

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	948,526	-	-	-	-	-	-
Loans							
Non-mortgage loans							
To individuals for non-business purposes	4,024,501	115,415	342,366	108,249	54,384	45,697	8,687
Credit cards	4,024,501	115,415	342,366	108,249	54,384	45,697	8,687
Others	54	-	-	-	-	-	-
Mortgage Loans							
Residential	-	-	-	-	-	-	-
Of which Uninsured	-	-	-	-	-	-	-
Non-residential	-	-	-	-	-	-	-
Acceptances	-	-	-	-	-	-	-
Other on-balance sheet	-	-	-	-	-	-	-
Total	4,973,081	115,415	342,366	108,249	54,384	45,697	8,687

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	868,905	-	-	-	-	-	-
Loans							
Non-mortgage loans							
To individuals for non-business purposes	3,975,795	116,189	334,511	114,118	53,666	42,412	11,253
Credit cards	3,975,795	116,189	334,511	114,118	53,666	42,412	11,253
Others	34	-	-	-	-	-	-
Mortgage Loans							
Residential	-	-	-	-	-	-	-
Of which Uninsured	-	-	-	-	-	-	-
Non-residential	-	-	-	-	-	-	-
Acceptances	-	-	-	-	-	-	-
Other on-balance sheet	-	-	-	-	-	-	-
Total	4,844,734	116,189	334,511	114,118	53,666	42,412	11,253

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	995,265	-	-	-	-	-	-
Loans							
Non-mortgage loans							
To individuals for non-business purposes	3,734,746	110,525	338,304	114,141	55,118	46,098	9,020
Credit cards	3,734,746	110,525	338,304	114,141	55,118	46,098	9,020
Others	26	-	-	-	-	-	-
Mortgage Loans							
Residential	-	-	-	-	-	-	-
Of which Uninsured	-	-	-	-	-	-	-
Non-residential	-	-	-	-	-	-	-
Acceptances	-	-	-	-	-	-	-
Other on-balance sheet	-	-	-	-	-	-	-
Total	4,730,037	110,525	338,304	114,141	55,118	46,098	9,020

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	884,932	-	-	-	-	-	-
Loans							
Non-mortgage loans							
To individuals for non-business purposes	3,955,013	111,525	337,084	108,263	52,800	43,668	9,132
Credit cards	3,955,013	111,525	337,084	108,263	52,800	43,668	9,132
Others	20	-	-	-	-	-	-
Mortgage Loans							
Residential	-	-	-	-	-	-	-
Of which Uninsured	-	-	-	-	-	-	-
Non-residential	-	-	-	-	-	-	-
Acceptances	-	-	-	-	-	-	-
Other on-balance sheet	-	-	-	-	-	-	-
Total	4,839,965	111,525	337,084	108,263	52,800	43,668	9,132

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	744,894	-	-	-	-	-	-
Loans							
Non-mortgage loans							
To individuals for non-business purposes	3,747,147	108,180	450,043	121,209	50,656	45,141	5,515
Credit cards	3,747,147	108,180	450,043	121,209	50,656	45,141	5,515
Others	73	-	-	-	-	-	-
Mortgage Loans							
Residential	-	-	-	-	-	-	-
Of which Uninsured	-	-	-	-	-	-	-
Non-residential	-	-	-	-	-	-	-
Acceptances	-	-	-	-	-	-	-
Other on-balance sheet	-	-	-	-	-	-	-
Total	4,492,115	108,180	450,043	121,209	50,656	45,141	5,515

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	796,614	-	-	-	-	-	-
Loans							
Non-mortgage loans							
To individuals for non-business purposes	3,754,804	108,505	451,589	113,326	52,677	44,093	8,584
Credit cards	3,754,804	108,505	451,589	113,326	52,677	44,093	8,584
Others	57	-	-	-	-	-	-
Mortgage Loans							
Residential	-	-	-	-	-	-	-
Of which Uninsured	-	-	-	-	-	-	-
Non-residential	-	-	-	-	-	-	-
Acceptances	-	-	-	-	-	-	-
Other on-balance sheet	-	-	-	-	-	-	-
Total	4,551,475	108,505	451,589	113,326	52,677	44,093	8,584

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	755,700	-	-	-	-	-	-
Loans							
Non-mortgage loans							
To individuals for non-business purposes	3,577,769	105,075	458,851	114,449	56,455	45,454	11,001
Credit cards	3,577,769	105,075	458,851	114,449	56,455	45,454	11,001
Others	21	-	-	-	-	-	-
Mortgage Loans							
Residential	-	-	-	-	-	-	-
Of which Uninsured	-	-	-	-	-	-	-
Non-residential	-	-	-	-	-	-	-
Acceptances	-	-	-	-	-	-	-
Other on-balance sheet	-	-	-	-	-	-	-
Total	4,333,490	105,075	458,851	114,449	56,454	45,454	11,001

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	803,725	-	-	-	-	-	-
Loans							
Non-mortgage loans							
To individuals for non-business purposes	3,850,962	103,849	462,634	110,203	47,999	42,059	5,940
Credit cards	3,850,962	103,849	462,634	110,203	47,999	42,059	5,940
Others	70	-	-	-	-	-	-
Mortgage Loans							
Residential	-	-	-	-	-	-	-
Of which Uninsured	-	-	-	-	-	-	-
Non-residential	-	-	-	-	-	-	-
Acceptances	-	-	-	-	-	-	-
Other on-balance sheet	-	-	-	-	-	-	-
Total	4,654,757	103,849	462,634	110,203	47,999	42,059	5,940

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	711,092	-	-	-	-	-	-
Loans							
Non-mortgage loans							
To individuals for non-business purposes	3,772,720	96,836	431,130	97,909	45,882	36,082	9,800
Credit cards	3,772,720	96,836	431,130	97,909	45,882	36,082	9,800
Others	52	-	-	-	-	-	-
Mortgage Loans							
Residential	-	-	-	-	-	-	-
Of which Uninsured	-	-	-	-	-	-	-
Non-residential	-	-	-	-	-	-	-
Acceptances	-	-	-	-	-	-	-
Other on-balance sheet	-	-	-	-	-	-	-
Total	4,483,864	96,836	431,130	97,909	45,882	36,082	9,800

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	683,044	-	-	-	-	-	-
Loans							
Non-mortgage loans							
To individuals for non-business purposes	3,768,394	94,021	415,491	89,821	43,999	36,082	7,918
Credit cards	3,768,394	94,021	415,491	89,821	43,999	36,082	7,918
Others	29	-	-	-	-	-	-
Mortgage Loans							
Residential	-	-	-	-	-	-	-
Of which Uninsured	-	-	-	-	-	-	-
Non-residential	-	-	-	-	-	-	-
Acceptances	-	-	-	-	-	-	-
Other on-balance sheet	-	-	-	-	-	-	-
Total	4,451,467	94,021	415,491	89,821	43,999	36,082	7,918

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	781,461	-	-	-	-	-	-
Loans							
Non-mortgage loans							
To individuals for non-business purposes	3,475,479	85,667	406,041	90,408	43,470	35,774	7,696
Credit cards	3,475,479	85,667	406,041	90,408	43,470	35,774	7,696
Others	45	-	-	-	-	-	-
Mortgage Loans							
Residential	-	-	-	-	-	-	-
Of which Uninsured	-	-	-	-	-	-	-
Non-residential	-	-	-	-	-	-	-
Acceptances	-	-	-	-	-	-	-
Other on-balance sheet	-	-	-	-	-	-	-
Total	4,256,985	85,667	406,041	90,408	43,470	35,774	7,696

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	773,687	-	-	-	-	-	-
Loans							
Non-mortgage loans							
To individuals for non-business purposes	3,677,920	79,479	415,673	91,964	41,803	34,505	7,298
Credit cards	3,677,920	79,479	415,673	91,964	41,803	34,505	7,298
Others	15	-	-	-	-	-	-
Mortgage Loans							
Residential	-	-	-	-	-	-	-
Of which Uninsured	-	-	-	-	-	-	-
Non-residential	-	-	-	-	-	-	-
Acceptances	-	-	-	-	-	-	-
Other on-balance sheet	-	-	-	-	-	-	-
Total	4,451,622	79,479	415,673	91,964	41,803	34,505	7,298

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	526,941	-	-	-	-	-	-
Loans							
Non-mortgage loans							
To individuals for non-business purposes	3,512,223	77,006	419,830	92,146	38,723	32,622	6,101
Credit cards	3,512,223	77,006	419,830	92,146	38,723	32,622	6,101
Others	44	-	-	-	-	-	-
Mortgage Loans							
Residential	-	-	-	-	-	-	-
Of which Uninsured	-	-	-	-	-	-	-
Non-residential	-	-	-	-	-	-	-
Acceptances	-	-	-	-	-	-	-
Other on-balance sheet	-	-	-	-	-	-	-
Total	4,039,208	77,006	419,830	92,146	38,723	32,622	6,101

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	342,154	-	-	-	-	-	-
Loans							
Non-mortgage loans							
To individuals for non-business purposes	3,390,558	72,344	433,176	90,346	39,183	33,661	5,522
Credit cards	3,390,558	72,344	433,176	90,346	39,183	33,661	5,522
Others	40	-	-	-	-	-	-
Mortgage Loans							
Residential	-	-	-	-	-	-	-
Of which Uninsured	-	-	-	-	-	-	-
Non-residential	-	-	-	-	-	-	-
Acceptances	-	-	-	-	-	-	-
Other on-balance sheet	-	-	-	-	-	-	-
Total	3,732,752	72,344	433,176	90,346	39,183	33,661	5,522

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	414,928	-	-	-	-	-	-
Loans							
Non-mortgage loans							
To individuals for non-business purposes	3,087,355	73,484	394,436	93,150	35,715	33,009	2,706
Credit cards	3,087,355	73,484	394,436	93,150	35,715	33,009	2,706
Others	14	-	-	-	-	-	-
Mortgage Loans							
Residential	-	-	-	-	-	-	-
Of which Uninsured	-	-	-	-	-	-	-
Non-residential	-	-	-	-	-	-	-
Acceptances	-	-	-	-	-	-	-
Other on-balance sheet	-	-	-	-	-	-	-
Total	3,502,297	73,484	394,436	93,150	35,715	33,009	2,706

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	550,990	-	-	-	-	-	-
Loans							
Non-mortgage loans							
To individuals for non-business purposes	3,176,393	73,683	415,230	98,995	36,784	32,269	4,515
Credit cards	3,176,393	73,683	415,230	98,995	36,784	32,269	4,515
Others	19	-	-	-	-	-	-
Mortgage Loans							
Residential	-	-	-	-	-	-	-
Of which Uninsured	-	-	-	-	-	-	-
Non-residential	-	-	-	-	-	-	-
Acceptances	-	-	-	-	-	-	-
Other on-balance sheet	-	-	-	-	-	-	-
Total	3,727,401	73,683	415,230	98,995	36,784	32,269	4,515

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	306,311	-	-	-	-	-	-
Loans							
Non-mortgage loans							
To individuals for non-business purposes	3,011,464	73,564	393,669	99,642	34,935	31,517	3,418
Credit cards	3,011,464	73,564	393,669	99,642	34,935	31,517	3,418
Others	4	-	-	-	-	-	-
Mortgage Loans							
Residential	-	-	-	-	-	-	-
Of which Uninsured	-	-	-	-	-	-	-
Non-residential	-	-	-	-	-	-	-
Acceptances	-	-	-	-	-	-	-
Other on-balance sheet	-	-	-	-	-	-	-
Total	3,317,779	73,564	393,669	99,642	34,935	31,517	3,418

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	-	-	-	-	-	-	-
Securities	446,508	-	-	-	-	-	-
Loans							
Non-mortgage loans							
To individuals for non-business purposes	2,877,573	73,511	376,167	100,412	33,383	31,017	2,366
Credit cards	2,877,573	73,511	376,167	100,412	33,383	31,017	2,366
Others	6	-	-	-	-	-	-
Mortgage Loans							
Residential	-	-	-	-	-	-	-
Of which Uninsured	-	-	-	-	-	-	-
Non-residential	-	-	-	-	-	-	-
Acceptances	-	-	-	-	-	-	-
Other on-balance sheet	-	-	-	-	-	-	-
Total	3,324,087	73,511	376,167	100,412	33,383	31,017	2,366

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	-	-	-	-	-	-	-
Securities	350,647	-	-	-	-	-	-
Loans							
Non-mortgage loans							
To individuals for non-business purposes	2,729,687	78,519	356,837	107,753	31,684	30,921	763
Credit cards	2,729,687	78,519	356,837	107,753	31,684	30,921	763
Others	30	-	-	-	-	-	-
Mortgage Loans							
Residential	-	-	-	-	-	-	-
Of which Uninsured	-	-	-	-	-	-	-
Non-residential	-	-	-	-	-	-	-
Acceptances	-	-	-	-	-	-	-
Other on-balance sheet	-	-	-	-	-	-	-
Total	3,080,364	78,519	356,837	107,753	31,684	30,921	763

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	427,145	-	-	-	-	-	-
Loans							
Non-mortgage loans							
To individuals for non-business purposes	2,911,617	89,291	380,620	116,662	33,714	30,915	2,799
Credit cards	2,911,617	89,291	380,620	116,662	33,714	30,915	2,799
Others	34	-	-	-	-	-	-
Mortgage Loans							
Residential	-	-	-	-	-	-	-
Of which Uninsured	-	-	-	-	-	-	-
Non-residential	-	-	-	-	-	-	-
Acceptances	-	-	-	-	-	-	-
Other on-balance sheet	-	-	-	-	-	-	-
Total	3,338,796	89,291	380,620	116,662	33,714	30,915	2,799

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	512,424	0	0	0	0	0	0
Loans							
Non-mortgage loans							
To individuals for non-business purposes	2,894,906	95,465	366,344	121,199	30,722	30,722	0
Credit cards	2,894,906	95,465	366,344	121,199	30,722	30,722	0
Others	39	0	0	0	0	0	0
Mortgage Loans							
Residential	0	0	0	0	0	0	0
Of which Uninsured	0	0	0	0	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	3,407,369	95,465	366,344	121,199	30,722	30,722	0

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	-	-	-	-	-	-	-
Securities	650,282	-	-	-	-	-	-
Loans							
Non-mortgage loans							
To individuals for non-business purposes	2,726,350	103,336	423,346	111,428	35,485	35,371	114
Credit cards	2,726,350	103,336	423,346	111,428	35,485	35,371	114
Others	14	-	-	-	-	-	-
Mortgage Loans							
Residential	-	-	-	-	-	-	-
Of which Uninsured	-	-	-	-	-	-	-
Non-residential	-	-	-	-	-	-	-
Acceptances	-	-	-	-	-	-	-
Other on-balance sheet	-	-	-	-	-	-	-
Total	3,376,646	103,336	423,346	111,428	35,485	35,371	114

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	-	-	-	-	-	-	-
Securities	735,504	-	-	-	-	-	-
Loans							
Non-mortgage loans							
To individuals for non-business purposes	2,811,875	96,053	432,581	112,879	41,165	36,851	4,314
Credit cards	2,811,875	96,053	432,581	112,879	41,165	36,851	4,314
Others	17	-	-	-	-	-	-
Mortgage Loans							
Residential	-	-	-	-	-	-	-
Of which Uninsured	-	-	-	-	-	-	-
Non-residential	-	-	-	-	-	-	-
Acceptances	-	-	-	-	-	-	-
Other on-balance sheet	-	-	-	-	-	-	-
Total	3,547,396	96,053	432,581	112,879	41,165	36,851	4,314