

Corporate Social Responsibility Statement

20
23



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for a sustainable future
today



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About us

Founded in 1859, National Bank of Canada offers financial services to individuals, businesses, institutional clients and governments across Canada. We are one of Canada's six systemically important banks and among the most profitable globally in terms of return on equity

We operate through three business segments in Canada: Personal and Commercial Banking, Wealth Management and Financial Markets. A fourth segment, U.S. Specialty Finance and International, complements the growth of our domestic operations.

We are a leading bank in our core Quebec market, where most of our branches are located, and also hold leadership positions across the country in selected activities.

We strive to meet the highest standards of corporate social responsibility while creating value for our shareholders. We are proud to be recognized as an employer of choice and for promoting inclusion and diversity. We are headquartered in Montreal and our securities are listed on the Toronto Stock Exchange (TSX: NA).

The Corporate Social Responsibility Statement issued by National Bank of Canada is specifically intended to meet the requirements of the *Bank Act* and the *Financial Consumer Protection Framework Regulations*. Unless otherwise indicated, the information presented refers to fiscal 2023 (November 1, 2022 to October 31, 2023) and all amounts are in Canadian dollars.

Comments regarding this document may be submitted by email to esg@nbc.ca or via our social media platforms.

A report on the Bank's environmental, social and governance (ESG) advances will also be produced, and will be available in the [Commitments and impact](#) section of [nbc.ca](https://www.nbc.ca).

Serving our clients better

At the Bank, our clients are at the heart of our activities. To better meet their needs, we're continuously improving our work methods, our products and services and our facilities.

Promoting accessibility

Once again this year, we've undertaken a number of initiatives to simplify access to our facilities and banking services.

Physical network

National Bank continues to invest extensively in its branches and points of service to offer clients an environment that lives up to their expectations. For example:

- › We've opened, renovated or relocated some 15 branches to offer modern, technologically enhanced spaces. All projects are carried out in compliance with sustainable development and universal accessibility standards.
- › We've gradually updated our bank branches to meet new inclusivity and universal accessibility standards for people with cognitive and physical limitations and to comply with the Code of Conduct for the Delivery of Banking Services to Seniors.

For more information on the measures the Bank has put in place to offer accessible services, consult our [Accessibility Plan](#) on [nbc.ca](#).

Financial services

Other measures help us improve access to financial services and meet the specific needs of some client segments. For example:

- › Bank accounts offered with no fixed monthly fees to certain client segments identified by the Government of Canada as financially vulnerable (seniors,¹ persons who have been determined to be disabled,² persons aged 24 or younger), if linked to a specific package.
- › Monthly discount on most banking packages offered to certain client segments, such as persons aged 24 or younger and persons aged 60 or older.
- › [Banking Offer for Newcomers to Canada](#), which includes a chequing account with no fixed monthly fees for the first 12 months with no obligation to have other products; this fee waiver can be extended to the second and third years under certain conditions. Eligible clients who sign up for this offer also have access to a credit card even if they have no credit history in Canada³ and a free support service⁴ during their first year to help them get settled in Canada.
- › The Bank has opened two points of service in Montreal to support asylum seekers. The goal is to assist them in opening accounts, issue them debit cards, help them use our digital solutions and provide advice. Documentation is available in French, English, Spanish, Turkish, Punjabi, Arabic and Haitian Creole to help clients understand the services offered.

¹ Persons aged 65 years or older on presentation of proof of eligibility for the Guaranteed Income Supplement.

² Beneficiaries of a Registered Disability Savings Plan (RDSP) aged 18 or older on presentation of proof of eligibility for an RDSP.

³ Financing subject to credit approval by National Bank. Certain conditions apply. Security may be required under certain circumstances.

⁴ Telephone assistance service offered by National Bank Assistance Network, valid for 12 months from the account opening date. The content of the packages and terms described are subject to change.

Protecting our clients' interests

The Bank has adopted a number of voluntary codes of conduct and commitments, including those overseen by the Financial Consumer Agency of Canada:

- › Code of Conduct for the Delivery of Banking Services to Seniors
- › Commitment Regarding Powers of Attorney and Joint Deposit Accounts
- › Code of Conduct for the Credit and Debit Card Industry in Canada
- › Low-cost Account Guidelines
- › Canadian Code of Practice for Consumer Debit Card Services
- › Obligation to Provide Information on Mortgage Security
- › Code of Conduct for Federally Regulated Financial Institutions: Mortgage Prepayment Information
- › Plain Language Mortgage Documents – CBA Commitment
- › Commitment on Modification or Replacement of Existing Products or Services
- › Guidelines for Transfers of Registered Plans
- › Canadian Bankers Association Code of Conduct for Authorized Insurance Activities
- › Principles of Consumer Protection for Electronic Commerce: A Canadian Framework
- › Online Payments
- › Codes of Conduct for Bank Relations with Small- and Medium-Sized Businesses
- › Mastercard/Zero Liability
- › Undertaking – Principal Protected Notes Regulations

These documents are available in the [Codes and commitments](#) section on nbc.ca; copies can also be requested in branches.

Maintaining an ongoing dialogue with our clients

The Bank carries out research each year; this includes setting up focus groups, holding interviews and conducting user testing. The Bank also values clients' comments on social media, which it uses to keep up with trends. These diversified discussion forums allow it to define priorities for existing products and products in development that will be made available to clients.

The Bank seeks out feedback, carrying out surveys by email as well as by phone. Its clients can therefore provide feedback via the channel of their choice.

By analyzing the results of these surveys and following up on feedback, the Bank has been able to:

- › Resolve issues linked to certain bank fees
- › Optimize the use of debit cards
- › Improve communication about the transition to electronic tax slips
- › Promote the use of travel notices to prevent payment methods being blocked when used abroad and educate clients on best practices

Surveys are a good source of information on trends, issues and complaints. Conducting surveys after a complaint is settled enables us to measure and track clients' satisfaction with how their complaint was handled.

Supporting small business financing

The Bank continues to enhance its financing offer for small businesses. Here are some examples:

- › Together with other investors and business partners, the Bank is financially supporting Accelia Capital, a \$60 million fund that invests in innovative companies with high technological potential across Quebec. Accelia Capital aims for diversity, performance and impact by fostering businesses owned or led by women.
- › The Bank will contribute \$3 million to The51's Food and AgTech Fund, which supports underrepresented entrepreneurs. The51 is an organization that works to improve access to capital for women and gender-diverse founders while advancing gender equality through economic empowerment. The Bank's contribution will assist in funding the advancement of agriculture biotechnology, farm innovation, automation and food innovation businesses.

Encouraging community development

A leading player in the economy of Quebec and Canada since 1859, the Bank is committed to promoting the well-being of the communities it serves.

It achieves this goal through a well-defined donations and sponsorships program, the commitment of employees and retirees who volunteer in their communities, and successful fundraising efforts with our clients' participation.

In 2023, the Bank gave tens of millions of dollars back to the community. It supported communities across the country by making close to \$15 million in donations to a wide range of organizations.

Some of our donations

› **ARTS AND CULTURE**

Ballets Jazz Montréal

(Montreal, Quebec; 2023-2024)

Support the dynamic growth of this contemporary dance repertory company.

\$30,000

› **COMMUNITY**

Dr. Clown Foundation

(Quebec; 2023-2025)

Support therapeutic clowns in bringing joy to the most vulnerable people in our community.

\$150,000

› **EDUCATION**

Université de l'Ontario français

(Toronto, Ontario; 2023-2024)

Support university-level education in French in Ontario.

\$100,000

› **HEALTH**

Fondation Santa Cabrini

(Montreal, Quebec; 2023-2027)

Promote access to even more advanced and effective surgical services.

\$250,000

Some of our philanthropic activities

› **Société de Saint-Vincent de Paul**

(Montréal, Quebec; 2022-2023)

Over the course of the year, a number of Bank teams participated in volunteer days at the Société de Saint-Vincent de Paul in Montreal. These activities foster team spirit and collaboration while having a positive impact on the community.

› **Operation Santa Claus**

(Quebec; 2022)

From November to December 2022, around 15 Bank employees worked as volunteer elves, organizing Operation Santa Claus activities at the Bank. These volunteers recruited colleagues to help purchase personalized gifts for more than 1,200 young people from underprivileged communities.

› **Fitspirit**

(Quebec; 2023)

In September 2023, the Bank hosted one of the closing events of the annual Fitspirit campaign. Representatives of the organization, its partners, campaign leaders and Bank employees came together in the National Bank Tower for a reception to celebrate and raise awareness of the cause.

› **La Tablée des Chefs**

(Montreal, Quebec; 2023)

In March 2023, Aramark's teams prepared 2,000 meals in the kitchen at the Bank's head office as part of The Solidarity Kitchens – Next Generation Edition, an activity presented by La Tablée des Chefs. These meals were then distributed to community organizations in Greater Montreal.

› **Make a wish**

(Canada; 2023)

A number of Bank employees set up an organizing committee as part of the Women for Wishes campaign. Various activities, including yoga sessions, a professional photo shoot and a garage sale, took place on Bank premises. These activities raised funds to grant wishes for children with critical illnesses.

Employees and retirees dedicated to their community

National Bank has thousands of employees and retirees who are committed to having a positive impact on the community. They expressed this commitment in numerous ways over the past year.

Some of our volunteer activities

› **CN Cycle for CHEO**

(Ottawa; 2023)

For the 9th consecutive year, our teams at National Bank Financial in Ottawa participated in the CN Cycle for CHEO (Children's Hospital of Eastern Ontario), a fundraiser to help children living with cancer. Since the beginning of this partnership, Bank participants have collected more than \$604,000.

› **Support for Interligne**

(Montreal; 2023)

Thanks to the participation of our employees, a total of \$3,590 was raised on behalf of Interligne, an organization that supports numerous members of the LGBTQ+ community. The donations collected were matched by the Bank as part of its Community Positive Impact Program, for a total of \$7,180 donated to help finance Interligne's overnight services.

› **Butterfly Run**

(Vancouver; 2023)

Twelve Bank participants joined the Butterfly Run to benefit the BC Women's Health Foundation. \$3,250 was raised and matched by the Bank, for a total \$6,500 donation to support women who have experienced infertility, pregnancy loss, and infant loss.

› **Marchethon de la dignité**

(Rimouski; 2023)

Twelve Bank employees raised funds as part of the Marchethon de la dignité in the streets of Rimouski. This annual event benefits Maison Marie Élisabeth, which helps terminally ill patients spend their final days in comfort and dignity. Our employees collected a total of \$91,769, including a \$5,000 contribution from the Community Positive Impact Program.

› **24h Tremblant**

(Mont-Tremblant; 2023)

Three Bank teams with 24 participants took up the 24h Tremblant challenge. Our colleagues organized a fundraiser and collected more than \$44,000, including a \$5,000 contribution from the Community Positive Impact Program. These funds will benefit three foundations dedicated to improving children's health and well-being, notably by advancing research into pediatric cancer.

The Bank organizes and participates in large-scale events where employees and retirees can have a positive impact on the community. Our commitment to community engagement gives everyone the opportunity to embody the Bank's values and culture by getting involved in the causes that matter most to them.

A few examples of our community engagement

› **United Way Centraide campaign**

(Canada; 2023)

The amount includes funds collected from thousands of Bank employees and retirees across Canada, plus a corporate donation. This Canada-wide campaign has been held annually since 1977.

\$4,138,101

› **Ride to Defeat Diabetes for JDRF**

(Canada; 2023)

Since 2004, hundreds of Bank employees across Canada have participated in the Ride to Defeat Diabetes. The event was held in hybrid mode in 2023, with in-person components in three Canadian cities (Montreal, Toronto and Calgary) as well as a remote option. The amount collected includes a \$50,000 donation from the Bank.

\$202,000

› **NB Grand Tour**

(Canada; 2023)

This annual athletic challenge brings together hundreds of employees and retirees to run or bike across a region of Quebec over several days. The funds raised are used to help young people. Participants in the 11th edition of the Grand Tour raised funds to benefit 12 organizations that work with young people. The amount donated to the community includes a \$50,000 donation from the Bank.

\$200,000

› **NB Classic**

(Canada; 2023)

This hockey tournament among colleagues is one of the biggest fundraisers organized by partners of the Breakfast Club of Canada. Since 1994, this organization has worked to reach over 420,000 children in some 3,000 community and school nutrition programs across Canada, making sure they can access a nutritious breakfast and achieve their full potential. The amount donated to the Breakfast Club of Canada includes a \$50,000 donation from the Bank.

\$125,000

In 2023, the Bank pursued its role as the main Canadian financial institution associated with tennis. It also supported a number of organizations that share its commitment to having a positive impact on society and the environment, highlighting the importance of causes such as entrepreneurship, gender equality and financial literacy.

Some of our sponsorships

› **National Bank Open**

(Montreal, Quebec and Toronto, Ontario; 2023)

The Bank is in its third year as the title sponsor of the largest international tennis tournament in Canada, which welcomes top players each year. The Bank plays a key role in promoting equity in tennis. This year marked the launch of the Game.Set.Equity. strategy, which aims to advance gender equity at all levels of the tennis ecosystem in Canada, from the playground to the professional circuit. The announcement of equal prize money for women at the National Bank Open is concrete proof of the change underway in the industry.

› **National Bank Play Your Court**

(Vancouver, British Columbia; 2023)

The National Bank Play Your Court program moved on to a new city in 2023, revitalizing tennis courts in Vancouver's Stanley Park. This program aims to make the sport more accessible to communities by improving the courts available to them.

› **Platform Calgary**

(Calgary, Alberta; 2023)

The Bank and Platform Calgary announced a new strategic partnership focused on improving the connections between investors and technology startups. This partnership allows the Bank to participate in a number of forums for young founders and investors via the National Bank Investor Hub.

› **Montreal Canadiens**

(Montreal, Quebec; 2023)

The Bank is the presenting partner of The Goal is Green Program, which aims to implement various initiatives with a social or environmental impact both within and outside the Bell Centre. The initiatives rolled out include the Cool Your School! program, which revitalizes schoolyards in underprivileged communities, as well as the Together to Play! initiative, which distributes refurbished hockey equipment to children supported by various Montreal organizations.

› **LEXYA**

(Montreal, Quebec; 2023)

Since 2022, the Bank has collaborated with Lexya, a platform for buying and selling used textbooks that allows users to save money and recycle their old books. The platform also offers tips and banking offers for students, highlighting the importance of financial literacy.

Contributing to the economy

Distribution of employees

Province	Full-time	Part-time	Total
Alberta	344	18	362
British Columbia	302	16	318
Prince Edward Island	13	5	18
Manitoba	79	8	87
New Brunswick	217	27	244
Nova Scotia	28	–	28
Ontario	2,046	189	2,235
Quebec	15,657	2,054	17,711
Saskatchewan	45	6	51
Newfoundland and Labrador	–	–	–
Yukon, Northwest Territories and Nunavut	–	–	–
Total Canada	18,731	2,323	21,054
Outside Canada	10,181	8	10,189
Total	28,912	2,331	31,243

Income taxes and other taxes paid or payable in Canada (in thousands of dollars)

	Income taxes ¹	Capital taxes ¹	Capital taxes ²
Federal	317,955	–	108,715
Provincial			
Alberta	4,060	–	2,673
British Columbia	6,606	–	4,305
Prince Edward Island	43	126	290
Manitoba	1,508	909	1,237
New Brunswick	1,392	2,695	3,930
Nova Scotia	637	–	437
Ontario	38,551	–	41,742
Quebec	155,105	5,434	390,690
Saskatchewan	814	1,820	660
Newfoundland and Labrador	6	–	–
Yukon, Northwest Territories and Nunavut	1	–	–
Total – Provincial	208,723	10,984	445,964
Total – Federal and provincial	526,678	10,984	554,679

¹ Income taxes and capital taxes: Estimated amounts.

² Other taxes: Amount including employee benefits (employer's contribution including amounts paid to the Canada Pension Plan, Employment Insurance and provincial health insurance plans), business taxes, property taxes, sales taxes (including GST/HST and estimated provincial sales tax) and deposit insurance premiums.

Our total contribution: **\$1.09 billion** in income taxes and other taxes paid

Debt financing made available to companies in Canada (in thousands of dollars)

In 2023, National Bank approved more than \$161 billion in debt financing to businesses across Canada.

	\$0 to \$24.9	\$25.0 to \$99.9	\$100.0 to \$249.9	\$250.0 to \$499.9	\$500.0 to \$999.9	\$1,000.0 to \$4,999.9	\$5,000.0 and more	Total
Alberta								
Total authorized (\$)	2,786.1	5,763.0	8,076.1	13,288.4	22,183.8	275,928.9	17,626,803.5	17,954,829.7
Number of clients	268.0	124.0	55.0	38.0	33.0	115.0	242.0	875.0
British Columbia								
Total authorized (\$)	1,909.5	4,504.6	7,181.7	8,926.3	32,132.8	344,185.4	8,794,133.7	9,192,974.0
Number of clients	193.0	97.0	49.0	24.0	46.0	139.0	235.0	783.0
Prince Edward Island								
Total authorized (\$)	526.7	b	c	d	—	f	g	526.7
Number of clients	63.0	b	c	d	—	f	g	63.0
Manitoba								
Total authorized (\$)	731.4	2,064.4	3,122.1	7,175.4	30,511.7	215,403.9	2,051,373.1	2,310,381.9
Number of clients	69.0	45.0	18.0	21.0	43.0	89.0	63.0	348.0
New Brunswick								
Total authorized (\$)	10,166.7	22,128.7	29,680.7	39,475.5	86,936.1	409,414.8	1,517,567.2	2,115,369.8
Number of clients	1,033.0	460.0	199.0	112.0	124.0	193.0	81.0	2,202.0
Nova Scotia								
Total authorized (\$)	280.0	b	c	5,645.1	e	42,594.5	1,078,130.4	1,126,650.0
Number of clients	23.0	b	c	16.0	e	18.0	30.0	87.0
Ontario								
Total authorized (\$)	28,815.7	38,646.4	49,273.2	93,076.4	202,516.2	1,852,541.6	35,121,520.0	37,386,389.6
Number of clients	3,034.0	823.0	326.0	257.0	287.0	745.0	750.0	6,222.0
Quebec								
Total authorized (\$)	341,774.1	650,530.3	860,383.6	1,271,039.4	2,426,829.5	11,972,652.0	73,014,367.6	90,537,576.4
Number of clients	38,395.0	13,505.0	5,631.0	3,580.0	3,466.0	5,434.0	1,966.0	71,977.0
Saskatchewan								
Total authorized (\$)	447.3	1,394.6	3,147.1	6,248.6	14,650.3	128,731.6	438,387.2	593,006.7
Number of clients	44.0	31.0	19.0	16.0	21.0	56.0	20.0	207.0
Newfoundland and Labrador								
Total authorized (\$)	a	b	c	—	e	f	g	—
Number of clients	a	b	c	—	e	f	g	—
Yukon, Northwest Territories and Nunavut								
Total authorized (\$)	a	b	—	d	—	—	—	—
Number of clients	a	b	—	d	—	—	—	—
Grand total								
Total authorized (\$)	387,437	725,032	960,864	1,444,875	2,815,760	15,241,453	139,642,283	161,217,705
Number of clients	43,122	15,085	6,297	4,064	4,020	6,789	3,387	82,764

Note: To preserve client confidentiality, some data has been grouped together as follows:

- a - The figures for Newfoundland and Labrador, Yukon, the Northwest Territories and Nunavut have been added to the figures for New Brunswick and to that province's total.
 - b - The figures for Nova Scotia, Newfoundland and Labrador, Yukon, the Northwest Territories and Nunavut have been added to the figures for New Brunswick and to that province's total.
 - c - The figures for Prince Edward Island, Nova Scotia and Newfoundland and Labrador have been added to the figures for New Brunswick and to that province's total.
 - d - The figures for Prince Edward Island have been added to the figures for New Brunswick and to that province's total.
 - e - The figures for Prince Edward Island and Nova Scotia have been added to the figures for New Brunswick and to that province's total.
 - f - The figures for Prince Edward Island and Newfoundland and Labrador have been added to the figures for New Brunswick and to that province's total.
 - g - The figures for Prince Edward Island and Newfoundland and Labrador have been added to the figures for New Brunswick and to that province's total.
- The figures shown have been rounded to one decimal point.

National Bank subsidiaries* (as at October 31, 2023)

List of subsidiaries covered under the *Financial Consumer Protection Framework Regulations*.

National Bank Life Insurance Company

- National Bank Insurance Firm Inc.
- National Bank Planning and Benefits Inc.

National Bank Investments Inc.

National Bank Financial Inc.

- NBF Financial Services Inc.
- NBF Financial Services Ltd.

Natcan Trust Company

National Bank Trust Inc.

Branches** closed and opened (during the fiscal year ended October 31, 2023)

Branches closed

New Brunswick

410 Madawaska Road, Grand-Sault

Ontario

18 York Street, Toronto

Quebec

350 14^e Avenue, La Guadeloupe

10212 Saint-Michel Blvd., Montreal

61 Rue Georges, Pierreville

14000 Boul. Henri-Bourassa, Quebec City

2336 Chemin Sainte-Foy, Quebec City

141 Rue Commerciale, Saint-Damien-de-Buckland

530 Chemin Du Lac-Kipawa, Témiscaming

101 1^{ere} Avenue West, Amos

1155 Metcalfe, Montreal

133 Rue Principale, Saint-Anselme

210 Rue Sainte-Catherine, Saint-Constant

830 Rue Notre-Dame, Saint-Rémi

347 Rue Principale, Shawville

13 Rue George, Sorel-Tracy

2020 Boul. René-Gaultier, Varennes

741 Chemin De La Rivière, Wakefield

Branches opened

Quebec

82 1^e Avenue West, Amos

800 Rue Saint-Jacques, 3rd Floor, Montreal

569 Route Bégin, Saint-Anselme

400 Route 132, Suite 170, Saint-Constant

790 Rue Saint-Paul, Saint-Rémi

135 Route 148, Suite 3, Shawville

58 Rue Du Roi, Sorel-Tracy

2018 Boul. René-Gaultier, Varennes

9 Cross Loop, Suite 101, Chelsea

Due to staff shortages beyond our control, certain branches were temporarily closed. Mitigation measures have been rolled out to meet client's needs. This list shows branches opened and closed as at October 31, 2023.

* The term subsidiary denotes an entity of the National Bank group.

** The term branch is used as defined in the *Financial Consumer Protection Framework Regulations*.

ABMs removed and added (during the fiscal year ended October 31, 2023)

ABMs removed

New Brunswick

Ontario

255 Dufferin Avenue, London

18 York Street, Toronto

Quebec

10500 Bois-de-Boulogne, Montreal

600 De La Gauchetière St. West, Montreal (2 ABMs)

8020 Blvd. Langelier, Montreal

1370 Mont-Royal Ave. East, Montreal

10212 Saint-Michel Blvd., Montreal

500 Sherbrooke St. West, Montreal

2336 Chemin Sainte-Foy, Quebec City (2 ABMs)

1363 Avenue Maguire, Quebec City

5245 Boul. Cousineau, Saint-Hubert

20 Rue Blainville West, Sainte-Thérèse

101 1^{ère} Avenue West, Amos (2 ABMs)

133 Rue Principale, Saint-Anselme

210 Rue Sainte-Catherine, Saint-Constant (2 ABMs)

830 Rue Notre-Dame, Saint-Rémi (2 ABMs)

2195 Boul. Guillaume-Couture, Lévis

347 Rue Principale, Shawville

13 Rue George, Sorel-Tracy (2 ABMs)

2020 Boul. René-Gaultier, Varennes (3 ABMs)

741 Chemin De La Rivière, Wakefield

ABMs added

New Brunswick

111 De l'Église Street, Edmundston (2 ABMs)

245 Rue Canada, Saint-Quentin

Quebec

82 1^{ère} Avenue East, Amos (2 ABMs)

569 Route Bégin, Saint-Anselme (2 ABMs)

400 Route 132, Suite 170, Saint-Constant (3 ABMs)

790 Rue Saint-Paul, Saint-Rémi (2 ABMs)

2280 Boul. Guillaume-Couture, Lévis

135 Route 148, Suite 3, Shawville (2 ABMs)

58 Rue Du Roi, Sorel-Tracy (3 ABMs)

2018 Boul. René-Gaultier, Varennes (3 ABMs)

9 Cross Loop, Suite 101, Chelsea (2 ABMs)

218 Rue Saint-Jacques, Saint-Jacques-de-Montcalm

30 Boul. Gérard-D.-Lévesque East, Paspébiac

1130 Marcel-Laurin Blvd., Saint-Laurent

2800 Saint-Charles, Kirkland

101 Boul. Taché West, Montmagny

1319 Canora, Town of Mount Royal

1465 Jean-Talon East, Montreal

800 Rue Saint-Jacques, Montreal (2 ABMs)

Social networks

In order to promote discussion, the Bank communicates with its clients on a daily basis.



nbc.ca/socialnetworks

1st quarter 2024

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