

Haventree Bank

## 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	305,246	-	-	-	-	-	-
Securities	54,547	-	-	-	-	-	-
Loans							
Non-mortgage loans							
To individuals for non-business purposes	-	-	-	-	-	-	-
Credit cards	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
Mortgage Loans							
Residential	3,315,340	6,195	392,063	1,312	47,032	2,092	44,940
Of which Uninsured	3,315,340	6,195	392,063	1,312	47,032	2,092	44,940
Non-residential	-	-	-	-	-	-	-
Acceptances	-	-	-	-	-	-	-
Other on-balance sheet	-	-	-	-	-	-	-
<b>Total</b>	<b>3,675,133</b>	<b>6,195</b>	<b>392,063</b>	<b>1,312</b>	<b>47,032</b>	<b>2,092</b>	<b>44,940</b>

Haventree Bank

## 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	269,496	-	-	-	-	-	-
Securities	76,256	-	-	-	-	-	-
Loans							
Non-mortgage loans							
To individuals for non-business purposes	-	-	-	-	-	-	-
Credit cards	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
Mortgage Loans							
Residential	3,188,682	5,757	420,314	1,123	36,319	1,778	34,541
Of which Uninsured	3,188,682	5,757	420,314	1,123	36,319	1,778	34,541
Non-residential	-	-	-	-	-	-	-
Acceptances	-	-	-	-	-	-	-
Other on-balance sheet	-	-	-	-	-	-	-
<b>Total</b>	<b>3,534,434</b>	<b>5,757</b>	<b>420,314</b>	<b>1,123</b>	<b>36,319</b>	<b>1,778</b>	<b>34,541</b>

Haventree Bank

## 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	276,619	-	-	-	-	-	-
Securities	75,932	-	-	-	-	-	-
Loans							
Non-mortgage loans							
To individuals for non-business purposes	-	-	-	-	-	-	-
Credit cards	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
Mortgage Loans							
Residential	3,034,278	5,108	446,101	1,015	49,207	3,154	46,053
Of which Uninsured	3,034,278	5,108	446,101	1,015	49,207	3,154	46,053
Non-residential	-	-	-	-	-	-	-
Acceptances	-	-	-	-	-	-	-
Other on-balance sheet	-	-	-	-	-	-	-
<b>Total</b>	<b>3,386,828</b>	<b>5,108</b>	<b>446,101</b>	<b>1,015</b>	<b>49,207</b>	<b>3,154</b>	<b>46,053</b>

Haventree Bank

## 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	293,230	-	-	-	-	-	-
Securities	75,260	-	-	-	-	-	-
Loans							
Non-mortgage loans							
To individuals for non-business purposes	-	-	-	-	-	-	-
Credit cards	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
Mortgage Loans							
Residential	2,935,492	4,722	424,313	848	40,783	2,915	37,868
Of which Uninsured	2,935,492	4,722	424,313	848	40,783	2,915	37,868
Non-residential	-	-	-	-	-	-	-
Acceptances	-	-	-	-	-	-	-
Other on-balance sheet	-	-	-	-	-	-	-
<b>Total</b>	<b>3,303,982</b>	<b>4,722</b>	<b>424,313</b>	<b>848</b>	<b>40,783</b>	<b>2,915</b>	<b>37,868</b>

Haventree Bank

## 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	252,205	-	-	-	-	-	-
Securities	74,689	-	-	-	-	-	-
Loans							
Non-mortgage loans							
To individuals for non-business purposes	-	-	-	-	-	-	-
Credit cards	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
Mortgage Loans							
Residential	2,831,796	4,480	444,518	852	36,999	2,273	34,726
Of which Uninsured	2,831,796	4,480	444,518	852	36,999	2,273	34,726
Non-residential	-	-	-	-	-	-	-
Acceptances	-	-	-	-	-	-	-
Other on-balance sheet	-	-	-	-	-	-	-
<b>Total</b>	<b>3,158,690</b>	<b>4,480</b>	<b>444,518</b>	<b>852</b>	<b>36,999</b>	<b>2,273</b>	<b>34,726</b>

Haventree Bank

## 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	226,896	-	-	-	-	-	-
Securities	73,180	-	-	-	-	-	-
Loans							
Non-mortgage loans							
To individuals for non-business purposes	-	-	-	-	-	-	-
Credit cards	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
Mortgage Loans							
Residential	2,579,370	4,826	566,269	1,230	27,370	1,225	26,145
Of which Uninsured	2,579,370	4,826	566,269	1,230	27,370	1,225	26,145
Non-residential	-	-	-	-	-	-	-
Acceptances	-	-	-	-	-	-	-
Other on-balance sheet	-	-	-	-	-	-	-
<b>Total</b>	<b>2,879,446</b>	<b>4,826</b>	<b>566,269</b>	<b>1,230</b>	<b>27,370</b>	<b>1,225</b>	<b>26,145</b>

Haventree Bank

## 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	235,181	-	-	-	-	-	-
Securities	72,440	-	-	-	-	-	-
Loans							
Non-mortgage loans							
To individuals for non-business purposes	-	-	-	-	-	-	-
Credit cards	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
Mortgage Loans							
Residential	2,349,046	4,068	653,728	1,451	30,484	1,448	29,036
Of which Uninsured	2,349,046	4,068	653,728	1,451	30,484	1,448	29,036
Non-residential	-	-	-	-	-	-	-
Acceptances	-	-	-	-	-	-	-
Other on-balance sheet	-	-	-	-	-	-	-
<b>Total</b>	<b>2,656,667</b>	<b>4,068</b>	<b>653,728</b>	<b>1,451</b>	<b>30,484</b>	<b>1,448</b>	<b>29,036</b>

Haventree Bank

## 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	255,433	-	-	-	-	-	-
Securities	72,417	-	-	-	-	-	-
Loans							
Non-mortgage loans							
To individuals for non-business purposes	-	-	-	-	-	-	-
Credit cards	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
Mortgage Loans							
Residential	2,485,455	5,002	481,313	1,211	22,402	654	21,749
Of which Uninsured	2,485,455	5,002	481,313	1,211	22,402	654	21,749
Non-residential	-	-	-	-	-	-	-
Acceptances	-	-	-	-	-	-	-
Other on-balance sheet	-	-	-	-	-	-	-
<b>Total</b>	<b>2,813,305</b>	<b>5,002</b>	<b>481,313</b>	<b>1,211</b>	<b>22,402</b>	<b>654</b>	<b>21,749</b>

Haventree Bank

## 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	208,314	-	-	-	-	-	-
Securities	70,292	-	-	-	-	-	-
Loans							
Non-mortgage loans							
To individuals for non-business purposes	-	-	-	-	-	-	-
Credit cards	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
Mortgage Loans							
Residential	2,322,189	5,070	600,479	1,619	13,507	56	13,451
Of which Uninsured	2,322,189	5,070	600,479	1,619	13,507	56	13,451
Non-residential	-	-	-	-	-	-	-
Acceptances	-	-	-	-	-	-	-
Other on-balance sheet	-	-	-	-	-	-	-
<b>Total</b>	<b>2,600,795</b>	<b>5,070</b>	<b>600,479</b>	<b>1,619</b>	<b>13,507</b>	<b>56</b>	<b>13,451</b>

Haventree Bank

## 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	257,142	-	-	-	-	-	-
Securities	70,320	-	-	-	-	-	-
Loans							
Non-mortgage loans							
To individuals for non-business purposes	-	-	-	-	-	-	-
Credit cards	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
Mortgage Loans							
Residential	2,274,564	3,895	616,120	1,676	12,634	117	12,517
Of which Uninsured	2,274,564	3,895	616,120	1,676	12,634	117	12,517
Non-residential	-	-	-	-	-	-	-
Acceptances	-	-	-	-	-	-	-
Other on-balance sheet	-	-	-	-	-	-	-
<b>Total</b>	<b>2,602,026</b>	<b>3,895</b>	<b>616,120</b>	<b>1,676</b>	<b>12,634</b>	<b>117</b>	<b>12,517</b>

Haventree Bank

## 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	236,110	-	-	-	-	-	-
Securities	71,399	-	-	-	-	-	-
Loans							
Non-mortgage loans							
To individuals for non-business purposes	-	-	-	-	-	-	-
Credit cards	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
Mortgage Loans							
Residential	2,617,020	4,311	186,664	899	8,390	70	8,320
Of which Uninsured	2,617,020	4,311	186,664	899	8,390	70	8,320
Non-residential	-	-	-	-	-	-	-
Acceptances	-	-	-	-	-	-	-
Other on-balance sheet	-	-	-	-	-	-	-
<b>Total</b>	<b>2,924,529</b>	<b>4,311</b>	<b>186,664</b>	<b>899</b>	<b>8,390</b>	<b>70</b>	<b>8,320</b>

Haventree Bank

## 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	195,572	-	-	-	-	-	-
Securities	70,258	-	-	-	-	-	-
Loans							
Non-mortgage loans							
To individuals for non-business purposes	-	-	-	-	-	-	-
Credit cards	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
Mortgage Loans							
Residential	2,085,503	3,367	620,826	2,318	5,414	14	5,400
Of which Uninsured	2,085,503	3,367	620,826	2,318	5,414	14	5,400
Non-residential	-	-	-	-	-	-	-
Acceptances	-	-	-	-	-	-	-
Other on-balance sheet	-	-	-	-	-	-	-
<b>Total</b>	<b>2,351,333</b>	<b>3,367</b>	<b>620,826</b>	<b>2,318</b>	<b>5,414</b>	<b>14</b>	<b>5,400</b>

Haventree Bank

## 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	174,766	-	-	-	-	-	-
Securities	79,939	-	-	-	-	-	-
Loans							
Non-mortgage loans							
To individuals for non-business purposes	-	-	-	-	-	-	-
Credit cards	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
Mortgage Loans							
Residential	1,726,820	2,350	805,835	2,896	2,888	108	2,781
Of which Uninsured	1,726,820	2,350	805,835	2,896	2,888	108	2,781
Non-residential	-	-	-	-	-	-	-
Acceptances	-	-	-	-	-	-	-
Other on-balance sheet	-	-	-	-	-	-	-
<b>Total</b>	<b>1,981,525</b>	<b>2,350</b>	<b>805,835</b>	<b>2,896</b>	<b>2,888</b>	<b>108</b>	<b>2,781</b>

Haventree Bank

## 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	168,718	-	-	-	-	-	-
Securities	100,515	-	-	-	-	-	-
Loans							
Non-mortgage loans							
To individuals for non-business purposes	-	-	-	-	-	-	-
Credit cards	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
Mortgage Loans							
Residential	1,828,163	3,212	698,532	2,154	2,253	31	2,222
Of which Uninsured	1,828,163	3,212	698,532	2,154	2,253	31	2,222
Non-residential	-	-	-	-	-	-	-
Acceptances	-	-	-	-	-	-	-
Other on-balance sheet	-	-	-	-	-	-	-
<b>Total</b>	<b>2,097,396</b>	<b>3,212</b>	<b>698,532</b>	<b>2,154</b>	<b>2,253</b>	<b>31</b>	<b>2,222</b>

Haventree Bank

## 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	143,136	-	-	-	-	-	-
Securities	106,939	-	-	-	-	-	-
Loans							
Non-mortgage loans							
To individuals for non-business purposes	-	-	-	-	-	-	-
Credit cards	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
Mortgage Loans							
Residential	1,931,878	3,317	505,115	1,565	2,119	4	2,115
Of which Uninsured	1,931,878	3,317	505,115	1,565	2,119	4	2,115
Non-residential	-	-	-	-	-	-	-
Acceptances	-	-	-	-	-	-	-
Other on-balance sheet	-	-	-	-	-	-	-
<b>Total</b>	<b>2,181,953</b>	<b>3,317</b>	<b>505,115</b>	<b>1,565</b>	<b>2,119</b>	<b>4</b>	<b>2,115</b>

Haventree Bank

## 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	103,084	-	-	-	-	-	-
Securities	110,048	-	-	-	-	-	-
Loans							
Non-mortgage loans							
To individuals for non-business purposes	-	-	-	-	-	-	-
Credit cards	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
Mortgage Loans							
Residential	2,169,779	3,781	195,467	483	3,460	6	3,454
Of which Uninsured	2,169,779	3,781	195,467	483	3,460	6	3,454
Non-residential	-	-	-	-	-	-	-
Acceptances	-	-	-	-	-	-	-
Other on-balance sheet	703	-	-	-	-	-	-
<b>Total</b>	<b>2,383,614</b>	<b>3,781</b>	<b>195,467</b>	<b>483</b>	<b>3,460</b>	<b>6</b>	<b>3,454</b>

Haventree Bank

## 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	101,402	-	-	-	-	-	-
Securities	124,693	-	-	-	-	-	-
Loans							
Non-mortgage loans							
To individuals for non-business purposes	-	-	-	-	-	-	-
Credit cards	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
Mortgage Loans							
Residential	2,073,776	3,144	261,922	561	3,153	5	3,148
Of which Uninsured	2,073,776	3,144	261,922	561	3,153	5	3,148
Non-residential	-	-	-	-	-	-	-
Acceptances	-	-	-	-	-	-	-
Other on-balance sheet	702	-	-	-	-	-	-
<b>Total</b>	<b>2,300,573</b>	<b>3,144</b>	<b>261,922</b>	<b>561</b>	<b>3,153</b>	<b>5</b>	<b>3,148</b>

Haventree Bank

## 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	122,030	-	-	-	-	-	-
Securities	99,765	-	-	-	-	-	-
Loans							
Non-mortgage loans							
To individuals for non-business purposes	-	-	-	-	-	-	-
Credit cards	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
Mortgage Loans							
Residential	2,141,619	3,750	196,943	453	4,129	9	4,120
Of which Uninsured	2,141,619	3,750	196,943	453	4,129	9	4,120
Non-residential	-	-	-	-	-	-	-
Acceptances	-	-	-	-	-	-	-
Other on-balance sheet	702	-	-	-	-	-	-
<b>Total</b>	<b>2,364,117</b>	<b>3,750</b>	<b>196,943</b>	<b>453</b>	<b>4,129</b>	<b>9</b>	<b>4,120</b>

Haventree Bank

## 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	128,286	-	-	-	-	-	-
Securities	82,424	-	-	-	-	-	-
Loans							
Non-mortgage loans							
To individuals for non-business purposes	-	-	-	-	-	-	-
Credit cards	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
Mortgage Loans							
Residential	1,879,402	3,423	350,279	733	6,968	17	6,951
Of which Uninsured	1,879,402	3,423	350,279	733	6,968	17	6,951
Non-residential	-	-	-	-	-	-	-
Acceptances	-	-	-	-	-	-	-
Other on-balance sheet	701	-	-	-	-	-	-
<b>Total</b>	<b>2,090,813</b>	<b>3,423</b>	<b>350,279</b>	<b>733</b>	<b>6,968</b>	<b>17</b>	<b>6,951</b>

Haventree Bank

## 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	179,191	-	-	-	-	-	-
Securities	58,064	-	-	-	-	-	-
Loans							
Non-mortgage loans							
To individuals for non-business purposes	-	-	-	-	-	-	-
Credit cards	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
Mortgage Loans							
Residential	1,781,130	3,573	337,599	737	10,896	160	10,736
Of which Uninsured	1,781,130	3,573	337,599	737	10,896	160	10,736
Non-residential	-	-	-	-	-	-	-
Acceptances	-	-	-	-	-	-	-
Other on-balance sheet	701	-	-	-	-	-	-
<b>Total</b>	<b>2,019,086</b>	<b>3,573</b>	<b>337,599</b>	<b>737</b>	<b>10,896</b>	<b>160</b>	<b>10,736</b>

Haventree Bank

## 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	190,940	-	-	-	-	-	-
Securities	58,020	-	-	-	-	-	-
Loans							
Non-mortgage loans							
To individuals for non-business purposes	-	-	-	-	-	-	-
Credit cards	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
Mortgage Loans							
Residential	1,734,449	3,575	297,633	865	9,376	249	9,127
Of which Uninsured	1,734,449	3,575	297,633	865	9,376	249	9,127
Non-residential	-	-	-	-	-	-	-
Acceptances	-	-	-	-	-	-	-
Other on-balance sheet	700	-	-	-	-	-	-
<b>Total</b>	<b>1,984,109</b>	<b>3,575</b>	<b>297,633</b>	<b>865</b>	<b>9,376</b>	<b>249</b>	<b>9,127</b>

Haventree Bank

## 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	189,331	-	-	-	-	-	-
Securities	65,869	-	-	-	-	-	-
Loans							
Non-mortgage loans							
To individuals for non-business purposes	-	-	-	-	-	-	-
Credit cards	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
Mortgage Loans							
Residential	1,579,964	3,550	358,741	1,185	9,545	331	9,214
Of which Uninsured	1,579,964	3,550	358,741	1,185	9,545	331	9,214
Non-residential	-	-	-	-	-	-	-
Acceptances	-	-	-	-	-	-	-
Other on-balance sheet	700	-	-	-	-	-	-
<b>Total</b>	<b>1,835,864</b>	<b>3,550</b>	<b>358,741</b>	<b>1,185</b>	<b>9,545</b>	<b>331</b>	<b>9,214</b>

Haventree Bank

## 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	148,359	-	-	-	-	-	-
Securities	67,936	-	-	-	-	-	-
Loans							
Non-mortgage loans							
To individuals for non-business purposes	-	-	-	-	-	-	-
Credit cards	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-
Mortgage Loans							
Residential	1,479,237	3,326	382,639	1,214	11,334	144	11,190
Of which Uninsured	1,479,237	3,326	382,639	1,214	11,334	144	11,190
Non-residential	-	-	-	-	-	-	-
Acceptances	-	-	-	-	-	-	-
Other on-balance sheet	695	-	-	-	-	-	-
<b>Total</b>	<b>1,696,227</b>	<b>3,326</b>	<b>382,639</b>	<b>1,214</b>	<b>11,334</b>	<b>144</b>	<b>11,190</b>