

Employment Equity

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**WOMEN IN BANKING:  
THE FIRST YEAR OF EMPLOYMENT EQUITY**

by

**Phebe-Jane Poole**

for

**the Canadian Centre for Policy Alternatives  
and the National Action Committee on the Status of Women**



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## TABLE OF CONTENTS

	PAGE NO.
1.0 INTRODUCTION	1
2.0 EMPLOYMENT EQUITY ACT	4
3.0 OCCUPATIONAL DISTRIBUTION	8
4.0 SALARIES	15
5.0 FULL TIME AND PART TIME EMPLOYMENT	23
6.0 HIRINGS AND TERMINATIONS	27
7.0 PROMOTIONS	30
8.0 COMPARISON OVER TIME	33
9.0 CONCLUSION	35

### BIBLIOGRAPHY

### APPENDICES

APPENDIX A NATIONAL FULL AND PART TIME EMPLOYEES  
BY BANK, OCCUPATIONAL CATEGORY AND SEX

APPENDIX B NATIONAL FULL AND PART TIME EMPLOYEES  
BY BANK, OCCUPATIONAL CATEGORY, OCCUPATIONAL  
QUARTILE AND SEX

APPENDIX C NATIONAL FULL AND PART TIME EMPLOYEES  
BY BANK, SALARY CATEGORY, AND SEX

APPENDIX D HIRINGS, TERMINATIONS AND NET EFFECT

APPENDIX E PROMOTIONS IN FULL AND PART TIME EMPLOYMENT

APPENDIX F CALCULATION OF SALARY RANGES

## 1.0 INTRODUCTION

The position of women in banking has long been indicative of the unequal situation of women in the labour force. In a 1968 study which was prepared for the Royal Commission on the Status of Women, the strikingly inferior place of women in one of the major sectors of the economy was clearly demonstrated.

Almost 90% of the women employed in banks during that period earned less than \$5,000<sup>1</sup> a year, while 72% of men earned more than this amount. Only two women earned more than \$15,000<sup>2</sup> a year. At that time there was only one female senior bank executive, compared to 326 males and only 29 women were branch managers compared to 5,900 men. These statistics were particularly startling because the majority of bank employees (64%) were female.

Partially as a result of the publicity this study received, some banks began to initiate programs to improve their performance regarding women. Over time, there has been some improvement in women's relative position in banks. But, as this study will show, the changes have been relatively minor. Women are still over-represented in the lowest-paid categories and are least likely to be found in senior executive positions, even though they continue to be the majority of the banking labour force. When they are found in management positions, the majority are in the lowest salary categories.

This study relies on the information which banks have been compelled to provide to the federal government as a result of the Employment Equity Act of 1986. This Act requires that crown corporations and all federally regulated employers with at least 100 employees submit annual reports to the Minister of Employment and Immigration giving information on the employment status of their employees. The Act was the government's response to the Royal Commission on Equality in Employment (commonly known as the Abella Report). The intention of the Act is to provide numerical information on the employment of designated target groups, specifically those who have been discriminated against in employment. These groups are women, aboriginal peoples, persons with disabilities and those who because of race or colour are a visible minority in Canada.

A study of the performance of the banking industry is particularly important because this industry represents the majority of women who are covered by the Act: a full 53% of all women employees who are covered by the Act work in the banking industry. While the Act itself requires only that employers report on the employment status of workers, the stated intention of the government was that poor performance, when reported, would be publicly embarrassing and would force employers to improve their practices.

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<sup>1</sup>Using the consumer price index this salary would be equal to \$13,184 in 1987. However, it must be noted that there is one problem with using the CPI for salary conversions and that is the assumption that wages increased in the same fashion as the CPI.

<sup>2</sup>Equal to \$39,552 in 1987.

As this study will show, the banks have not substantially improved their performance in the employment of women over the past twenty years. While women now constitute an even larger proportion of the banking labour force than ever before (women are 72.5% of the full-time labour force in banks and 94.4% of the part-time labour force), their salary levels remain substantially lower than those of men and the wage gap between males and females is substantially larger than the national average. In 1987, the average salary for female full-time workers in banks was \$22,368 or 55.9% of the average salary for male full-time workers. The contrast with all workplaces covered by the Act is startling, since women on average earned 70.7% of the wages paid to men. The wage gap between males and females in banking is also considerably larger than the average for the entire nation, since women earn, on average 64.9% of what men do for full-time, full-year work.

This study will examine the major indicators of women's unequal employment in the banking industry. The focus of the study will be the country's six largest banks, since they account for almost 95% of the total employment of banks in the country. These banks are the Canadian Imperial Bank of Commerce (CIBC), the Royal Bank of Canada (Royal Bank), the Bank of Nova Scotia, the Bank of Montreal, the Toronto-Dominion Bank, and the Banque Nationale.

The study will begin by giving a brief description of the Employment Equity Act with an explanation of the type of information which can be found in the reports made by employers. It will then describe and analyze the reports of each of the banks with regard to women on issues pertaining to occupational distribution, salaries, promotions, hirings and terminations, and part-time relative to full-time work. It will compare the banks' performance to all employers covered by the Act and to the national average where applicable.

The conclusion will attempt to rank the six banks according to their relative performance regarding women workers. Progress for the female labour force is measured by comparing: the current relative situation of female workers to male workers in the banking industry; the current relative performance of the banks' labour force to the overall employment equity labour force; the current relative performance of the banks' labour force to the Canadian labour force; and finally, comparing the banks' 1987 statistics with the 1968 study. If female workers are in a poorer employment situation than male workers in these four comparisons and if there has been only minor change since the 1968 study, then little progress has been made for females employed in the banking industry.

This study will not determine whether the current legislation has had any effect to-date. That can only be calculated with data from future reports. It will require a longer study over time to see whether there is any effect from the publicity the reports have received and from the Canadian Human Rights Commission's reviews now being conducted. However, the present information does tell a lot about the current situation for women in the Canadian banking industry relative to other sectors of the employment equity workforce and the Canadian labour force as a whole.

While some of the information of this study is available from the Employment Equity Act Annual Report to Parliament 1988, the tables at the end of the study have been

compiled by the author and provide specific information which has been essential for the analysis of each bank. It is necessary to examine a breakdown of the data provided in the reports, rather than to accept aggregate numbers, to get an overall picture of the employment situation in the banking industry.

## 2.0 EMPLOYMENT EQUITY ACT

The purpose of the Employment Equity Act is outlined in Section 2 of the Act which states:

The purpose of this Act is to achieve equality in the work place so that no person shall be denied employment opportunities or benefits for reasons unrelated to ability and, in the fulfilment of that goal, to correct the conditions of disadvantage in employment experienced by women . . . by giving effect to the principle that employment equity means more than treating persons in the same way but also requires special measures and the accommodation of differences.

Eligible employers, i.e. crown corporations and federally regulated employers with 100 or more employees, were required to submit reports to the Minister of Employment and Immigration on or before June 1, 1988 and each following year. The Minister is required to make the reports available to the public and must send a copy to the Canadian Human Rights Commission (CHRC).

The employers' reports included the firm's industrial sector and geographical location, the employment status on the representation of members of designated groups,<sup>3</sup> by occupational group and salary ranges and information on those hired, promoted or terminated.

These employers are also required to prepare an annual employment equity plan which contains the goals that the employer intends to achieve in implementing employment equity and the timetable for implementation of these goals. Employers must retain this plan and all records used to prepare their annual report at their principal place of business in Canada for a period of at least three years. They are not required to make this plan public, to submit it to the Minister, nor to implement it.

The CHRC has the authority to initiate an investigation if it has reasonable grounds to believe that systemic discrimination is indicated by the data they receive. As of July 1989, the CHRC had received agreement from all of the six major banks to undergo a voluntary review of their employment policies. Commission negotiators and the individual banks will "review company records, identify any barriers to hiring and promotion of women, persons from visible minorities, persons with a disability and native persons, and then try to develop a plan to eliminate those barriers".<sup>4</sup> Furthermore, of the six major banks, all but the Banque Nationale are under investigation on complaints filed by the Disabled People for Employment Equity.

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<sup>3</sup>women, aboriginal peoples, persons with disabilities and persons who are, because of their race or colour, in a visible minority in Canada. Employment Equity Act, section 3.

<sup>4</sup>"Bell Canada and CBC challenge complaints", Canadian Human Rights Advocate, July, 1989, pg. 11.

Considerable debate on the Act occurred prior to its proclamation. Proponents stated that the legislation forces employers to set down numerically the current situation in their workforce and also to establish numerical goals. This permits accountability and may force employers to explain why targeted problems are not being corrected.

However, a major criticism of the Act is its lack of enforcement mechanisms. The Act merely states that employers are to identify and eliminate those practices which create employment barriers, to put in place positive policies to give designated groups at least proportional representation in their firms at different job levels, and to draft a plan outlining the goals and timetables by which they seek to do this. But the Act does not require that the action plans, with goals and timetables established by the firms, be made available to anyone.

This is not what Judge Rosalie Silberman Abella recommended in the Royal Commission report on Equality in Employment:

Employment equity legislation should have three major components:

- a) a requirement that employers implement employment equity;
- b) a requirement that employers collect and annually file data, by designated group, on the participation rates, occupational distribution and income levels of employees in their workforce; and
- c) an enforcement mechanism. (page 255)

...

Equality demands enforcement. It is not enough to be able to claim equal rights unless those rights are somehow enforceable. Unenforceable rights are no more satisfactory than unavailable ones. (page 10)

Furthermore, advocacy groups thought that even Judge Abella's recommendations did not go far enough. They wanted quotas and penalties for non-compliance.

Instead of providing mechanisms to ensure compliance through effective enforcement, the Act relies on: an organization's voluntary compliance; an agreement to a voluntary review of the organization's employment policies by the CHRC; a complaint filed by CHRC; or in some cases, a complaint filed by another organization. Therefore, fear of public reaction is the major way pressure can be exerted on employers to become responsive to employment equity goals.

The only part of the Act with any sanctions at all calls for employers to file annual statistical reports on their workforce. Failure to comply with this could result in a \$50,000 fine. This fine could end up being less than the cost of establishing an office of employment equity and certainly a small fraction of what it could cost to implement employment equity.



## Nature of Reporting and Definitions in the Banking Sector

The information provided in the employers' reports is categorized by broad levels, such as industrial sector, geographical locations (national, provincial/territorial and eight census metropolitan areas) and employee status (permanent full-time, permanent part-time and temporary). The number of designated group member employees and the number of all employees by broad occupational groups and salary ranges, as well as changes within total workforce (hirings, promotions and terminations) are also noted.

A permanent full-time employee is an employee who works the standard number of hours per pay period and whose duration of employment is indeterminate and without an agreed termination date.

A permanent part-time employee is one who works fewer than the standard number of hours per pay period and whose tenure of employment is indeterminate and without an agreed termination date.

Temporary employees include seasonal employees and are those whose term of employment is fixed by the employer at the time of recruitment. Employment is for a specified period or periods of work time during any 12 weeks or more with the employer during the calendar year. Exceptions are: summer students, casual employees (those who work during fewer than 12 weeks) and agency personnel. Temporary employees are only reported on in detail if they constitute 20% or more of the workforce.

Of the twelve employment equity occupational groups, the main ones in the banking industry are the upper-level managers, middle and other managers (mid-managers), professionals, supervisors and clerical workers. For this study the remaining employment equity categories were grouped into "other" because they represented such a small percentage of all the bank industry's workforce. These were foremen/women, sales workers, service workers, skilled crafts and tradesmen/women, semi-skilled manual workers and other manual workers.

Under the Act's regulations, upper-level managers are the employees holding the most senior positions who are responsible for the corporation's policy and strategic planning and for directing and controlling the functions of the organization. They include the president, chief executive officers, vice-presidents, general managers and divisional heads, etc.

Middle and other managers receive instructions from upper level managers and administer the organization's policy and operations through subordinate managers or supervisors. Examples are managers of finance, personnel, sales, advertising, data processing, marketing, research and development; and organization and methods analysts. Therefore, it is the nature and the scope of the responsibilities that permit the distinction between middle and other managers and upper-level managers.

Professionals, as defined in the Act, usually need either university graduation or prolonged formal training and often have to be members of a professional association. They include accountants, auditors, business administrators, comptrollers and financial analysts.

Supervisors and clerical employees are assigned on the basis of the nature of the duties and the type of work performed. Supervisors are non-management first-line coordinators of white-collar (clerical, sales and service) workers. They may, but do not usually perform any of the duties of the employees under their supervision. Examples are: supervisors of clerical personnel (bank tellers, account recorders, bookkeepers, stenographers, typists, receptionists, etc.) and head tellers.

Clerical workers perform clerical work in which the activities are predominantly non-manual. They include bookkeeping and accounting clerks, cashiers and tellers; secretaries, stenographers, typists and clerk-typists, receptionists and information clerks.

Employees within each occupational group are ranked within four quartiles of the salary range for that occupational group. Appendix F "Calculation of Salary Ranges" gives details on how these salary ranges are calculated.

The government provides separate salary summary forms for permanent full-time, permanent part-time and temporary employees. The number of employees whose salary falls within each salary band is recorded for all employees and by designated group.

Furthermore, all employees who are hired, terminated and promoted are recorded by the 12 occupational groups. Terminated includes all those employees who retired, resigned or who have been dismissed, but does not include temporary layoffs. Promoted means any employee who has been permanently moved during a reporting period from one position to another and now is within a higher salary range than that of the previous position and a higher ranking in the business hierarchy. The employer must report the total number of employees promoted, i.e. a count of the number of people who were promoted, as well as the total number of promotions, i.e. the total number of transactions. The latter category will include those employees who were promoted more than once during the year.

An analysis of this information with respect to the banking industry is provided in the following sections.

### 3.0 OCCUPATIONAL DISTRIBUTION

In the banking sector, there is quite extreme occupational segregation by sex. Women are highly concentrated in clerical occupations and men are highly concentrated in managerial and professional occupations.

Women in the banking industry were 12 times more likely to be in clerical jobs than were men. Men were 33 times more likely to be upper-level managers than were women.

In 1987, 69.4% of the female bank employees worked in the clerical workers' group, 12.9% were reported in middle and other managers' occupations, and 8.2% were in the professional occupations.<sup>5</sup> In comparison, 15.8% of all men were in the clerical workers' group, nearly 20% were in the professional occupations and more than one-half of all men held middle and other managers' positions.<sup>6</sup>

Women in the banking industry had a 2.9% share of upper-level management jobs, 38.3% of middle and other managers' jobs, 54.2% of professional positions and 92% of all clerical positions.<sup>7</sup>

#### Full-Time Employees

When the full-time labour force is examined by occupation, segregation by sex is apparent at each of the six major banks. However, it does vary at the different banks.

Table 3.1 (Occupational Distribution of Female Full-Time Employees) shows that the Banque Nationale was the worst of the six major banks when occupational segregation by sex for female full-time employees was examined. It had more female full-time employees in clerical (77.9%) and fewer in middle management (6.7%) than the other five banks. The Toronto Dominion was the second worst bank with respect to the clerical occupation (77.6%) and the CIBC was the second worst bank with respect to the middle manager occupation (8.1%).

In contrast, the Bank of Montreal was the best of the six major banks with respect to occupational segregation. It had the highest proportion of the female labour force in middle management (25.9%) and in professional occupations (16.3%) and the lowest proportion in the clerical occupation (50.5%).

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<sup>5</sup>Employment Equity Act Annual Report to Parliament 1988, pg. 33

<sup>6</sup>Annual Report, pg. 33

<sup>7</sup>Annual Report, pg. 33

Table 3.1 also shows that the majority of male employees at the six major banks were in the middle-level manager and professional occupations. This ranged from a high of 81.7% at the Bank of Montreal to a low of 65.6% at the Toronto Dominion.

Therefore, female full-time employees in the banking industry hold a much smaller proportion of jobs in higher-salaried occupational categories than men and a much larger proportion of the jobs in the lower-salaried occupations. In other words, an examination of each occupation, within the banking industry demonstrates clear demarcations by sex. Management occupations are predominantly male while clerical and supervisory occupations are clearly female.

Table 3.2 shows that female full-time employees constitute over 90.0% of the clerical occupation at each of the six major banks, with very little difference among them. The Banque Nationale has the largest concentration (96.1%), the Bank of Nova Scotia has the second largest concentration (94.1%), and the Toronto Dominion has the lowest (90.1%). The majority of supervisors are women at each of the six major banks. The Royal Bank has the highest percentage of supervisors (95.1%) while the Banque Nationale has the lowest (76.6%) and the CIBC has the second lowest (86.9%).

The professional category was not as highly segregated by sex. However, this varied widely by bank. Female employees constitute 60.6% of this category at the Royal Bank while they constitute only 27.0% at the Bank of Nova Scotia.

The proportion of female full-time employees decreases the higher up the occupational ladder one goes. In the mid-manager occupation females account for a low of 25.5% at the Banque Nationale. The Bank of Montreal is an exception to the other five major banks and has a high of 51.0 % females in this occupation - almost double that of the Banque Nationale.

Women's proportion of jobs within the upper-level management category is extremely small at all of the banks. The Royal Bank has the lowest percentage of female upper-level managers (1.3%) and the Bank of Nova Scotia the highest (3.2%).

### Part-Time Employees

Over 96.0% of the female part-time employees in all of the six major banks are in the clerical occupation, as Table 3.3 demonstrates. The remaining female part-time employees are found in mid-level managers, professional, supervisors and other occupation categories to varying degrees. When the male part-time employee occupational distribution is examined, similar patterns result.

The Toronto Dominion has a higher percentage (3.6%) of its female part-time employees in the middle-manager occupation than do the other five banks, and the CIBC and the Banque Nationale have the lowest (0.0%).

However, when the occupations are individually examined by sex, for the part-time labour force, it becomes clear that female part-time employees constitute the majority of all

part-time occupations at the six major banks. Table 3.4 shows that the part-time clerical occupation is about 94.0% female at every bank, with no significant variations among the banks. 96.3% of supervisors are female at the CIBC while there are no female part-time supervisors at the Toronto Dominion or the Banque Nationale.

Bank	Supervisor	Upper Level	Lower Level	Part-time	Female	Total
Major Banks	CIBC	96.3	94.0	94.0	100.0	100.0
	Royal Bank	94.0	94.0	94.0	100.0	100.0
	Bank of Nova Scotia	94.0	94.0	94.0	100.0	100.0
	Bank of Montreal	94.0	94.0	94.0	100.0	100.0
	Toronto Dominion	0.0	94.0	94.0	100.0	100.0
	Banque Nationale	0.0	94.0	94.0	100.0	100.0
Other Banks	CSC	94.0	94.0	94.0	100.0	100.0
	Royal Bank	94.0	94.0	94.0	100.0	100.0
	Bank of Nova Scotia	94.0	94.0	94.0	100.0	100.0
	Bank of Montreal	94.0	94.0	94.0	100.0	100.0
	Toronto Dominion	0.0	94.0	94.0	100.0	100.0
	Banque Nationale	0.0	94.0	94.0	100.0	100.0

TABLE 3.1

**OCCUPATIONAL DISTRIBUTION OF  
FEMALE FULL-TIME EMPLOYEES**

	Upper Level Mgrs.	Middle Level Mgrs.	Pro- fess- ionals	Super- visors	Clerical	Other	Total
CIBC	0.0	8.1	8.8	11.1	70.4	1.6	100.0
ROYAL BANK	0.0	12.8	10.7	3.2	73.0	0.3	100.0
BANK OF NOVA SCOTIA	0.0	11.1	1.9	14.9	67.5	4.6	100.0
BANK OF MONTREAL	0.0	25.9	16.3	6.8	50.5	0.4	99.9
TORONTO DOMINION	0.1	13.8	0.5	7.5	77.6	0.5	100.0
BANQUE NATIONALE	0.0	6.7	8.0	1.4	77.9	5.9	99.9

**MALE FULL-TIME EMPLOYEES**

CIBC	2.1	45.9	21.6	5.0	20.1	5.2	99.9
ROYAL BANK	1.8	59.3	20.7	0.5	15.7	2.0	100.0
BANK OF NOVA SCOTIA	2.3	58.4	13.5	4.3	11.3	10.2	100.0
BANK OF MONTREAL	2.5	55.6	26.1	1.6	10.7	3.4	99.9
TORONTO DOMINION	7.0	61.8	3.8	2.9	23.6	0.9	100.0
BANQUE NATIONALE	1.7	55.9	23.6	1.2	9.0	8.6	100.0

TABLE 3.2  
OCCUPATIONS BY SEX FOR FULL-TIME WORKFORCE

	Upper Level Mgrs.	Middle Level Mgrs.	Pro- fession- als	Super- visors	Clerical	Other
<b>CIBC</b>						
Female	3.1	34.6	55.0	86.9	91.3	47.5
Male	96.9	65.4	45.0	13.1	8.7	52.5
<b>ROYAL BANK</b>						
Female	1.3	39.1	60.6	95.1	93.3	33.6
Male	98.7	60.9	39.4	4.9	6.7	66.4
<b>BANK OF NOVA SCOTIA</b>						
Female	3.2	33.7	27.0	90.2	94.1	54.4
Male	96.8	66.3	73.0	9.8	5.9	45.6
<b>BANK OF MONTREAL</b>						
Female	2.4	51.0	58.3	90.6	91.3	22.7
Male	97.6	49.0	41.7	9.4	8.7	77.3
<b>TORONTO DOMINION</b>						
Female	2.7	38.4	27.8	87.6	90.2	62.8
Male	97.3	6.16	72.2	12.4	9.8	37.2
<b>BANQUE NATIONALE</b>						
Female	2.1	25.5	49.0	76.6	96.1	66.2
Male	97.9	74.5	51.0	23.4	3.9	33.8

TABLE 3.3

OCCUPATIONAL DISTRIBUTION OF  
FEMALE PART-TIME EMPLOYEES

	Upper Level Mgrs.	Middle Level Mgrs.	Pro- fess- ionals	Super- visors	Clerical	Other	Total
CIBC	0.0	0.0	1.4	1.3	96.9	0.3	99.9
ROYAL BANK	0.0	0.4	1.1	0.5	97.8	0.3	100.1
BANK OF NOVA SCOTIA	0.0	0.1	0.1	1.1	98.3	0.3	99.9
BANK OF MONTREAL	0.0	2.3	1.1	0.4	96.0	0.3	100.1
TORONTO DOMINION	0.0	3.6	0.0	0.0	96.4	0.0	100.0
BANQUE NATIONALE	0.0	0.0	0.1	0.0	98.5	1.4	100.0

MALE PART-TIME EMPLOYEES

CIBC	0.0	0.3	0.6	0.8	97.5	0.8	100.0
ROYAL BANK	0.0	0.0	0.6	1.2	97.7	0.6	100.1
BANK OF NOVA SCOTIA	0.0	0.9	0.0	1.4	97.2	0.5	100.0
BANK OF MONTREAL	0.0	3.5	8.9	0.3	83.5	3.8	100.0
TORONTO DOMINION	0.0	6.8	0.0	0.0	93.2	0.0	100.0
BANQUE NATIONALE	0.0	0.0	0.0	0.0	84.4	15.6	100.0



**TABLE 3.4**  
**OCCUPATIONS BY SEX FOR PART-TIME WORKFORCE**

	Upper Level Mgrs.	Middle Level Mgrs.	Pro- fess- ionals	Super- visors	Clerical	Other
<b>CIBC</b>						
Female	0.0	66.7	97.6	96.3	94.0	85.7
Male	0.0	33.3	2.4	3.8	6.0	14.3
<b>ROYAL BANK</b>						
Female	0.0	100.0	97.8	90.5	95.9	91.7
Male	0.0	0.0	2.2	9.5	4.1	8.3
<b>BANK OF NOVA SCOTIA</b>						
Female	0.0	71.4	100.0	94.0	95.1	92.3
Male	0.0	28.6	0.0	6.0	4.9	7.7
<b>BANK OF MONTREAL</b>						
Female	0.0	90.7	64.9	95.5	94.6	53.3
Male	0.0	9.3	35.1	4.5	5.4	46.7
<b>TORONTO DOMINION</b>						
Female	0.0	89.0	0.0	0.0	94.0	0.0
Male	0.0	11.0	0.0	0.0	6.0	0.0
<b>BANQUE NATIONALE</b>						
Female	0.0	0.0	100.0	0.0	94.8	58.7
Male	0.0	0.0	0.0	0.0	5.2	41.3

## 4.0 SALARIES

### Full-Time Employees

The average salary for women who worked full time in the banking industry was \$22,368 or 55.9% of the average of men working full time.<sup>8</sup> This was the largest wage gap between men and women in any industrial sector in the employment equity workforce. Probably this is partially explained by the fact that men are concentrated in upper-level management and professional occupations which pay high salaries. Also, the highest average full-time salary in the employment equity workforce was paid to men in the banking sector.<sup>9</sup>

The performance of the banks is considerably worse than that of other employers who are covered by the employment equity legislation with respect to sex discrimination for full-time wages. The average salary for the female full-time workforce covered by the employment equity legislation was \$24,675, or 70.7% of the average salary of men who worked full time.<sup>10</sup>

Women who worked full time in the employment equity workforce, including those in the banking sector, earned more than women in the Canadian labour force, i.e. women's full-time average salary was \$2,900 or 13.5% more than that of women in the Canadian labour force.<sup>11</sup>

In the banking industry 83.4% of the women who worked full-time and 25.8% of the men who worked full-time earned less than \$27,500. In addition, 75.9% of the women who work full time earned less than \$25,000 compared with 20.4% of the men who worked full time.<sup>12</sup> In comparison, over 58% of the women who worked full time in the employment equity work force earned less than \$25,000 compared to 15.8% of the men who worked full time.<sup>13</sup>

Furthermore, in the banking industry 3.0% of the female full-time employees and 44.9% of male full-time employees earned more than \$40,000.<sup>14</sup> While 24.1% of the men

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<sup>8</sup>Annual Report, pg. 31

<sup>9</sup>Annual Report, pg. 31

<sup>10</sup>Annual Report, pg. 30

<sup>11</sup>Annual Report, pg. 30

<sup>12</sup>Annual Report, Calculated from Table 6.4

<sup>13</sup>Annual Report, pg. 31

<sup>14</sup>Annual Report, Table 6.4

who worked full time in the employment equity work force earned more than \$40,000, only 5.0% of the women who worked full time earned that much.<sup>15</sup>

Table 4.1 demonstrates that, of all six major banks, the Banque Nationale has the highest proportion (83.3%) of the female full-time employees earning less than \$25,000. Furthermore, it has the lowest percentage of female full-time employees earning more than \$40,000 (1.3%). The CIBC has the second highest proportion (79.8%) earning less than \$25,000 and the second lowest proportion (2.1%) earning more than \$40,000.

In comparison, the Bank of Montreal has the lowest percentage earning less than \$25,000 (63.9%) and the Toronto Dominion has the highest percentage earning more than \$40,000 (4.7%)

However, no banks perform particularly well as far as salaries are concerned, with most women employees concentrated at the low end of the salary ranges. At the six major banks, 89.5% at the Banque Nationale to 79.4% at the Bank of Montreal of the female full time employees earned less than \$27,500.

Table 4.1 also demonstrates that the Toronto Dominion Bank has the highest proportion of male full-time employees earning more than \$40,000 (49.8%) and the Banque Nationale had the lowest (40.5%). The Bank of Nova Scotia has the smallest proportion earning less than \$25,000 (14.6%) and the CIBC had the largest (22.8%) among the other five banks.

Table 4.2 shows that the majority of female full-time employees are found in the lowest two salary quartiles in every occupation at every bank. Even the clerical occupation which is predominately female has over 93.0% of its female employees in the lowest quartiles in all six major banks.

At all of the six major banks, 100% of the female upper level managers are found in the lowest two salary quartiles.

At five of the six major banks over 99.0% of the females in the middle level manager category are found in the two lowest paid quartiles. At the Toronto Dominion Bank 92.1% are found there.

With respect to the professional category, the CIBC and the Bank of Montreal are the worst of the six major banks with 100% of their female employees in the lowest two quartiles. While the Toronto Dominion is the best with 79.4% in the lowest two salary quartiles.

In the supervisor category the Bank of Nova Scotia is the worst of the six major banks and has 99.2% of their female full-time employees in the lowest two salary quartiles compared with 74.1% at the Banque Nationale and 77.6% at the Toronto Dominion.

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<sup>15</sup>Annual Report, pg. 31

However, Table 4.2 also demonstrates that in a great majority of cases, male employees are also found in the two lowest salary quartiles. In fact, in one case - at the Toronto Dominion - there are more male supervisors than female supervisors in these salary quartiles - 82.0% and 77.6% respectively.

However, Table 4.3 demonstrates that, if the lowest salary quartile is examined at each of the six major banks, there are proportionally more female full-time employees than male full-time employees in this salary quartile. But there are also four situations where males are found in larger proportion than females.

Appendix B, Table B-3.1 to Table B-3.6 show the salary ranges for each quartile by occupational category for the six major banks. As noted in Appendix B, these salary ranges are estimates only.

If the clerical occupation is examined, the salaries range from a low of \$10,000 at the CIBC to a high of \$31,250 at the Bank of Nova Scotia (Table 4.4). Table 4.4 shows that a large percentage of the females in the clerical occupation are in the lower two salary quartiles at all six major banks, i.e. at least 93.5% and over half of the total female labour force works in this occupation at the six major banks. For example, at the Banque Nationale, 77.9% of the female employees work in the clerical occupation. Of these employees 98.2% earn between \$12,500 and \$26,250. In other words, 76.5% of the female full-time employees at the Banque Nationale are in the clerical occupation and earn less than \$26,250.

In contrast, 50.5% of the female full-time workers at the Bank of Montreal are in the clerical occupation and 93.5% of these earn between \$12,500 and \$23,750; i.e. 47.3% of the female full-time employees at the Bank of Montreal are in the clerical occupation and earn less than \$23,750.

The figures are significantly different when the supervisory category is examined. While almost three-quarters of all the female employees in this category are found in the lower two salary quartiles, this occupation accounts for a much smaller percentage of the female full-time labour force. For example, while 74.1% of the females in the supervisory category at the Banque Nationale are in the lower two salary quartiles, this accounts for only 1.0% of the female full-time labour force and earn less than \$30,000. In contrast, 99.1% of the female full-time supervisors are found in the lower two salary quartiles and this accounts for 14.9% of the female full-time labour force at the Bank of Nova Scotia. In other words, 14.8% of the Bank of Nova Scotia female full-time employees are supervisors and earn less than \$35,000.

### Part Time Employees

Table 4.1 also demonstrates that female part-time employees receive the highest salaries at the Bank of Nova Scotia, i.e. 12.8% receive less than \$15,000 while none earn less than \$12,500.

On the other hand, at the Royal Bank 97.8% of its female part-time employees receive less than \$15,000. Therefore, only a small proportion of the female part-time employees (2.3%) earn more than \$15,000. Contrary to full-time statistics, comparable salary figures are paid to the male part-time labour force at the six major banks - see Table 4.1.

TABLE 4.1

	Females as a Percentage of Female Full-Time Employees			Females as a % of Female Part-Time Employees Yrly Salary	
	<u>Yearly Salary</u>			<12,500	<15,000
	<22,500	<25,000	>40,000		
CIBC	72.5	79.8	2.1	83.8	96.5
ROYAL BANK	66.5	76.1	2.6	93.2	97.8
BANK OF NOVA SCOTIA	66.7	77.2	2.6	0.0	12.8
BANK OF MONTREAL	53.3	63.9	3.8	64.3	85.3
TORONTO DOMINION	61.8	73.7	4.7	77.2	90.5
BANQUE NATIONALE	73.1	83.3	1.3	90.0	95.4
	Males as a Percentage of Male Full-Time Employees			Males as a % of Male Part-Time Employees Yrly Salary	
	<u>Yearly Salary</u>			<12,500	<15,000
	<22,500	<25,000	>40,000		
CIBC	18.7	22.8	41.0	84.6	92.3
ROYAL BANK	17.0	22.3	44.5	93.6	98.3
BANK OF NOVA SCOTIA	10.0	14.6	49.5	0.0	22.6
BANK OF MONTREAL	12.3	17.8	46.7	66.7	85.4
TORONTO DOMINION	16.2	21.1	49.8	78.0	87.6
BANQUE NATIONALE	11.3	17.2	40.5	87.7	96.7

TABLE 4.2

**OCCUPATIONAL SEGREGATION BY SALARY QUARTILE  
FOR FEMALE FULL-TIME EMPLOYEES**

	Salary Quartile	Upper Mgrs.	Middle Mgrs.	Profess- ionals	Super- visors	Clerical	Other
CIBC	3 & 4	0.0	0.1	0.0	13.7	4.9	8.1
	1 & 2	100.0	99.9	100.0	86.3	95.1	91.8
ROYAL BANK	3 & 4	0.0	0.1	0.1	19.0	4.7	8.0
	1 & 2	100.0	99.9	99.9	81.1	95.3	91.9
NOVA SCOTIA	3 & 4	0.0	0.9	4.6	0.7	0.8	4.4
	1 & 2	100.0	99.1	95.4	99.2	99.2	95.6
BANK OF MONTREAL	3 & 4	0.0	1.0	0.0	11.5	6.5	16.9
	1 & 2	100.0	99.0	100.0	88.4	93.5	83.1
TORONTO DOMINION	3 & 4	0.0	7.8	20.6	22.3	5.2	11.3
	1 & 2	100.0	92.1	79.4	77.6	94.8	88.8
BANQUE NATIONALE	3 & 4	0.0	0.2	0.2	25.9	1.9	0.2
	1 & 2	100.0	99.8	99.8	74.1	98.2	99.8

**FOR MALE FULL-TIME EMPLOYEES**

CIBC	3 & 4	0.6	2.8	0.5	29.0	24.2	14.4
	1 & 2	99.4	97.2	99.5	73.1	75.8	75.6
ROYAL BANK	3 & 4	4.6	5.3	2.6	25.6	5.3	48.2
	1 & 2	95.5	95.7	97.4	74.4	94.7	51.7
NOVA SCOTIA	3 & 4	1.6	8.2	8.6	8.2	6.8	25.7
	1 & 2	98.3	91.7	91.4	91.9	93.1	74.3
BANK OF MONTREAL	3 & 4	1.8	15.2	0.3	53.4	6.7	39.3
	1 & 2	98.2	84.8	99.7	36.6	93.3	40.6
TORONTO DOMINION	3 & 4	5.1	36.1	33.9	18.0	9.5	23.8
	1 & 2	94.8	63.9	66.1	82.0	90.4	76.2
BANQUE NATIONALE	3 & 4	4.3	0.4	1.0	45.4	5.7	21.8
	1 & 2	95.6	99.7	99.1	54.5	94.3	78.2

TABLE 4.3

## SALARY QUARTILE ONE FOR FEMALE AND MALE FULL-TIME EMPLOYEES

	Sex	Upper Mgrs.	Middle Mgrs.	Profess- ionals	Super- visors	Clerical	Other
CIBC	Female	100.0	91.8	98.7	39.8	59.5	47.9
	Male	96.2	51.9	89.0	39.2	41.5	21.1
ROYAL BANK	Female	100.0	91.6	95.7	27.1	48.7	47.1
	Male	75.2	50.6	74.9	30.2	59.2	14.5
NOVA SCOTIA	Female	100.0	88.5	66.8	75.9	83.8	58.1
	Male	97.5	43.6	42.3	58.1	70.3	30.7
BANK OF MONTREAL	Female	100.0	87.3	99.5	39.2	30.6	46.2
	Male	94.0	31.7	95.1	7.8	41.7	33.5
TORONTO DOMINION	Female	100.0	53.4	14.7	14.2	50.2	46.5
	Male	82.7	25.4	4.5	19.4	40.1	11.9
BANQUE NATIONALE	Female	100.0	97.5	97.9	22.2	64.9	88.2
	Male	91.3	82.9	90.5	12.1	54.5	48.3



**TABLE 4.4**  
**OCCUPATIONAL AND WAGE SEGREGATION FOR CLERICAL AND SUPERVISORY OCCUPATIONS CLERICAL OCCUPATION**

	% of Full-Time Female Employees in Occupation	% of Full-Time Female Supervisors	Salary Quartiles 1 and 2	
			Salary Ranges	% of Full-Time Female Employees
CIBC	70.4	95.1	10,000 - 25,000	66.9
ROYAL BANK	73.0	95.3	12,500 - 26,250	69.6
BANK OF NOVA SCOTIA	67.5	99.2	12,500 - 31,250	67.0
BANK OF MONTREAL	50.5	93.5	12,500 - 23,750	47.3
TORONTO DOMINION	77.6	94.8	12,500 - 26,250	73.5
BANQUE NATIONALE	77.9	98.2	12,500 - 26,250	76.5

**SUPERVISOR OCCUPATION**

	% of Full-Time Female Employees in Occupation	% of Full-Time Female Supervisors	Salary Quartiles 1 and 2	
			Salary Ranges	% of Full-Time Female Employees
CIBC	11.1	86.3	15,000 - 30,000	9.6
ROYAL BANK	3.2	81.1	15,000 - 27,500	2.6
BANK OF NOVA SCOTIA	14.9	99.2	15,000 - 35,000	14.8
BANK OF MONTREAL	6.8	88.4	15,000 - 30,000	6.0
TORONTO DOMINION	7.5	77.7	17,500 - 28,750	5.8
BANQUE NATIONALE	1.4	74.1	20,000 - 30,000	1.0

## 5.0 FULL-TIME AND PART-TIME EMPLOYMENT

The banking industry employs a greater proportion of women, in full- and part-time positions, than other industries covered by the Employment Equity Act. Women held 72.5% of all the full-time jobs and 94.4% of all the part-time jobs in the banking industry while they held 37.7% of all full-time jobs and 74.6% of the part-time jobs in the employment equity workforce.<sup>16</sup>

Table 5.1 shows that women constitute a larger percentage of full-time employees at the CIBC (74.9%) and a larger percentage of part-time employees at the Royal Bank (95.9%) than at any of the other six major banks. Similarly, they make up a smaller percentage of full-time employees at the Bank of Montreal - 69.1% - and a smaller percentage of part-time employees at the Bank of Montreal and the Toronto Dominion (both have 93.8%).

However, Table 5.2 demonstrates that the Bank of Montreal workforce has double the percentage (22.2%) of part-time employees than does the Royal Bank (11.0%).

In the banking industry, 79.7% of the women were in full-time jobs and 19.9% were in part-time employment.<sup>17</sup> Similarly, 81.8% (197,656) of the women in the employment equity workforce were in permanent full-time jobs and 17.2% (41,557) were in part-time employment.<sup>18</sup>

Table 5.3 demonstrates that the variation at the six major banks ranged from a high of 86.3% of the female workforce holding full-time jobs at the Royal Bank to a low of 72.2% at the Bank of Montreal. It also shows that, in contrast, over 94.0% of the male workforce is employed full time at each of the six major banks.

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<sup>16</sup>Annual Report, pg. 28

<sup>17</sup>Annual Report, Calculated from Table 1, pg. 30

<sup>18</sup>Annual Report, pg. 28

TABLE 5.1

FULL-TIME AND PART-TIME EMPLOYEES BY SEX

	FULL-TIME		PART-TIME	
	MALE	FEMALE	MALE	FEMALE
CIBC	25.1	74.9	5.9	94.1
ROYAL BANK	25.2	74.8	4.1	95.9
BANK OF NOVA SCOTIA	27.3	72.7	4.9	95.1
BANK OF MONTREAL	30.9	69.1	6.2	93.8
TORONTO DOMINION	26.3	73.7	6.2	93.8
BANQUE NATIONALE	26.1	73.9	6.0	94.0

TABLE 5.2

PART-TIME WORKFORCE AS A PERCENTAGE OF  
TOTAL LABOUR FORCE

CIBC		16.9%
ROYAL BANK		11.0%
BANK OF NOVA SCOTIA		18.9%
BANK OF MONTREAL		22.2%
TORONTO DOMINION		18.4%
BANQUE NATIONALE		16.4%

TABLE 5.3

PERCENTAGE OF LABOUR FORCE WORKING

FULL-TIME BY SEX

	FEMALE	MALE
CIBC	79.7%	95.4
ROYAL BANK	86.3%	98.0
BANK OF NOVA SCOTIA	76.6%	96.0
BANK OF MONTREAL	72.2%	94.6
TORONTO DOMINION BANK	77.6%	95.0
BANQUE NATIONALE	80.0%	95.7

## 6.0 HIRINGS AND TERMINATIONS<sup>19</sup>

The shift in employment from full time to part time is striking in the banking industry. This shift is most noticeable in occupations where women predominate. For example, the clerical occupation makes up 96.8% of part-time employment in the banking sector.<sup>20</sup>

"The banking sector had the largest single impact on the net effect for women; out of a loss of 2,208 full-time jobs, 2,106 or 95.4% had been held by women. Of these job losses by women, 1,531 (72.7%) were in the clerical workers' category".<sup>21</sup> Table 6.1 shows that in contrast, 2,318 part-time jobs were created in the banking industry, 82.4% of which were held by women. Therefore, it appears that the banks are decreasing the number of female full-time positions and replacing them with female part-time positions which are likely to be lower salaried and have fewer benefits. The trend is not toward desegregating the workforce or the predominantly female occupations but is in decreasing the female full-time workforce and increasing the female part-time labour force.

These changes affected women in banking much more than in other industries covered by the Act. In the employment equity workforce, women accounted for 27% of full-time job losses.

In the banking industry there was a 1.6% decrease in full-time positions and a 8.5% increase in part-time positions. The Canadian labour force, on the other hand, had growth in full-time employment of 3.1% while that for part-time was less than 1% in 1987.<sup>22</sup> In comparison, in the overall employment equity workforce there was a decrease in full-time employment by about 1% while part-time positions increased by 15%.<sup>23</sup>

While the Banque Nationale had the highest turnover of female full-time employees of the six major banks, it was the only bank at which the number of women hired for full-time work was greater than the number of full-time female workers who were terminated, and this created 190 female full-time positions. In comparison, the CIBC had a job loss of 1,194 female full-time employees, which accounted for 97.9% of the total jobs lost. This loss was due to the fact that it hired 1,194 female full-time employees, but terminated 2,388 of them.

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<sup>19</sup>As noted in Section 2, terminated, according to the Employment Equity Regulations, means retired, resigned or dismissed during a reporting period. Therefore, the terminated figures do not indicate only firings or layoffs.

<sup>20</sup>Annual Report, pg. 24

<sup>21</sup>Annual Report, pg. 35.

<sup>22</sup>Annual Report, pg. 24

<sup>23</sup>Annual Report, pg. 24

When looking at proportions, the CIBC again fared poorly in a study of female full-time employees, i.e. they hired the second lowest percentage (62.5%) and had second largest percentage (76.3%) terminated. However, they did hire the lowest percentage of female part-time employees (86.7%) and had the second lowest percentage terminated (91.9%).

While the Toronto Dominion was the only other bank to create full-time positions, they were all filled by male employees. The Toronto Dominion decreased the number of female full-time positions (12) and increased the number of male full-time positions (197). In contrast, the net effect on their part-time employees was an increase of 963 female part time employees and 124 male part-time employees.

At the CIBC, over 1,200 full-time positions were lost (97.9% of which were held by women) and 155 part-time positions were created (33.5% of which were held by women).

At the Royal Bank, the Bank of Nova Scotia and the Bank of Montreal there were decreases in the number of full-time positions and increases in the number of part-time positions - over 80% of which were held by women.

The Toronto Dominion and the Bank Nationale were the only two banks at which the number of full-time positions increased. However, the Toronto Dominion accounted for almost half of all part-time positions created in the banking industry (1,087 out of 2,318) and 88.6% of these were held by women.

It should be noted that these statistics do not give a completely accurate portrayal of job gains and losses. If part-time employees are transferred to full-time positions during the year, or vice versa, they will not be included in the "hired" statistics nor will they be noted in the "terminated" statistics. These transfers could have resulted in job losses or gains and the trend could affect female employees differently from male employees. Further studies are necessary to do a more relevant time flow analysis on the available data.

**TABLE 6.1**  
**HIRINGS, TERMINATIONS AND NET EFFECT**

	Hirings		Terminations		Net Effect	
	Full Time	Part Time	Full Time	Part Time	Full Time	Part Time
<b>Banking Industry</b>						
Total	12,979	8,690	15,187	6,372	(2,208)	2,318
Men	4,225	950	4,327	543	(102)	407
Women	8,754	7,740	10,860	5,829	(2,106)	1,911
W. % of Total	67.4	89.1	71.5	91.5	95.4	82.4
<b>Canadian Imperial Bank of Commerce</b>						
Total	1,909	1,716	3,128	1,561	(1,219)	155
Men	715	229	740	126	(25)	103
Women	1,194	1,487	2,388	1,435	(1,194)	52
W. % of Total	62.5	86.7	76.3	91.9	97.9	33.5
<b>Royal Bank of Canada</b>						
Total	2,324	794	2,958	606	(634)	188
Men	677	76	892	46	(215)	30
Women	1,647	718	2,066	560	(419)	158
W. % of Total	70.9	90.4	69.8	92.4	66.1	84.0
<b>Bank of Nova Scotia</b>						
Total	1,294	1,265	1,820	899	(526)	366
Men	374	125	498	58	(124)	67
Women	920	1,140	1,322	841	(402)	299
W. % of Total	71.1	90.1	72.6	93.5	76.4	81.7
<b>Bank of Montreal</b>						
Total	1,376	1,723	1,748	1,286	(372)	437
Men	665	214	645	129	20	85
Women	711	1,509	1,103	1,157	(392)	352
W. % of Total	51.7	87.6	63.1	90.0	105.4	80.5
<b>Toronto Dominion Bank</b>						
Total	2,577	1,795	2,312	708	185	1,087
Men	776	174	579	50	197	124
Women	1,801	1,621	1,813	658	(12)	963
W. % of Total	69.9	90.3	76.1	92.9	(6.5)	88.6
<b>Banque Nationale</b>						
Total	1,620	1,288	1,460	1,180	160	108
Men	298	110	328	95	(30)	15
Women	1,322	1,178	1,132	1,085	190	93
W. % of Total	81.6	91.5	77.5	91.9	118.8	86



## 7.0 PROMOTIONS

In all of the six major banks, women's promotions tended to be concentrated in the lower level occupational categories and salary quartiles.

Women working full time in the banking sector received 68.3% (25,195) of the promotions while they represented 72.5% of the total workforce.<sup>24</sup> In all other sectors, women received a greater proportion of the promotions for full-time positions than their proportion of the sector's workforce.<sup>25</sup>

More than 57.7% (36,909) of the full-time promotions which occurred in the employment equity workforce were in the banking sector.<sup>26</sup> The trend is similar in part-time employment where banking accounted for 69.2% (2,548) of part-time promotions compared.<sup>27</sup>

In banking, over 40% of full-time promotions went to clerical workers and about 33% went to middle and other managers.<sup>28</sup> Almost all part-time promotions in banking were in the clerical workers' category.<sup>29</sup>

Table 7.1 demonstrates that the Toronto Dominion bank had the highest percentage (72.6%) of women full-time employees as a percentage of total full-time employees to receive promotions, and the CIBC had the lowest (64.7%).

At five of the six major banks, the majority of female full-time promotions occurred in the clerical occupation, while the majority of male full-time promotions occurred in the middle manager category at all six major banks. At the Bank of Montreal 42% of female full-time promotions occurred in the clerical occupation and 32% occurred in the middle manager position.

With respect to part-time positions, the CIBC and the Banque Nationale had the highest percentage of female part-time promotions (14.6%) and the Royal Bank had the lowest (3.3%). However, when part-time employee promotions are proportionally examined by gender, men received proportionally more than women at four of the six major banks. Only at the Royal Bank and the CIBC did women receive proportionally more promotions.

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<sup>24</sup>Annual Report, pg. 35

<sup>25</sup>Annual Report, pg. 35

<sup>26</sup>Annual Report, pg. 24

<sup>27</sup>Annual Report, pg. 24

<sup>28</sup>Annual Report, pg. 24

<sup>29</sup>Annual Report, pg. 24

The majority of part-time promotions for both men and women occurred in the clerical occupation at all six major banks.

**TABLE 7.1**  
**PROMOTIONS IN FULL-TIME AND PART-TIME EMPLOYMENT**  
**BY WOMEN AND MEN**

	Full Time				Part Time			
	Total	Men	Women	W. % Total*	Total	Men	Women	W. % Total*
Bank Industry # Promoted	36,909	11,719	25,195	68.3	2,548	169	2,379	93.4
CIBC # Promoted	7,842	2,765	3,077	64.7	877	38	839	95.7
# Promotions	7,852	2,679	5,083	64.7	877	38	839	95.7
Royal Bank # Promoted	7,903	2,489	5,414	68.5	134	5	129	96.3
# Promotions	8,473	2,703	5,770	68.1	138	5	133	96.4
Bank of Nova Scotia # Promoted	4,362	1,338	3,024	69.3	314	18	296	94.3
# Promotions	4,745	1,464	3,281	69.1	328	18	310	94.5
Bank of Montreal # Promoted	6,579	1,936	4,643	70.6	529	40	489	92.4
# Promotions	7,236	2,079	5,157	71.3	552	42	510	92.4
Toronto Dominion Bank # Promoted	4,385	1,191	3,194	72.8	272	35	237	87.1
# Promotions	4,689	1,283	3,406	72.6	288	38	250	87.8
Banque Nationale # Promoted	2,458	748	1,710	70.0	300	22	278	92.7
# Promotions	2,666	811	1,855	70.0	302	22	280	92.7

\*Total Number of Women divided by Total Number of Employees

## 8.0 COMPARISON OVER TIME

In 1971, The Royal Commission on the Status of Women in Canada published a report prepared by Marianne Bossen entitled "Manpower Utilization in Canadian Chartered Banks." The report's purpose was "to obtain information about career opportunities, current roles and employment trends for female bank employees as compared with male employees in banks and as seen by (mostly male) management".<sup>30</sup> In 1968 women made up 65% of the workforce in the Canadian banking industry.

In 1968, job opportunities in banking were expanding for male and female employees, but for the latter it was only occurring in selected occupations. Bank manager and accountant (office manager) jobs in "certain" branches were starting to open up for women. Women were also becoming personal loan officers and were moving into business credit positions. Thus, the report states that women had "conquered prejudice" and management had "to admit that customers accept female bank managers more readily than some bankers accept the idea themselves."<sup>31</sup> The extent of this "conquering" is questionable when the 1968 report and the employment equity data are compared.

Few women held intermediate, let alone senior management positions in 1968. The majority of women who were promoted were in junior management or equivalent positions (\$5,000 to \$8,000,<sup>32</sup> or \$13,184 to \$21,095 in 1987 dollars).

"Although there were 29 female bank managers, women in line management did not compete on an equal footing with men because the banks were hesitant to appoint women to bank manager positions. Many appointments were made in recent years when opening of new branches and scarcity of trained men gave women a chance."<sup>33</sup> Furthermore, aside from lower level jobs in line operations and the support category, the first opportunities for women appeared to be in a few select specialist fields where specialized education is a prerequisite, such as economic research or computer systems, or in banking operations where women are considered especially suitable, such as the personal loan field. The trend in line management was to accept women increasingly in junior and selective intermediate branch positions.<sup>34</sup>

Over 97 per cent of female bank employees worked in some support capacity or in non-managerial line operation jobs and of these a large percentage were tellers and ledgerkeepers. Only 3 per cent of all women were employed in management and staff specialist occupations, compared with 44 per cent of the male employees.

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<sup>30</sup>Bossen, pg. 1

<sup>31</sup>Bossen, pg. 36.

<sup>32</sup>Bossen, pg. 36.

<sup>33</sup>Bossen, pg. 17.

<sup>34</sup>Bossen, pg. 18.



When examining the distribution of male and female bank employees by salary, it is apparent that the greatest numbers of males were at higher salary levels, while the greatest number of females were at the lower echelons,<sup>35</sup> i.e. below \$5,000 (\$13,184 in 1987 dollars). Ninety per cent of the women earned less than \$5,000 per year while 72.3 per cent of the men earned more than \$5,000.<sup>36</sup>

In 1968, only two women earned salaries over \$15,000 (\$39,552 in 1987 dollars - the highest salary category) and 15 earned \$10,000 - \$15,000 (\$26,368 - \$39,552 in 1987 dollars - the second highest category).<sup>37</sup>

In the teller occupation, all males and females earned less than \$8,000 (\$21,095 in 1987 dollars). However, 80% of the male employees earned between \$4,000 and \$5,999 (\$10,547 - \$15,818 in 1987 dollars); while 97.6% of the female employees earned less than \$4,999 (\$13,182 in 1987 dollars).

Furthermore, females were at the lower levels of each occupational category. "There were no women at all at level 1 of line management, no women at the two highest levels in the line operations specialist group, and none at level 1 in staff operations specialist. Altogether 17 [females] are in senior positions, compared to 5,483 men (nearly 20 per cent of all men)."<sup>38</sup>

Therefore, although women were starting to move into more senior levels of the banking occupational hierarchy in 1968, they were few and far between; were found in specific sectors of the industry; were mostly in high-level support functions; were in the lower levels within each occupational category, and were heavily concentrated in the lower salary classes.

Parallels with the 1987 employment equity data are clearly apparent. First, the banking industry is predominately female and has become even more so in the last 20 years, i.e. it has gone from 65% female to more than 75%. Second, females were - and still are - mostly located in the lower categories in the occupational hierarchy and predominate in the clerical support occupation. Third, even though the ceiling for salaries has increased from \$43,875+ to \$70,000+ (1987 dollars) it is apparent that the majority of female employees are still found at the lower salary levels of the overall industry and in the lower salary quartiles within each occupational category. Therefore, while there have been some changes in the banking industry in the past 20 years, they have been relatively minor and women are predominantly in the same positions and in the same salary categories. Thus, the need for corrective action and effective legislation is clearly apparent.

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<sup>35</sup>Bossen, pg. 15.

<sup>36</sup>Bossen, pg. 14.

<sup>37</sup>Bossen, pg. 15.

<sup>38</sup>Bossen, pg. 15.

## 9.0 CONCLUSION

The banking industry has not performed well in its treatment of women in general. But there are variations between banks, as the following will show.

In Table 9.1, "Best-Worst Performance of Banks for Women," the six major banks are examined for occupational distribution, salaries, full- and part-time employees, hirings, terminations and promotions. It shows that they all rank differently, i.e. no one bank is the best or the worst in all categories. However, if all these rankings are combined, an overall ranking of the six major banks can be calculated.

If each category is given equal weighting, this calculation shows that the Bank of Montreal has the best performance with respect to its female employees and the Banque Nationale has the worst performance, with the CIBC closely following the Banque Nationale. Each category receives equal weighting since it is very difficult to sort out which is more important at any particular time, and they are apt to change over different periods.

The ranking can be examined by various components. To begin with, a ranking of occupational segregation shows that the Bank of Montreal is the best of the six major banks when females as a percentage of upper-level managers, mid-level managers and professional occupations are combined. The Banque Nationale is the worst and the Bank of Nova Scotia is the second worst. The Bank of Montreal has the least female concentration of clerical workers and the Banque Nationale has the highest, while the Toronto Dominion is the second highest.

With respect to salaries, the Bank of Montreal has the least number of female full-time employees earning less than \$25,000 and the Banque Nationale has the most, and the CIBC has the second highest proportion. Furthermore, the Bank of Montreal has the lowest number of female full-time clerical workers in the lowest two salary categories and the Bank of Nova Scotia has the most. The Bank of Nova Scotia has the least number of part-time employees earning less than \$15,000 and the Royal has the most.

If these three salary indicators are used as one ranking, the Bank of Montreal is the best with respect to female salaries. The CIBC and the Royal Bank are the second worst while the Banque Nationale is the worst. However, it must be remembered that even at the Bank of Montreal, 80% of its female employees earned less than \$27,500.

If the proportion of female part-time workers to total female workers is examined, the Royal Bank has the best proportion, while the Bank of Montreal has the worst, i.e. part-time employees constitute 14% of the Royal Bank's female labour force and 28% of the Bank of Montreal's.

If promotions, hiring and terminations of female employees are examined, the Toronto Dominion Bank is the best and the CIBC is the worst.

The Bank of Montreal ranks as the best bank in three of the five major categories examined, second best in one other, and last in another.

The Bank of Montreal had the highest percentage of part-time workers (22%). In addition, this bank terminated almost 400 female full-time employees and hired 352 female part-time employees.

This study has demonstrated that, while there has been some changes for female employees in the banking industry in the last 20 years, they have been relatively minor. Female employees are still occupationally segregated in the clerical occupation and constitute the largest proportion of employees in the lowest-paid sections of almost every occupation at each of the six major banks.

Female full-time employees predominate in the lower salary categories while male full-time employees predominate in the higher levels. Proportionally, women are receiving fewer of the promotions than men, even though they constitute a larger percentage of the workforce. To make matters worse, banks are reducing the number of female full-time employees and increasing the number of female part-time employees.

Therefore, it appears that any changes that have occurred are not acceptable or sufficient. Women are still predominantly found in the lower salary brackets and are occupationally segregated in clerical positions. These facts and figures need to be addressed.

It will require a longer study over time to see whether the present legislation has had any effect. Nevertheless, this study has disclosed how the banks treated their female labour force in 1987 relative to other sectors of the employment equity workforce and the Canadian labour force as a whole.

**TABLE 9.1**  
**BEST-WORST PERFORMANCE OF BANKS FOR WOMEN**  
**(1 - BEST, 6 - WORST)**

	CIBC	ROYAL BANK	BANK OF NOVA SCOTIA	BANK OF MONTREAL	TORONTO DOMINION	BANQUE NATIONALE
<b>1. OCCUPATION</b>						
F. as % of Total Upp. Mgrs.	2	6	1	4	3	5
F. as % of Middle Mgrs.	4	2	5	1	3	6
F. as % of Professionals	3	1	6	2	5	4
Clerical Workers as % of All F. Employees	3	4	2	1	5	6
	—	—	—	—	—	—
Sub-total	12	13	14	8	16	21
<b>2. SALARIES</b>						
% of F. in lower two salary quartiles - clerical occ.	3	4	6	1	2	5
F. as % of Total F. Full Time Employees earning <\$25,000	5	3	4	1	2	6
F. as % of Total F. Part Time Employees earning <\$15,000	5	6	1	2	3	4
	—	—	—	—	—	—
Sub-total	13	13	11	4	7	15

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TABLE 9.1 (cont'd)

BEST-WORST PERFORMANCE OF BANKS FOR WOMEN  
(1 - BEST, 6 - WORST)

	CIBC	ROYAL BANK	BANK OF NOVA SCOTIA	BANK OF MONTREAL	TORONTO DOMINION	BANQUE NATIONALE
3. F/PART TIME	3	1	5	6	4	2
4. PROMOTIONS	6	5	4	1	3	2
5. TERMINATIONS	6	5	4	2	1	3
TOTAL	40	37	38	21	30	43

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## APPENDICES

- APPENDIX A NATIONAL FULL AND PART TIME EMPLOYEES  
BY BANK, OCCUPATIONAL CATEGORY AND SEX
- APPENDIX B NATIONAL FULL AND PART TIME EMPLOYEES  
BY BANK, OCCUPATIONAL CATEGORY,  
OCCUPATIONAL QUARTILE AND SEX
- APPENDIX C NATIONAL FULL AND PART TIME EMPLOYEES  
BY BANK, SALARY CATEGORY, AND SEX
- APPENDIX D HIRINGS, TERMINATIONS AND NET EFFECT  
EXPLANATION OF CALCULATIONS
- APPENDIX E PROMOTIONS IN FULL AND PART TIME EMPLOYMENT  
EXPLANATION OF CALCULATIONS
- APPENDIX F SALARY RANGE CALCULATIONS

**APPENDIX A**

**NATIONAL FULL AND PART TIME EMPLOYEES  
BY BANK, OCCUPATIONAL CATEGORY AND SEX**

## APPENDIX A

### NATIONAL FULL AND PART TIME EMPLOYEES BY BANK, OCCUPATIONAL CATEGORY AND SEX

Table A-1.1 National - Full Time Employees - CIBC

Table A-1.2 National - Full Time Employees - Royal Bank of Canada

Table A-1.3 National - Full Time Employees - Bank of Nova Scotia

Table A-1.4 National - Full Time Employees - Bank of Montreal

Table A-1.5 National - Full Time Employees - Toronto Dominion Bank

Table A-1.6 National - Full Time Employees - Banque Nationale

Table A-2.1 National - Part Time Employees - CIBC

Table A-2.2 National - Part Time Employees - Royal Bank of Canada

Table A-2.3 National - Part Time Employees - Bank of Nova Scotia

Table A-2.4 National - Part Time Employees - Bank of Montreal

Table A-2.5 National - Part Time Employees - Toronto Dominion Bank

Table A-2.6 National - Part Time Employees - Banque Nationale

## APPENDIX A

### EXPLANATION OF CALCULATIONS

- Male - Total number of full time (part time) male employees in the bank on a national basis in each occupation. Example: CIBC - Upper Level Managers - 158 full time male employees are in the upper level manager category.
- Female - Total number of full time (part time) female employees in the bank on a national basis in each occupation. Example: CIBC - Upper Level Managers - 5 full time female employees are in the upper level manager category.
- % Male of Total Male - Percentage of male employees that are in each occupation in the bank on a national basis. The number of full time (part time) male employees in each occupation/total number of full time (part time) male employees times 100. Example: CIBC - Upper Level Managers -  $(158/7,564) \times 100 = 2.1\%$  of national male employees at the CIBC are in the upper level manager category.
- % Female of Total Female - Percentage of female employees that are in each occupation in the bank on a national basis. The number of full time (part time) female employees in each occupation/total number of full time (part time) female employees times 100. Example: CIBC - Upper Level Managers -  $(5/22,616) \times 100 = 0.0\%$  of national female employees are in the upper level manager category.
- Salaries - Lowest and Highest: The lowest and the highest salary categories used in this occupation at each bank on a national basis. Example at the CIBC, the lowest salary paid to a middle level or other manager falls in the \$17,500 to \$19,999 category while the highest salary paid falls in the \$70,000 and over category. This is not broken down by sex on the original forms. Nor is there any indication of the number of employees in either of these categories.
- % of FT (PT) EMP - Each bank's workforce analyzed by gender on a national basis, i.e. percentage of full time (part time) employees that are male and the percentage of full time (part time) employees that are female. The number of full time (part time) males/total number of employees  $\times 100$  and the number of full time (part time) females/total number of employees  $\times 100$ . Example: CIBC -  $(7,564/30,180) \times 100 = 25.1\%$  of all full time employees are male.
- % OF F. EMP. FT - The percentage of female employees who are full time at the bank on a national basis.  $(\text{Full time} + \text{part time female employees}) / (\text{full time} + \text{part time employees}) \times 100$ . Example, CIBC -  $(22,616 + 5,766) / (30,180 + 6,129) \times 100 = 78.2$  of the workforce at the CIBC is female on a national basis.
- % of Total EMP. - The percentage of the workforce that is part time by sex. Number of male part time employees/total number of employees  $\times 100$ . Example: CIBC -  $363 / (6,129 + 30,180) \times 100 = 1.0\%$  of the workforce that is part time and male.

TABLE A-1.1

NATIONAL - Full-Time Employees - CIBC

	Male	Female	% Male of Total Male	% Female of Total Female	Salaries	
					Lowest	Highest
Upp. Mgrs.	158	5	2.1	0.0	70,000+	70,000+
Mid. Mgrs.	3,475	1,838	45.9	8.1	17,500 to 19,999	70,000+
Professionals	1,636	1,996	21.6	8.8	15,000 to 17,499	70,000+
Supervisors	378	2,507	5.0	11.1	15,000 to 17,499	40,000 to 44,999
Clerical	1,524	15,915	20.1	70.4	10,000 to 12,499	35,000 to 39,999
Other	393	355	5.2	1.6	12,500 to 64,999	70,000+
<b>TOTAL</b>	<b>7,564</b>	<b>22,616</b>	<b>99.9</b>	<b>100.0</b>		
<b>TOTAL EMPLOYEES</b>		<b>30,180</b>				
<b>% OF FT. EMP.</b>	<b>25.1</b>	<b>74.9</b>				
<b>% OF F. EMP. FT.</b>		<b>79.7</b>				
<b>F. AS % OF EMP.</b>		<b>78.2</b>				



TABLE A-1.2

## NATIONAL - Full-Time Employees - Royal Bank

			% Male of Total Male	% Female of Total Female	Salaries	
	Male	Female			Lowest	Highest
Upp. Mgrs.	153	2	1.8	0.0	65,000 to 69,999	70,000+
Mid. Mgrs.	5,044	3,236	59.3	12.8	20,000 to 22,499	70,000+
Professionals	1,760	2,704	20.7	10.7	15,000 to 17,499	70,000+
Supervisors	42	813	0.5	3.2	15,000 to 17,499	35,000 to 39,999
Clerical	1,334	18,463	15.7	73.0	12,500 to 14,999	35,000 to 39,999
Other	172	87	2.0	0.3	12,500 to 14,999	55,000 to 59,999
TOTAL	8,505	25,305	100.0	100.0		
TOTAL EMPLOYEES		33,810				
% OF FT. EMP.	25.2	74.8				
% OF F. EMP. FT.		86.3				
F. AS % OF EMP.		77.2				

TABLE A-1.3

## NATIONAL - Full-Time Employees - Bank of Nova Scotia

	Male	Female	% Male of Total Male	% Female of Total Female	Salaries	
					Lowest	Highest
Upp. Mgrs.	121	4	2.3	0.0	70,000+	70,000+
Mid. Mgrs.	3,022	1,534	58.4	11.1	17,500 to 19,999	70,000+
Professionals	699	259	13.5	1.9	25,000 to 27,499	70,000+
Supervisors	222	2,049	4.3	14.9	15,000 to 17,499	50,000 to 54,999
Clerical	583	9,288	11.3	67.5	12,500 to 14,999	45,000 to 49,999
Other	528	630	10.2	4.6	17,500 to 19,999	60,000 to 64,999
TOTAL	5,175	13,764	100.0	100.0		
TOTAL EMPLOYEES		18,939				
% OF FT. EMP.	27.3	72.7				
% OF F. EMP. FT.		76.6				
F. AS % OF EMP.		76.9				

TABLE A-1.4

## NATIONAL - Full-Time Employees - Bank of Montreal

	% Male of Total		% Female of Total		Salaries	
	Male	Female	Male	Female	Lowest	Highest
Upp. Mgrs.	166	4	2.5	0.0	70,000+	70,000+
Mid. Mgrs.	3,627	3,774	55.6	25.9	17,500 to 19,999	70,000+
Professionals	1,704	2,379	26.1	16.3	15,000 to 17,499	70,000+
Supervisors	103	989	1.6	6.8	15,000 to 17,499	40,000 to 44,999
Clerical	698	7,366	10.7	50.5	12,500 to 14,999	30,000 to 34,999
Other	221	65	3.4	0.4	10,000 to 12,499	70,000+
TOTAL	6,519	14,577	99.9	99.9		
TOTAL EMPLOYEES		21,096				
% OF FT. EMP.	30.9	69.1				
% OF F. EMP. FT.	72.2					
F. AS % OF EMP.	74.6					

TABLE A-1.5

NATIONAL - Full-Time Employees - Toronto Dominion Bank

	Male	Female	% Male of Total Male	% Female of Total Female	Salaries Lowest	Highest
Upp. Mgrs.	330	9	7.0	0.1	70,000+	70,000+
Mid. Mgrs.	2,916	1,820	61.8	13.8	25,000 to 27,499	65,000 to 69,999
Professionals	177	68	3.8	0.5	27,500 to 29,999	70,000+
Supervisors	139	983	2.9	7.5	17,500 to 19,999	35,000 to 39,999
Clerical	1,115	10,242	23.6	77.6	12,500 to 14,999	35,000 to 39,999
Other	42	71	0.9	0.5	20,000*** to 22,499	65,000*** to 69,999
TOTAL	4,719	13,193	100.0	100.0		
TOTAL EMPLOYEES		17,912				
% OF FT. EMP.	26.3	73.7				
% OF F. EMP. FT.		77.6				
F. AS % OF EMP.		77.4				

TABLE A-1.6

## NATIONAL - Full-Time Employees - Banque Nationale

			% Male	% Female	Salaries	
	Male	Female	of Total Male	of Total Female	Lowest	Highest
Upp. Mgrs.	46	1	1.7	0.0	70,000+	70,000+
Mid. Mgrs.	1,519	519	55.9	6.7	22,500 to 24,999	70,000+
Professionals	640	616	23.6	8.0	17,500 to 19,999	70,000+
Supervisors	33	108	1.2	1.4	20,000 to 22,499	30,000 to 34,999
Clerical	244	6,002	9.0	77.9	12,500 to 14,999	35,000 to 39,999
Other	234	458	8.6	5.9	20,000 to 22,499	50,000 to 54,999
TOTAL	2,716	7,704	100.0	99.9		
TOTAL EMPLOYEES		10,420				
% OF FT. EMP.	26.1	73.9				
% OF F. EMP. FT.		80.0				
F. AS % OF EMP.		77.2				

TABLE A-2.1

## NATIONAL - Part-Time Employees - CIBC

			% Male of Total Male	% Female of Total Female	Salaries	
	Male	Female			Lowest	Highest
Upp. Mgrs.	0	0	0.0	0.0		
Mid. Mgrs.	1	2	0.3	0.0	10,000 to 12,499	20,000 to 22,499
Professionals	2	82	0.6	1.4	2,500 to 4,999	25,000 to 27,499
Supervisors	3	77	0.8	1.3	2,500 to 4,999	22,500 to 24,999
Clerical	354	5,587	97.5	96.9	0 to 2,499	30,000 to 34,999
Other	3	18	0.8	0.3	0 to 2,499	25,000 to 27,499
TOTAL	363	5,766	100.0	99.9		
TOTAL EMPLOYEES		6,129				
% OF PT. EMP.	5.9	94.1				
% OF TOTAL EMP.	1.0	15.9	= 16.9			

TABLE A-2.3

NATIONAL - Part-Time Employees - Bank of Nova Scotia

			% Male of Total Male	% Female of Total Female	Salaries	
	Male	Female			Lowest	Highest
Upp. Mgrs.	0	0	0.0	0.0		
Mid. Mgrs.	2	5	0.9	0.1	17,500 to 19,999	70,000+
Professionals	0	6	0.0	0.1	30,000 to 34,999	50,000 to 54,999
Supervisors	3	47	1.4	1.1	17,500 to 19,999	35,000 to 39,999
Clerical	211	4,130	97.2	98.3	12,500 to 14,999	30,000 to 34,999
Other	1	12	0.5	0.3	15,000 to 17,499	40,000 to 44,999
TOTAL	217	4,200	100.0	99.9		
TOTAL EMPLOYEES		4,417				
% OF PT. EMP.	4.9	95.1				
% OF TOTAL EMP.	0.9	18.0	= 18.9			

TABLE A-2.4

## NATIONAL - Part-Time Employees - Bank of Montreal

			% Male	% Female	Salaries	
	Male	Female	of Total Male	of Total Female	Lowest	Highest
Upp. Mgrs.	0	0	0.0	0.0		
Mid. Mgrs.	13	127	3.5	2.3	2,500 to 4,999	30,000 to 34,999
Professionals	33	61	8.9	1.1	2,500 to 4,999	22,500 to 24,999
Supervisors	1	21	0.3	0.4	2,500 to 4,999	22,500 to 24,999
Clerical	308	5,399	83.5	96.0	0 to 2,499	27,500 to 29,999
Other	14	16	3.8	0.3	0 to 2,499	27,500 to 29,999
TOTAL	369	5,624	100.0	100.0		
TOTAL EMPLOYEES		5,993				
% OF PT. EMP.	6.2	93.8				
% OF TOTAL EMP.	1.4	20.8	=	22.2		



TABLE A-2.5

## NATIONAL - Part-Time Employees - Toronto Dominion Bank

	Male	Female	% Male of Total Male	% Female of Total Female	Salaries	
					Lowest	Highest
Upp. Mgrs.	0	0	0.0	0.0		
Mid. Mgrs.	17	137	6.8	3.6	2,500 to 4,999	45,000 to 49,999
Professionals	0	0	0.0	0.0		
Supervisors	0	0	0.0	0.0		
Clerical	232	3,660	93.2	96.4	0 to 2,499	27,500 to 29,999
Other	0	0	0.0	0.0		
TOTAL	249	3,797	100.0	100.0		
TOTAL EMPLOYEES		4,046				
% OF PT. EMP.	6.2	93.8				
% OF TOTAL EMP.	1.1	17.3	= 18.4			

TABLE A-2.6

## NATIONAL - Part-Time Employees - Banque Nationale

	Male	Female	% Male of Total Male	% Female of Total Female	Salaries	
					Lowest	Highest
Upp. Mgrs.	0	0	0.0	0.0		
Mid. Mgrs.	0	0	0.0	0.0		
Professionals	0	1	0.0	0.1	12,500 to 14,999	12,500 to 14,999
Supervisors	0	0	0.0	0.0		
Clerical	103	1,892	84.4	98.5	not given to 22,499	20,000
Other	19	27	15.6	1.4	5,000 to 7,499	20,000 to 22,499
TOTAL	122	1,920	100.0	100.0		
TOTAL EMPLOYEES		2,042				
% OF PT. EMP.	6.0	94.0				
% OF TOTAL EMP.	1.0	15.4	= 16.4			

**APPENDIX B**

**NATIONAL FULL AND PART TIME EMPLOYEES  
BY BANK, OCCUPATIONAL CATEGORY,  
SALARY QUARTILE AND OCCUPATIONAL QUARTILE, AND SEX**

**APPENDIX B**  
**NATIONAL FULL AND PART TIME EMPLOYEES**  
**BY BANK, OCCUPATIONAL CATEGORY,**  
**SALARY RANGE AND OCCUPATIONAL QUARTILE, AND SEX**

Table B-1.1 National - Full Time Employees - CIBC

Table B-1.2 National - Full Time Employees - Royal Bank of Canada

Table B-1.3 National - Full Time Employees - Bank of Nova Scotia

Table B-1.4 National - Full Time Employees - Bank of Montreal

Table B-1.5 National - Full Time Employees - Toronto Dominion Bank

Table B-1.6 National - Full Time Employees - Banque Nationale

Table B-2.1 National - Part Time Employees - CIBC

Table B-2.2 National - Part Time Employees - Royal Bank of Canada

Table B-2.3 National - Part Time Employees - Bank of Nova Scotia

Table B-2.4 National - Part Time Employees - Bank of Montreal

Table B-2.5 National - Part Time Employees - Toronto Dominion Bank

Table B-2.6 National - Part Time Employees - Banque Nationale

Table B-3.1 Salary Ranges by Occupational Quartile - CIBC

Table B-3.2 Salary Ranges by Occupational Quartile - Royal Bank

Table B-3.3 Salary Ranges by Occupational Quartile - Nova Scotia

Table B-3.4 Salary Ranges by Occupational Quartile - Bank of Montreal

Table B-3.5 Salary Ranges by Occupational Quartile - Toronto Dominion

Table B-3.6 Salary Ranges by Occupational Quartile - Banque Nationale

## APPENDIX B

### EXPLANATION OF CALCULATIONS

- Male - Total number of full time (part time) male employees in the bank on a national basis in each occupation by quartile. A total is then calculated for each occupation. Example: CIBC - Upper Level Managers, Quartile 1 - 152 full time male employees are in the upper level manager category, quartile 1 and 158 male employees are in this occupation.
- Female - Total number of full time (part time) female employees in the bank on a national basis in each occupation by quartile. A total is then calculated for each occupation. Example: CIBC - Upper Level Managers, Quartile 1 - 5 full time female employees are in the upper level manager category, quartile 1 and 5 female employees are in this occupation.
- Male % of M Category - Percentage of full time (part time) male employees in each quartile for a particular occupation. The (number of full time (part time) male employees in a quartile/total number of full time (part time) male employees in category) x 100. Example: CIBC - Upper Level Managers, Quartile 1 -  $(152/158) \times 100 = 96.2\%$  of males in this occupation are in quartile 1.
- Female % of F Category - Percentage of full time (part time) female employees in each quartile for a particular occupation. A total is then calculated for each occupation. The (number of full time (part time) female employees in a quartile/total number of full time (part time) female employees in category) x 100. Example: CIBC - Upper Level Managers, Quartile 1 -  $(5/5) \times 100 = 100.0\%$  of females in this occupation are in quartile 1.
- Female % of Quartile - Percentage of each quartile that is female. The (number of full time (part time) female employees in each quartile/total number of full time (part time) employees in each quartile) x 100. A total is then calculated for each occupation. Example: CIBC - Upper Level Managers, quartile 1 -  $(5/157) \times 100 = 3.2\%$  of this quartile is female.
- Female % of Total Employees - female labour force as a percentage of the total labour force found in each quartile. The (number of full time (part time) females in each quartile/total number of full time (part time) employees) x 100. Example: CIBC - Upper Level Managers, Quartile 1 -  $(5/30,180) \times 100 = 0.0\%$  - females in the upper level manager quartile 1 represent 0.0% of all employees.
- Total Employees - The total number of full time (part time) females by sex.

## Calculation of Salary Ranges by Quartile

If the highest salary was not "\$70,000+" the calculations were:

The width of each quartile was calculated by subtracting the lowest salary from the highest salary and dividing the result by four.

The width of each quartile was then added to the lowest salary to find the top salary for the first quartile. The bottom of the second quartile was calculated by adding one to the top of the first quartile. The top of the second quartile was calculated by adding the width of the quartile to the bottom of quartile two. The bottom of the third quartile was calculated by adding one to the top of the second quartile, etc.

If the highest salary was "\$70,000+" the calculations were:

The width of each quartile was calculated by subtracting the lowest salary from the highest salary and dividing the result by three. This is divided by three and not by four as in the above calculations because the high for the salary range is not actually given.

The width of each quartile was then added to the lowest salary to find the top salary for the first quartile. The bottom of the second quartile was calculated by adding one to the top of the first quartile. The top of the second quartile was calculated by adding the width of the quartile to the bottom of quartile two. The bottom of the third quartile was calculated by adding one to the top of the second quartile, etc.

Therefore; any salaries for quartiles with \$70,000+ as the highest salary will be over stated with respect to salary quartile size because actual highest salary was not given.

TABLE B-1.1

## NATIONAL - Full-Time Employees - CIBC

		Male	Female	Male % of M Category	Female % % of F Category	Female % of Quartile	Female % of Total Employees
Upper-Level Managers	4	1	0	0.6	0.0	0.0	0.0
	3	0	0	0.0	0.0	0.0	0.0
	2	5	0	3.2	0.0	0.0	0.0
	1	152	5	96.2	100.0	3.2	0.0
TOTAL		158	5	100.0	100.0	3.1	0.0
Middle-Level Managers	4	3	0	0.1	0.0	0.0	0.0
	3	94	2	2.7	0.1	2.1	0.0
	2	1,574	149	45.3	8.1	9.5	0.5
	1	1,804	1,687	51.9	91.8	48.3	5.6
TOTAL		3,475	1,838	100.0	100.0	34.6	6.1
Professionals	4	4	0	0.2	0.0	0.0	0.0
	3	5	0	0.3	0.0	0.0	0.0
	2	171	25	10.5	1.3	12.8	0.1
	1	1,456	1,971	89.0	98.7	57.5	6.5
TOTAL		1,636	1,996	100.0	100.0	55.0	6.6
Supervisors	4	23	44	6.1	1.8	65.7	0.1
	3	79	299	20.9	11.9	79.1	1.0
	2	128	1,165	33.9	46.5	90.1	3.9
	1	148	999	39.2	39.8	87.1	3.3
TOTAL		378	2,507	100.1	100.0	86.9	8.3
Clerical	4	70	135	4.6	0.8	65.9	0.4
	3	299	660	19.6	4.1	68.8	2.2
	2	523	5,658	34.3	35.6	91.5	18.7
	1	632	9,462	41.5	59.5	93.7	31.4
TOTAL		1,524	15,915	100.0	100.0	91.3	52.7
Other	4	26	3	6.6	0.8	10.3	0.0
	3	70	26	17.8	7.3	27.1	0.1
	2	214	156	54.5	43.9	42.2	0.7
	1	83	170	21.1	47.9	67.2	0.8
TOTAL		393	355	100.0	99.9	47.5	1.6
TOTAL EMPLOYEES		7,564	22,616	=	30,180		

TABLE B-1.2

## NATIONAL - Full-Time Employees - Royal Bank

		Male	Female	Male % of M Category	Female % of F Category	Female % of Quartile	Female % of Total Employees
Upper-Level Managers	4	4	0	2.6	0.0	0.0	0.0
	3	3	0	2.0	0.0	0.0	0.0
	2	31	0	20.3	0.0	0.0	0.0
	1	115	2	75.2	100.0	1.3	0.0
TOTAL		153	2	100.1	100.0	1.3	0.0
Middle-Level Managers	4	1	0	0.0	0.0	0.0	0.0
	3	267	3	5.3	0.1	1.1	0.0
	2	2,223	270	44.1	8.3	10.8	0.8
	1	2,553	2,963	50.6	91.6	53.7	8.8
TOTAL		5,044	3,236	100.0	100.0	39.1	9.6
Professionals	4	11	0	0.6	0.0	0.0	0.0
	3	35	3	2.0	0.1	7.9	0.0
	2	396	114	22.5	4.2	22.4	0.3
	1	1,318	2,587	74.9	95.7	66.2	7.7
TOTAL		1,760	2,704	100.0	100.0	60.6	8.0
Supervisors	4	2	3	4.7	0.4	60.0	0.0
	3	9	151	20.9	18.6	94.4	0.4
	2	18	439	44.2	54.0	96.1	1.7
	1	13	220	30.2	27.1	94.4	0.7
TOTAL		42	813	100.0	100.1	95.1	3.2
Clerical	4	9	35	0.7	0.2	79.5	0.1
	3	62	827	4.6	4.5	93.0	2.4
	2	473	8,604	35.5	46.6	94.8	25.4
	1	790	8,997	59.2	48.7	91.9	26.6
TOTAL		1,334	18,463	100.0	100.0	93.3	54.6
Other	4	20	2	11.6	2.3	9.1	0.0
	3	63	5	36.6	5.7	7.4	0.0
	2	64	39	37.2	44.8	37.9	0.2
	1	25	41	14.5	47.1	62.1	0.2
TOTAL		172	87	99.9	99.9	33.6	0.3
TOTAL EMPLOYEES		8,505	25,305	= 33,810			



TABLE B-13

## NATIONAL - Full-Time Employees - Bank of Nova Scotia

		Male	Female	Male % of M Category	Female % of F Category	Female % of Quartile	Female % of Total Employees
Upper-Level Managers	4	1	0	0.8	0.0	0.0	0.0
	3	1	0	0.8	0.0	0.0	0.0
	2	1	0	0.8	0.0	0.0	0.0
	1	118	4	97.5	100.0	3.4	0.0
TOTAL		121	4	99.9	100.9	3.2	0.0
Middle-Level Managers	4	12	1	0.4	0.1	7.7	0.0
	3	237	13	7.8	0.8	5.2	0.1
	2	1,454	162	48.1	10.6	10.0	0.9
	1	1,319	1,358	43.6	88.5	50.7	7.2
TOTAL		3,022	1,534	99.9	100.0	33.7	8.1
Professionals	4	6	0	0.9	0.0	0.0	0.0
	3	54	12	7.7	4.6	18.2	0.1
	2	343	74	49.1	28.6	17.7	0.4
	1	296	173	42.3	66.8	36.9	0.9
TOTAL		699	259	100.0	100.0	27.0	1.4
Supervisors	4	3	1	1.4	0.0	25.0	0.0
	3	15	15	6.8	0.7	50.0	0.1
	2	75	477	33.8	23.3	86.4	2.5
	1	129	1,556	58.1	75.9	92.3	8.2
TOTAL		222	2,049	100.1	99.9	90.2	10.8
Clerical	4	9	3	1.5	0.0	25.0	0.0
	3	31	70	5.3	0.8	69.3	0.4
	2	133	1,433	22.8	15.4	91.5	7.6
	1	410	7,782	70.3	83.8	95.0	41.1
TOTAL		583	9,288	99.9	100.0	94.1	49.0
Other	4	35	2	6.6	0.3	5.4	0.0
	3	101	26	19.1	4.1	20.5	2.2
	2	230	236	43.6	37.5	50.6	20.4
	1	162	366	30.7	58.1	69.3	31.6
TOTAL		528	630	100.0	100.0	54.4	54.4
TOTAL EMPLOYEES		5,175	13,764	= 18,939			

TABLE B-1.4

## NATIONAL - Full-Time Employees - Bank of Montreal

		Male	Female	Male % of M Category	Female % of F Category	Female % of Quartile	Female % of Total Employees
Upper-Level Managers	4	1	0	0.6	0.0	0.0	0.0
	3	2	0	1.2	0.0	0.0	0.0
	2	7	0	4.2	0.0	0.0	0.0
	1	156	4	94.0	100.0	2.6	0.0
TOTAL		166	4	100.0	100.0	2.4	0.0
Middle-Level Managers	4	35	2	1.0	0.1	5.4	0.0
	3	515	34	14.2	0.9	6.2	0.2
	2	1,926	442	53.1	11.7	18.7	2.1
	1	1,151	3,296	31.7	87.3	74.1	15.6
TOTAL		3,627	3,774	100.0	100.0	51.0	17.9
Professionals	4	3	0	0.2	0.0	0.0	0.0
	3	2	0	0.1	0.0	0.0	0.0
	2	79	12	4.6	0.5	13.2	0.1
	1	1,620	2,367	95.1	99.5	59.4	11.2
TOTAL		1,704	2,379	100.0	100.0	58.3	11.3
Supervisors	4	5	6	4.9	0.6	54.5	0.0
	3	50	108	48.5	10.9	68.4	0.5
	2	40	487	38.8	49.2	92.4	2.3
	1	8	388	7.8	39.2	98.0	1.8
TOTAL		103	989	100.0	99.9	90.6	4.7
Clerical	4	1	13	0.1	0.2	92.9	0.1
	3	46	461	6.6	6.3	90.9	2.2
	2	360	4,636	51.6	62.9	92.8	22.0
	1	291	2,256	41.7	30.6	88.6	10.7
TOTAL		698	7,366	100.0	100.0	91.3	34.9
Other	4	31	3	14.0	4.6	8.8	0.0
	3	56	8	25.3	12.3	12.5	0.0
	2	60	24	27.1	36.9	28.6	0.1
	1	74	30	33.5	46.2	28.8	0.1
TOTAL		221	65	99.9	100.0	22.7	0.3
TOTAL EMPLOYEES		6,519	14,577	= 21,096			

TABLE B-1.5

## NATIONAL - Full-Time Employees - Toronto Dominion Bank

		Male	Female	Male % of M Category	Female % of F Category	Female % of Quartile	Female % of Total Employees
Upper-Level Managers	4	5	0	1.5	0.0	0.0	0.0
	3	12	0	3.6	0.0	0.0	0.0
	2	40	0	12.1	0.0	0.0	0.0
	1	273	9	82.7	100.0	3.3	0.1
TOTAL		330	9	99.9	100.0	2.7	0.1
Middle-Level Managers	4	372	22	12.8	1.2	5.6	0.1
	3	682	121	23.4	6.6	15.1	0.7
	2	1,122	705	38.5	38.7	38.6	3.9
	1	740	972	25.4	53.4	56.8	5.4
TOTAL		2,916	1,820	100.0	99.9	38.4	10.2
Professionals	4	11	1	6.2	1.5	8.3	0.0
	3	49	13	27.7	19.1	21.0	0.1
	2	109	44	61.6	64.7	28.8	0.2
	1	8	10	4.5	14.7	55.6	0.1
TOTAL		177	68	100.0	100.0	27.8	0.4
Supervisors	4	0	23	0.0	2.3	100.0	0.1
	3	25	197	18.0	19.1	88.7	1.1
	2	87	623	62.6	64.7	87.7	3.5
	1	27	140	19.4	14.7	83.8	0.8
TOTAL		139	983	100.0	100.0	87.6	5.5
Clerical	4	5	51	0.4	0.5	91.1	0.3
	3	102	484	9.1	4.7	82.6	2.7
	2	561	4,565	50.3	44.6	89.1	25.5
	1	447	5,142	40.1	50.2	92.0	28.7
TOTAL		1,115	10,242	99.9	100.0	90.2	57.2
Other	4	2	1	4.8	1.4	33.3	0.0
	3	8	7	19.0	9.9	46.7	0.1
	2	27	30	64.3	42.3	52.6	0.2
	1	5	33	11.9	86.8	0.2	
TOTAL		42	71	100.0	100.1	62.8	0.4
TOTAL EMPLOYEES		4,719	13,193	= 17,912			

TABLE B-1.6

## NATIONAL - Full-Time Employees - Banque Nationale

		Male	Female	Male % of M Category	Female % of F Category	Female % of Quartile	Female % of Total Employees
Upper-Level Managers	4	2	0	4.3	0.0	0.0	0.0
	3	0	0	0.0	0.0	0.0	0.0
	2	2	0	4.3	0.0	0.0	0.0
	1	42	1	91.3	100.0	2.3	0.0
TOTAL		46	1	99.9	100.0	2.1	0.0
Middle-Level Managers	4	1	1	0.1	0.2	50.0	0.0
	3	4	0	0.3	0.0	0.0	0.0
	2	255	12	16.8	2.3	4.5	0.1
	1	1,259	506	82.9	97.5	28.7	4.9
TOTAL		1,519	519	100.1	100.0	25.5	5.0
Professionals	4	1	0	0.2	0.0	0.0	0.0
	3	5	1	0.8	0.2	16.7	0.0
	2	55	12	8.6	1.9	17.9	0.1
	1	579	603	90.5	97.9	51.0	5.8
TOTAL		640	616	100.1	100.0	49.0	5.9
Supervisors	4	1	3	3.0	2.8	75.0	0.0
	3	14	25	42.4	23.1	64.1	0.2
	2	14	56	42.4	51.9	80.0	0.5
	1	4	24	12.1	22.2	85.7	0.2
TOTAL		33	108	99.9	100.0	76.6	1.0
Clerical	4	0	3	0	0.1	100.0	0.0
	3	14	106	5.7	1.8	88.3	1.0
	2	97	1,998	39.8	33.3	95.4	19.2
	1	133	3,895	54.5	64.9	96.7	37.4
TOTAL		244	6,002	100.0	100.1	96.1	57.6
Other	4	19	0	8.1	0.0	0.0	0.0
	3	32	1	13.7	0.2	3.0	0.0
	2	70	53	29.9	11.6	43.1	0.5
	1	113	404	48.3	88.2	78.1	3.9
TOTAL		234	458	100.0	100.0	66.2	4.4
TOTAL EMPLOYEES		2,716	7,704	= 10,420			

TABLE B-2.1

## NATIONAL - Part-Time Employees - CIBC

		Male	Female	Male % of M Category	Female % of F Category	Female % of Quartile	Female % of Total Employees
Upper-Level Managers	4	0	0	0.0	0.0	0.0	0.0
	3	0	0	0.0	0.0	0.0	0.0
	2	0	0	0.0	0.0	0.0	0.0
	1	0	0	0.0	0.0	0.0	0.0
TOTAL		0	0	0.0	0.0	0.0	0.0
Middle-Level Managers	4	0	2	0.0	100.0	100.0	0.0
	3	0	0	0.0	0.0	0.0	0.0
	2	0	0	0.0	0.0	0.0	0.0
	1	1	0	100.0	0.0	0.0	0.0
TOTAL		1	2	100.0	100.0	66.7	0.0
Professionals	4	0	6	0.0	7.3	100.0	0.1
	3	0	33	0.0	40.2	100.0	0.5
	2	0	38	0.0	46.3	100.0	0.6
	1	2	5	100.0	6.1	71.4	0.1
TOTAL		2	82	100.0	99.9	97.6	1.3
Supervisors	4	0	2	0.0	2.6	100.0	0.0
	3	0	18	0.0	23.4	100.0	0.3
	2	3	43	100.0	55.8	93.5	0.7
	1	0	14	0.0	18.2	100.0	0.2
TOTAL		3	77	100.0	100.0	96.3	1.3
Clerical	4	0	1	0.0	0.0	100.0	0.0
	3	1	26	0.3	0.5	96.3	0.4
	2	112	2,896	31.6	51.8	96.3	47.3
	1	241	2,664	68.1	47.7	91.7	43.5
TOTAL		354	5,587	100.0	100.0	94.0	91.2
Other	4	1	3	33.3	16.7	75.0	0.0
	3	1	5	33.3	27.8	83.3	0.1
	2	1	7	33.3	38.9	87.5	0.1
	1	0	3	0.0	16.7	100.0	0.0
TOTAL		3	18	99.9	100.1	85.7	0.3
TOTAL EMPLOYEES		363	5,766	= 6,129			

TABLE B-2.2

## NATIONAL - Part-Time Employees - Royal Bank of Canada

		Male	Female	Male % of M Category	Female % of F Category	Female % of Quartile	Female % of Total Employees
Upper-Level Managers	4	0	0	0.0	0.0	0.0	0.0
	3	0	0	0.0	0.0	0.0	0.0
	2	0	0	0.0	0.0	0.0	0.0
	1	0	0	0.0	0.0	0.0	0.0
TOTAL		0	0	0.0	0.0	0.0	0.0
Middle-Level Managers	4	0	2	0.0	13.3	100.0	0.0
	3	0	2	0.0	13.3	100.0	0.0
	2	0	6	0.0	40.0	100.0	0.1
	1	0	5	0.0	33.3	100.0	0.1
TOTAL		0	15	0.0	99.9	100.0	0.4
Professionals	4	0	1	0.0	2.2	100.0	0.0
	3	0	1	0.0	2.2	100.0	0.0
	2	0	27	0.0	60.0	100.0	0.6
	1	1	16	100.0	35.6	94.1	0.4
TOTAL		1	45	100.0	100.0	97.8	1.1
Supervisors	4	0	2	0.0	10.5	100.0	0.0
	3	0	3	0.0	15.8	100.0	0.1
	2	0	6	0.0	31.6	100.0	0.1
	1	2	8	100.0	42.1	80.0	0.2
TOTAL		2	19	100.0	100.0	90.5	0.5
Clerical	4	0	1	0.0	0.0	100.0	0.0
	3	2	37	1.2	0.9	94.9	0.9
	2	57	1,634	33.9	41.7	96.6	39.1
	1	109	2,242	64.9	57.3	95.4	53.7
TOTAL	168	3,914	100.0	99.9	95.9	93.7	
Other	4	1	6	100.0	54.5	85.7	0.1
	3	0	1	0.0	9.1	100.0	0.0
	2	0	1	0.0	9.1	100.0	0.0
	1	0	3	0.0	27.3	100.0	0.1
TOTAL		1	11	100.0	100.0	91.7	0.3
TOTAL EMPLOYEES		172	4,004	= 4,176			

TABLE B-2.3

## NATIONAL - Part-Time Employees - Bank of Nova Scotia

		Male	Female	Male % of M Category	Female % of F Category	Female % of Quartile	Female % of Total Employees
Upper-Level Managers	4	0	0	0.0	0.0	0.0	0.0
	3	0	0	0.0	0.0	0.0	0.0
	2	0	0	0.0	0.0	0.0	0.0
	1	0	0	0.0	0.0	0.0	0.0
TOTAL		0	0	0.0	0.0	0.0	0.0
Middle-Level Managers	4	0	1	0.0	20.0	100.0	0.0
	3	0	0	0.0	0.0	0.0	0.0
	2	0	0	0.0	0.0	0.0	0.0
	1	2	4	100.0	80.0	66.7	0.1
TOTAL		2	5	100.0	100.0	71.4	0.1
Professionals	4	0	2	0.0	33.3	100.0	0.0
	3	0	2	0.0	33.3	100.0	0.0
	2	0	0	0.0	0.0	0.0	0.0
	1	0	2	0.0	33.3	100.0	0.0
TOTAL		0	6	0.0	99.9	100.0	0.1
Supervisors	4	0	1	0.0	2.1	100.0	0.0
	3	0	2	0.0	4.3	100.0	0.0
	2	0	9	0.0	19.1	100.0	0.2
	1	3	35	100.0	74.5	92.1	0.8
TOTAL		3	47	100.0	100.0	94.0	1.1
Clerical	4	1	5	0.5	0.1	83.3	0.1
	3	0	87	0.0	2.1	100.0	2.0
	2	23	1,925	10.9	46.6	98.8	43.6
	1	187	2,113	88.6	51.2	91.9	47.8
TOTAL		211	4,130	100.0	100.0	95.1	93.5
Other	4	0	4	0.0	33.3	100.0	0.1
	3	0	1	0.0	8.3	100.0	0.0
	2	0	3	0.0	25.0	100.0	0.1
	1	1	4	100.0	33.3	80.0	0.1
TOTAL		1	100.0	99.9	92.3	0.3	
TOTAL EMPLOYEES		217	4,200	= 4,417			

TABLE B-2.4

## NATIONAL - Part-Time Employees - Bank of Montreal

		Male	Female	Male % of M Category	Female % of F Category	Female % of Quartile	Female % of Total Employees
Upper-Level Managers	4	0	0	0.0	0.0	0.0	0.0
	3	0	0	0.0	0.0	0.0	0.0
	2	0	0	0.0	0.0	0.0	0.0
	1	0	0	0.0	0.0	0.0	0.0
TOTAL		0	0	0.0	0.0	0.0	0.0
Middle-Level Managers	4	0	6	0.0	4.7	100.0	0.1
	3	2	31	15.4	24.4	93.9	0.5
	2	4	67	30.8	52.8	94.4	0.1
	1	7	23	53.8	18.1	76.7	0.4
TOTAL		13	127	100.0	100.0	90.7	2.1
Professionals	4	2	7	6.1	11.5	77.8	0.1
	3	30	22	90.9	36.1	42.3	0.4
	2	1	30	3.0	49.2	96.8	0.5
	1	0	2	0.0	3.3	100.0	0.0
TOTAL		33	61	100.0	100.1	64.9	1.0
Supervisors	4	1	7	100.0	33.3	87.5	0.1
	3	0	5	0.0	23.8	100.0	0.1
	2	0	6	0.0	28.6	100.0	0.1
	1	0	3	0.0	14.3	100.0	0.1
TOTAL		1	21	100.0	100.0	95.5	0.4
Clerical	4	0	8	0.0	0.1	100.0	0.1
	3	34	930	11.0	17.2	96.5	15.5
	2	161	3,378	52.3	62.6	95.5	56.4
	1	113	1,083	36.7	20.1	90.6	18.1
TOTAL		308	5,399	100.0	100.0	94.6	90.1
Other	4	4	3	28.6	18.8	42.9	0.1
	3	3	2	21.4	12.5	40.0	0.0
	2	4	5	28.6	31.3	55.6	0.1
	1	3	6	21.4	37.5	66.7	0.1
TOTAL		14	16	100.0	100.1	53.3	2.7
TOTAL EMPLOYEES		369	5,624	= 5,993			



TABLE B-2.5

## NATIONAL - Part-Time Employees - Toronto Dominion Bank

		Male	Female	Male % of M Category	Female % of F Category	Female % of Quartile	Female % of Total Employees
Upper-Level Managers	4	0	0	0.0	0.0	0.0	0.0
	3	0	0	0.0	0.0	0.0	0.0
	2	0	0	0.0	0.0	0.0	0.0
	1	0	0	0.0	0.0	0.0	0.0
TOTAL		0	0	0.0	0.0	0.0	0.0
Middle-Level Managers	4	2	3	11.8	2.2	60.0	0.1
	3	5	16	29.4	11.7	76.2	0.4
	2	6	78	35.3	56.9	92.9	1.9
	1	4	40	23.5	29.2	90.9	1.0
TOTAL		17	137	100.0	100.0	89.0	3.3
Professionals	4	0	0	0.0	0.0	0.0	0.0
	3	0	0	0.0	0.0	0.0	0.0
	2	0	0	0.0	0.0	0.0	0.0
	1	0	0	0.0	0.0	0.0	0.0
TOTAL		0	0	0.0	0.0	0.0	0.0
Supervisors	4	0	0	0.0	0.0	0.0	0.0
	3	0	0	0.0	0.0	0.0	0.0
	2	0	0	0.0	0.0	0.0	0.0
	1	0	0	0.0	0.0	0.0	0.0
TOTAL		0	0	0.0	0.0	0.0	0.0
Clerical	4	4	12	1.7	0.3	75.0	0.3
	3	17	302	7.3	8.3	94.7	7.5
	2	99	1,979	42.7	54.1	95.2	48.9
	1	112	1,367	48.3	37.4	92.4	33.8
TOTAL		232	3,660	100.0	100.1	94.0	90.5
Other	4	0	0	0.0	0.0	0.0	0.0
	3	0	0	0.0	0.0	0.0	0.0
	2	0	0	0.0	0.0	0.0	0.0
	1	0	0	0.0	0.0	0.0	0.0
TOTAL		0	0	0.0	0.0	0.0	0.0
TOTAL EMPLOYEES		249	3,797	= 4,046			

TABLE B-2.6

## NATIONAL - Part-Time Employees - Banque Nationale

		Male	Female	Male % of M Category	Female % of F Category	Female % of Quartile	Female % of Total Employees
Upper-Level Managers	4	0	0	0.0	0.0	0.0	0.0
	3	0	0	0.0	0.0	0.0	0.0
	2	0	0	0.0	0.0	0.0	0.0
	1	0	0	0.0	0.0	0.0	0.0
TOTAL		0	0	0.0	0.0	0.0	0.0
Middle-Level Managers	4	0	0	0.0	0.0	0.0	0.0
	3	0	0	0.0	0.0	0.0	0.0
	2	0	0	0.0	0.0	0.0	0.0
	1	0	0	0.0	0.0	0.0	0.0
TOTAL		0	0	0.0	0.0	0.0	0.0
Professionals	4	0	1	0.0	100.0	100.0	0.0
	3	0	0	0.0	0.0	0.0	0.0
	2	0	0	0.0	0.0	0.0	0.0
	1	0	0	0.0	0.0	0.0	0.0
TOTAL		0	1	0.0	100.0	100.0	0.0
Supervisors	4	0	0	0.0	0.0	0.0	0.0
	3	0	0	0.0	0.0	0.0	0.0
	2	0	0	0.0	0.0	0.0	0.0
	1	0	0	0.0	0.0	0.0	0.0
TOTAL		0	0	0.0	0.0	0.0	0.0
Clerical	4	3	67	2.9	3.5	95.7	3.3
	3	14	208	13.6	11.0	93.7	10.2
	2	48	1,224	46.6	64.7	96.2	59.9
	1	38	393	36.9	20.8	91.2	19.2
TOTAL		103	1,892	100.0	100.0	94.8	92.7
Other	4	9	2	47.4	7.4	18.2	0.1
	3	6	4	31.6	14.8	40.0	0.2
	2	1	5	5.3	18.5	83.3	0.2
	1	3	16	15.8	59.3	84.2	0.8
TOTAL		19	27	100.1	100.0	58.7	1.3
TOTAL EMPLOYEES		122	1,920	= 2,042			

TABLE B-3.1

## SALARY RANGES BY OCCUPATIONAL QUARTILE

NATIONAL - Full-Time Employees - CIBC

		Male	Female	Male % of M Category	Female % of F Category	Calculated Salary Ranges	
						Lowest	Highest
Upper-Level Managers	4	1	0	0.6	0.0		
	3	0	0	0.0	0.0		
	2	5	0	0.6	0.0		
	1	152	5	96.2	100.0	70,000+	
Middle-Level Managers	4	3	0	0.1	0.0	70,000+	
	3	94	2	2.7	0.1	52,001	70,000
	2	1,574	149	45.3	8.1	35,001	52,500
	1	1,804	1,687	51.9	91.8	17,500	35,000
Professionals	4	4	0	0.2	0.0	70,000+	
	3	5	0	0.3	0.0	51,668	70,000
	2	171	25	10.5	1.3	33,334	51,667
	1	1,456	1,971	89.0	98.7	15,000	33,333
Supervisors	4	23	44	6.1	1.8	37,501	45,000
	3	79	299	20.9	11.9	30,001	37,500
	2	128	1,165	33.9	46.5	22,501	30,000
	1	148	999	39.2	39.8	15,000	22,500
Clerical	4	70	135	4.6	0.8	32,501	40,000
	3	299	660	19.6	4.1	25,001	32,500
	2	523	5,658	34.3	35.6	17,501	25,000
	1	632	9,462	41.5	59.5	10,000	17,500
Other	4	26	3	6.6	0.8	70,000+	
	3	70	26	17.8	7.3	50,835	70,000
	2	214	156	54.5	43.9	31,668	50,834
	1	83	170	21.1	47.9	12,500	31,667

TABLE B-3.2

## SALARY RANGES BY OCCUPATIONAL QUARTILE

NATIONAL - Full-Time Employees - Royal Bank

		Male	Female	Male % of M Category	Female % of F Category	Calculated Salary Ranges	
						Lowest	Highest
Upper-Level Managers	4	4	0	2.6	0.0		
	3	3	0	2.0	0.0		
	2	31	0	20.3	0.0		
	1	115	2	75.2	100.0	70,000+	
Middle-Level Managers	4	1	0	0.0	0.0	70,000+	
	3	267	3	5.3	0.1	53,335	70,000
	2	2,223	270	44.1	8.3	36,668	53,334
	1	2,553	2,963	50.6	91.6	20,000	36,667
Professionals	4	11	0	0.6	0.0	70,000+	
	3	35	3	2.0	0.1	51,668	70,000
	2	396	114	22.5	4.2	33,334	51,667
	1	1,318	2,587	74.9	95.7	15,000	33,333
Supervisors	4	2	3	4.7	0.4	33,751	40,000
	3	9	151	20.9	18.6	27,501	33,750
	2	18	439	44.2	54.0	21,251	27,500
	1	13	220	30.2	27.1	15,000	21,250
Clerical	4	9	35	0.7	0.2	33,126	40,000
	3	62	827	4.6	4.5	26,251	33,125
	2	473	8,604	35.5	46.6	19,376	26,250
	1	790	8,997	59.2	48.7	12,500	19,375
Other	4	20	2	11.6	2.3	48,126	60,000
	3	63	5	36.6	5.7	36,251	48,125
	2	64	39	37.2	44.8	24,376	36,250
	1	25	41	14.5	47.1	12,500	24,375

TABLE B-3.3

## SALARY RANGES BY OCCUPATIONAL QUARTILE

NATIONAL - Full-Time Employees - Bank of Nova Scotia

		Male	Female	Male % of M Category	Female % of F Category	Calculated Salary Ranges	
						Lowest	Highest
Upper-Level Managers	4	1	0	0.8	0.0		
	3	1	0	0.8	0.0		
	2	1	0	0.8	0.0		
	1	118	4	97.5	100.0	70,000+	
Middle-Level Managers	4	12	1	0.4	0.1	70,000+	
	3	237	13	7.8	0.8	52,001	70,000
	2	1,454	162	48.1	10.6	35,001	52,500
	1	1,319	1,358	43.6	88.5	17,500	35,000
Professionals	4	6	0	0.9	0.0	70,000+	
	3	54	12	7.7	4.6	55,001	70,000
	2	343	74	49.1	28.6	40,001	55,000
	1	296	173	42.3	66.8	25,000	40,000
Supervisors	4	3	1	1.4	0.0	45,001	55,000
	3	15	15	6.8	0.7	35,001	45,000
	2	75	477	33.8	23.3	25,001	35,000
	1	129	1,556	58.1	75.9	15,000	25,000
Clerical	4	9	3	1.5	0.0	40,626	50,000
	3	31	70	5.3	0.8	31,251	40,625
	2	133	1,433	22.8	15.4	21,876	31,250
	1	410	7,782	70.3	83.8	12,500	21,875
Other	4	35	2	6.6	0.3	53,126	65,000
	3	101	26	19.1	4.1	41,251	53,125
	2	230	236	43.6	37.5	29,376	41,250
	1	162	366	30.7	58.1	17,500	29,375

TABLE B-3.4

## SALARY RANGES BY OCCUPATIONAL QUARTILE

NATIONAL - Full-Time Employees - Bank of Montreal

				Male % of M Category	Female % of F Category	Calculated Salary Ranges	
		Male	Female			Lowest	Highest
Upper-Level Managers	4	1	0	0.6	0.0		
	3	2	0	1.2	0.0		
	2	7	0	4.2	0.0		
	1	156	4	94.0	100.0	70,000+	
Middle-Level Managers	4	35	2	1.0	0.1	70,000+	
	3	515	34	14.2	0.9	52,501	70,000
	2	1,926	442	53.1	11.7	35,001	52,500
	1	1,151	3,296	31.7	87.3	17,500	35,000
Professionals	4	3	0	0.2	0.0	70,000+	
	3	2	0	0.1	0.0	51,668	70,000
	2	79	12	4.6	0.5	33,334	51,667
	1	1,620	2,367	95.1	99.5	15,000	33,333
Supervisors	4	5	6	4.9	0.6	37,501	45,000
	3	50	108	48.5	10.9	30,001	37,500
	2	40	487	38.8	49.2	22,501	30,000
	1	8	388	7.8	39.2	15,000	22,500
Clerical	4	1	13	0.1	0.2	29,376	35,000
	3	46	461	6.6	6.3	23,751	29,375
	2	360	4,636	51.6	62.9	18,126	23,750
	1	291	2,256	41.7	30.6	12,500	18,125
Other	4	31	3	14.0	4.6	70,000+	
	3	56	8	25.3	12.3	50,001	70,000
	2	60	24	27.1	36.9	30,001	50,000
	1	74	30	33.5	46.2	10,000	30,000

TABLE B-3.5

## SALARY RANGES BY OCCUPATIONAL QUARTILE

NATIONAL - Full-Time Employees - Toronto Dominion Bank

		Male	Female	Male % of M Category	Female % of F Category	Calculated Salary Ranges	
						Lowest	Highest
Upper-Level Managers	4	5	0	1.5	0.0		
	3	12	0	3.6	0.0		
	2	40	0	12.1	0.0		
	1	273	9	82.7	100.0	70,000+	
Middle-Level Managers	4	372	22	12.7	1.2	58,751	70,000
	3	682	121	23.4	6.6	47,501	58,750
	2	1,122	705	38.5	38.7	36,251	47,500
	1	740	972	25.4	53.4	25,000	36,250
Professionals	4	11	1	6.2	1.5	70,000+	
	3	49	13	27.7	19.1	55,835	70,000
	2	109	44	61.6	64.7	41,668	55,834
	1	8	10	4.5	14.7	27,500	41,667
Supervisors	4	0	23	0.0	2.3	34,376	40,000
	3	25	197	18.0	20.0	28,751	34,375
	2	87	623	62.6	63.4	23,126	28,750
	1	27	140	19.4	14.2	17,500	23,125
Clerical	4	5	51	0.4	0.5	33,126	40,000
	3	102	484	9.1	4.7	26,251	33,125
	2	561	4,565	50.3	44.6	19,376	26,250
	1	447	5,142	40.1	50.2	12,500	19,375
Other	4	2	1	4.8	1.4	57,501	70,000
	3	8	7	19.0	9.9	45,001	57,500
	2	27	30	64.3	42.3	32,501	45,000
	1	5	33	11.9	46.5	20,000	32,500

TABLE B-3.6

## SALARY RANGES BY OCCUPATIONAL QUARTILE

NATIONAL - Full-Time Employees - Banque Nationale

		Male	Female	Male % of M Category	Female % of F Category	Calculated Salary Ranges	
						Lowest	Highest
Upper-Level Managers	4	2	0	4.3	0.0		
	3	0	0	0.0	0.0		
	2	2	0	4.3	0.0		
	1	42	1	91.3	100.0	70,000+	
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Middle-Level Managers	4	1	1	0.1	0.2	70,000+	
	3	4	0	0.3	0.0	54,167	70,000
	2	255	12	16.8	2.3	38,334	54,166
	1	1,259	506	82.9	97.5	22,500	38,333
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Professionals	4	1	0	0.2	0.0	70,000+	
	3	5	1	0.8	0.2	52,001	70,000
	2	55	12	8.6	1.9	35,001	52,500
	1	579	603	90.5	97.9	17,500	35,000
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Supervisors	4	1	3	3.0	2.8	35,001	40,000
	3	14	25	42.4	23.1	30,001	35,000
	2	14	56	42.4	51.9	25,001	30,000
	1	4	24	12.1	22.2	20,000	25,000
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Clerical	4	0	3	0	0.1	33,126	40,000
	3	14	106	5.7	1.8	26,251	33,125
	2	97	1,998	39.8	33.3	19,376	26,250
	1	133	3,895	54.5	64.9	12,500	19,375
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Other	4	19	0	8.1	0.0	46,251	55,000
	3	32	1	13.7	0.2	37,501	46,250
	2	70	53	29.9	11.6	28,751	37,500
	1	113	404	48.3	88.2	20,000	28,750



**APPENDIX C**

**NATIONAL FULL AND PART TIME EMPLOYEES  
BY BANK, SALARY CATEGORY, AND SEX**

## APPENDIX C

### NATIONAL FULL AND PART TIME EMPLOYEES

#### BY BANK, SALARY CATEGORY, AND SEX

- Table C-1.1 National - Full Time Employees - CIBC
- Table C 1.2 National - Full Time Employees - Royal Bank of Canada
- Table C-1.3 National - Full Time Employees - Bank of Nova Scotia
- Table C-1.4 National - Full Time Employees - Bank of Montreal
- Table C-1.5 National - Full Time Employees - Toronto Dominion Bank
- Table C-1.6 National - Full Time Employees - Banque Nationale
- 
- Table C-2.1 National - Part Time Employees - CIBC
- Table C-2.2 National - Part Time Employees - Royal Bank of Canada
- Table C-2.3 National - Part Time Employees - Bank of Nova Scotia
- Table C-2.4 National - Part Time Employees - Bank of Montreal
- Table C-2.5 National - Part Time Employees - Toronto Dominion Bank
- Table C-2.6 National - Part Time Employees - Banque Nationale

## APPENDIX C

### EXPLANATION OF CALCULATIONS

Male - Total number of full time (part time) male employees in the bank on a national basis in each salary category. Example: CIBC - <\$15,000 category - 42 males earn less than \$15,000.

Female - Total number of full time (part time) female employees in the bank on a national basis in each salary category. Example: CIBC - <\$15,000 category - 757 females earn less than \$15,000.

Male % of M Category - Percentage of full time (part time) male employees in each salary category. The (number of full time (part time) male employees in a salary category/total number of full time (part time) male employees) x 100. Example: CIBC - <\$15,000 category -  $(42/7,564) \times 100 = 0.6\%$  of males earn less than \$15,000.

Female % of F Category - Percentage of full time (part time) female employees in each salary category. The (number of full time (part time) female employees in a salary category/total number of full time (part time) female employees) x 100. Example: CIBC - <\$15,000 category  $(757/22,616) \times 100 = 3.3\%$  of females earn less than \$15,000.

Female % of Total Employees - Female female labour force as a percentage of the total labour force found in each salary category. The (number of full time (part time) females in each salary category/total number of full time (part time) employees) x 100. Example: CIBC - <\$15,000 category -  $(757/30,180) \times 100 = 2.5\%$  - females earning less than \$15,000 represent 2.5% of all employees.

Total Employees - The total number of full time (part time) females by sex.

TABLE C-1.1

## NATIONAL - Full-Time Employees - CIBC

	Male	Female	Male % of M Category	Female % of F Category	Female % of Total Employees
< 15,000	42	757	0.6	3.3	2.5
15,000 - 17,499	484	5,734	6.4	25.4	19.0
17,500 - 19,999	490	6,077	6.5	26.9	20.1
20,000 - 22,499	391	3,822	5.2	16.9	12.7
22,500 - 24,999	307	1,661	4.1	7.3	5.5
25,000 - 27,499	444	1,365	5.9	6.0	4.5
27,500 - 29,999	454	972	6.0	4.3	3.2
30,000 - 34,999	887	1,191	11.7	5.3	3.9
35,000 - 39,999	963	559	12.7	2.5	1.9
40,000 - 49,999	1,484	346	19.6	1.5	1.1
50,000 - 69,999	1,288	116	17.0	0.5	0.0
> 70,000	330	16	4.4	0.1	0.0
TOTAL	7,564	22,616	100.1	100.0	

TABLE C-1.2

## NATIONAL - Full-Time Employees - Royal Bank

	Male	Female	Male % of M Category	Female % of F Category	Female % of Total Employees
< 15,000	59	461	0.7	1.8	5.4
15,000 - 17,499	524	5,244	6.2	20.7	15.5
17,500 - 19,999	450	6,842	5.3	27.0	20.2
20,000 - 22,499	412	4,297	4.8	17.0	12.7
22,500 - 24,999	450	2,435	5.3	9.6	7.2
25,000 - 27,499	440	1,773	5.2	7.0	5.2
27,500 - 29,999	377	1,256	4.4	5.0	3.7
30,000 - 34,999	932	1,535	11.0	6.1	4.5
35,000 - 39,999	1,080	815	12.7	3.2	2.4
40,000 - 49,999	1,978	522	23.3	2.1	1.5
50,000 - 69,999	1,511	118	17.8	0.5	0.6
> 70,000	292	7	3.4	0.0	0.0
TOTAL	8,505	25,305	100.1	100.0	

TABLE C-1.3

NATIONAL - Full-Time Employees - Bank of Nova Scotia

	Male	Female	Male % of M Category	Female % of F Category	Female % of Total Employees
< 15,000	23	290	0.4	2.1	1.5
15,000 - 17,499	144	2,643	2.8	19.2	14.0
17,500 - 19,999	186	3,734	3.6	27.1	19.7
20,000 - 22,499	167	2,521	3.2	18.3	13.3
22,500 - 24,999	236	1,451	4.6	10.5	7.7
25,000 - 27,499	257	1,018	5.0	7.4	5.4
27,500 - 29,999	255	656	4.9	4.8	3.5
30,000 - 34,999	611	725	11.8	5.3	3.8
35,000 - 39,999	733	368	14.2	2.7	1.9
40,000 - 49,999	1,282	252	24.8	1.8	1.3
50,000 - 69,999	999	97	19.3	0.7	0.5
> 70,000	282	9	5.4	0.1	0.0
TOTAL	5,175	13,764	100.0	100.0	

TABLE C-1.4

## NATIONAL - Full-Time Employees - Bank of Montreal

	Male	Female	Male % of M Category	Female % of F Category	Female % of Total Employees
< 15,000	43	168	0.7	1.2	0.8
15,000 - 17,499	193	1,421	3.0	9.7	6.7
17,500 - 19,999	283	3,253	4.3	22.3	15.4
20,000 - 22,499	281	2,930	4.3	20.1	13.9
22,500 - 24,999	357	2,259	5.5	15.5	10.7
25,000 - 27,499	365	1,543	5.6	10.6	7.3
27,500 - 29,999	354	955	5.4	0.6	4.5
30,000 - 34,999	820	1,026	12.6	7.0	4.9
35,000 - 39,999	782	470	12.0	3.2	2.2
40,000 - 49,999	1,439	397	22.1	2.7	1.9
50,000 - 69,999	1,227	140	18.8	1.0	0.7
> 70,000	375	15	5.8	0.1	0.1
TOTAL	6,519	14,577	100.1	100.0	

TABLE C-1.5

## NATIONAL - Full-Time Employees - Toronto Dominion Bank

	Male	Female	Male % of M Category	Female % of F Category	Female % of Total Employees
< 15,000	42	305	0.9	2.3	1.7
15,000 - 17,499	223	2,195	4.7	16.6	12.3
17,500 - 19,999	195	2,887	4.1	21.9	16.1
20,000 - 22,499	306	2,773	6.5	21.0	15.5
22,500 - 24,999	229	1,565	4.9	11.9	8.7
25,000 - 27,499	184	902	3.9	6.8	5.0
27,500 - 29,999	156	500	3.3	3.8	2.8
30,000 - 34,999	433	843	9.2	6.4	4.7
35,000 - 39,999	602	599	12.7	4.5	3.4
40,000 - 49,999	1,025	491	21.7	3.7	2.7
50,000 - 69,999	990	123	21.0	0.9	0.7
> 70,000	334	10	7.1	0.1	0.1
TOTAL	4,719	13,193	100.1	99.9	



TABLE C-1.6

NATIONAL - Full-Time Employees - Banque Nationale

	Male	Female	Male % of M Category	Female % of F Category	Female % of Total Employees
< 15,000	13	376	0.5	4.9	3.6
15,000 - 17,499	94	2,544	3.5	33.3	24.4
17,500 - 19,999	95	1,849	3.5	24.0	17.7
20,000 - 22,499	103	843	3.8	10.9	8.1
22,500 - 24,999	161	789	5.9	10.2	7.6
25,000 - 27,499	150	474	5.5	6.2	4.5
27,500 - 29,999	185	283	6.8	3.7	2.7
30,000 - 34,999	422	315	15.5	4.1	3.0
35,000 - 39,999	395	134	14.5	1.7	1.3
40,000 - 49,999	637	71	23.5	0.9	0.7
50,000 - 69,999	351	21	12.9	0.3	0.2
> 70,000	110	5	4.1	0.1	0.0
TOTAL	2,716	7,704	100.0	100.3	

TABLE C-2.1

## NATIONAL - Part-Time Employees - C.I.B.C.

	Male	Female	Male % of M Category	Female % of F Category	Female % of Total Employees
< 2,500	17	116	4.7	2.0	1.9
2,500 - 4,999	42	356	11.6	6.2	5.8
5,000 - 7,499	91	857	25.1	14.9	14.0
7,500 - 9,999	114	1,874	31.4	32.5	30.6
10,000 - 12,499	43	1,627	11.8	28.2	26.5
12,500 - 14,999	28	732	7.7	12.7	11.9
15,000 - 17,499	27	152	7.4	2.6	2.5
17,500 - 19,999	1	36	0.3	0.6	0.6
20,000 - 24,999	0	13	0.0	0.2	0.2
25,000 - 29,999	0	2	0.0	0.0	0.0
> 30,000	0	1	0.0	0.0	0.0
TOTAL	363	5,766	100.0	99.9	

TABLE C-2.2

## NATIONAL - Part-Time Employees - Royal Bank of Canada

	Male	Female	Male % of M Category	Female % of F Category	Female % of Total Employees
< 2,500	27	287	15.7	7.2	6.9
2,500 - 4,999	38	729	22.1	18.2	17.5
5,000 - 7,499	35	913	20.3	22.8	21.9
7,500 - 9,999	45	1,226	26.2	30.6	29.4
10,000 - 12,499	16	575	9.3	14.4	13.8
12,500 - 14,999	8	184	4.7	4.6	4.4
15,000 - 17,499	2	59	1.2	1.5	1.4
17,500 - 19,999	1	13	0.6	0.3	0.3
20,000 - 24,999	0	16	0.0	0.4	0.4
25,000 - 29,999	0	0	0.0	0.0	0.0
> 30,000	0	2	0.0	0.1	0.0
TOTAL	172	4,004	100.1	100.1	

TABLE C-2.3

## NATIONAL - Part-Time Employees - Bank of Nova Scotia

	Male	Female	Male % of M Category	Female % of F Category	Female % of Total Employees
< 2,500	0	0	0.0	0.0	0.0
2,500 - 4,999	0	0	0.0	0.0	0.0
5,000 - 7,499	0	0	0.0	0.0	0.0
7,500 - 9,999	0	0	0.0	0.0	0.0
10,000 - 12,499	0	0	0.0	0.0	0.0
12,500 - 14,999	49	538	22.6	12.8	12.2
15,000 - 17,499	143	1,889	65.9	45.0	42.8
17,500 - 19,999	16	1,316	7.4	31.3	29.8
20,000 - 24,999	6	435	2.8	10.4	9.8
25,000 - 29,999	3	11	1.4	0.3	0.2
> 30,000	0	11	0.0	0.3	0.2
TOTAL	217	4,200	100.1	100.1	

TABLE C-2.4

## NATIONAL - Part-Time Employees - Bank of Montreal

	Male	Female	Male % of M Category	Female % of F Category	Female % of Total Employees
< 2,500	20	128	5.4	2.3	2.1
2,500 - 4,999	53	358	14.4	6.4	6.0
5,000 - 7,499	50	603	13.6	10.7	10.1
7,500 - 9,999	61	1,152	16.5	20.5	19.2
10,000 - 12,499	62	1,368	16.8	24.3	22.8
12,500 - 14,999	69	1,186	18.7	21.1	19.8
15,000 - 17,499	39	620	10.6	11.0	10.3
17,500 - 19,999	6	160	1.6	2.8	2.7
20,000 - 24,999	7	40	1.9	0.7	0.7
25,000 - 29,999	2	8	0.5	0.1	0.1
> 30,000	0	1	0.0	0.0	0.0
TOTAL	369	5,624	100.0	99.9	

TABLE C-2.5

## NATIONAL - Part-Time Employees - Toronto Dominion Bank

	Male	Female	Male % of M Category	Female % of F Category	Female % of Total Employees
< 2,500	4	76	1.6	2.0	1.9
2,500 - 4,999	38	408	15.3	10.7	10.1
5,000 - 7,499	59	733	23.7	19.3	18.1
7,500 - 9,999	54	889	21.7	23.4	22.0
10,000 - 12,499	39	828	15.7	21.8	20.5
12,500 - 14,999	24	506	9.6	13.3	12.5
15,000 - 17,499	11	210	4.4	5.5	5.2
17,500 - 19,999	4	76	1.6	2.0	1.9
20,000 - 24,999	9	46	3.6	1.2	1.1
25,000 - 29,999	3	16	1.2	0.4	0.4
> 30,000	4	9	1.6	0.2	0.2
TOTAL	249	3,797	100.0	99.8	

TABLE C-2.6

## NATIONAL - Part-Time Employees - Banque Nationale

		Male	Female	Male % of M Category	Female % of F Category	Female % of Total Employees
< 2,500	1	0	0.8	0.0	0.0	
2,500 - 4,999		9	78	7.4	4.1	3.8
5,000 - 7,499		30	424	24.6	22.1	20.8
7,500 - 9,999		34	686	27.9	35.7	33.6
10,000 - 12,499		33	540	27.0	28.1	26.4
12,500 - 14,999		11	103	9.0	5.4	5.0
15,000 - 17,499		3	70	2.5	3.6	3.4
17,500 - 19,999		1	17	0.8	0.9	0.8
20,000 - 24,999		0	2	0.0	0.1	0.1
25,000 - 29,999		0	0	0.0	0.0	0.0
> 30,000		0	0	0.0	0.0	0.0
TOTAL		122	1,920	100.0	100.0	

**APPENDIX D**

**HIRINGS, TERMINATIONS AND NET EFFECT  
EXPLANATION OF CALCULATIONS**



## APPENDIX D

### - EXPLANATION OF CALCULATIONS

#### HIRINGS, TERMINATIONS AND NET EFFECT

Total - Total number of male and females full time (part time) employees hired/terminated by banking industry as a whole and then by each of the banks studied. Hired means those employees who were taken on strength during the reporting period. Terminated means any employee who has retired, resigned or been dismissed during a reporting period, not including temporary layoff. Example: CIBC - hired 1,909 employees during the reporting period.

Men - Total number of male full time (part time) employees hired/terminated by banking industry as a whole and then by each of the banks studied. Example: CIBC - hired 715 men during the reporting period.

Women - Total number of female full time (part time) employees hired/terminated by banking industry as a whole and then by each of the banks studied. Example: CIBC - hired 1,194 women during the reporting period.

W. % of Total - Female full time (part time) employees as a percentage of the total full time (part time) employees. The (total number of full time (part time) women hired/total number of male and female employees hired) x 100. Example: CIBC -  $1,194/(1,194 + 715) = 62.5\%$ .

NET EFFECT = the total number of employees/total male employees/total female employees hired minus the total number of employees/total male employees/total female employees terminated for both full and part time employees.

**APPENDIX E**

**PROMOTIONS IN FULL AND PART TIME EMPLOYMENT**

**EXPLANATION OF CALCULATIONS**

## APPENDIX E

### EXPLANATION OF CALCULATIONS

#### PROMOTIONS IN FULL TIME AND PART TIME EMPLOYMENT

- # of Promotions - The number of promotions that occurred in each bank are recorded by employment status and by gender. Number of promotions is defined as any employee who has permanently moved during a reporting period from one position to another and now has a higher salary or salary range than that of the previous position and a higher ranking in the business hierarchy. The number of promotions indicates the total number of transactions rather than just the total number of people who were promoted.
- % of Total - Percentage of employees in bank that have been promoted by sex, i.e. the number in the category divided by total number of employees in category. Example: CIBC -  $7,852/30,180 \times 100 = 26.0\%$  of the employees at the CIBC received promotions.
- W. % of Total - women as a percentage of total employees to receive promotions, i.e. the total number of women divided by the total number of employees. Example: CIBC -  $5,083/7,852 \times 100 = 64.7\%$ .

**APPENDIX F**

**SALARY RANGE CALCULATIONS**

## APPENDIX F SALARY RANGE CALCULATIONS

According to the Employment Equity Regulations, each employer is to first list the employees within each occupation group by salary from highest to lowest. For each occupational group the lowest salary is subtracted from the highest. This difference is divided by four to obtain the width of each quartile. For example, if there are four employees earning \$10,000, \$19,000, \$23,000 and \$30,000 the difference would be:  $(\$30,000 - \$10,000)/4 = \$5,000$ . The bottom of quartile one is the lowest salary and the top of quartile one is found by adding the width of the quartile to the lowest salary. In the above example this would be \$10,000 and \$15,000 ( $\$10,000 + \$5,000$ ). The top and bottom of quartile 2, 3 and 4 would be found by adding \$5 to the top of the preceding quartile to determine the bottom of the next quartile and the top of the next quarter is found by adding the width of the quartile to the top of the preceding quartile. In our example it would be:

4	\$25,001 - \$30,000
3	\$20,001 - \$25,000
2	\$15,001 - \$20,000
1	\$10,000 - \$15,000

The employees are grouped into the quartile according to their salary and the total number within each quartile is reported.

The top and the bottom of the salary range for each occupational group are then calculated. The highest and the lowest salary are identified. Schedule V, Table of Salary Sections which is provided by the government and duplicated below. This schedule determines which salary section includes the highest salary and which includes the lowest section. The salary range for each occupational group is reported by using the appropriate salary sections. In our example it would be \$10,000 - \$12,499 for the lowest and \$30,000 - \$34,999 for the highest. This categorization only provides the salary categories that the lowest and highest salaries fall within. It does not provide numbers or percentages of male, female or total employees within each specific salary category. However, the form does provide exact number of employees by quartiles and the range of salaries the occupation covers.

# SCHEDULE V

## Table of Salary Sections

\$70,000 and over		
\$65,000	-	\$69,999
\$60,000	-	\$64,999
\$55,000	-	\$59,999
\$50,000	-	\$54,999
\$45,000	-	\$49,999
\$35,000	-	\$39,999
\$30,000	-	\$34,999
\$27,500	-	\$29,999
\$25,000	-	\$27,499
\$22,500	-	\$24,999
\$20,000	-	\$22,499
\$17,500	-	\$19,999
\$15,000	-	\$17,499
\$12,500	-	\$14,999
\$10,000	-	\$12,499
\$ 7,500	-	\$ 9,999
\$ 5,000	-	\$ 7,499
\$ 2,500	-	\$ 4,999
\$ 0 -		\$ 2,499