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

Conversation 1:

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

**A:** 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:

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

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

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Conversation 3:

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

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