



NATIONAL
BANK

2025 TAX GUIDE

Updates + Tax Slips

CANADA



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INTRODUCTION

This guide provides information on the tax slips you may receive from the various subsidiaries of the Wealth Management sector of National Bank of Canada (NBC). You'll find information about government slips and statements, as well as other relevant information.

This guide is intended for individuals residing in Canada and does not apply to corporations or trusts.

If you have any questions about reports or forms related to products you hold with NBC (such as the report on gains and losses, stripped coupons, linked notes, etc.), we recommend that you contact your accountant or tax specialist. They will be able to provide you with personalized advice tailored to your situation.

IMPORTANT: The information in this guide is for informational purposes and should in no way be regarded as legal or tax advice. You should always consult your accountant or tax specialist before acting based on the information found in this Guide.

USEFUL LINKS

Canada Revenue Agency (CRA):

- [Website \(home page\)](#)
- ["My Account" for Individuals](#)
- [Income Tax Package](#)
- [Financial slips and summaries](#)

Revenu Québec:

- [Website \(home page\)](#)
- [Tax Return, Schedules and Guide](#)

Digital resources of the various National Bank of Canada subsidiaries

- [National Bank Financial – Wealth Management](#)
- [National Bank Direct Brokerage](#)
- [Private Banking 1859](#)



A FEW TAX UPDATES

1. Capital Gains Inclusion Rate

The proposed increase to the capital gains inclusion rate has been cancelled. As a result, the capital gains inclusion rate remains 50%.

2. Federal Tax Rate

For the 2025 taxation year, the marginal tax rate for the first federal personal income bracket has been reduced to 14.5% (down from 15%). This reduced rate applies to taxable income up to \$57,375. Starting in 2026, this rate will be further reduced to 14% (for incomes up to \$58,523).

3. Canada Disability Benefit (CDB)

The CDB became available on July 1, 2025 for persons with disabilities. It provides a monthly payment to low-income individuals aged 18 to 64 who are eligible for the Disability Tax Credit (DTC). The maximum benefit is \$200 per month. This amount is reduced based on the beneficiary's annual family income (excluding income from a RDSP). An application must be submitted to Service Canada to receive the CDB.



IMPORTANT DATES

The following table summarizes the government slips and statements you will require in order to prepare your tax return. These documents reflect the year's transactions and income, though some may not apply to your situation. Before submitting your return, make sure you've received all your slips to avoid having to submit an amended return. Investment summaries can help you verify tax slips.

NON-REGISTERED ACCOUNT

Type of Income / Expense	Slip / Summary	Submission deadline ¹
Dividends, interest, foreign income	T5 slip and Summary	March 2, 2026
All investment income, interest, and fees paid	<i>Summary of Investment Income</i> ³	March 2, 2026
Realized gains and losses	T5008 slip and <i>Securities Transactions Summary</i> ³	March 2, 2026
Income from stripped coupons	<i>Accumulated Interest Report</i> ³	March 2, 2026
Trust income ²	T3 slip and <i>Summary of Trust Income</i> ³	March 31, 2026
Limited partnerships	T5013 slip	March 31, 2026

REGISTERED ACCOUNTS

Accounts	Slip	Submission deadline
RRSP	T4RSP slip	March 2, 2026
RRIF/LIF/RLIF	T4RIF slip	March 2, 2026
RESP/RDSP	T4A slip	March 2, 2026
FHSA ⁴	T4FHSA slip	March 2, 2026

RRSP CONTRIBUTIONS

Time of Contribution	Contribution Deadline	Time of Reception
First 60 days of 2025	March 3, 2025 ⁵	You should have received it in March 2025
Rest of the year 2025	N/A	You should have received it in January 2026
First 60 days of 2026	March 2, 2026	You should receive it in March 2026

1. Government-prescribed date.
2. The first time T3 slips are issued, a "Summary of Upcoming Trust Units" may be sent to you. This summary will list trusts for which the issuers have not yet provided the tax information necessary for the filing of tax slips, and for which a tax slip will be sent later.
3. This summary is not government-prescribed, but NBC commits to issuing it if needed.
4. T4FHSA's include RRSP contributions and transfers.
5. Contributions made in the first 60 days of 2025 were eligible to be claimed in your 2024 personal tax return and should have been reported on your 2024 personal tax return regardless of whether they were claimed. If these contributions were claimed in 2024, they should not be claimed again in 2025.



NON-REGISTERED ACCOUNTS

T3 SLIP – STATEMENT OF TRUST INCOME

If you hold interests in mutual funds, income trusts, royalty trusts or real estate investment trusts (REITs), you will receive a T3 slip and a *Summary of Trust Income* detailing the amounts and nature of distributions made.

Mutual fund companies are responsible for issuing their own tax slips. You will receive a separate T3 slip for each mutual fund. Some fund companies issue consolidated T3 slips. In this case, you will receive a single consolidated slip.

To simplify your tax return, you can download slips from *CRA MyAccount*. However, please note that T3 slips are issued in the name of the trust, so you will not find a T3 slip in the name of NBC. This can lead to confusion, especially if you have received a consolidated T3 slip from certain fund companies. To accurately verify the amounts, carefully consult your *Trust Income Statement Summary*. The information on the Summary will help you reconcile your T3 slip for each trust. Expenses in the “paid by you” section consist mainly of foreign taxes withheld on income paid to you.

IMPORTANT: You may receive tax documents in April, due to late filings by certain issuers or changes made by certain income trusts and limited partnerships. Don't rush to file ahead of the deadline: it is important to have all your information in order to file a complete income tax return but do keep in mind that you need to file your return and pay your tax balance by the respective due dates.

Canada Revenue Agency / Agence du revenu du Canada

Year / Année: []

Statement of Trust Income Allocations and Designations / État des revenus de fiducie (répartitions et attributions) T3

Actual amount of eligible dividends / Montant réel des dividendes admissibles	Taxable amount of eligible dividends / Montant imposable des dividendes admissibles	Dividend tax credit for eligible dividends / Crédit d'impôt pour dividendes admissibles	Capital gains / Gains en capital	Capital gains eligible for deduction / Gains en capital admissibles pour déduction
[]	[]	[]	[]	[]
Actual amount of dividends other than eligible dividends / Montant réel des dividendes autres que des dividendes admissibles	Taxable amount of dividends other than eligible dividends / Montant imposable des dividendes autres que des dividendes admissibles	Dividend tax credit for dividends other than eligible dividends / Crédit d'impôt pour dividendes autres que des dividendes admissibles	Other income / Autres revenus	Trust year end / Fin de l'année de la fiducie
[]	[]	[]	[]	Year / Année: [] Month / Mois: []

Other information (see page 2) / Autres renseignements (voir la page 3): []

Recipient's name (last name first) and address - Nom, prénom et adresse du bénéficiaire: []

Trust's name and address - Nom et adresse de la fiducie: []

Recipient identification number / Numéro d'identification du bénéficiaire: []

Account number / Numéro de compte: []

Report code / Code du type de travail: []

Beneficiary code / Code du bénéficiaire: []

For details, see next pages. / Lisez aussi les renseignements aux pages suivantes.

SUMMARY OF TRUST INCOME 20XX
(Excluding Mutual Funds)

Reference: XXXXX
Investment Advisor: FIRST NAME SURNAME
Telephone: []
S.I.N.: 000 000 000
Resident: QUEBEC

DATE 20XX	QUANTITY	DESCRIPTION	T3/REL16 BOX NO.	PAID BY YOU	AMOUNT PAID TO YOU
YOUR CANADIAN ACCOUNT XX-XXXX-X					
20xx/xx/xx	50	ARTIS REIT TAU	(26-G)		0.71
20xx/xx/xx	50	ARTIS REIT TAU	(42-M)		3.79
20xx/xx/xx	50	ARTIS REIT TAU	(26-G)		0.71
20xx/xx/xx	50	ARTIS REIT TAU	(42-M)		3.79
20xx/xx/xx	50	ARTIS REIT TAU	(26-G)		0.71
20xx/xx/xx	50	ARTIS REIT TAU	(42-M)		3.79
20xx/xx/xx	50	ARTIS REIT TAU	(26-G)		0.71
20xx/xx/xx	50	ARTIS REIT TAU	(42-M)		3.79
20xx/xx/xx	50	ARTIS REIT TAU	(26-G)		0.71
20xx/xx/xx	50	ARTIS REIT TAU	(42-M)		3.79
20xx/xx/xx	50	ARTIS REIT TAU	(26-G)		0.71
20xx/xx/xx	50	ARTIS REIT TAU	(42-M)		3.79
20xx/xx/xx	50	ARTIS REIT TAU	(26-G)		0.71
20xx/xx/xx	50	ARTIS REIT TAU	(42-M)		3.79
	(26-G)	OTHER INCOME			7.81
	(42-M)	RETURN OF CAPITAL *			41.69
TOTAL	(26-G)	OTHER INCOME			7.81
	(42-M)	RETURN OF CAPITAL *			41.69



T5 SLIP – STATEMENT OF INVESTMENT INCOME

The T5 slip shows income from dividends, interest, and foreign taxes paid on your investments in a non-registered account.

Here's some relevant information to consider:

- If your investment income is less than \$50, a T5 slip may not be issued, but you must still report the income.
- The T5 slip does not include income from discount bonds, such as treasury bills and commercial paper, but these must also be reported.
- If you hold shares in a split-share corporation, U.S. real estate company or U.S. Limited Investment Fund, you will receive an additional T5 for these investments.

Lending income from the Fully Paid Securities Lending Program

Income generated by the lending of your securities under the *Fully Paid Securities Lending Program* must be included in your income tax return. It is reported in Box 14 - Other Canadian-source income on your T5 slip and will also appear on your *Summary of Investment Income*.

You should be able to deduct agent fees from your loan income under the program, which will also be reported on your *Summary of Investment Income*. We recommend that you consult a tax specialist to understand the tax implications of your participation in this program.

Canada Revenue Agency / Agence du revenu du Canada		T5 Statement of Investment Income / État des revenus de placement		Year / Année	Protected B / Protégé B when completed / une fois rempli															
Dividends from Canadian corporations / Dividendes de sociétés canadiennes		Federal credit / Crédit fédéral		Année																
24 Actual amount of eligible dividends / Montant réel des dividendes déterminés	25 Taxable amount of eligible dividends / Montant imposable des dividendes déterminés	26 Dividend tax credit for eligible dividends / Crédit d'impôt pour dividendes déterminés	13 Interest from Canadian sources / Intérêts de source canadienne	18 Capital gains dividends / Dividendes sur gains en capital																
10 Actual amount of dividends other than eligible dividends / Montant réel des dividendes autres que des dividendes déterminés	11 Taxable amount of dividends other than eligible dividends / Montant imposable des dividendes autres que des dividendes déterminés	12 Dividend tax credit for dividends other than eligible dividends / Crédit d'impôt pour dividendes autres que des dividendes déterminés	21 Report Code / Code du feuillet	22 Recipient identification number / Numéro d'identification du bénéficiaire	23 Recipient type / Type de bénéficiaire															
Other information (see the back) / Autres renseignements (lisez l'autre côté)																				
Box / Case		Amount / Montant		Box / Case		Amount / Montant														
Recipient's name (last name first) and address / Nom, prénom et adresse du bénéficiaire				Payer's name and address / Nom et adresse du payeur																
<table border="0"> <tr> <td>Currency and identification codes / Codes de devise et d'identification</td> <td>27</td> <td>28</td> <td>29</td> <td colspan="3">For information, see the back. / Pour obtenir des renseignements, lisez l'autre côté.</td> </tr> <tr> <td></td> <td>Foreign currency / Devises étrangères</td> <td>Transit / Succursale</td> <td>Recipient account number / Numéro de compte du bénéficiaire</td> <td colspan="3"></td> </tr> </table>							Currency and identification codes / Codes de devise et d'identification	27	28	29	For information, see the back. / Pour obtenir des renseignements, lisez l'autre côté.				Foreign currency / Devises étrangères	Transit / Succursale	Recipient account number / Numéro de compte du bénéficiaire			
Currency and identification codes / Codes de devise et d'identification	27	28	29	For information, see the back. / Pour obtenir des renseignements, lisez l'autre côté.																
	Foreign currency / Devises étrangères	Transit / Succursale	Recipient account number / Numéro de compte du bénéficiaire																	

See the privacy notice on your return / Consultez l'avis de confidentialité dans votre déclaration.



T5013 SLIP – STATEMENT OF PARTNERSHIP INCOME

If you hold units of a limited partnership (or units of a partnership), you will receive the corresponding tax information on a T5013 slip. It is important to note that you will receive a separate T5013 for each limited partnership (or partnership) you own.

A holder of partnership units must report to the CRA the allocation of amounts made by the partnership, even though these amounts may differ from those actually received. Thus, the taxpayer must rely on the amounts shown on the T5013 slip, although the amount actually distributed is generally specified for information purposes in the right-hand corner of the slip.

It is now possible to use the CRA's *My Account* system to facilitate the preparation of the return, although care should be taken as CRA's records are not always complete. It should be noted that the information on the T5013 slip will be displayed in the name of each partnership, not in the name of NBC.

Because of the complexity of the T5013 slip, we strongly recommend that you consult the instructions available on the CRA website, as well as the explanations for partnerships, particularly those concerning the taxation of deferred amounts and their reporting : [T5013-INST Statement of Partnership Income - Instructions for recipient](#)

Canada Revenue Agency / Agence du revenu du Canada

T5013
Statement of Partnership Income
État des revenus d'une société de personnes

Filer's name and address - Nom et adresse du déclarant
 Fiscal period-end / Exercice se terminant le: YYYY MM DD
 20XX-XX-XX
 Taxpayer identification number (see statement on back) / Numéro d'inscription d'un abn fiscal (voir l'annexe au dos): AAAA MM JJ
 TS

Partnership account number (15 characters) / Numéro de compte de la société de personnes (15 caractères): 001 00000000RZ0001
 Partner's identification number / Numéro d'identification de l'associé: 006

Partner code / Code de l'associé: 002 0
 Country code / Code du pays: 003 CAN
 Recipient Type / Genre de bénéficiaire: 004 3
 Partner's share (% of partnership) / Part de l'associé (% dans la société de personnes): 005 0.011224

Partner's name and address - Nom et adresse de l'associé
 FIRST NAME SURNAME / PRÉNOM NOM
 ADDRESS / ADRESSE

Total limited partner's business income (less) / Total du revenu (de la perte) d'entreprise du commanditaire: 010
 Total business income (less) / Total du revenu (de la perte) d'entreprise: 020
 Total capital gains (less) / Total des gains (pertes) en capital: 030
 Capital cost allowance / Déduction pour amortissement: 040

Box - Case	Code	Other information - Autres renseignements	Box - Case	Code	Amount - Montant	Box - Case	Code	Amount - Montant
			113		575.03			
			122		426.86			
			126		524.94			

Protected B when completed - Protégé B une fois rempli
 See the privacy notice on your return / Consultez l'avis de confidentialité dans votre déclaration



RRSP OR RRIF WITHDRAWAL – T4RSP AND T4RIF SLIPS

If you made a withdrawal from your RRSP or RRIF account during the year, you will receive a T4RSP or T4RIF slip, as applicable, showing the amount withdrawn and the tax withheld at source. The tax withheld at source will be credited to your tax liability on your income tax return. You may still have to pay tax, particularly if you have other sources of income.

Canada Revenue Agency		Agence du revenu du Canada		Statement of RRSP Income État du revenu provenant d'un REER				T4RSP					
Year	16	Annulé payments	18	Refund of premiums	20	Interest on unpaid contributions	22	Withdrawal and contribution payments	25	LIF withdrawal	26	Amounts deemed received or designated	
Montants de versements	16	Remboursement de primes	18	Intérêt sur versements non versés	20	Retrait et versements de cotisations	22	Retrait et versements de cotisations	25	Retrait REER	26	Montants réputés reçus lors de désignation de transferts	
28	Other income or deductions	30	Income tax deducted	34	Amounts deemed received or paid	37	Advanced Life Deferred Annuity purchase	27	RRSP withdrawal	28	Transfers or breakdown of marriage or common-law part		
Autres revenus ou déductions	30	Impôt sur le revenu retenu	34	Montants réputés reçus ou débites	37	Achat de rente viagère différée à un âge avancé	27	Retrait RRSP	28	Transferts après rupture de mariage ou de union de fait			
Last name / Nom de famille		Recipient's name and address / Nom et adresse du bénéficiaire		First name / Prénom		Initials / Initiales		12		Social insurance number	14		Contract number
12		Social insurance number		14		Contract number		60		Name of payer (partner) of fund	61		Tax paid amount
60		Name of payer (partner) of fund		61		Tax paid amount		62		Account number	63		Trust paid amount
62		Account number		63		Trust paid amount		64		Number of account	65		Montant libéré d'impôt
64		Number of account		65		Montant libéré d'impôt		66		Number of account	67		Montant libéré d'impôt
66		Number of account		67		Montant libéré d'impôt		68		Number of account	69		Montant libéré d'impôt
68		Number of account		69		Montant libéré d'impôt		70		Number of account	71		Montant libéré d'impôt
70		Number of account		71		Montant libéré d'impôt		72		Number of account	73		Montant libéré d'impôt
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76		Number of account		77		Montant libéré d'impôt		78		Number of account	79		Montant libéré d'impôt
78		Number of account		79		Montant libéré d'impôt		80		Number of account	81		Montant libéré d'impôt
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84		Number of account		85		Montant libéré d'impôt		86		Number of account	87		Montant libéré d'impôt
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92		Number of account		93		Montant libéré d'impôt		94		Number of account	95		Montant libéré d'impôt
94		Number of account		95		Montant libéré d'impôt		96		Number of account	97		Montant libéré d'impôt
96		Number of account		97		Montant libéré d'impôt		98		Number of account	99		Montant libéré d'impôt
98		Number of account		99		Montant libéré d'impôt		100		Number of account	101		Montant libéré d'impôt
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106		Number of account		107		Montant libéré d'impôt		108		Number of account	109		Montant libéré d'impôt
108		Number of account		109		Montant libéré d'impôt		110		Number of account	111		Montant libéré d'impôt
110		Number of account		111		Montant libéré d'impôt		112		Number of account	113		Montant libéré d'impôt
112		Number of account		113		Montant libéré d'impôt		114		Number of account	115		Montant libéré d'impôt
114		Number of account		115		Montant libéré d'impôt		116		Number of account	117		Montant libéré d'impôt
116		Number of account		117		Montant libéré d'impôt		118		Number of account	119		Montant libéré d'impôt
118		Number of account		119		Montant libéré d'impôt		120		Number of account	121		Montant libéré d'impôt
120		Number of account		121		Montant libéré d'impôt		122		Number of account	123		Montant libéré d'impôt
122		Number of account		123		Montant libéré d'impôt		124		Number of account	125		Montant libéré d'impôt
124		Number of account		125		Montant libéré d'impôt		126		Number of account	127		Montant libéré d'impôt
126		Number of account		127		Montant libéré d'impôt		128		Number of account	129		Montant libéré d'impôt
128		Number of account		129		Montant libéré d'impôt		130		Number of account	131		Montant libéré d'impôt
130		Number of account		131		Montant libéré d'impôt		132		Number of account	133		Montant libéré d'impôt
132		Number of account		133		Montant libéré d'impôt		134		Number of account	135		Montant libéré d'impôt
134		Number of account		135		Montant libéré d'impôt		136		Number of account	137		Montant libéré d'impôt
136		Number of account		137		Montant libéré d'impôt		138		Number of account	139		Montant libéré d'impôt
138		Number of account		139		Montant libéré d'impôt		140		Number of account	141		Montant libéré d'impôt
140		Number of account		141		Montant libéré d'impôt		142		Number of account	143		Montant libéré d'impôt
142		Number of account		143		Montant libéré d'impôt		144		Number of account	145		Montant libéré d'impôt
144		Number of account		145		Montant libéré d'impôt		146		Number of account	147		Montant libéré d'impôt
146		Number of account		147		Montant libéré d'impôt		148		Number of account	149		Montant libéré d'impôt
148		Number of account		149		Montant libéré d'impôt		150		Number of account	151		Montant libéré d'impôt
150		Number of account		151		Montant libéré d'impôt		152		Number of account	153		Montant libéré d'impôt
152		Number of account		153		Montant libéré d'impôt		154		Number of account	155		Montant libéré d'impôt
154		Number of account		155		Montant libéré d'impôt		156		Number of account	157		Montant libéré d'impôt
156		Number of account		157		Montant libéré d'impôt		158		Number of account	159		Montant libéré d'impôt
158		Number of account		159		Montant libéré d'impôt		160		Number of account	161		Montant libéré d'impôt
160		Number of account		161		Montant libéré d'impôt		162		Number of account	163		Montant libéré d'impôt
162		Number of account		163		Montant libéré d'impôt		164		Number of account	165		Montant libéré d'impôt
164		Number of account		165		Montant libéré d'impôt		166		Number of account	167		Montant libéré d'impôt
166		Number of account		167		Montant libéré d'impôt		168		Number of account	169		Montant libéré d'impôt
168		Number of account		169		Montant libéré d'impôt		170		Number of account	171		Montant libéré d'impôt
170		Number of account		171		Montant libéré d'impôt		172		Number of account	173		Montant libéré d'impôt
172		Number of account		173		Montant libéré d'impôt		174		Number of account	175		Montant libéré d'impôt
174		Number of account		175		Montant libéré d'impôt		176		Number of account	177		Montant libéré d'impôt
176		Number of account		177		Montant libéré d'impôt		178		Number of account	179		Montant libéré d'impôt
178		Number of account		179		Montant libéré d'impôt		180		Number of account	181		Montant libéré d'impôt
180		Number of account		181		Montant libéré d'impôt		182		Number of account	183		Montant libéré d'impôt
182		Number of account		183		Montant libéré d'impôt		184		Number of account	185		Montant libéré d'impôt
184		Number of account		185		Montant libéré d'impôt		186		Number of account	187		Montant libéré d'impôt
186		Number of account		187		Montant libéré d'impôt		188		Number of account	189		Montant libéré d'impôt
188		Number of account		189		Montant libéré d'impôt		190		Number of account	191		Montant libéré d'impôt
190		Number of account		191		Montant libéré d'impôt		192		Number of account	193		Montant libéré d'impôt
192		Number of account		193		Montant libéré d'impôt		194		Number of account	195		Montant libéré d'impôt
194		Number of account		195		Montant libéré d'impôt		196		Number of account	197		Montant libéré d'impôt
196		Number of account		197		Montant libéré d'impôt		198		Number of account	199		Montant libéré d'impôt
198		Number of account		199		Montant libéré d'impôt		200		Number of account	201		Montant libéré d'impôt
199		Number of account		200		Montant libéré d'impôt		201		Number of account	202		Montant libéré d'impôt
200		Number of account		201		Montant libéré d'impôt		202		Number of account	203		Montant libéré d'impôt
201		Number of account		202		Montant libéré d'impôt		203		Number of account	204		Montant libéré d'impôt
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207		Number of account		208		Montant libéré d'impôt		209		Number of account	210		Montant libéré d'impôt
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209		Number of account		210		Montant libéré d'impôt		211		Number of account	212		Montant libéré d'impôt
210		Number of account		211		Montant libéré d'impôt		212		Number of account	213		Montant libéré d'impôt
211		Number of account		212		Montant libéré d'impôt		213		Number of account	214		Montant libéré d'impôt
212		Number of account		213		Montant libéré d'impôt		214		Number of account	215		Montant libéré d'impôt
213		Number of account		214		Montant libéré d'impôt		215		Number of account	216		Montant libéré d'impôt
214		Number of account		215		Montant libéré d'impôt		216		Number of account	217		Montant libéré d'impôt
215		Number of account		216		Montant libéré d'impôt		217		Number of account	218		Montant libéré d'impôt
216		Number of account		217		Montant libéré d'impôt		218		Number of account	219		Montant libéré d'impôt
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218		Number of account		219		Montant libéré d'impôt		220		Number of account	221		Montant libéré d'impôt
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220		Number of account		221		Montant libéré d'impôt		222		Number of account	223		Montant libéré d'impôt
221		Number of account		222		Montant libéré d'impôt		223		Number of account	224		Montant libéré d'impôt
222		Number of account		223		Montant libéré d'impôt		224		Number of account	225		Montant libéré d'impôt
223		Number of account		224		Montant libéré d'impôt		225		Number of account	226		Montant libéré d'impôt
224		Number of account		225		Montant libéré d'impôt		226		Number of account	227		Montant libéré d'impôt
225		Number of account		226		Montant libéré d'impôt		227		Number of account	228		Montant libéré d'impôt
226		Number of account		227		Montant libéré d'impôt		228		Number of account	229		Montant libéré d'impôt
227		Number of account		228		Montant libéré d'impôt		229		Number of account	230		Montant libéré d'impôt
228		Number of account		229		Montant libéré d'impôt		230		Number of account	231		Montant libéré d'impôt
229		Number of account		230		Montant libéré d'impôt		231		Number of account	232		Montant libéré d'impôt
230		Number of account		231		Montant libéré d'impôt		232		Number of account	233		Montant libéré d'impôt
231		Number of account		232		Montant libéré d'impôt		233		Number of account	234		Montant libéré d'impôt
232		Number of account		233		Montant libéré d'impôt		234		Number of account	235		Montant libéré d'impôt
233		Number of account		234		Montant libéré d'impôt		235		Number of account	236		Montant libéré d'impôt
234		Number of account		235		Montant libéré d'impôt		236		Number of account	237		Montant libéré d'impôt
235		Number of account		236		Montant libéré d'impôt		237		Number of account	238		Montant libéré d'impôt
236		Number of account		237		Montant libéré d'impôt		238		Number of account	239		Montant libéré d'impôt
237		Number of account		238		Montant libéré d'impôt		239		Number of account	240		Montant libéré d'impôt

RESP WITHDRAWAL – T4A SLIP

A withdrawal of grants or income from a RESP will be followed by the issuance of a T4A slip in the name of the plan beneficiary. Withdrawals of capital from a RESP are not subject to income tax.

T4A
Statement of Pension, Retirement, Annuity, and Other Income
État du revenu de pension, de retraite, de rente ou d'autres sources

Canada Revenue Agency / Agence du revenu du Canada

Year / Année:

Payer's name – Nom du payeur:

Payer's program account number / Numéro de compte de programme du payeur:

Payee-offered dental benefits / Prestations dentaires offertes par le payeur:

Pension or superannuation – line 11500 / Pensions de retraite ou autres pensions – ligne 11500:

Income tax deducted – line 43700 / Impôt sur le revenu retenu – ligne 43700:

Social insurance number / Numéro d'assurance sociale:

Recipient's program account number / Numéro de compte de programme du bénéficiaire:

Lump-sum payments – line 13000 / Paiements forfaitaires – ligne 13000:

Self-employed commissions / Commissions d'un travail indépendant:

Recipient's name and address – Nom et adresse du bénéficiaire

Last name (print) – Nom de famille (en lettres imprimées):

First name – Prénom:

Initials – Initiales:

Annulées / Retirées:

Fees for services / Honoraires ou autres sommes pour services rendus:

Other information (see page 2) / Autres renseignements (voir à la page 2)

Box – Case	Amount – Montant	Box – Case	Amount – Montant
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

T4A (24) Protected B neither completed / Prorogé B non fini versé



FIRST HOME SAVINGS ACCOUNT – T4FHSA

T4FHSA's are used to report account openings, contributions, transfers, qualifying withdrawals, and taxable amounts allocated or paid to FHSA account holders or beneficiaries.

For more information: [Reporting FHSA activities on your income tax and benefit return](#)

First Home Savings Account Statement
État du compte d'épargne libre d'impôt pour l'achat d'une première propriété

Protected B when completed/
Protégé B une fois rempli

Year Année	18 Contributions Cotisations	20 Qualifying withdrawals Retraits admissibles	22 Taxable withdrawals Retraits imposables	24 FHSA beneficiary distributions received Distributions bénéficiaire reçues du CELIAPP	26 Amount deemed received on FHSA cessation Montant réputé reçu à la cessation du CELIAPP
28 Security for a loan Garantie pour un prêt	30 Income tax deducted Impôt sur le revenu retenu	32 RRSP transfers in Transferts reçus du REER	34 Spousal RRSP transfers in Transferts reçus du REER au profit du conjoint	36 Designated – RRSP/RRIF transfers out Montants Désignés – transferts vers le REER ou le FERR	38 Designated – withdrawals Montants Désignés – retraits
Recipient's name and address – Nom et adresse du particulier				32 Social insurance number Numéro d'assurance sociale	34 FHSA contract number Numéro de contrat du CELIAPP
Last name Nom de famille		First name Prénom	Initials Initiales	16 FHSA identification number Numéro d'identification du CELIAPP	
Address Adresse				30 Name of payer (issuer) of plan Nom du payeur (émetteur) du régime	
				31 Payer (issuer's) account number Numéro de compte du payeur (émetteur)	

See the privacy notice on your return.
Consultez l'avis de confidentialité dans votre déclaration.



NR4 SLIP (FEDERAL) – STATEMENT OF AMOUNTS PAID OR CREDITED TO NON-RESIDENTS OF CANADA

Non-residents of Canada will receive a NR4 slip detailing gross investment income, withholding tax (if applicable), and withdrawals from registered accounts. As a general rule, the withholding tax will be considered a final tax, which means that the non-resident will not have to file a Canadian income tax return, except in certain specific situations.

In addition, non-residents of Canada holding limited partnership units (or partnership units) may also receive a T5013 slip. For more information on the T5013 slip, please see the previous section.

10 Year Année		11 Recipient code Code du bénéficiaire		12 Country code for tax purposes Code de pays pour fins d'impôt		Payer or agent identification number Numéro d'identification du payeur ou de l'agent		13 Foreign or Canadian tax identification number Numéro d'identification étranger ou canadien aux fins de l'impôt	
Line – Ligne 1		14	15	16	17	Gross income Revenu brut		18	19
Line – Ligne 2		24	25	26	27	Non-resident tax withheld Impôt des non-résidents retenu		28	29

Non-resident recipient's name and address – Nom et adresse du bénéficiaire non-résident Individual's surname, first name and initial / Corporation, organization, association, trust, or institution name Nom, prénom et initiale du particulier / Nom de la société, de l'organisme, de l'association, de la fiducie ou de l'établissement Second individual's surname, first name and initial – Nom, prénom et initiale du deuxième particulier Address Adresse Country code Code pays		Name and address of payer or agent Nom et adresse du payeur ou de l'agent Non-resident account number Numéro de compte non-résident N R
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See the privacy notice after the codes on the next page.
Consultez l'avis de confidentialité qui suit les codes à la page suivante.



STRIPPED COUPONS AND RESIDUAL BONDS

There are specific tax rules for stripped coupons/residual bonds, so it's important to consult your external advisor. That said, to assist you in preparing your tax return, you will receive an annual *Accumulated Interest Report* indicating the notional interest amount to be added to your return.

ACCUMULATED INTEREST (CAD)								
Client Name	Description	Last Purchase	Trans. Type	Quantity	YTM Cost	THEORETICAL PRICE		Accum. Interest
						Beginning	Ending	
	INT-ONTARIO PROV 2JUN20	2019/03/29	Held			n/a	n/a	n/a
	INT-QUEBEC HYD 15AG21	2019/03/29	Sell	(51,510)	1.91	96.27	97.53	658.47
	INT-QUEBEC HYD 15AG21	2019/03/29	Sell	(51,525)	1.91	96.27	97.99	893.97
								\$1,552.45
	INT-ONTARIO PROV 2N22	2019/03/29	Held	43,785	2.14	93.82	95.84	881.95
	INT-ONTARIO PROV 2DC22	2020/03/25	Buy	35,961	1.09	97.12	97.85	263.03
	INT-ONTARIO PROV 2DC22	2020/03/25	Sell	(8,170)	1.09	97.12	97.32	16.20
								\$278.23
	INT-ONTARIO PROV 2N26	2019/06/28	Buy	54,000	2.11	86.45	88.15	919.90
	INT-QUEBEC HYD 15AG27	2019/03/29	Held	82,650	2.77	80.24	82.48	1,856.91
	INT-QUEBEC HYD 15AG28	2019/03/29	Held	56,235	2.55	79.60	81.64	1,148.63
	INT-QUEBEC HYD 15AG28	2019/08/19	Buy	18,000	1.90	84.35	85.94	286.87
	INT-QUEBEC HYD 15AG28	2019/09/17	Buy	9,900	2.29	81.61	83.32	169.27
								\$1,604.76



U.S. TAX SLIPS

FORM 1042-S – FOREIGN PERSON’S U.S. SOURCE INCOME SUBJECT TO WITHHOLDING

If you are not a U.S. citizen and have received U.S.-source income from an account, such as a non-registered account, RESP, TFSA, or FHSA, you will receive a 1042-S form indicating the income generated and the income tax withheld. However, certain registered accounts (RRSPs, RRIFs, LIFs, LIRAs, LRSPs) do not require a 1042-S form, as NBC files a joint return with the IRS. Under the Canada-U.S. tax treaty, these accounts are exempt from withholding tax, unless the holder has been a non-resident of Canada for more than 5 years and is not a citizen or resident of the U.S., in which case withholding tax applies according to the tax treaty with the holder's country of residence.

Rules for Publicly Traded Partnerships (PTPs) generating Effectively Connected Income (ECI) in the U.S.

Holding PTP units can result in the issuance of multiple 1042-S tax slips for each type of passive income generated, such as U.S.-source dividends or interest (PTPs and non-PTPs). Since January 2023, when a PTP is sold or transferred, a 10% withholding tax is applied to the proceeds of disposition, regardless of whether there is a gain or loss. A 1042-S slip will be issued to report this disposition and withholding. A non-U.S. unitholder can recover a portion of this withholding by filing a U.S. tax return, but will require a U.S. individual taxpayer identification number (ITIN) in order to do so. Each PTP generates a 1042-S slip, so holding multiple PTPs will result in multiple forms being issued.

Form **1042-S** Foreign Person's U.S. Source Income Subject to Withholding **20XX** CMS No. 1545-0095
 Department of the Treasury Internal Revenue Service **AMENDED** **PRO-RATA BASIS REPORTING** **Copy B for Recipient**

1 Income code 2 Gross income code 3 **AMENDED** 4 **PRO-RATA BASIS REPORTING** 5 Withholding absence

6a Exemption code: 00 6b Exemption code: 15 6 Net income 7 Federal tax withheld 8 Tax withheld by other agents 9 Tax assumed by withholding agent 10 Total withholding credit

11a Withholding agent's EIN 11b Ch. 3 status code 11c Ch. 4 status code 11d Primary Withholding Agent's Name (if applicable)

12a Withholding agent's name 12b Primary Withholding Agent's EIN

13a Withholding agent's Global Intermediary Identification Number (GIN) 13b Ch. 3 status code 13c Ch. 4 status code

14a Recipient's name 14b Recipient's country code

15a Recipient's account number 15b Recipient's date of birth

16a City or town, state or province, country, ZIP or foreign postal code 16b Recipient's foreign tax identification number, if any

17 Recipient's GIN 18 Recipient's foreign tax identification number, if any

19 Recipient's account number 20 Recipient's date of birth

21 Payer's name 22 Payer's TIN 23 Payer's GIN

24 State income tax withheld 25 Payer's state tax no. 26 Name of state

For Privacy Act and Paperwork Reduction Act Notice, see instructions. Cat. No. 1136091 Form **1042-S** (20XX)

1042-S IRS REVENUS DE PLACEMENTS - 20XX

Date 20XX	Quantité	Description	Type d'income	Devises du compte	Montant	Taux com.	US\$
VOTRE COMPTÉ CANADIEN XX-XXXX-X							
08-10	40	CREVEON CORP	DIV	44,64	0,9173		42,80
08-10	40	CREVEON CORP	WTFRS2	3,05	0,9173		4,42
08-10	47	JOHNSON & JOHNSON	DIV	35,84	0,9173		32,89
08-10	47	JOHNSON & JOHNSON	WTFRS2	5,37	0,9173		4,93
08-12	150	MICROSOFT CORP	DIV	45,59	0,9212		42,00
08-12	150	MICROSOFT CORP	WTFRS2	4,84	0,9212		4,39
09-09	47	JOHNSON & JOHNSON	DIV	34,23	0,9481		32,90
09-09	47	JOHNSON & JOHNSON	WTFRS2	5,43	0,9481		4,93
09-10	40	CREVEON CORP	DIV	44,99	0,9107		42,79
09-10	40	CREVEON CORP	WTFRS2	2,05	0,9107		4,43
09-11	150	MICROSOFT CORP	DIV	44,28	0,9480		42,00
09-11	150	MICROSOFT CORP	WTFRS2	5,82	0,9480		4,93
12-09	47	JOHNSON & JOHNSON	DIV	37,43	0,9745		32,90
12-10	40	CREVEON CORP	WTFRS2	7,34	0,8722		4,42
12-11	150	MICROSOFT CORP	DIV	63,58	0,8474		49,50
12-11	150	MICROSOFT CORP	WTFRS2	8,84	0,8474		4,93
TOTAL DES SLIPES							397,58
TOTAL de revenus bruts à la case 2							397,58
TOTAL de crédits retenus à la case 10							53,44



FORM K-1 – US PARTNERSHIP TAX RETURNS (Partner's Share of Income, Deductions, Credits, etc.)

A broker acting as nominee must forward the information required to produce the U.S. K-1 tax form for the PTP to the accounting firm engaged for this purpose. The broker must ask unitholders for their U.S. ITIN and keep proof of this request, even if the unitholder does not have an ITIN, in which case he or she will likely have to apply for one. The K-1, used for the U.S. tax return, shows the PTP portion of income, gains, losses, deductions and credits. If an amended K-1 is required, the holder should contact the PTP or the accounting firm. PTP unit holders may be required to file a U.S. tax return and should consult a tax advisor to analyze their obligations.

651123
OMB No. 1545-0123

Schedule K-1 (Form 1065)
 Department of the Treasury
 Internal Revenue Service

20XX

For calendar year 2024, or tax year
 beginning / / 2024 ending / /

Partner's Share of Income, Deductions, Credits, etc.
See separate instructions.

Part I Information About the Partnership

A Partnership's employer identification number

B Partnership's name, address, city, state, and ZIP code

C IRS center where partnership filed return:
 Check if this is a publicly traded partnership (PTP)

Part II Information About the Partner

E Partner's SSN or TIN (Do not use TIN of a disregarded entity. See instructions.)

F Name, address, city, state, and ZIP code for partner entered in E. See instructions.

G General partner or LLC member-manager Limited partner or other LLC member

H1 Domestic partner Foreign partner

H2 If the partner is a disregarded entity (DE), enter the partner's:
 TIN Name

H3 What type of entity is this partner?

I2 If this partner is a retirement plan (IRA/SEP/Keogh/etc.), check here

J Partner's share of profit, loss, and capital (see instructions):

	Beginning	Ending
Profit	%	%
Loss	%	%
Capital	%	%

Check if decrease is due to:
 Sale or Exchange of partnership interest. See instructions.

K1 Partner's share of liabilities:

	Beginning	Ending
Nonrecourse	\$	\$
Qualified nonrecourse financing	\$	\$
Recourse	\$	\$

K2 Check this box if item K1 includes liability amounts from lower-tier partnerships

K3 Check if any of the above liability is subject to guarantees or other payment obligations by the partner. See instructions

L Partner's Capital Account Analysis

Beginning capital account	\$
Capital contributed during the year	\$
Current year net income (loss)	\$
Other increase (decrease) (attach explanation)	\$
Withdrawals and distributions	\$
Ending capital account	\$

M Did the partner contribute property with a built-in gain (loss)?
 Yes No If "Yes," attach statement. See instructions.

N Partner's Share of Net Unrecognized Section 704(c) Gain or (Loss)

Beginning	\$
Ending	\$

Part III Partner's Share of Current Year Income, Deductions, Credits, and Other Items

1 Ordinary business income (loss)	14 Self-employment earnings (loss)
2 Net rental real estate income (loss)	
3 Other net rental income (loss)	15 Credits
4a Guaranteed payments for services	
4b Guaranteed payments for capital	16 Schedule K-3 is attached if checked <input type="checkbox"/>
4c Total guaranteed payments	17 Alternative minimum tax (AMT) items
5 Interest income	
6a Ordinary dividends	
6b Qualified dividends	18 Tax-exempt income and nondeductible expenses
6c Dividend equivalents	
7 Royalties	
8 Net short-term capital gain (loss)	19 Distributions
9a Net long-term capital gain (loss)	
9b Collectibles (28%) gain (loss)	20 Other information
9c Unrecaptured section 1250 gain	
10 Net section 1231 gain (loss)	
11 Other income (loss)	
12 Section 179 deduction	21 Foreign taxes paid or accrued
13 Other deductions	
22 <input type="checkbox"/> More than one activity for at-risk purposes*	
23 <input type="checkbox"/> More than one activity for passive activity purposes*	

*See attached statement for additional information.

For IRS Use Only

For Paperwork Reduction Act Notice, see the Instructions for Form 1065. www.irs.gov/Form1065 Cat. No. 11394R Schedule K-1 (Form 1065)



FORM 1099-DIV – DIVIDEND AND DISTRIBUTIONS & FORM 1099-INT – INTEREST INCOME

If you are a “documented” U.S. investor, regardless of whether you are a U.S. resident, you will receive a Form 1099-DIV and/or a Form 1099-INT corresponding to your U.S.-source dividend and interest income generated by your investments in your RESP, RDSP, TFSA, and FHSA accounts.

If you are a “non-documented” U.S. investor, you will receive a Form 1099-DIV or Form 1099-INT for U.S.-source income from your non-registered accounts, in addition to income from your RESPs, RDSPs, TFSA and FHSAs, as well as withholdings made and remitted to the U.S. taxing authority, the Internal Revenue Service (IRS).

In this context, “documented” refers to supporting documentation establishing the client's U.S. residency or citizenship that can be established by providing IRS Form W-9.

IRS INVESTMENT INCOME SUMMARY - 20XX

RECIPIENT ID 00000000

FIRST AND LAST NAME
ADDRESS
ADDRESS
ADDRESS

Date	Quantity	Description	Entry Type	Account Currency	Amount Conv. Rate	US\$
2023						
YOUR CANADIAN ACCOUNT XX-XXXX-X						
23.06.15	27,000	XXXX C36 5,0591-FR DEBERRY	INT	682.96	0,7640	521.78
INTEREST TOTALS						
Total interest income not included in box 3						521.78

CORRECTED (if checked)

Interest Income

PAYER'S name, street address, city or town, province or state, country, ZIP or foreign postal code, and telephone no.
 NATIONAL BANK FINANCIAL
 800 SAINT-JACQUES STREET
 SUITE 1400
 MONTREAL, QUEBEC H3C 1A3

Payer's RTN (optional)
 OMB No: 1545-0112
 Form 1099-INT
 (Rev. January 2023)

1 Interest income \$ 521.78
 2 Early withdrawal penalty \$
 3 Interest on U.S. Savings Bonds and Treas. obligations \$

4 Federal income tax withheld \$
 5 Investment expenses \$
 6 Foreign Tax Paid \$
 7 Foreign country U.S. possession passively or other activity bond interest \$
 8 Tax-exempt interest \$
 9 Specified private activity bond interest \$
 10 Market discount \$
 11 Bond premium \$
 12 Bond premium on tax-exempt bonds \$
 13 Bond premium on tax-exempt bond CUSIP no. \$

14 Tax exempt and tax credit bond CUSIP no. \$
 15 State tax withheld \$
 16 State tax identification no. \$
 17 State Tax Withheld \$

Account number (see instructions) \$

From 1099-INT (Rev. 1-2023) (Keep for your records) www.irs.gov/form1099-INT Department of the Treasury Internal Revenue Service

CORRECTED (if checked)

Interest Income

PAYER'S name, street address, city or town, province or state, country, ZIP or foreign postal code, and telephone no.
 NATIONAL BANK FINANCIAL
 800 SAINT-JACQUES STREET
 SUITE 1400
 MONTREAL, QUEBEC H3C 1A3

Payer's RTN (optional)
 OMB No: 1545-0112
 Form 1099-INT
 (Rev. January 2023)

1 Interest income \$ 521.78
 2 Early withdrawal penalty \$
 3 Interest on U.S. Savings Bonds and Treas. obligations \$

4 Federal income tax withheld \$
 5 Investment expenses \$
 6 Foreign Tax Paid \$
 7 Foreign country U.S. possession passively or other activity bond interest \$
 8 Tax-exempt interest \$
 9 Specified private activity bond interest \$
 10 Market discount \$
 11 Bond premium \$
 12 Bond premium on tax-exempt bonds \$
 13 Bond premium on tax-exempt bond CUSIP no. \$

14 Tax exempt and tax credit bond CUSIP no. \$
 15 State tax withheld \$
 16 State tax identification no. \$
 17 State Tax Withheld \$

Account number (see instructions) \$

From 1099-INT (Rev. 1-2023) (Continued) www.irs.gov/form1099-INT Department of the Treasury Internal Revenue Service

Instructions for Recipient

The information provided may be different for covered and noncovered securities. For a description of covered securities, see the instructions for Form 8878. For a taxable covered security acquired at a premium, unless you notified the payer in writing in accordance with Regulations section 1.6045-1(d)(5) that you did not want to amortize the premium under section 171, or for a taxable covered security acquired at a premium and the issuer notified you of the amount of interest paid to you and the premium amortization applicable to the payments, or if you did not notify the issuer in writing in accordance with Regulations section 1.6045-1(d)(5) that you did not want to amortize the premium on a taxable covered security, then your payer will report the gross amount of interest paid to you. For a noncovered security acquired at a premium, your payer is only required to report the gross amount of interest paid to you.

Recipient's taxpayer identification number (TIN). For your protection, you must show only the last four digits of your TIN on this security. Number (0000), federal taxpayer identification number (TIN), taxpayer identification number (ATIN), or employer identification number (EIN). However, the issuer may report your complete TIN to the IRS.

FATCA filing requirements. The FATCA filing requirement box is checked, the issuer is reporting on the Form 1099-INT to comply with FATCA reporting requirements. You also may have a filing requirement. See the instructions for Form 8878.

Account Number. May show an account or other unique number the issuer assigned to identify your account.

Box 1. Shows taxable interest paid to you during the calendar year for the payer. This does not include interest shown in box 3. May also show the total amount of the credits from clean renewable energy bonds, low-stimulus renewable energy bonds, qualified energy conservation bonds, qualified clean secondary bonds, qualified school construction bonds, and low-income bonds that was included in your interest income. These amounts were taxable to you during the calendar year for the issuer. See the instructions for Form 1099-INT, January 15, and December 15, 2023. For more information, see Form 8878. See the instructions above for a taxable covered security acquired at a premium.

Box 2. Shows interest on U.S. Savings Bonds, Treasury Bills, Treasury Bonds, and Treasury notes. This may or may not be all taxable. See Part 502. This interest is exempt from reporting requirements. The issuer has reported a net amount of interest in box 1. See the instructions above for a taxable covered security acquired at a premium.

Box 3. Shows backup withholding. Generally, a payer must backup withhold if you did not furnish your TIN to the payer. See Form W-9. Includes this amount on your income tax return.

Box 4. Any amount shown is your share of investment expenses of a single class REMIC. This amount is included in box 1. **Note.** This amount is not deductible. See the instructions for Form 1099-INT.

Box 5. Shows foreign tax. You may be able to claim this tax as a deduction or a credit on your Form 1040 or 1040-SR. See your tax return instructions.

Box 6. Shows the country or U.S. possession to which the foreign tax was paid. See the instructions for Form 1099-INT.

Box 7. Shows the country or U.S. possession to which the foreign tax was paid. See the instructions for Form 1099-INT.

Box 8. Shows tax-exempt interest paid to you during the calendar year by the Payer. See how to report this amount in the instructions for Form 1099-INT. This amount may be subject to backup withholding. See Box 4 above.

Box 9. Shows the amount of interest on a covered security acquired at a premium. See the instructions above for a taxable covered security acquired at a premium. This amount is included in box 1. See the instructions for Form 8225. See the instructions above for a taxable covered security acquired at a premium.

Box 10. For a taxable tax-exempt covered security, if you made an election under section 1276(b) to include market discount in income as a premium and you notified your payer of the election in writing in accordance with Regulations section 1.6045-1(d)(5), shows the market discount that accrued on the last instrument during the year while you held your interest in your noncovered securities. Report the accrued market discount on your income tax return as dividend in the instructions for Form 1040. Market discount on a tax-exempt security is includable in gross income as interest income.

Box 11. For a taxable covered security, either than a U.S. Treasury obligation, shows the amount of premium amortization allowable in the calendar year. See the instructions for Form 1099-INT. If an amount is reported in this box, see the instructions for Schedule B (Form 1040) to determine the net amount and the payer's reporting requirements. If an amount is reported in this box, see the instructions for Schedule B (Form 1040) to determine the net amount and the payer's reporting requirements. The issuer has reported a net amount of interest in box 1. If the amount in box 11 is greater than the amount of interest paid on the covered security, see Regulations section 1.71-3(b)(2).

Instructions for Recipient (Continued)

Box 12. For a U.S. Treasury obligation that is a covered security, shows the amount of premium amortization allowable in the calendar year. See the instructions for Form 1099-INT. If an amount is reported in this box, see the instructions for Schedule B (Form 1040) to determine the net amount and the payer's reporting requirements. If an amount is reported in this box, see the instructions for Schedule B (Form 1040) to determine the net amount and the payer's reporting requirements. The issuer has reported a net amount of interest in box 1. If the amount in box 12 is greater than the amount of interest paid on the covered security, see Regulations section 1.71-3(b)(2).

Box 13. For a tax-exempt covered security, shows the amount of premium amortization allowable in the calendar year. See the instructions for Form 1099-INT. If an amount is reported in this box, see the instructions for Schedule B (Form 1040) to determine the net amount and the payer's reporting requirements. If an amount is reported in this box, see the instructions for Schedule B (Form 1040) to determine the net amount and the payer's reporting requirements. The issuer has reported a net amount of interest in box 1. If the amount in box 13 is greater than the amount of interest paid on the covered security, see Regulations section 1.71-3(b)(2).

Box 14. Shows CUSIP number(s) for tax-exempt bonds on which tax-exempt interest was paid or the credit bonds on which taxable interest was paid or tax credit was allowed to you during the calendar year. If blank, no CUSIP number was issued for the bonds.

Boxes 15-17. State tax withheld reporting boxes.

Notes. If this form includes amounts belonging to another person(s), you are considered a nominee recipient. Complete a Form 1099-INT for each of the other persons showing the income allocable to each. File Copy A of the form with the IRS. Furnish Copy B to each owner. List yourself as the "payer" and the other person(s) as the "recipient(s)" on Form 1099-INT with Form 1096 with the Internal Revenue Service Center for your area. On Form 1096 list yourself as the "taxpayer." A spouse is not required to file a nominee return to show amounts owned by the other spouse.

Payer's obligations. For the issuer information about developments related to Form 1099-INT and its instructions, such as legislation enacted after they were published, go to www.irs.gov/form1099-INT.

Free File Program. Go to www.irs.gov/efile to see if you qualify for no-cost online federal tax preparation, a filing and direct deposit of payment option.

(Continued on Copy 2)



FORM 1099-B – PROCEEDS FROM BROKER AND BARTER EXCHANGE TRANSACTIONS

If you are a “documented” U.S. investor residing in the U.S., you will receive a Form 1099-B for all dispositions of securities in your RESP, RDSP, TFSA and FHSA accounts. If you are a “non-documented” investor residing in the U.S., you will receive this same form for dispositions of securities and withholdings made and remitted to the U.S. Internal Revenue Service (IRS) from your non-registered accounts in addition to the accounts mentioned above. No Form 1099-B is filed for U.S. investors who are not U.S. residents. The term “documented” refers to proof of U.S. residency or citizenship, usually provided with IRS Form W-9. These forms are used to complete the U.S. income tax return (Form 1040).

IRS TRADING SUMMARY - 20XX

RECIPIENT ID 00000000

FIRST NAME SURNAME
ADDRESS
ADDRESS
ADDRESS

DATE	QUANTITY	SECURITY DESCRIPTION	PRICE	PROCEEDS (COSTS)	COMM	COMV RATE	PROCEEDS ADJUSTED US\$	COMM UNCOVERED US\$ (%)	WASH SALE US\$	LONG/ SHORT TERM (S, F)
YOUR CANADIAN ACCOUNT X-XXXX-X										
11.14	230	ALTER 890 OGRP-890	2.71	609.70		0.8826	538.17	Y	0.00	0.00
Total Proceeds							538.17			
11.14	128,972	ML1 89M OFF CL /W	27.398	3,533.57		0.8826	3,118.73	Y	0.00	0.00

OMB No. 1545-0710

1099B - Substitute Statement - 20XX
Proceeds From Broker & Barter Exchange Transactions

RECIPIENT ID 00000000
PAYER'S FED. ID. No. 00000000

Date Sold or Disposed (Box 1)	CUSIP Number	Qty Sold	Proceeds (Box 1e)	Fed Inq Tax Withd (Box 4)	Description (Box 1a)	Date of Acq (Box 1b)	Cost or Other Basis (Box 1c)	Code (Box 1f)	Adjustments (Box 1g)	Loss Not Allowed (Box 7)	Uncovered Security (Box 5)	Basis Reported to IRS (Box 2)	Long/ Short Term L/S (Box 2)
YOUR CANADIAN ACCOUNT X-XXXX-X													
02.18	122902005	10,000	9,123.00		BOC CIBL B1 T/V 18FV14		0.00		0.00		Y		

Reported to IRS:
() Sales Price (X) Sales Price Less Commissions and Option Premiums



FOREIGN PROPERTY REPORT

You may receive a *Foreign Property Report* to help you complete the federal *T1135 Foreign Income Verification Statement*. This prescribed form may be required when filing your 2025 income tax return. To the extent that form T1135 is required based on your circumstances, be sure to prepare and file this form by the deadline for your personal tax return.

For more information on this obligation, see the following link:

- Federal: [Foreign Income Verification Statement](#)

Please note that two types of “Foreign Property” reports exist to assist with completing form T1135, namely:

1 – The “Month End Market Value” Report

Period from January 1, 2025 to December 31, 2025

FOREIGN PROPERTY (CAD)

MONTH END MARKET VALUE / LONG POSITIONS

Description	Symbol	January 2025	February 2025	March 2025	April 2025	May 2025	June 2025	July 2025	August 2025	September 2025	October 2025	November 2025	December 2025	Income	Realized Gains and Losses
UNITED STATES															
ALPHABET INC CDR CSHDQ	GOOG	14,492.50	12,099.75	10,965.00	11,288.00	12,074.25	12,376.00	13,408.75	14,811.25	16,855.50	19,477.75	22,087.25	21,581.50	57.34	0.00
AMAZON COM INC	AMZN	37,824.99	33,709.68	30,104.33	28,019.50	31,010.69	32,874.08	17,833.84	17,295.96	16,796.03	18,825.63	17,932.41	17,414.38	0.00	6,906.47
COSTCO WHOLESALE CORP	COST	35,441.03	37,844.86	34,010.96	34,340.33	35,759.57	33,712.65	26,028.78	25,908.10	25,747.69	25,548.67	25,544.16	23,658.13	159.05	5,438.20
INVESCO SEMICONDUCT ETF	PSI	36,336.57	33,008.08	28,624.18	26,830.00	29,409.08	34,304.81	22,249.17	23,303.20	26,408.17	29,493.73	29,068.40	29,207.36	38.15	6,475.48
ISHARES CORE S&P 500 ETF	IVV	69,983.35	68,951.91	64,660.31	61,652.79	65,142.66	67,663.70	30,777.67	31,160.46	32,580.65	33,613.20	33,609.28	32,884.59	620.64	23,376.95
MASTERCARD INC CL A	MA	20,089.21	20,799.32	19,710.81	18,924.65	20,131.90	19,137.01	15,691.67	16,349.52	15,822.25	15,472.72	15,392.93	15,661.98	101.21	3,260.21
MICROSOFT CORP	MSFT	51,041.48	48,713.73	45,897.64	46,404.65	53,809.66	57,594.03	22,167.57	20,874.21	21,611.26	21,771.94	20,635.05	19,902.03	269.78	23,023.15
SELECT SCTR SPDR TR ETF	XLK	43,417.69	42,321.60	38,595.95	37,663.94	41,270.13	44,833.19	25,449.14	25,212.62	27,451.87	29,502.00	27,998.92	27,644.68	217.31	17,288.66
SPDR GOLD TRUST ETF	GLD	65,462.54	66,510.82	72,532.11	73,424.78	73,060.66	72,667.43	27,274.76	28,391.12	32,135.66	33,535.77	35,246.91	35,336.23	0.00	25,148.43
VANGUARD HEALTH CARE ETF	VHT	56,801.79	56,904.97	55,215.36	51,248.48	48,602.25	49,052.23	25,084.46	26,271.45	27,079.27	28,421.13	30,881.69	29,614.15	669.94	9,007.04
Total United States		\$ 430,891	\$ 420,865	\$ 400,317	\$ 389,797	\$ 410,271	\$ 424,215	\$ 225,966	\$ 229,578	\$ 242,488	\$ 255,663	\$ 258,397	\$ 252,905	\$ 2,133	\$ 119,925
TOTAL		\$ 430,891	\$ 420,865	\$ 400,317	\$ 389,797	\$ 410,271	\$ 424,215	\$ 225,966	\$ 229,578	\$ 242,488	\$ 255,663	\$ 258,397	\$ 252,905	\$ 2,133	\$ 119,925

SUMMARY LONG POSITIONS

Country	Maximum Market Value During the Year	Market Value at Year End	Earned Income	Realized Gains/Losses
United States	430,891.17	252,905.01	2,133.42	119,924.59
Total	430,891.17	252,905.01	2,133.42	119,924.59



2 – The “Month End Book Value” Report

Period from January 1, 2025 to December 31, 2025

FOREIGN PROPERTY (CAD)

MONTH END BOOK VALUE / LONG POSITIONS

Description	Symbol	January 2025	February 2025	March 2025	April 2025	May 2025	June 2025	July 2025	August 2025	September 2025	October 2025	November 2025	December 2025	Income	Realized Gains and Losses
UNITED STATES															
ALPHABET INC CDR CSHDG	GOOG	13,294.00	13,294.00	13,294.00	13,294.00	13,294.00	13,294.00	13,294.00	13,294.00	13,294.00	13,294.00	13,294.00	13,294.00	57.34	0.00
AMAZON COM INC	AMZN	20,203.76	20,203.76	20,203.76	20,203.76	20,203.76	20,203.76	10,101.87	10,101.87	10,101.87	10,101.87	10,101.87	10,101.87	0.00	6,906.47
COSTCO WHOLESALE CORP	COST	5,106.24	5,106.24	5,106.24	5,106.24	5,106.24	5,106.24	4,085.00	4,085.00	4,085.00	4,085.00	4,085.00	4,085.00	159.05	5,438.20
INVESCO SEMICONDUCT ETF	PSI	17,770.43	17,770.43	17,770.43	17,770.43	17,770.43	17,770.43	11,423.85	11,423.85	11,423.85	11,423.85	11,423.85	11,423.85	38.15	6,475.48
ISHARES CORE S&P IVV S&P 500 ETF	IVV	27,935.68	27,935.68	27,935.68	27,935.68	27,935.68	27,935.68	12,221.86	12,221.86	12,221.86	12,221.86	12,221.86	12,221.86	620.64	23,376.95
MASTERCARD INC CL A	MA	2,604.47	2,604.47	2,604.47	2,604.47	2,604.47	2,604.47	2,083.57	2,083.57	2,083.57	2,083.57	2,083.57	2,083.57	101.21	3,260.21
MICROSOFT CORP	MSFT	23,634.16	23,634.16	23,634.16	23,634.16	23,634.16	23,634.16	8,341.47	8,341.47	8,341.47	8,341.47	8,341.47	8,341.47	269.78	23,023.15
SELECT SCTR SPDR TR ETF	XLK	8,961.52	8,961.52	8,961.52	8,961.52	8,961.52	8,961.52	4,825.44	4,825.44	4,825.44	4,825.44	4,825.44	4,825.44	217.31	17,288.66
SPDR GOLD TRUST ETF	GLD	33,910.90	33,910.90	33,910.90	33,910.90	33,910.90	33,910.90	12,595.47	12,595.47	12,595.47	12,595.47	12,595.47	12,595.47	0.00	25,148.43
VANGUARD HEALTH CARE ETF	VHT	29,683.78	29,683.78	29,683.78	29,683.78	29,683.78	29,683.78	15,353.68	15,353.68	15,353.68	15,353.68	15,353.68	15,353.68	669.94	9,007.04
Total United States		\$ 183,105	\$ 94,326	\$ 2,133	\$ 119,925										
TOTAL		\$ 183,105	\$ 94,326	\$ 2,133	\$ 119,925										

SUMMARY LONG POSITIONS

Country	Maximum Book Value During the Year	Book Value at Year End	Earned Income	Realized Gains/Losses
United States	183,104.93	94,326.21	2,133.42	119,924.59
Total	183,104.93	94,326.21	2,133.42	119,924.59



It is also possible that these reports may provide a “Combined Summary,” which includes both the book value and the market value:

Period from January 1, 2025 to December 31, 2025

FOREIGN PROPERTY (CAD)

MONTH END BOOK VALUE / LONG POSITIONS

Description	Symbol	January 2025	February 2025	March 2025	April 2025	May 2025	June 2025	July 2025	August 2025	September 2025	October 2025	November 2025	December 2025	Income	Realized Gains and Losses
UNITED STATES															
ALPHABET INC CDR CSHDG	GOOG	13,294.00	13,294.00	13,294.00	13,294.00	13,294.00	13,294.00	13,294.00	13,294.00	13,294.00	13,294.00	13,294.00	13,294.00	57.34	0.00
AMAZON COM INC	AMZN	20,203.76	20,203.76	20,203.76	20,203.76	20,203.76	20,203.76	10,101.87	10,101.87	10,101.87	10,101.87	10,101.87	10,101.87	0.00	6,906.47
COSTCO WHOLESALE CORP	COST	5,106.24	5,106.24	5,106.24	5,106.24	5,106.24	5,106.24	4,085.00	4,085.00	4,085.00	4,085.00	4,085.00	4,085.00	159.05	5,438.20
INVESCO SEMICONDUCT ETF	PSI	17,770.43	17,770.43	17,770.43	17,770.43	17,770.43	17,770.43	11,423.85	11,423.85	11,423.85	11,423.85	11,423.85	11,423.85	38.15	6,475.48
ISHARES CORE S&P 500 ETF	IVV	27,935.68	27,935.68	27,935.68	27,935.68	27,935.68	27,935.68	12,221.86	12,221.86	12,221.86	12,221.86	12,221.86	12,221.86	620.64	23,376.95
MASTERCARD INC CL A	MA	2,604.47	2,604.47	2,604.47	2,604.47	2,604.47	2,604.47	2,083.57	2,083.57	2,083.57	2,083.57	2,083.57	2,083.57	101.21	3,260.21
MICROSOFT CORP	MSFT	23,634.16	23,634.16	23,634.16	23,634.16	23,634.16	23,634.16	8,341.47	8,341.47	8,341.47	8,341.47	8,341.47	8,341.47	269.78	23,023.15
SELECT SCTR SPDR TR ETF	XLK	8,961.52	8,961.52	8,961.52	8,961.52	8,961.52	8,961.52	4,825.44	4,825.44	4,825.44	4,825.44	4,825.44	4,825.44	217.31	17,288.66
SPDR GOLD TRUST ETF	GLD	33,910.90	33,910.90	33,910.90	33,910.90	33,910.90	33,910.90	12,595.47	12,595.47	12,595.47	12,595.47	12,595.47	12,595.47	0.00	25,148.43
VANGUARD HEALTH CARE ETF	VHT	29,683.78	29,683.78	29,683.78	29,683.78	29,683.78	29,683.78	15,353.68	15,353.68	15,353.68	15,353.68	15,353.68	15,353.68	669.94	9,007.04
Total United States		\$ 183,105	\$ 94,326	\$ 2,133	\$ 119,925										
TOTAL		\$ 183,105	\$ 94,326	\$ 2,133	\$ 119,925										

SUMMARY LONG POSITIONS

Country	MAXIMUM DURING THE YEAR		AT YEAR END		Earned Income	Realized Gains/Losses
	Book Value	Market value	Book Value	Market value		
United States	183,104.93	430,891.17	94,326.21	252,905.01	2,133.42	119,924.59
Total	183,104.93	430,891.17	94,326.21	252,905.01	2,133.42	119,924.59

The following is some information regarding the *Foreign Property Reports*:

- Some securities may ultimately not be required to be reported on form T1135. You or your external advisor will need to determine which securities must be included.
- The book value included in these reports does not necessarily represent the cost amount (i.e., acquisition cost) or the ACB of the property for tax purposes. As a result, the gains (losses) column does not necessarily reflect the capital gain (loss) for tax purposes. For example, the ACB of a security must take into account the cost of all identical securities held in all non-registered accounts across all financial institutions. In all cases, you should consult your records to determine the ACB in order to correctly calculate your gain or loss. You may also wish to consult your external advisor.
- It is recommended to reconcile the total in the “Income Generated” column of the report with what is shown on your income tax return and your tax slips.

It is your responsibility to properly complete form T1135. You may engage an external advisor to assist you with accurately completing this form. National Bank, its subsidiaries, and its wealth advisors do not offer this service.



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