

Founded in 1859, National Bank of Canada (the “Bank”) is a federally chartered Schedule I Canadian Bank and is the sixth largest bank and among the systemically important banks in Canada. It is among the most profitable banks on a global basis by return on equity. The Bank provides a comprehensive range of financial services to individuals and businesses across Canada and offers specialized services to clients worldwide. Its securities are traded on the Toronto Stock Exchange.

National Bank by the numbers as of 31 July 2022:

2.7 MILLION <i>Clients</i>	28,903 EMPLOYEES	468 BRANCHES	735 BILLION \$ <i>Assets under management and administration</i>	387 BILLION \$ <i>Total assets</i>	30 BILLION \$ <i>Market capitalization</i>
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Credit Ratings as of 31 July 2022: (*Long-Term Senior Debt*):

Aa3 Moody's	A S&P	AA (low) DBRS
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On April 29, 2022, the rating agency DBRS Morningstar upgraded the Bank's credit ratings of its short-term debt instruments to R(high).

This rating agency thus recognizes the success of the expansion of the Bank's activities across Canada, in particular via its Wealth Management and Financial Markets segments, in addition to welcoming its solid financial performance over the past few years. The agency also highlights that the Bank is at the top of its peers in terms of profitability.

National Bank is committed to meeting clients' needs and building lasting, trust-based relationships. It offers personalized service and specialized savings, investment, financing and payment solutions through a wide network of branches and electronic channels. The Bank also offers a full range of products and services for big business. It is an active player on national and international capital markets and has subsidiaries operating in securities brokerage, insurance and wealth management, as well as mutual fund and pension plan management.

In 1991, National Bank set up a specialized Government and Public Sector (GPS) team to provide personalized service to public and parapublic organizations, Crown corporations and government ministries. The team strives to build long-lasting relationships with key players in the sector, leveraging its expertise and industry knowledge to help clients optimize their operations while providing effective, client-centred service.

By retaining the National Bank, our clients will be part of an elite group and will have a experienced manager and a support team for whom customer service is of high importance.

Made Available Through Partnership with Municipal Finance Authority of British Columbia: **POOLED HIGH INTEREST SAVINGS ACCOUNT:**

PHISA offers you a convenient way to invest excess cash and offers a highly competitive interest rate, secured principal, and the ability to move funds at anytime without penalty regardless of the amount invested. Your deposits are held in your own account.

<i>Earn Interest Rate Based on Prime Rate</i>	<i>No Account Maintenance and Account Fees</i>	<i>Access to Accounts Online to Transact or View Balances and Historical Account Activity at No Charge</i>	<i>Maintain Full Liquidity in Safe and Highly Rated Canadian Chartered Bank</i>	<i>Receive Interest Monthly Based on Daily Account Balance</i>	CDIC Deposit Protection
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