

ALLOWANCES FOR EXPECTED CREDIT LOSSES

As At Q3 - 2025

(in thousands of dollars)

	Stage I		Stage II		Stage III		Net Impaired Amount
	Recorded Investment	Expected Credit Losses	Recorded Investment	Expected Credit Losses	Recorded Investment	Expected Credit Losses	
Deposits with regulated financial institutions	-	-	-	-	-	-	-
Securities	-	-	-	-	-	-	-
Loans							
Non-mortgage loans							
To individuals for non-business purposes	16,655	65	1,021	14	759	60	699
Credit cards	-	-	-	-	-	-	-
Others	533,563	1,386	32,835	605	-	-	-
Mortgage Loans							
Residential	105,706	45	5,093	6	-	-	-
Of which Uninsured	54,330	450	1,898	6	-	-	-
Non-residential	-	-	-	-	-	-	-
Acceptances	-	-	-	-	-	-	-
Other on-balance sheet	-	-	-	-	-	-	-
Total	655,924	1,496	38,949	625	759	60	699

ALLOWANCES FOR EXPECTED CREDIT LOSSES

As At Q2 - 2025

(in thousands of dollars)

	Stage I		Stage II		Stage III		Net Impaired Amount
	Recorded Investment	Expected Credit Losses	Recorded Investment	Expected Credit Losses	Recorded Investment	Expected Credit Losses	
Deposits with regulated financial institutions	-	-	-	-	-	-	-
Securities	-	-	-	-	-	-	-
Loans							
Non-mortgage loans							
To individuals for non-business purposes	16,308	69	1,143	15	751	60	691
Credit cards	-	-	-	-	-	-	-
Others	527,951	1,304	32,650	574	-	-	-
Mortgage Loans							
Residential	106,781	43	3,936	3	-	-	-
Of which Uninsured	55,593	445	1,023	3	-	-	-
Non-residential	-	-	-	-	-	-	-
Acceptances	-	-	-	-	-	-	-
Other on-balance sheet	-	-	-	-	-	-	-
Total	651,040	1,417	37,728	592	751	60	691

ALLOWANCES FOR EXPECTED CREDIT LOSSES

As At Q1 - 2025

(in thousands of dollars)

	Stage I		Stage II		Stage III		Net Impaired Amount
	Recorded Investment	Expected Credit Losses	Recorded Investment	Expected Credit Losses	Recorded Investment	Expected Credit Losses	
Deposits with regulated financial institutions	-	-	-	-	-	-	-
Securities	-	-	-	-	-	-	-
Loans							
Non-mortgage loans							
To individuals for non-business purposes	16,132	73	959	12	526	60	466
Credit cards	-	-	-	-	-	-	-
Others	472,351	1,178	39,364	640	-	-	-
Mortgage Loans							
Residential	108,449	45	3,462	3	-	-	-
Of which Uninsured	56,680	446	789	3	-	-	-
Non-residential	-	-	-	-	-	-	-
Acceptances	-	-	-	-	-	-	-
Other on-balance sheet	-	-	-	-	-	-	-
Total	596,932	1,295	43,786	655	526	60	466

ALLOWANCES FOR EXPECTED CREDIT LOSSES

As At Q4 - 2024

(in thousands of dollars)

	Stage I		Stage II		Stage III		Net Impaired Amount
	Recorded Investment	Expected Credit Losses	Recorded Investment	Expected Credit Losses	Recorded Investment	Expected Credit Losses	
Deposits with regulated financial institutions	-	-	-	-	-	-	-
Securities	59,714	-	-	-	-	-	-
Loans							
Non-mortgage loans							
To individuals for non-business purposes	17,033	76	949	12	523	60	463
Credit cards	-	-	-	-	-	-	-
Others	420,145	1,104	44,790	821	0	-	0
Mortgage Loans							
Residential	109,433	46	3,476	3	-	-	-
Of which Uninsured	58,012	457	625	3	-	-	-
Non-residential	-	-	-	-	-	-	-
Acceptances	-	-	-	-	-	-	-
Other on-balance sheet	-	-	-	-	-	-	-
Total	606,325	1,225	49,216	836	523	60	463

ALLOWANCES FOR EXPECTED CREDIT LOSSES

As At Q3 - 2024

(in thousands of dollars)

	Stage I		Stage II		Stage III		Net Impaired Amount
	Recorded Investment	Expected Credit Losses	Recorded Investment	Expected Credit Losses	Recorded Investment	Expected Credit Losses	
Deposits with regulated financial institutions	-	-	-	-	-	-	-
Securities	98,827	-	-	-	-	-	-
Loans							
Non-mortgage loans							
To individuals for non-business purposes	17,612	80	1,274	16	561	10	556
Credit cards	-	-	-	-	-	-	-
Others	414,976	1,079	47,425	792	-	-	-
Mortgage Loans							
Residential	111,067	45	2,913	2	-	-	-
Of which Uninsured	57,527	453	402	2	-	-	-
Non-residential	-	-	-	-	-	-	-
Acceptances	-	-	-	-	-	-	-
Other on-balance sheet	-	-	-	-	-	-	-
Total	642,482	1,204	51,611	810	561	10	551

ALLOWANCES FOR EXPECTED CREDIT LOSSES

As At Q2 - 2024

(in thousands of dollars)

	Stage I		Stage II		Stage III		Net Impaired Amount
	Recorded Investment	Expected Credit Losses	Recorded Investment	Expected Credit Losses	Recorded Investment	Expected Credit Losses	
Deposits with regulated financial institutions	-	-	-	-	-	-	-
Securities	223,135	-	-	-	-	-	-
Loans							
Non-mortgage loans							
To individuals for non-business purposes	17,863	84	1,103	14	536	10	526
Credit cards	-	-	-	-	-	-	-
Others	386,911	1,074	61,869	966	-	-	-
Mortgage Loans							
Residential	110,147	47	2,542	-	-	-	-
Of which Uninsured	57,507	45	131	-	-	-	-
Non-residential	-	-	-	-	-	-	-
Acceptances	-	-	-	-	-	-	-
Other on-balance sheet	-	-	-	-	-	-	-
Total	738,056	1,206	65,514	980	536	10	526

ALLOWANCES FOR EXPECTED CREDIT LOSSES

As At Q1 - 2024

(in thousands of dollars)

	Stage I		Stage II		Stage III		Net Impaired Amount
	Recorded Investment	Expected Credit Losses	Recorded Investment	Expected Credit Losses	Recorded Investment	Expected Credit Losses	
Deposits with regulated financial institutions	-	-	-	-	-	-	-
Securities	39,844	-	-	-	-	-	-
Loans							
Non-mortgage loans							
To individuals for non-business purposes	16,907	88	952	12	234	10	224
Credit cards	-	-	-	-	-	-	-
Others	393,474	1,129	71,397	1,078	-	-	-
Mortgage Loans							
Residential	111,340	44	1,716	1	-	-	-
Of which Uninsured	55,974	44	330	1	-	-	-
Non-residential	-	-	-	-	-	-	-
Acceptances	-	-	-	-	-	-	-
Other on-balance sheet	-	-	-	-	-	-	-
Total	561,566	1,261	74,065	1,091	234	10	224

ALLOWANCES FOR EXPECTED CREDIT LOSSES

As At Q4 - 2023

(in thousands of dollars)

	Stage I		Stage II		Stage III		Net Impaired Amount
	Recorded Investment	Expected Credit Losses	Recorded Investment	Expected Credit Losses	Recorded Investment	Expected Credit Losses	
Deposits with regulated financial institutions	-	-	-	-	-	-	-
Securities	-	-	-	-	-	-	-
Loans							
Non-mortgage loans							
To individuals for non-business purposes	16,898	86	1,013	18	195	7	188
Credit cards	-	-	-	-	-	-	-
Others	378,602	1,118	65,449	1,345	-	-	-
Mortgage Loans							
Residential	109,358	44	1,902	22	-	-	-
Of which Uninsured	55,409	44	559	22	-	-	-
Non-residential	-	-	-	-	-	-	-
Acceptances	-	-	-	-	-	-	-
Other on-balance sheet	-	-	-	-	-	-	-
Total	504,859	1,248	68,365	1,385	195	7	188

ALLOWANCES FOR EXPECTED CREDIT LOSSES

As At Q3 - 2023

(in thousands of dollars)

	Stage I		Stage II		Stage III		Net Impaired Amount
	Recorded Investment	Expected Credit Losses	Recorded Investment	Expected Credit Losses	Recorded Investment	Expected Credit Losses	
Deposits with regulated financial institutions	-	-	-	-	-	-	-
Securities	-	-	-	-	-	-	-
Loans							
Non-mortgage loans							
To individuals for non-business purposes	17,463	88	844	16	792	10	782
Credit cards	-	-	-	-	-	-	-
Others	370,178	1,100	48,442	1,136	-	-	5
Mortgage Loans							
Residential	108,651	39	1,245	26	-	-	-
Of which Uninsured	55,918	39	451	26	-	-	-
Non-residential	-	-	-	-	-	-	-
Acceptances	-	-	-	-	-	-	-
Other on-balance sheet	-	-	-	-	-	-	-
Total	496,292	1,227	50,532	1,178	792	10	782

ALLOWANCES FOR EXPECTED CREDIT LOSSES

As At Q2 - 2023

(in thousands of dollars)

	Stage I		Stage II		Stage III		Net Impaired Amount
	Recorded Investment	Expected Credit Losses	Recorded Investment	Expected Credit Losses	Recorded Investment	Expected Credit Losses	
Deposits with regulated financial institutions	-	-	-	-	-	-	-
Securities	-	-	-	-	-	-	-
Loans							
Non-mortgage loans							
To individuals for non-business purposes	17,661	88	883	16	188	10	178
Credit cards	-	-	-	-	-	-	-
Others	363,249	931	45,935	1,272	162	162	0
Mortgage Loans							
Residential	106,216	37	2,307	28	-	-	-
Of which Uninsured	52,699	37	1,041	28	-	-	-
Non-residential	-	-	-	-	-	-	-
Acceptances	-	-	-	-	-	-	-
Other on-balance sheet	-	-	-	-	-	-	-
Total	487,126	1,056	49,125	1,316	350	172	178

ALLOWANCES FOR EXPECTED CREDIT LOSSES

As At Q1 - 2023

(in thousands of dollars)

	Stage I		Stage II		Stage III		Net Impaired Amount
	Recorded Investment	Expected Credit Losses	Recorded Investment	Expected Credit Losses	Recorded Investment	Expected Credit Losses	
Deposits with regulated financial institutions	-	-	-	-	-	-	-
Securities	-	-	-	-	-	-	-
Loans							
Non-mortgage loans							
To individuals for non-business purposes	15,858	88	799	15	226	10	216
Credit cards	-	-	-	-	-	-	-
Others	343,994	926	57,483	1,419	162	162	0
Mortgage Loans							
Residential	109,853	42	726	25	-	-	-
Of which Uninsured	54,198	42	-	25	-	-	-
Non-residential	-	-	-	-	-	-	-
Acceptances	-	-	-	-	-	-	-
Other on-balance sheet	-	-	-	-	-	-	-
Total	469,706	1,056	59,008	1,459	398	172	216

ALLOWANCES FOR EXPECTED CREDIT LOSSES

As At Q4 - 2022

(in thousands of dollars)

	Stage I		Stage II		Stage III		Net Impaired Amount
	Recorded Investment	Expected Credit Losses	Recorded Investment	Expected Credit Losses	Recorded Investment	Expected Credit Losses	
Deposits with regulated financial institutions	-	-	-	-	-	-	-
Securities	114,507	-	-	-	-	-	-
Loans							
Non-mortgage loans							
To individuals for non-business purposes	15,254	85	687	14	211	10	201
Credit cards	-	-	-	-	-	-	-
Others	339,343	977	57,101	1,745	162	162	0
Mortgage Loans							
Residential	110,339	38	19	25	-	-	-
Of which Uninsured	53,951	38	-	25	-	-	-
Non-residential	-	-	-	-	-	-	-
Acceptances	-	-	-	-	-	-	-
Other on-balance sheet	-	-	-	-	-	-	-
Total	579,443	1,099	57,808	1,784	373	172	201

ALLOWANCES FOR EXPECTED CREDIT LOSSES

As At Q3 - 2022

(in thousands of dollars)

	Stage I		Stage II		Stage III		Net Impaired Amount
	Recorded Investment	Expected Credit Losses	Recorded Investment	Expected Credit Losses	Recorded Investment	Expected Credit Losses	
Deposits with regulated financial institutions	-	-	-	-	-	-	-
Securities	184,290	-	-	-	-	-	-
Loans							
Non-mortgage loans							
To individuals for non-business purposes	17,633	84	770	15	106	10	96
Credit cards	-	-	-	-	-	-	-
Others	316,987	963	62,021	1,658	24	24	0
Mortgage Loans							
Residential	105,528	36	3,087	30	-	-	-
Of which Uninsured	52,162	36	1,786	30	-	-	-
Non-residential	-	-	-	-	-	-	-
Acceptances	-	-	-	-	-	-	-
Other on-balance sheet	-	-	-	-	-	-	-
Total	624,439	1,083	65,878	1,703	130	34	96

ALLOWANCES FOR EXPECTED CREDIT LOSSES

As At Q2 - 2022

(in thousands of dollars)

	Stage I		Stage II		Stage III		Net Impaired Amount
	Recorded Investment	Expected Credit Losses	Recorded Investment	Expected Credit Losses	Recorded Investment	Expected Credit Losses	
Deposits with regulated financial institutions	-	-	-	-	-	-	-
Securities	371,702	-	-	-	-	-	-
Loans							
Non-mortgage loans							
To individuals for non-business purposes	14,855	81	682	14	109	10	99
Credit cards	-	-	-	-	-	-	-
Others	296,467	966	56,284	1,559	462	24	438
Mortgage Loans							
Residential	105,843	37	821	26	-	-	-
Of which Uninsured	53,020	37	262	26	-	-	-
Non-residential	-	-	-	-	-	-	-
Acceptances	-	-	-	-	-	-	-
Other on-balance sheet	-	-	-	-	-	-	-
Total	788,867	1,084	57,786	1,599	571	34	537

ALLOWANCES FOR EXPECTED CREDIT LOSSES

As At Q1 - 2022

(in thousands of dollars)

	Stage I		Stage II		Stage III		Net Impaired Amount
	Recorded Investment	Expected Credit Losses	Recorded Investment	Expected Credit Losses	Recorded Investment	Expected Credit Losses	
Deposits with regulated financial institutions	-	-	-	-	-	-	-
Securities	186,821	-	-	-	-	-	-
Loans							
Non-mortgage loans							
To individuals for non-business purposes	14,824	82	888	16	154	10	144
Credit cards	-	-	-	-	-	-	-
Others	293,285	934	55,634	1,565	178	-	178
Mortgage Loans							
Residential	105,608	37	192	25	-	-	-
Of which Uninsured	53,043	37	132	25	-	-	-
Non-residential	-	-	-	-	-	-	-
Acceptances	-	-	-	-	-	-	-
Other on-balance sheet	-	-	-	-	-	-	-
Total	600,538	1,053	56,713	1,606	332	10	322

ALLOWANCES FOR EXPECTED CREDIT LOSSES

As At Q4 - 2021

(in thousands of dollars)

	Stage I		Stage II		Stage III		Net Impaired Amount
	Recorded Investment	Expected Credit Losses	Recorded Investment	Expected Credit Losses	Recorded Investment	Expected Credit Losses	
Deposits with regulated financial institutions	-	-	-	-	-	-	-
Securities	386,815	-	-	-	-	-	-
Loans							
Non-mortgage loans							
To individuals for non-business purposes	16,080	79	654	14	61	10	51
Credit cards	-	-	-	-	-	-	-
Others	278,601	831	61,257	1,583	137	-	137
Mortgage Loans							
Residential	103,160	35	1,950	29	-	-	-
Of which Uninsured	50,688	35	1,704	29	-	-	-
Non-residential	-	-	-	-	-	-	-
Acceptances	-	-	-	-	-	-	-
Other on-balance sheet	-	-	-	-	-	-	-
Total	784,656	946	63,861	1,626	198	10	188

ALLOWANCES FOR EXPECTED CREDIT LOSSES

As At Q3 - 2021

(in thousands of dollars)

	Stage I		Stage II		Stage III		Net Impaired Amount
	Recorded Investment	Expected Credit Losses	Recorded Investment	Expected Credit Losses	Recorded Investment	Expected Credit Losses	
Deposits with regulated financial institutions	-	-	-	-	-	-	-
Securities	341,872	-	-	-	-	-	-
Loans							
Non-mortgage loans							
To individuals for non-business purposes	14,861	86	783	37	157	10	147
Credit cards	-	-	-	-	-	-	-
Others	284,621	1,099	51,628	1,338	129	-	129
Mortgage Loans							
Residential	102,360	43	775	119	-	-	-
Of which Uninsured	50,956	43	10	119	-	-	-
Non-residential	-	-	-	-	-	-	-
Acceptances	-	-	-	-	-	-	-
Other on-balance sheet	-	-	-	-	-	-	-
Total	743,714	1,226	53,186	1,494	286	10	276

ALLOWANCES FOR EXPECTED CREDIT LOSSES

As At Q2 - 2021

(in thousands of dollars)

	Stage I		Stage II		Stage III		Net Impaired Amount
	Recorded Investment	Expected Credit Losses	Recorded Investment	Expected Credit Losses	Recorded Investment	Expected Credit Losses	
Deposits with regulated financial institutions	0	0	0	0	0	0	0
Securities	483,984	0	0	0	0	0	0
Loans							
Non-mortgage loans							
To individuals for non-business purposes	13,790	82	930	38	149	10	139
Credit cards	0	0	0	0	0	0	0
Others	285,623	958	48,660	1,286	117	0	117
Mortgage Loans							
Residential	100,158	41	503	123	0	0	0
Of which Uninsured	49,474	41	0	123	0	0	0
Non-residential	0	0	0	0	0	0	0
Acceptances	0	0	0	0	0	0	0
Other on-balance sheet	0	0	0	0	0	0	0
Total	883,555	1,081	50,093	1,447	265	10	255

ALLOWANCES FOR EXPECTED CREDIT LOSSES

As At Q1 - 2021

(in thousands of dollars)

	Stage I		Stage II		Stage III		Net Impaired Amount
	Recorded Investment	Expected Credit Losses	Recorded Investment	Expected Credit Losses	Recorded Investment	Expected Credit Losses	
Deposits with regulated financial institutions	0	0	0	0	0	0	0
Securities	186,998	0	0	0	0	0	0
Loans							
Non-mortgage loans							
To individuals for non-business purposes	17,032	86	573	28	399	10	389
Credit cards	0	0	0	0	0	0	0
Others	274,721	1,057	42,492	949	0	0	0
Mortgage Loans							
Residential	96,439	39	3,002	107	0	0	0
Of which Uninsured	46,653	39	2,269	107	0	0	0
Non-residential	0	0	0	0	0	0	0
Acceptances	0	0	0	0	0	0	0
Other on-balance sheet	0	0	0	0	0	0	0
Total	575,190	1,182	46,067	1,084	399	10	389

ALLOWANCES FOR EXPECTED CREDIT LOSSES

As At Q4 - 2020

(in thousands of dollars)

	Stage I		Stage II		Stage III		Net Impaired Amount
	Recorded Investment	Expected Credit Losses	Recorded Investment	Expected Credit Losses	Recorded Investment	Expected Credit Losses	
Deposits with regulated financial institutions	-	-	-	-	-	-	-
Securities	144,999	-	-	-	-	-	-
Loans							
Non-mortgage loans							
To individuals for non-business purposes	17,190	87	394	25	305	10	295
Credit cards	-	-	-	-	-	-	-
Others	292,177	1,049	31,918	1,132	-	-	-
Mortgage Loans							
Residential	96,236	37	3,406	107	-	-	-
Of which Uninsured	43,938	37	2,110	107	-	-	-
Non-residential	-	-	-	-	-	-	-
Acceptances	-	-	-	-	-	-	-
Other on-balance sheet	-	-	-	-	-	-	-
Total	550,602	1,173	35,717	1,264	305	10	295

ALLOWANCES FOR EXPECTED CREDIT LOSSES

As At Q3 - 2020

(in thousands of dollars)

	Stage I		Stage II		Stage III		Net Impaired Amount
	Recorded Investment	Expected Credit Losses	Recorded Investment	Expected Credit Losses	Recorded Investment	Expected Credit Losses	
Deposits with regulated financial institutions	0	0	0	0	0	0	0
Securities	69,997	0	0	0	0	0	0
Loans							
Non-mortgage loans							
To individuals for non-business purposes	17,183	84	621	27	368	10	358
Credit cards	0	0	0	0	0	0	0
Others	296,419	1,118	23,524	626	0	0	0
Mortgage Loans							
Residential	97,058	36	3,631	122	0	0	0
Of which Uninsured	43,388	36	2,276	122	0	0	0
Non-residential	0	0	0	0	0	0	0
Acceptances	0	0	0	0	0	0	0
Other on-balance sheet	0	0	0	0	0	0	0
Total	480,656	1,238	27,776	775	368	10	358

ALLOWANCES FOR EXPECTED CREDIT LOSSES

As At Q2 - 2020

(in thousands of dollars)

	Stage I		Stage II		Stage III		Net Impaired Amount
	Recorded Investment	Expected Credit Losses	Recorded Investment	Expected Credit Losses	Recorded Investment	Expected Credit Losses	
Deposits with regulated financial institutions	0	0	0	0	0	0	0
Securities	9,997	0	0	0	0	0	0
Loans							
Non-mortgage loans							
To individuals for non-business purposes	18,111	79	577	26	886	10	876
Credit cards	0	0	0	0	0	0	0
Others	283,740	1,004	22,515	653	0	0	0
Mortgage Loans							
Residential	94,456	33	5,039	129	0	0	0
Of which Uninsured	39,989	33	4,898	129	0	0	0
Non-residential	0	0	0	0	0	0	0
Acceptances	0	0	0	0	0	0	0
Other on-balance sheet	0	0	0	0	0	0	0
Total	406,304	1,116	28,131	808	886	10	876

ALLOWANCES FOR EXPECTED CREDIT LOSSES

As At Q1 - 2020

(in thousands of dollars)

	Stage I		Stage II		Stage III		Net Impaired Amount
	Recorded Investment	Expected Credit Losses	Recorded Investment	Expected Credit Losses	Recorded Investment	Expected Credit Losses	
Deposits with regulated financial institutions	0	0	0	0	0	0	0
Securities	0	0	0	0	0	0	0
Loans							
Non-mortgage loans							
To individuals for non-business purposes	11,838	77	736	9	391	10	381
Credit cards	0	0	0	0	0	0	0
Others	268,434	932	21,374	497	0	0	0
Mortgage Loans							
Residential	96,892	33	2,549	6	0	0	0
Of which Uninsured	42,637	33	2,286	6	0	0	0
Non-residential	0	0	0	0	0	0	0
Acceptances	0	0	0	0	0	0	0
Other on-balance sheet	0	0	0	0	0	0	0
Total	377,163	1,042	24,659	512	391	10	381