**Theme 1: Credit & Risk - Provisions Outlook in Economic Context**

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.**