

Banking and transaction Solutions



Account No.	Trans. No.	Type of account / Package or program	Credit limit (\$)	Available credit (\$)
1,391.37				
1,358.71				
1,333.04				
2,333.04				
1,675.68				
1,599.99				
1,563.99				
1,618.99				
1,590.30				
1,550.30				
1,517.52				
1,711.52				
2,142.52				
1,042.52				
1,057.52				

Your new statement

Account

Summary

Explanatory guide of the new account statement

We've revamped your bank statement to simplify your finances management. This brochure will help you read and understand your new consolidated statement.

Transaction overview

No more mailing out several statements on different dates each month!

Now you'll receive a single monthly statement combining all your personal accounts and the joint accounts for which you're the primary statement recipient¹. However, no changes have been made to the information in the statement: your banking information remains the same. Thus, the statement contains the same information concerning:

- Transaction accounts²;
- All-In-One Banking™ account;
- Lines of credit.

¹ For joint accounts, account information will appear on the consolidated statement of one account holder only. Information on your joint account is available via our Internet Banking Solutions, our network of automated banking machines and TelNat, as well as at your branch.

² Information on accounts that return your cancelled cheques, US\$ accounts, self-employed accounts, company savings accounts, company savings/chequing accounts, daily interest accounts and special deposit accounts will not be consolidated. You will receive a separate statement for these accounts.

™ Trademark of National Bank of Canada.

An environmentally friendly statement

At National Bank, the environment is a key concern. In addition to reducing the number of statements we send you, we use double-sided printing to cut down on paper consumption.

Moreover, we print our statements on environmentally friendly paper with FSC (Forest Stewardship Council) certification, thereby guaranteeing it comes from forests managed according to high environmental standards.



Other upcoming enhancements...

In summer 2006, your investment and RRSP accounts will be included in your statement to give you a snapshot of all your National Bank activities: current transactions, lines of credit and investments.

Would you like to receive personalized information for a specific account? Contact TelNat or stop by your branch.

Reading your new account statement

The new National Bank statement is divided into various sections to provide information on the following:

- Transaction accounts;
- All-In-One Banking;
- Lines of credit;
- And a wealth of information on these accounts!

Each statement section requiring clarification is identified with a letter referring to the corresponding paragraph below.

A Summary of your accounts

Provides an overview of your accounts with their “consolidated value,” i.e., the total value of all accounts in the same category, such as lines of credit or transaction accounts.

Check this section for a quick snapshot of your finances!

B Informational messages

Displays various National Bank messages.

C Legend

Defines the abbreviations used in the statement, particularly in the list of transactions.

D Important information

Provides instructions in case you find an error in your statement.

Your statement as at 2005-11-14

0 0 0 0 0 2

Page 1 of 6

JOHN SAMPLE
200 TEMPORARY AVENUE
TORONTO ON

H3C 2YZ

Summary of your accounts

Your Advisor:

MARY BANKER
600, NEW STREET
BELLEVILLE QC H3B 4L4
(514) 555-1111

PLAN FOR YOUR FUTURE WITH PROFESSIONALS!
AT NATIONAL BANK, WE PROPOSE RRSP SOLUTIONS
THAT ARE TAILORED TO YOUR LIFE AND YOUR
PROJECTS. CONSULT A BRANCH ADVISOR OR CALL
1-888-4TELNAT.

Transaction account(s)

Balance (\$) Page

2

Total value	2,623.49
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All-In-One Banking

4

Total value	-2,427.78
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Line(s) of credit

7

Total value	-9,560.63
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Please check this statement on receipt and notify us of any errors within 30 days. After this 30-day period, the entries posted to your statement cannot be contested. For all inquiries, call TelNat at (514) 394-5555 or 1 888 483-5628 from 6 a.m. to midnight (Eastern time).

Legend

Date formats
(Year)-(Month)-(Day) : 2005-03-14

Description of banking transactions
G: Transaction at an automated banking machine
I: Inter-Access (inter-branch) transaction
C: Client Card transaction



Transaction accounts

E Account information

Includes the account number for the transactions listed immediately after it. Also specifies the branch number, the account type, the National Bank subsidiary where the account is held and the account holders.

F List of transactions

Lists and identifies your various account transactions since the previous month.

G Fee summary

Lists the service fees applied to your account.

H Total value of transaction accounts

Indicates the total value of all transaction accounts appearing on your statement.

Transaction account(s)

Account No. 21-229-32	Transit No. 99991	Type of account / Package or program CHECKING / ACCESSPLUS	Financial institution NATIONAL BANK OF CANADA	Account holder(s) JOHN SAMPLE JOAN TEST
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Date	Description	Withdrawal (\$)	Deposit (\$)	Balance (\$)
OCT 15	PREVIOUS BALANCE			1,253.65
OCT 17	PAYROLL DEPOSIT		1,500.00	2,753.65
OCT 17	CAPITAL ACCOUNT	75.00		2,678.65
OCT 17	MORTGAGE PAYMENT	523.38		2,155.27
OCT 17	ONLINE BILL PAYMENT	236.64		1,918.63

OCT 18 ONL
OCT 19 G/D
OCT 19 G/W
OCT 19 MIS
OCT 19 C/PI
OCT 19 MIS
OCT 19 C/PI
OCT 20 C/PI
OCT 20 C/PI
OCT 20 C/PI
OCT 20 ONL
OCT 20 ONL
OCT 20 ONL
OCT 20 C/PI
OCT 20 G/D
OCT 20 C/PI
OCT 21 G/W
OCT 21 INSA
OCT 21 I/DE
OCT 21 I/DE
OCT 21 I/CR
OCT 22 OVE
OCT 23 CHE
OCT 24 CHE
OCT 25 I/WI
OCT 26 C/PI
OCT 27 C/PI
NOV 3 PAY
NOV 3 CAP
NOV 3 MOI
NOV 3 ONL
NOV 4 ONL
NOV 4 ONL
NOV 4 ONL
NOV 4 ONL
NOV 5 ONL
NOV 6 MIS
NOV 7 MIS
NOV 7 C/PI
NOV 8 C/PI
NOV 8 C/PI
NOV 8 G/W
NOV 9 C/PI



Your statement as at 2005-11-14

Cont'd Transaction account(s)

Account No. 21-229-32

Date	Description	Withdrawal (\$)	Deposit (\$)	Balance (\$)
	BALANCE FORWARD			2,109.56
NOV 9	G/WITHDRAW	20.00		2,089.56
NOV 10	ONLINE BILL PAYMENT	63.45		2,026.11
NOV 11	G/WITHDRAW	20.00		2,006.11
NOV 12	C/PURCHASE METRO	156.46		1,849.65
NOV 13	C/PURCHASE SAQ	17.17		1,832.48
NOV 14	ONLINE CR/TRANS		300.00	2,132.48
NOV 14	CHEQUE NO 56	125.00		2,007.48
NOV 14	INTEREST		0.39	2,007.87
NOV 14	TRANSACTION FEES	10.95		1,996.92
Total		6,237.12	6,980.39	1,996.92

Fee summary

Amount (\$)	
G/EXCHANGE SERV. CH	0.75
TRANSACTION FEES	10.95
Total fees	11.70

Account No. 21-229-42	Transit No. 99991	Type of account / Package or program PROGRESS ACCOUNT IN CDNS	Financial institution NATIONAL BANK OF CANADA	Account holder(s) JOHN SAMPLE
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Date	Description	Withdrawal (\$)	Dépôts (\$)	Balance (\$)
OCT 15	PREVIOUS BALANCE			467.54
OCT 16	ONLINE BILL PAYMENT	58.39		409.15
OCT 24	G/DEPOSIT		350.00	759.15
OCT 27	C/PURCHASE FEET FIRST	129.58		629.57
NOV 14	INTEREST		0.11	629.68
NOV 14	CL CARD POS FEE	1.00		628.57
NOV 14	HANDLING CHARGES	1.00		627.57
NOV 14	TRANSACTIONS FEES	1.00		626.57
Total		190.97	350.11	626.57

Fee summary

Amount (\$)	
CL CARD POS FEE	1.00
HANDLING CHARGES	1.00
TRANSACTIONS FEES	1.00
Total fees	3.00

Total value Transaction account(s)

2,623.49



All-In-One Banking account³

I All-In-One Banking summary

Provides the following information on your All-In-One Banking account:

- Account no.;
- Number of the branch where the line of credit was established;
- Type of account/line of credit;
- Account holders' names;
- Credit limit;
- Available credit;
- Overdue amount;
- Minimum payment due and payment due date;
- Average balance;
- Average interest rate charged for the period.

J Listing by account

Lists the various accounts linked to your All-In-One Banking account and presents information for each account.

Provides a snapshot of your lines of credit and transactions:

- Date;
- Brief description;
- Withdrawal or deposit amount (depending on the column);
- Transaction fees, listed after your transactions;
- Interest collected since January 1 and in previous year.

K Recap

Lists all the deposits and withdrawals made in all the accounts linked to your All-In-One Banking account, in addition to the total interest earned since January 1 and in the previous year.

L Total value of your All-In-One Banking account

Indicates the total credit used on your All-In-One Banking account.

³ If you signed up for All-In-One Banking before November 28, 2005, the related account information will be displayed in the "Lines of credit" section of your statement.

All-In-One Banking

Account No.	Transit No.	Type of account	Financial institution	Account holder(s)		
99-909-99	99991	ALL-IN-ONE BANKING	NATIONAL BANK OF CANADA	JOHN SAMPLE JOAN TEST		
		Credit limit (\$)	Available credit (\$)	Overdue amount (\$)	Minimum payment due (\$)	Payment due date
		45,000.00	42,572.22	0.00	100.00	2005-11-30
		Information for period	Average balance (\$)	Average interest rate (%)		
		OCTOBER 15 TO NOVEMBER 14, 2005	-8,124.38	5.75		

Account No.	Transit No.	Type of account / Package or program	Financial institution	Account holder(s)		
88-808-88	99991	ALL-IN-ONE BANKING	NATIONAL BANK OF CANADA	JOHN SAMPLE		
		Credit limit (\$)	Available credit (\$)	Overdue amount (\$)	Minimum payment due (\$)	Payment due date
		5,000.00	3,613.06	0.00	30.00	2005-11-30
		Information for period	Average balance (\$)	Average interest rate (%)		
		OCTOBER 15 TO NOVEMBER 14, 2005	-1,249.08	5.75		

Date	Description	Withdrawal (\$)	Deposit (\$)	Rate change (%)	Balance (\$)
OCT 15	PREVIOUS BALANCE				-1,253.65
OCT 15	RATE IN EFFECT			5.75	-1,253.65
OCT 19	G/WITHDRAW	60.00			-1,313.65
OCT 19	MISCELLANEOUS ACC	334.25			-1,647.90
OCT 20	ONL		1,000.00		-647.90
OCT 20	ONL				-647.90
OCT 20	ONL				-647.90
NOV 14	INT.				-647.90

Total

Interest collected

Since January 1, 2005	
In 2004	

Account No.	Transit No.	Type
77-707-77	90901	ALL
		Cred
		30,0
		Info
		OCT

Date	Description
OCT 15	PRE
OCT 15	RAT
OCT 16	C/PL
OCT 18	G/W
OCT 26	C/C
NOV 3	ONL
NOV 12	C/BE
NOV 14	INT.

Total



Your statement as at 2005-11-14

Cont'd > All-In-One Banking

Account No. 77-707-77

Interest collected

	Amount (\$)
Since January 1, 2005	968.13
In 2004	2,475.22

Recap > All-In-One Banking

Account No. 99-909-99

Date	Description	Withdrawal (\$)	Deposit (\$)	Balance (\$)
OCT 15	PREVIOUS BALANCE			-4,822.90
OCT 16		356.52		-5,179.42
OCT 18		400.00		-5,579.42
OCT 19		394.25		-5,973.67
OCT 20			1,000.00	-4,973.67
NOV 3			1,500.00	-3,473.67
NOV 12		157.28		-3,630.95
NOV 14		25.14		-3,656.09

Interest collected

	Amount (\$)
Since January 1, 2005	1,615.41
In 2004	4,639.76

Total value > All-In-One Banking

-2,427.78



K

L

Lines of Credit

Includes complete information on your lines of credit.

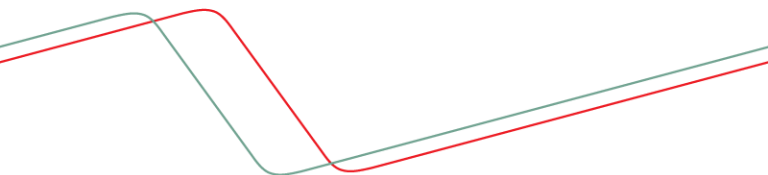
M Summary of your lines of credit

Provides the following information on your lines of credit.:

- Account number;
- Number of the branch where the line of credit was established;
- Type of account or financial package associated with the lines of the credit;
- Account holder's name;
- Credit limit;
- Available credit;
- Overdue amount;
- Minimum payment due and payment due date;
- Average balance;
- Average interest rate charged during the month;
- List of transactions;
- Fee summary;
- Interest collected since January 1 and in the previous year.

N Total value of lines of credit

The total value of your lines of credit is shown here.



Line(s) of credit

Account No. 73-999-99	Transit No. 9909-1	Type of account / Package or program PERSONAL LINE OF CREDIT / VIRTUOSO	Financial institution NATIONAL BANK OF CANADA	Account holder(s) JOHN SAMPLE JOAN TEST
Credit limit (\$) 15,000.00	Available credit (\$) 5,329.87	Overdue amount (\$) 0.00	Minimum payment due (\$) 45.00	Payment due date 2005-11-30
Information for period OCTOBER 15 TO NOVEMBER 14, 2005		Average balance (\$) -8,124.38	Average interest rate (%) 5.75	

Date	Description	Withdrawal (\$)	Deposit (\$)	Rate change (%)	Balance (\$)
OCT 15	PREVIOUS BALANCE				-8,000.00
OCT 15	RATE IN EFFECT			6.50	-8,000.00
OCT 20	ONLINE CR/TRANS		750.00		-7,250.00
OCT 23	G/BILL PAYMENT	1,957.25			-9,207.25
NOV 1	G/WITHDRAW	220.00			-9,427.25
NOV 5	OVERDRAFT PROT.	195.38			-9,622.63
NOV 11	HANDLING CHARGES	1.00			-9,623.63
NOV 13	TRANSACTION FEES	20.00			-9,605.63
NOV 13	INT. TO BE PAID	45.00			-9,560.63

Total **-9,560.63**

Fee summary	Amount (\$)
HANDLING CHARGES	1.00
TRANSACTIONS FEES	20.00
Total fees	21.00

Interest collected

	Value (\$)
Since January 1, 2005	488.12
In 2004	850.42

Total value > Line(s) of credit **-9,560.63**

M

N





WE CAN
HELP



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

(514) 394-5555
1 888-4TELNAT

To find out more on the statement
of account, visit our Web site
at www.nbc.ca/statement.

