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

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.**

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

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.

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

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.