

ATB Financial

	Micro-businesses (0-4 employees)	Small businesses (5-49 employees)
Willingness to lend	1.35	1.87
Lending terms (interest, collateral, etc.)	1.48	2.27
Information requirements for financing	0.00	2.73
Financing Score	0.94	2.29
Level of fees	2.44	3.19
Fees Score	2.44	3.19
Understanding of my business by account manager	1.91	3.33
Accessibility of my account manager	4.09	4.24
Treatment by my account manager	2.20	4.29
Account Manager Score	2.73	3.95
Clarity of bank statements	1.04	3.77
Access to branch (proximity to local branch, hours of operation, etc.)	5.93	6.74
User-friendliness of online banking	2.56	4.51
Range of services offered through online banking	3.70	5.04
Service Score	3.31	5.02
Total Score	2.36	3.61

Note: Due to small sample sizes, the data in the 50+ employee size category have been excluded.

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Bank of Montreal (BMO)

	Micro-businesses (0-4 employees)	Small businesses (5-49 employees)	Medium-sized (50+ employees)
Willingness to lend	2.16	3.55	6.40
Lending terms (interest, collateral, etc.)	1.78	3.06	5.94
Information requirements for financing	1.11	2.53	9.00
Financing Score	1.68	3.05	7.11
Level of fees	2.44	2.53	3.93
Fees Score	2.44	2.53	3.93
Understanding of my business by account manager	1.91	3.86	4.41
Accessibility of my account manager	2.20	4.73	4.66
Treatment by my account manager	1.46	3.53	4.01
Account Manager Score	1.86	4.04	4.36
Clarity of bank statements	2.96	4.62	5.73
Access to branch (proximity to local branch, hours of operation, etc.)	5.74	6.48	7.42
User-friendliness of online banking	4.42	4.71	5.87
Range of services offered through online banking	4.05	5.07	6.50
Service Score	4.29	5.22	6.38
Total Score	2.57	3.71	5.45

Canadian Imperial Bank of Commerce (CIBC)

	Micro-businesses (0-4 employees)	Small businesses (5-49 employees)	Medium-sized (50+ employees)
Willingness to lend	1.62	4.18	7.00
Lending terms (interest, collateral, etc.)	1.78	3.53	7.41
Information requirements for financing	2.96	3.60	9.68
Financing Score	2.12	3.77	8.03
Level of fees	1.74	4.02	6.37
Fees Score	1.74	4.02	6.37
Understanding of my business by account manager	1.33	3.85	7.59
Accessibility of my account manager	3.15	4.40	7.05
Treatment by my account manager	0.71	3.59	5.36
Account Manager Score	1.73	3.95	6.67
Clarity of bank statements	3.60	4.67	5.26
Access to branch (proximity to local branch, hours of operation, etc.)	6.51	6.97	7.13
User-friendliness of online banking	8.14	6.34	3.11
Range of services offered through online banking	5.45	5.26	6.11
Service Score	5.93	5.81	5.40
Total Score	2.88	4.39	6.62

Credit Unions

	Micro-businesses (0-4 employees)	Small businesses (5-49 employees)
Willingness to lend	2.97	3.82
Lending terms (interest, collateral, etc.)	5.43	4.92
Information requirements for financing	4.81	4.37
Financing Score	4.40	4.37
Level of fees	6.22	6.20
Fees Score	6.22	6.20
Understanding of my business by account manager	5.09	5.89
Accessibility of my account manager	5.98	6.88
Treatment by my account manager	5.17	6.35
Account Manager Score	5.41	6.37
Clarity of bank statements	6.80	7.25
Access to branch (proximity to local branch, hours of operation, etc.)	7.48	7.68
User-friendliness of online banking	7.52	6.56
Range of services offered through online banking	7.55	5.57
Service Score	7.34	6.76
Total Score	5.84	5.93

Note: Due to small sample sizes, the data in the 50+ employee size category have been excluded.

Desjardins

	Micro-businesses (0-4 employees)	Small businesses (5-49 employees)
Willingness to lend	3.51	4.82
Lending terms (interest, collateral, etc.)	4.52	4.81
Information requirements for financing	4.44	5.28
Financing Score	4.16	4.97
Level of fees	3.84	3.75
Fees Score	3.84	3.75
Understanding of my business by account manager	6.53	4.90
Accessibility of my account manager	6.45	6.13
Treatment by my account manager	4.80	3.45
Account Manager Score	5.93	4.82
Clarity of bank statements	8.08	7.99
Access to branch (proximity to local branch, hours of operation, etc.)	6.13	7.20
User-friendliness of online banking	8.14	9.03
Range of services offered through online banking	7.55	8.35
Service Score	7.47	8.14
Total Score	5.35	5.42

Note: Due to small sample sizes, the data in the 50+ employee size category have been excluded.

National Bank

	Micro-businesses (0-4 employees)	Small businesses (5-49 employees)
Willingness to lend	5.41	4.50
Lending terms (interest, collateral, etc.)	6.65	5.82
Information requirements for financing	8.13	3.57
Financing Score	6.73	4.63
Level of fees	3.84	4.31
Fees Score	3.84	4.31
Understanding of my business by account manager	3.64	5.29
Accessibility of my account manager	4.80	5.63
Treatment by my account manager	1.46	2.73
Account Manager Score	3.30	4.55
Clarity of bank statements	6.16	5.66
Access to branch (proximity to local branch, hours of operation, etc.)	8.26	6.55
User-friendliness of online banking	8.45	7.64
Range of services offered through online banking	7.55	7.03
Service Score	7.60	6.72
Total Score	5.37	5.05

Note: Due to small sample sizes, the data in the 50+ employee size category have been excluded.

Royal Bank of Canada (RBC)

	Micro-businesses (0-4 employees)	Small businesses (5-49 employees)	Medium-sized (50+ employees)
Willingness to lend	0.81	3.09	5.60
Lending terms (interest, collateral, etc.)	1.78	3.98	9.50
Information requirements for financing	1.85	3.79	10.00
Financing Score	1.48	3.62	8.37
Level of fees	1.46	2.86	4.47
Fees Score	1.46	2.86	4.47
Understanding of my business by account manager	2.78	5.09	6.06
Accessibility of my account manager	5.75	6.63	6.78
Treatment by my account manager	2.94	5.37	6.62
Account Manager Score	3.82	5.70	6.49
Clarity of bank statements	3.60	2.81	7.02
Access to branch (proximity to local branch, hours of operation, etc.)	6.90	7.31	8.65
User-friendliness of online banking	6.28	6.21	9.28
Range of services offered through online banking	5.80	6.61	9.19
Service Score	5.65	5.73	8.53
Total Score	3.10	4.48	6.96

Scotiabank

	Micro-businesses (0-4 employees)	Small businesses (5-49 employees)	Medium-sized (50+ employees)
Willingness to lend	1.89	2.35	5.78
Lending terms (interest, collateral, etc.)	2.70	3.51	7.34
Information requirements for financing	2.59	2.18	5.92
Financing Score	2.39	2.68	6.34
Level of fees	2.30	3.11	4.31
Fees Score	2.30	3.11	4.31
Understanding of my business by account manager	2.20	2.64	3.03
Accessibility of my account manager	2.20	3.92	5.11
Treatment by my account manager	1.09	3.10	2.32
Account Manager Score	1.83	3.22	3.48
Clarity of bank statements	2.32	4.45	0.00
Access to branch (proximity to local branch, hours of operation, etc.)	5.54	5.91	6.97
User-friendliness of online banking	5.66	5.26	6.13
Range of services offered through online banking	5.10	5.25	5.63
Service Score	4.66	5.21	4.68
Total Score	2.79	3.56	4.71

TD Canada Trust

	Micro-businesses (0-4 employees)	Small businesses (5-49 employees)	Medium-sized (50+ employees)
Willingness to lend	0.00	1.68	4.44
Lending terms (interest, collateral, etc.)	0.87	2.32	4.09
Information requirements for financing	0.00	1.34	6.46
Financing Score	0.29	1.78	5.00
Level of fees	1.04	2.19	2.18
Fees Score	1.04	2.19	2.18
Understanding of my business by account manager	2.78	2.16	3.26
Accessibility of my account manager	4.56	4.46	4.48
Treatment by my account manager	3.69	2.96	2.57
Account Manager Score	3.68	3.19	3.44
Clarity of bank statements	3.60	5.65	6.24
Access to branch (proximity to local branch, hours of operation, etc.)	7.68	7.09	8.29
User-friendliness of online banking	7.21	7.23	5.44
Range of services offered through online banking	5.80	5.24	5.88
Service Score	6.07	6.30	6.46
Total Score	2.77	3.37	4.27