

Pooled High Interest Savings Account (PHISA)

In partnership with the Municipal Finance Authority of BC

- > Convenient option to invest excess cash
- > Competitive interest rate (based on prime)
- > Interest calculated daily and paid monthly
- > No maintenance or account fees
- > Online access to transact and view balances/activity (no charge)
- > Fully liquid; move funds anytime without penalty
- > Secured principal held in your own account

About National Bank

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 we deliver strong return on equity(1). [Toronto Stock Exchange \(TSX: NA\)](#).

We operate through three business segments in Canada:

- > Personal and Commercial Banking
- > Wealth Management
- > Capital Markets
- > A fourth segment, U.S. Specialty Finance and International, complements the growth of our domestic operations.

We strive to meet the highest standards of corporate responsibility while creating value for our shareholders. We define ourselves as an employer of choice and we promote inclusion and diversity.

National Bank by Numbers *as of October 31, 2025*

Our Organization	3.1M Clients	35,378 Employees around the world	489 Branches	2,833 Banking machines
Our Financial performance	\$14.0B Total revenue	\$4.0B Net income	\$577B Total assets	\$61B Market capitalization

Credit ratings *as of October 17, 2025*

	Moody's	Standard & Poor's	DBRS	Fitch
Short-term senior debt	P-1	A-1	R-1 (high)	F1+
Long-term senior debt	A2	A-	AA (low)	A+

Municipal Experts | Public-Sector Focus

Choose National Bank and work with a dedicated public-sector Director and support team known for exceptional service. For 35 years, our specialists—100% focused on municipalities—have supported communities across every Canadian province. As your one-stop shop, we navigate the regulatory landscape and respond quickly with solutions tailored to your evolving needs.