*	6.33	7.86	8.95
RBC	6.08	7.48	7.69	7.98	6.94	6.26	7.23
Scotiabank	7.26	6.86	6.68*	4.55*	5.70	4.13	5.56
BMO	6.01	5.91	—	—	5.73	7.60	7.21
ATB Financial	—	5.46	—	—	—	—	—
Average	6.84	6.74	7.60	6.61	6.91	6.66	7.72

## By community size

TABLE 15

### Bank service as scored by businesses - by community size, 2022

	Rural (population less than 1,000)	Small population centre (1,000-29,999)	Medium population centre (30,000-99,999)	Large urban population centre (100,000+)
Desjardins	8.16	9.07	9.08	9.03
National Bank	8.06	6.60	9.67	8.04
Credit Unions	8.04	8.57	8.39	7.02
TD	6.55	6.60	7.01	7.04
CIBC	7.26	7.86	6.84	5.72
RBC	7.03	7.17	7.36	6.29
Scotiabank	5.59	6.48	6.78	5.01
BMO	5.56	5.74	5.41	5.60
ATB Financial	3.79*	6.97	5.00*	3.09
Average	6.67	7.23	7.28	6.32

## By economic sector

TABLE 16

### Bank service as scored by businesses - by economic sector, 2022

	Agri.	Const.	Manufac.	Wholesale	Arts, Rec. & Info.	Fin., Ins., R.E. & Leasing	Prof. Services	Social Services	Hospitality	Personal, Misc. Services	Transport.	Retail	Ent. & Admin. Mgmt.
Desjardins	9.38*	8.77	8.34	8.10*	—	—	8.18*	—	7.59	8.20	8.49*	8.25	—
National Bank	—	6.61*	7.65*	—	—	—	—	—	—	7.61*	—	8.69	—
Credit Unions	8.22	8.32	8.15	9.15*	7.00*	8.49*	7.33	6.42*	6.90	7.40	6.99*	7.41	9.26*
TD	8.61*	7.60	7.12	5.89	5.87*	6.79*	8.10	6.61	7.19	8.24	6.76*	6.57	7.81*
CIBC	5.68*	7.52	6.73	7.68*	6.96*	—	7.04	6.84*	5.09	7.15	5.57*	6.87	—
RBC	7.61*	7.49	6.24	7.73	6.43*	6.37*	7.72	7.03	6.19	7.23	7.01*	6.58	7.81*
Scotiabank	6.47*	5.91	5.52	5.49	6.89*	6.65*	6.41	6.02	6.42	6.77	6.00*	6.16	6.13*
Bank of Montreal	7.01*	6.84	5.85	8.91	3.93*	4.80*	4.85*	6.86*	5.51*	6.80	5.92*	6.22	—
ATB Financial	—	6.34*	—	—	—	—	—	—	—	7.11*	—	5.93	—
Average	7.57	7.27	6.95	7.56	6.18	6.62	7.09	6.63	6.41	7.39	6.68	6.96	7.76