

**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	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	3,496,815	177,601	406,607	151,532	162,643	(91,618)	254,261
Credit cards	3,496,815	177,601	406,607	151,532	162,643	(91,618)	254,261
Others	0	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
<b>Total</b>	<b>3,496,815</b>	<b>177,601</b>	<b>406,607</b>	<b>151,532</b>	<b>162,643</b>	<b>(91,618)</b>	<b>254,261</b>

**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	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	3,450,703	179,133	401,245	148,144	160,498	(117,216)	277,714
Credit cards	3,450,703	179,133	401,245	148,144	160,498	(117,216)	277,714
Others	0	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
<b>Total</b>	<b>3,450,703</b>	<b>179,133</b>	<b>401,245</b>	<b>148,144</b>	<b>160,498</b>	<b>(117,216)</b>	<b>277,714</b>

**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	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	3,448,325	199,231	400,968	164,490	160,387	(102,474)	262,861
Credit cards	3,448,325	199,231	400,968	164,490	160,387	(102,474)	262,861
Others	0	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
<b>Total</b>	<b>3,448,325</b>	<b>199,231</b>	<b>400,968</b>	<b>164,490</b>	<b>160,387</b>	<b>(102,474)</b>	<b>262,861</b>

**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	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	3,618,179	180,039	400,722	165,289	155,351	(63,730)	219,081
Credit cards	3,618,179	180,039	400,722	165,289	155,351	(63,730)	219,081
Others	0	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
<b>Total</b>	<b>3,618,179</b>	<b>180,039</b>	<b>400,722</b>	<b>165,289</b>	<b>155,351</b>	<b>(63,730)</b>	<b>219,081</b>

**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	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	3,671,271	193,755	417,711	164,324	149,829	(59,824)	209,653
Credit cards	3,671,271	193,755	417,711	164,324	149,829	(59,824)	209,653
Others	0	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
<b>Total</b>	<b>3,671,271</b>	<b>193,755</b>	<b>417,711</b>	<b>164,324</b>	<b>149,829</b>	<b>(59,824)</b>	<b>209,653</b>

**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	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	3,625,292	189,117	424,114	168,023	142,794	(62,066)	204,860
Credit cards	3,625,292	189,117	424,114	168,023	142,794	(62,066)	204,860
Others	0	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
<b>Total</b>	<b>3,625,292</b>	<b>189,117</b>	<b>424,114</b>	<b>168,023</b>	<b>142,794</b>	<b>(62,066)</b>	<b>204,860</b>

**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	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	3,633,737	188,503	428,538	163,756	146,903	(58,402)	205,305
Credit cards	3,633,737	188,503	428,538	163,756	146,903	(58,402)	205,305
Others	0	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
<b>Total</b>	<b>3,633,737</b>	<b>188,503</b>	<b>428,538</b>	<b>163,756</b>	<b>146,903</b>	<b>(58,402)</b>	<b>205,305</b>

**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	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	3,722,450	169,718	421,010	153,954	138,702	(60,285)	198,987
Credit cards	3,722,450	169,718	421,010	153,954	138,702	(60,285)	198,987
Others	0	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
<b>Total</b>	<b>3,722,450</b>	<b>169,718</b>	<b>421,010</b>	<b>153,954</b>	<b>138,702</b>	<b>(60,285)</b>	<b>198,987</b>



**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	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	3,668,491	153,967	399,092	140,383	129,680	(65,078)	194,758
Credit cards	3,668,491	153,967	399,092	140,383	129,680	(65,078)	194,758
Others	0	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
<b>Total</b>	<b>3,668,491</b>	<b>153,967</b>	<b>399,092</b>	<b>140,383</b>	<b>129,680</b>	<b>(65,078)</b>	<b>194,758</b>

**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	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	3,618,815	133,968	365,676	134,278	117,537	(73,162)	190,699
Credit cards	3,618,815	133,968	365,676	134,278	117,537	(73,162)	190,699
Others	0	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
<b>Total</b>	<b>3,618,815</b>	<b>133,968</b>	<b>365,676</b>	<b>134,278</b>	<b>117,537</b>	<b>(73,162)</b>	<b>190,699</b>

**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	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	3,538,628	124,325	341,765	126,683	116,303	(67,922)	184,225
Credit cards	3,538,628	124,325	341,765	126,683	116,303	(67,922)	184,225
Others	0	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
<b>Total</b>	<b>3,538,628</b>	<b>124,325</b>	<b>341,765</b>	<b>126,683</b>	<b>116,303</b>	<b>(67,922)</b>	<b>184,225</b>

**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	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	3,641,470	138,587	326,337	116,329	115,314	(90,077)	205,391
Credit cards	3,641,470	138,587	326,337	116,329	115,314	(90,077)	205,391
Others	0	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
<b>Total</b>	<b>3,641,470</b>	<b>138,587</b>	<b>326,337</b>	<b>116,329</b>	<b>115,314</b>	<b>(90,077)</b>	<b>205,391</b>

**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	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	3,610,711	128,813	280,453	105,284	62,752	(106,377)	169,129
Credit cards	3,610,711	128,813	280,453	105,284	62,752	(106,377)	169,129
Others	0	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
<b>Total</b>	<b>3,610,711</b>	<b>128,813</b>	<b>280,453</b>	<b>105,284</b>	<b>62,752</b>	<b>(106,377)</b>	<b>169,129</b>

**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	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	3,486,000	133,101	274,100	109,974	57,680	(133,669)	191,349
Credit cards	3,486,000	133,101	274,100	109,974	57,680	(133,669)	191,349
Others	0	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
<b>Total</b>	<b>3,486,000</b>	<b>133,101</b>	<b>274,100</b>	<b>109,974</b>	<b>57,680</b>	<b>(133,669)</b>	<b>191,349</b>

**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	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	3,344,008	125,908	279,345	99,878	60,234	(116,374)	176,608
Credit cards	3,344,008	125,908	279,345	99,878	60,234	(116,374)	176,608
Others	0	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
<b>Total</b>	<b>3,344,008</b>	<b>125,908</b>	<b>279,345</b>	<b>99,878</b>	<b>60,234</b>	<b>(116,374)</b>	<b>176,608</b>

**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	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	6,631,806	191,447	458,791	138,690	116,885	(85,181)	202,066
Credit cards	6,631,806	191,447	458,791	138,690	116,885	(85,181)	202,066
Others	0	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
<b>Total</b>	<b>6,631,806</b>	<b>191,447</b>	<b>458,791</b>	<b>138,690</b>	<b>116,885</b>	<b>(85,181)</b>	<b>202,066</b>



**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	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	6,659,577	161,244	317,893	117,308	142,796	(110,298)	253,094
Credit cards	6,659,577	161,244	317,893	117,308	142,796	(110,298)	253,094
Others	0	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
<b>Total</b>	<b>6,659,577</b>	<b>161,244</b>	<b>317,893</b>	<b>117,308</b>	<b>142,796</b>	<b>(110,298)</b>	<b>253,094</b>

**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	0	0	0	0	0	0	0
Loans							
Non-mortgage loans							
To individuals for non-business purposes	6,416,904	194,070	318,995	129,128	150,343	(104,481)	254,824
Credit cards	6,416,904	194,070	318,995	129,128	150,343	(104,481)	254,824
Others	0	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
<b>Total</b>	<b>6,416,904</b>	<b>194,070</b>	<b>318,995</b>	<b>129,128</b>	<b>150,343</b>	<b>(104,481)</b>	<b>254,824</b>

**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	0	0	0	0	0	0	0
Loans							
Non-mortgage loans							
To individuals for non-business purposes	6,301,361	243,959	348,619	178,953	165,867	(100,086)	265,953
Credit cards	6,301,361	243,959	348,619	178,953	165,867	(100,086)	265,953
Others	0	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
<b>Total</b>	<b>6,301,361</b>	<b>243,959</b>	<b>348,619</b>	<b>178,953</b>	<b>165,867</b>	<b>(100,086)</b>	<b>265,953</b>

**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	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	6,747,027	264,925	363,988	194,631	166,524	(98,336)	264,860
Credit cards	6,747,027	264,925	363,988	194,631	166,524	(98,336)	264,860
Others	0	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
<b>Total</b>	<b>6,747,027</b>	<b>264,925</b>	<b>363,988</b>	<b>194,631</b>	<b>166,524</b>	<b>(98,336)</b>	<b>264,860</b>

**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	0	0	0	0	0	0	0
Loans							
Non-mortgage loans							
To individuals for non-business purposes	6,731,773	254,065	423,136	193,835	158,918	(98,188)	257,106
Credit cards	6,731,773	254,065	423,136	193,835	158,918	(98,188)	257,106
Others	0	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
<b>Total</b>	<b>6,731,773</b>	<b>254,065</b>	<b>423,136</b>	<b>193,835</b>	<b>158,918</b>	<b>(98,188)</b>	<b>257,106</b>

**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	0	0	0	0	0	0	0
Loans							
Non-mortgage loans							
To individuals for non-business purposes	6,531,197	254,866	532,827	186,315	193,548	(103,975)	297,523
Credit cards	6,531,197	254,866	532,827	186,315	193,548	(103,975)	297,523
Others	0	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
<b>Total</b>	<b>6,531,197</b>	<b>254,866</b>	<b>532,827</b>	<b>186,315</b>	<b>193,548</b>	<b>(103,975)</b>	<b>297,523</b>

**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	-	-	-	-	-	-	-
Loans							
Non-mortgage loans							
To individuals for non-business purposes	6,731,088	252,964	623,399	191,498	231,306	(80,291)	311,597
Credit cards	6,731,088	252,964	623,399	191,498	231,306	(80,291)	311,597
Others	-	-	-	-	-	-	-
Mortgage Loans							
Residential	-	-	-	-	-	-	-
Of which Uninsured	-	-	-	-	-	-	-
Non-residential	-	-	-	-	-	-	-
Acceptances	-	-	-	-	-	-	-
Other on-balance sheet	-	-	-	-	-	-	-
<b>Total</b>	<b>6,731,088</b>	<b>252,964</b>	<b>623,399</b>	<b>191,498</b>	<b>231,306</b>	<b>(80,291)</b>	<b>311,597</b>