**Theme 1: Credit & Risk Management - Quality and Provisions**

Conversation 1:

**Question:** How are you thinking about credit provisions given the current economic environment?

**Answer:** That's a great question. We're seeing strong loan demand across both commercial and retail segments, and **we expect mid-single digit growth to continue**.

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Conversation 2:

**Q:** Can you provide more color on the loan growth outlook for the remainder of **2025**?

**A:** **We remain cautiously optimistic about credit quality.** Our provisions reflect a prudent approach given economic uncertainties.

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Conversation 3:

**Question**: How are you thinking about credit provisions given the current economic environment?

**Answer**: We remain cautiously optimistic about credit quality. Our provisions reflect a prudent approach given economic uncertainties.