**Theme 1: Credit & Risk - Provisions and Economic Outlook**

Conversation 1:

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

**Executive**: 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:

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

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

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Conversation 3:

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

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