



# Investor Fact Sheet

## Q1 2023

TSX: EQB, EQB.PR.C

### Who We Are

EQB Inc. serves more than 515,000 customers in Canada through its wholly owned subsidiary Equitable Bank, which also supports Canadian credit unions and their approximately 6 million members. The Bank's purpose is to drive change in Canadian banking to enrich people's lives. Founded more than 50 years ago, Canada's Challenger Bank™ offers distinct diversified personal and commercial banking products and leading service. Through its EQ Bank platform ([eqbank.ca](http://eqbank.ca)), the Bank has been named the Top Schedule I Bank in Canada for three consecutive years by Forbes World's Best Banks in 2023, 2022 and 2021.

### Key Metrics Q1 2023

Total AUM and AUA <sup>(1)</sup>	\$104.8 B
Total Assets	\$51.8 B
ROE - Reported	16.5%
ROE - Adjusted <sup>(2)</sup>	16.9%
CET1 Ratio	14.0%
Book Value per Common Share	\$64.47

### Reasons to Invest



#### Proven Track Record

History of delivering long-term shareholder value; +16% average ROE<sup>(3)</sup> over the last 10 years



#### Largest Digital and Mid-Sized Bank in Canada

7<sup>th</sup> largest independent Canadian bank by assets with over 95% of deposits term or insured



#### Innovation and Sustainability

Leverage cloud-based technology for people and businesses with leading ESG focus and metrics

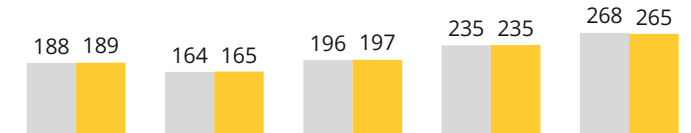


#### Canada Only Focus

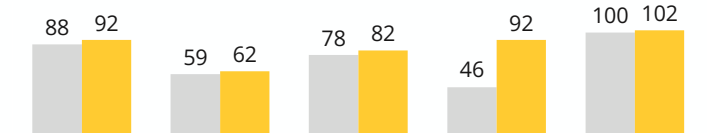
All loans under management are in Canada, and are almost 100% secured and 50% insured

### Financial Highlights

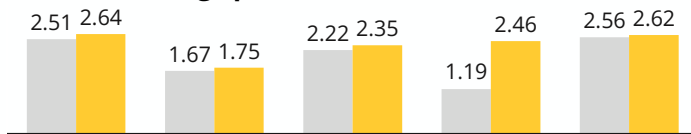
#### Revenue (\$ millions)



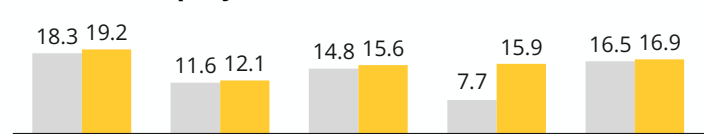
#### Net Income (\$ millions)



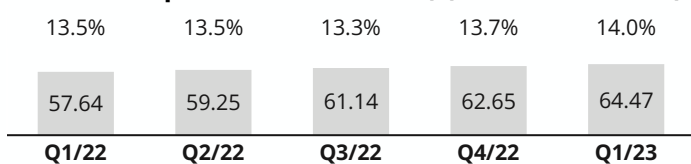
#### Diluted Earnings per Share (\$)



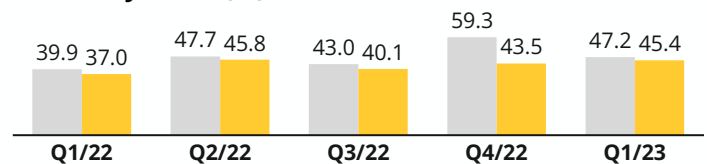
#### Return on Equity (%)



#### Book Value per Common Share (\$) and CET1 Ratio (%)

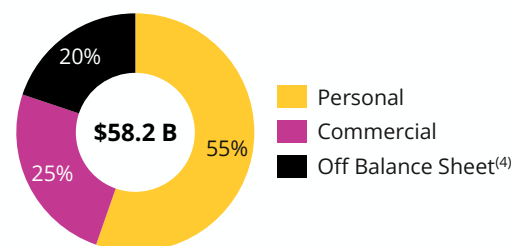


#### Efficiency Ratio (%)

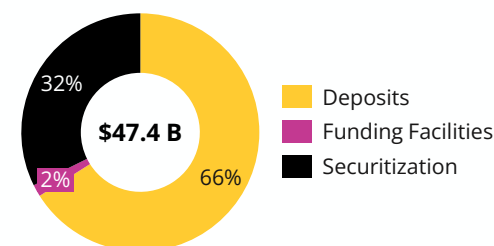


Reported Adjusted<sup>(2)</sup>

### Loans Under Management<sup>(1)</sup>



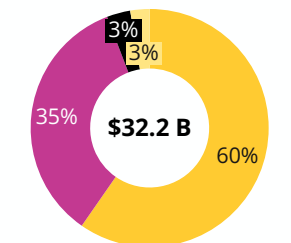
### Total Funding Mix



(1) Assets under Management (AUM), Assets under Administration (AUA) and Loans under Management (LUM) are Non-GAAP, see Non-GAAP financial measures and ratios section of EQB's Q1 2023 MD&A for more information.  
 (2) Adjusted results are Non-GAAP, see Non-GAAP financial measures and ratios section of EQB's Q1 2023 MD&A for more information.  
 (3) This Non-GAAP adjusted measure is as of March 31, 2023 and is calculated by taking the average of the last forty quarters' ROE.  
 (4) Includes commercial multi-unit residential mortgages.

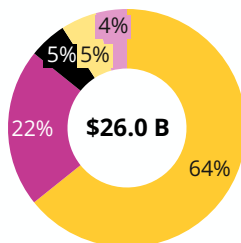
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### Personal Banking LUM



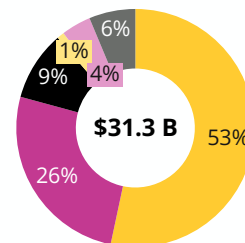
- Uninsured Single Family Mortgages
- Insured Single Family Mortgages
- Decumulation Loans
- Consumer Lending

### Commercial Banking LUM



- Insured Multi-Unit Residential Mortgages
- Commercial Finance Group
- Business Enterprise Solutions
- Equipment Leases
- Specialized Finance

### Deposit Mix



- Brokered Deposits
- EQ Bank Deposits
- Credit Union Deposits
- Corporate and Institution Deposits
- Covered Bonds
- Deposit Notes

### EQ Bank



EQ Bank is a digital banking platform and the first in Canada to move to a cloud-based platform

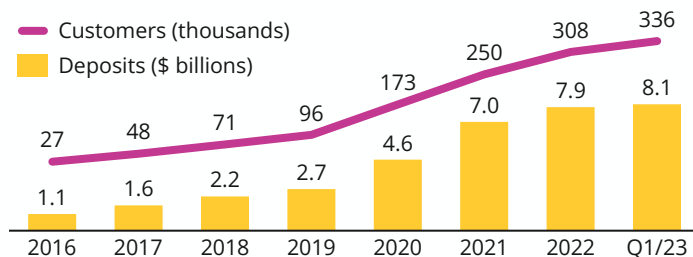


Continuously expanding product offerings and capabilities. EQ Bank Card launched in Jan 2023

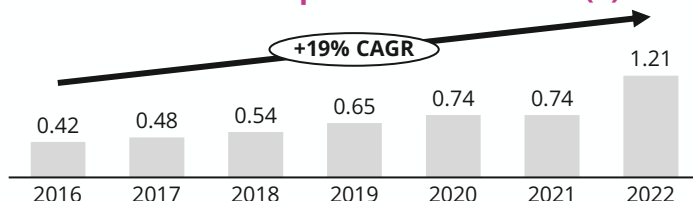


Rated 4.7 / 5 in the Apple App Store

### EQ Bank Customers and Deposits



### Dividends Declared per Common Share (\$)



(1) Credit Ratings of Equitable Bank

(2) Market Capitalization of \$2.5 B as at close June 23, 2023 (\$66.00 per share)

### ESG

A sustainability mindset is foundational to Equitable Bank's core values, long-term objectives, strategic priorities, and our pledge to advance ESG practices to meet the needs of Canadian society and evolving disclosure requirements. We are Scope 1 and 2 carbon neutral and the first Canadian bank to disclose Scope 3 carbon emissions. See our 2022 ESG Performance Report at:

[eqbank.investorroom.com/esg-overview](http://eqbank.investorroom.com/esg-overview)

Credit Ratings <sup>(1)</sup>	DBRS	Fitch
Long-Term Issuer Rating	BBB (high)	BBB-
Short-Term Issuer Rating	R-1 (low)	F3
Rating Outlook	Stable	Stable
Covered Bonds	AA	AA

### Shareholder Information Q1 2023

Market Capitalization <sup>(2)</sup>	\$2.2 B
Closing Share Price <sup>(2)</sup>	\$58.30
10-year Annualized Total Shareholder Return	13.6%
Dividends Declared per Common Share	\$0.35
Common Shares Outstanding	37.68 million
TSX Ticker Symbol	EQB
Series 3 Preferred Shares	EQB.PR.C

### Contact Information

#### Investor Relations

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#### Transfer Agent and Registrar

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