

Understanding the *Investment(s)* and *Registered investment(s)*, *RRSP(s)* sections of your statement

The areas of the statement are identified with a letter or number that refers to the corresponding explanatory text. **Areas referring to registered investments (RRSPs) will only be available for personal investment accounts.**

A Summary of your accounts

This section provides an overview of the total value of your various accounts. Your investments are divided into two categories: registered (RRSP) and non-registered. In addition to the total amount you have invested, this section also shows upcoming notice of maturity dates.

B Legend

The legend defines the abbreviations used in the statement, including types of interest.

C Information about your investment accounts

The *Investment(s)* section details all your non-registered guaranteed investment certificates (GICs) held with National Bank, National Bank Trust and Natcan Trust Company. It also contains:

- The account number for your investment certificates listed;
- The transit number of the branch where your account is held;
- The name of the financial institution; and
- The name(s) of the account holder(s).

Your investment account statement: more comprehensive than ever!

You now have a snapshot of your entire National Bank and subsidiaries investment portfolio in a single statement. Your account statement will now include the information on your registered and non-registered investments held with National Bank, Natcan Trust Company and National Bank Trust that used to appear in the following three documents:

- Statement of account
- Confirmation of transaction
- Notice of maturity

If you already receive the single statement for your personal transaction accounts, personal lines of credit, or your All-In-One Banking™, your investments will now be added to it.

Investment information will not be consolidated on banking account statements for commercial clients and for clients who currently receive an investment statement at the end of the month.

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WE CAN HELP



Should you have any questions or comments, do not hesitate to contact us.

TelNat
1-888-4TELNAT (483-5628)
(514) 394-5555

For more information about the statement, visit our Web site at www.nbc.ca/statement.

Investment Solutions

1,735.16	Account No.	Type of account / Package or program
1,585.16	1,391.37	
1,456.59	1,358.71	Credit limit (\$) Available credit (\$)
	1,333.04	
	2,333.04	Information for period
1,675.68		
1,599.99		
1,563.99		
1,618.99		
1,590.30		
1,550.30		
1,517.52		
1,717.52		
2,142.52		
2,042.52		
1,967.52		
1,898.19		
51		

Your new account statement

Account Summary
2,384

Explanatory guide to the personal and commercial investment account statement

NATIONAL BANK OF CANADA 408 DE LA GAUCHETÈRE STREET WEST MONTREAL, QC H3B 4J2

Your statement as at 2006-06-02

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JOHN SAMPLE
206 TEMPORARY AVENUE
TORONTO, ON M5A 3S5

Summary of your accounts

A **Investment(s)**
You have 2 renewal notices.
Total value 26,697.23

Registered investment(s), RRSP(s)
You have 1 renewal notice.
Total value 18,451.03

B **Legend**

Key Terms:
T: Term
M: Maturity Date
D: Description of holding transaction
I: Inter-Account (See below)
C: Other Card transaction

Investment:
C: Compd
S: Simple
V: Variable rate
R: Renewal notice

1: Type of Interest:
C: Compd
S: Simple
V: Variable rate
R: Renewal notice

Please check this agreement to verify and only use it as a guide. Do not rely on it for legal advice. Do not rely on it for your tax liability. It is subject to change without notice.

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Investment(s)

E1 You have 2 renewal notices.

Account No.	Issue date	Maturity date	Principal balance (\$)	Interest rate (%)	Interest	Value at maturity (\$)	Current value (\$)	Current date	
55589572701	2006-07-02	2007-07-02	4,002.46	2.40	C	4,006.92	4,006.46		
Interest of \$22.06 will be added to the principal balance of \$4,002.46 and your certificate will be renewed for a term of 708 days.									
55589572711	2004-07-07	2007-07-07	3,633.28	3.00	C	3,676.19	3,643.78		
55589572722	2003-07-07	2008-07-07	1,887.20	6.00	C	2,257.85	1,998.58		
RENEWABLE TERM INVESTMENT									
55589572721	2005-10-26	2008-11-06	0.00	0.00	S	0.00	0.00		
Mkt. Jc. - Interest payments at 2003.42									
Mkt. Jc. - Non-interest									
55589506921	2006-05-08	2007-05-08	3,000.00	2.25	S	3,000.00	3,004.62		
Mkt. Jc. - Non-Interest (paid)									
Total							13,747.44		

F **RENEWABLE TERM INVESTMENT**

Account No.	Issue date	Maturity date	Principal balance (\$)	Interest rate (%)	Interest	Value at maturity (\$)	Current value (\$)	Current date	
55589576658	2006-07-29	2006-07-29	3,000.00	2.25	S	3,000.00	3,004.58		
Mkt. Jc. Interest will be deposited to account No. 22-002-02									
Mkt. Jc. - Tax adjustment									
Total							3,007.50		

E2 **ACTIVE MANAGEMENT GIC**

Account No.	Issue date	Maturity date	Principal balance (\$)	Interest rate (%)	Interest	Value at maturity (\$)	Current value (\$)	Current date	
55504030193	2002-11-15	2007-11-15	5,008.58	1,000.00	1,159.27	6,167.85	5,824.83		
55504030194	2004-01-15	2008-01-15	3,507.04	470.00	547.49	4,054.53	4,077.88		
Total							9,882.29		

G **Total value - Investment(s)** 26,697.23

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Registered investment(s), RRSP(s) Excluding investments issued by National Bank Trust.

D You have 1 renewal notice.

E1 **PRE-SALE - ACTIVE MANAGEMENT GIC**

Account No.	Issue date	Maturity date	Principal balance (\$)	Interest rate (%)	Interest	Value at maturity (\$)	Current value (\$)	Current date	
5780600193	2006-06-03	2008-03-15	2,000.00	2.00	C	2,011.28	2,006.58		
PRE-SALE - MIXED-MANAGED GIC									
5780600194	2006-06-03	2008-03-15	5,000.00	2.00	C	5,022.16	5,011.78		
ACTIVE MANAGEMENT GIC									
57932200124	2003-02-17	2008-02-17	3,008.58	1,000.00	1,159.27	4,167.85	3,824.83		
Total							12,822.99		

F **FIXED-RATE RRSP**

Account No.	Issue date	Maturity date	Principal balance (\$)	Interest rate (%)	Interest	Value at maturity (\$)	Current value (\$)	Current date	
57589576658	2003-07-25	2006-07-25	1,802.28	5.85	C	2,005.48	1,992.91		
Interest of \$122.28 will be added to the principal balance of \$1,802.28 and your certificate will be renewed for a term of 1,091 days.									
57589572725	2004-07-27	2009-07-27	2,622.16	3.00	C	3,076.19	3,635.93		
Mkt. Jc. - Interest									
Total							5,828.04		

E4 **RRSP - PROGRESS RRSP**

Account No.	Issue date	Product	Principal balance (\$)	Interest rate (%)	Interest	Value at maturity (\$)	Current value (\$)	Current date	
58589995456	2006-07-25	RRSP - PROGRESS RRSP							
Date									
Description									
Withdrawal (\$)									
Deposit (\$)									
Balance (\$)									
Total									
Total value - Registered investment(s), RRSP(s)							18,451.03		

D Information about Registered investment(s), RRSP(s)

The *Registered investment(s), RRSP(s)* section details all your registered GICs held with National Bank and Natcan Trust Company but not investments issued by National Bank Trust. It also contains:

- The account number for your listed investments;
- The transit number of the branch where your account is held;
- The plan under which your investments are registered;
- The name of the financial institution; and
- The name of the account holder.

E Certificates

This section details your various investment certificates held in the same account. Information on fixed-rate, variable-return and pre-sale variable-return GICs is different.

In all three cases, this section contains:

- The certificate number;
- Issue and maturity dates;
- The principal balance for the certificate;
- The type of interest;
- The current value; and
- Transaction details related to the certificate.

E1 For fixed-rate and pre-sale variable-return GICs, this section also shows:

- The interest rate applied to the investment (%); and
- The value of the certificate at maturity.

E2 For variable-return GICs, this section shows:

- The initial index;
- The current index; and
- The current gross return.

E3 If your certificate is held in a registered investment account (RRSP), you will also be able to see whether or not the investment is locked-in.

E4 If you have a Progress RRSP account, the transactions for your account will be listed.

F Notice of maturity dates

On the *Summary of your accounts* page, you will be notified of the total number of certificates that will reach maturity in the upcoming month. More information on maturing certificates can be found in the *Investment(s)* and *Registered investment(s), RRSP(s)* sections.

The heading of this section includes a message about your renewal notices preceded by this symbol **D**. The following symbol **D** will appear next to all your certificates that will mature in the upcoming month.

This section will also include instructions for the certificates coming to maturity.

G Total value of investment accounts

This section shows the current value of all registered and non-registered investments appearing on your statement.