

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 | 484,188 | - | - | - | - | - | - |
| Securities | 962,221 | - | - | - | - | - | - |
| Loans | | | | | | | |
| Non-mortgage loans | | | | | | | |
| To individuals for non-business purposes | 6,233,583 | 229,006 | 1,560,293 | 192,877 | 240,555 | 121,788 | 118,767 |
| Credit cards | 1,642,613 | 53,467 | 1,137,590 | 161,146 | 67,793 | 46,031 | 21,762 |
| Others | - | - | - | - | - | - | - |
| Mortgage Loans | | | | | | | |
| Residential | 17,459,856 | 9,821 | 1,187,802 | 6,735 | 527,511 | 60,977 | 466,534 |
| Of which Uninsured | 14,809,997 | 9,688 | 899,571 | 6,500 | 519,924 | 60,260 | 459,664 |
| Non-residential | 1,690,180 | 3,647 | 338,097 | 3,952 | 181,643 | 31,336 | 150,307 |
| Acceptances | - | - | - | - | - | - | - |
| Other on-balance sheet | - | - | - | - | - | - | - |
| Total | 26,830,027 | 242,474 | 3,086,193 | 203,564 | 949,708 | 214,101 | 735,607 |

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 | 402,407 | - | - | - | - | - | - |
| Securities | 940,213 | - | - | - | - | - | - |
| Loans | | | | | | | |
| Non-mortgage loans | | | | | | | |
| To individuals for non-business purposes | 6,125,149 | 225,982 | 1,559,800 | 192,906 | 239,072 | 122,665 | 116,407 |
| Credit cards | 1,605,428 | 51,559 | 1,120,660 | 158,799 | 69,421 | 47,862 | 21,560 |
| Others | - | - | - | - | - | - | - |
| Mortgage Loans | | | | | | | |
| Residential | 16,668,402 | 8,216 | 1,894,089 | 8,001 | 466,434 | 51,579 | 414,855 |
| Of which Uninsured | 13,856,327 | 8,050 | 1,506,219 | 7,685 | 459,448 | 51,234 | 408,214 |
| Non-residential | 1,743,320 | 3,772 | 270,689 | 3,497 | 190,534 | 29,176 | 161,358 |
| Acceptances | - | - | - | - | - | - | - |
| Other on-balance sheet | - | - | - | - | - | - | - |
| Total | 25,879,490 | 237,970 | 3,724,578 | 204,404 | 896,040 | 203,421 | 692,619 |

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 | 494,595 | 0 | 0 | 0 | 0 | 0 | 0 |
| Securities | 772,915 | 0 | 0 | 0 | 0 | 0 | 0 |
| Loans | | | | | | | |
| Non-mortgage loans | | | | | | | |
| To individuals for non-business purposes | 6,022,338 | 222,964 | 1,543,148 | 192,735 | 252,637 | 127,900 | 124,737 |
| Credit cards | 1,558,644 | 48,060 | 1,114,194 | 160,582 | 66,244 | 45,707 | 20,537 |
| Others | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Mortgage Loans | | | | | | | |
| Residential | 16,751,494 | 16,219 | 1,637,832 | 13,564 | 401,108 | 33,118 | 367,990 |
| Of which Uninsured | 13,706,126 | 15,642 | 1,258,122 | 12,853 | 397,343 | 33,362 | 363,981 |
| Non-residential | 1,479,230 | 4,922 | 455,734 | 2,363 | 165,106 | 20,361 | 144,745 |
| Acceptances | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other on-balance sheet | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total | 25,520,572 | 244,105 | 3,636,714 | 208,662 | 818,851 | 181,379 | 637,472 |

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 | 156,120 | - | - | - | - | - | - |
| Securities | 136,288 | - | - | - | - | - | - |
| Loans | | | | | | | |
| Non-mortgage loans | | | | | | | |
| To individuals for non-business purposes | 5,117,563 | 227,421 | 1,478,927 | 190,352 | 220,055 | 120,085 | 99,970 |
| Credit cards | 1,594,463 | 49,275 | 1,119,698 | 158,794 | 64,654 | 44,357 | 20,297 |
| Others | - | - | - | - | - | - | - |
| Mortgage Loans | | | | | | | |
| Residential | 285,994 | 958 | 29,495 | 179 | 16,764 | 1,064 | 15,699 |
| Of which Uninsured | 285,994 | 958 | 29,495 | 179 | 16,764 | 1,064 | 15,699 |
| Non-residential | - | - | - | - | - | - | - |
| Acceptances | - | - | - | - | - | - | - |
| Other on-balance sheet | - | - | - | - | - | - | - |
| Total | 5,695,965 | 228,380 | 1,508,422 | 190,531 | 236,819 | 121,150 | 115,669 |

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 | 134,021 | - | - | - | - | - | - |
| Securities | 151,108 | - | - | - | - | - | - |
| Loans | | | | | | | |
| Non-mortgage loans | | | | | | | |
| To individuals for non-business purposes | 4,961,806 | 222,464 | 1,463,564 | 189,111 | 203,804 | 113,933 | 89,872 |
| Credit cards | 1,518,926 | 47,482 | 1,106,705 | 157,960 | 62,433 | 43,507 | 18,926 |
| Others | - | - | - | - | - | - | - |
| Mortgage Loans | | | | | | | |
| Residential | 286,352 | 1,005 | 28,751 | 158 | 15,280 | 940 | 14,340 |
| Of which Uninsured | 286,352 | 1,005 | 28,751 | 158 | 15,280 | 940 | 14,340 |
| Non-residential | - | - | - | - | - | - | - |
| Acceptances | - | - | - | - | - | - | - |
| Other on-balance sheet | - | - | - | - | - | - | - |
| Total | 5,533,288 | 223,469 | 1,492,315 | 189,268 | 219,085 | 114,873 | 104,211 |

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 | 147,581 | - | - | - | - | - | - |
| Securities | 124,487 | - | - | - | - | - | - |
| Loans | | | | | | | |
| Non-mortgage loans | | | | | | | |
| To individuals for non-business purposes | 4,762,341 | 216,131 | 1,429,797 | 184,643 | 193,638 | 106,387 | 87,252 |
| Credit cards | 1,453,605 | 45,758 | 1,069,122 | 153,431 | 57,040 | 39,864 | 17,177 |
| Others | - | - | - | - | - | - | - |
| Mortgage Loans | | | | | | | |
| Residential | 285,839 | 1,219 | 27,495 | 212 | 14,021 | 1,110 | 12,911 |
| Of which Uninsured | 285,839 | 1,219 | 27,495 | 212 | 14,021 | 1,110 | 12,911 |
| Non-residential | - | - | - | - | - | - | - |
| Acceptances | - | - | - | - | - | - | - |
| Other on-balance sheet | - | - | - | - | - | - | - |
| Total | 5,320,248 | 217,350 | 1,457,293 | 184,855 | 207,660 | 107,497 | 100,163 |

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 | 209,148 | - | - | - | - | - | - |
| Securities | 59,630 | - | - | - | - | - | - |
| Loans | | | | | | | |
| Non-mortgage loans | | | | | | | |
| To individuals for non-business purposes | 4,631,331 | 210,081 | 1,387,131 | 189,330 | 187,345 | 101,000 | 86,345 |
| Credit cards | 1,373,857 | 44,113 | 1,097,379 | 158,714 | 52,553 | 35,651 | 16,902 |
| Others | - | - | - | - | - | - | - |
| Mortgage Loans | | | | | | | |
| Residential | 283,897 | 1,102 | 25,607 | 179 | 13,108 | 936 | 12,171 |
| Of which Uninsured | 283,897 | 1,102 | 25,607 | 179 | 13,108 | 936 | 12,171 |
| Non-residential | - | - | - | - | - | - | - |
| Acceptances | - | - | - | - | - | - | - |
| Other on-balance sheet | - | - | - | - | - | - | - |
| Total | 5,184,006 | 211,183 | 1,412,738 | 189,510 | 200,453 | 101,936 | 98,516 |

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 | 264,422 | - | - | - | - | - | - |
| Securities | 39,781 | - | - | - | - | - | - |
| Loans | | | | | | | |
| Non-mortgage loans | | | | | | | |
| To individuals for non-business purposes | 4,613,701 | 209,411 | 1,351,240 | 187,331 | 179,211 | 95,927 | 83,284 |
| Credit cards | 1,437,692 | 43,447 | 1,072,186 | 157,775 | 49,254 | 34,448 | 14,806 |
| Others | - | - | - | - | - | - | - |
| Mortgage Loans | | | | | | | |
| Residential | 276,589 | 924 | 23,929 | 145 | 13,511 | 490 | 13,020 |
| Of which Uninsured | 276,589 | 924 | 23,929 | 145 | 13,511 | 490 | 13,020 |
| Non-residential | - | - | - | - | - | - | - |
| Acceptances | - | - | - | - | - | - | - |
| Other on-balance sheet | - | - | - | - | - | - | - |
| Total | 5,194,494 | 210,336 | 1,375,170 | 187,476 | 192,721 | 96,417 | 96,304 |

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 | 252,814 | - | - | - | - | - | - |
| Securities | 69,609 | - | - | - | - | - | - |
| Loans | | | | | | | |
| Non-mortgage loans | | | | | | | |
| To individuals for non-business purposes | 4,724,533 | 172,455 | 988,268 | 195,075 | 156,221 | 108,011 | 48,210 |
| Credit cards | 1,477,771 | 43,301 | 890,930 | 149,666 | 41,337 | 32,565 | 8,772 |
| Others | - | - | - | - | - | - | - |
| Mortgage Loans | | | | | | | |
| Residential | 292,914 | 896 | 2,136 | 546 | 11,525 | 1,903 | 9,622 |
| Of which Uninsured | 292,914 | 896 | 2,136 | 546 | 11,525 | 1,903 | 9,622 |
| Non-residential | - | - | - | - | - | - | - |
| Acceptances | - | - | - | - | - | - | - |
| Other on-balance sheet | - | - | - | - | - | - | - |
| Total | 5,339,870 | 173,351 | 990,404 | 195,621 | 167,746 | 109,914 | 57,832 |

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 | 187,532 | - | - | - | - | - | - |
| Securities | 59,605 | - | - | - | - | - | - |
| Loans | | | | | | | |
| Non-mortgage loans | | | | | | | |
| To individuals for non-business purposes | 4,560,903 | 165,913 | 952,937 | 184,750 | 149,736 | 102,932 | 46,804 |
| Credit cards | 1,418,907 | 42,378 | 866,038 | 142,897 | 37,959 | 30,414 | 7,545 |
| Others | - | - | - | - | - | - | - |
| Mortgage Loans | | | | | | | |
| Residential | 283,903 | 602 | 927 | 513 | 12,570 | 919 | 11,651 |
| Of which Uninsured | 283,903 | 602 | 927 | 513 | 12,570 | 919 | 11,651 |
| Non-residential | - | - | - | - | - | - | - |
| Acceptances | - | - | - | - | - | - | - |
| Other on-balance sheet | - | - | - | - | - | - | - |
| Total | 5,091,942 | 166,515 | 953,864 | 185,263 | 162,306 | 103,851 | 58,454 |

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 | 176,638 | - | - | - | - | - | - |
| Securities | 59,646 | - | - | - | - | - | - |
| Loans | | | | | | | |
| Non-mortgage loans | | | | | | | |
| To individuals for non-business purposes | 4,319,193 | 154,205 | 949,093 | 186,076 | 143,605 | 94,474 | 49,131 |
| Credit cards | 1,384,584 | 40,039 | 867,101 | 146,467 | 29,792 | 24,472 | 5,320 |
| Others | - | - | - | - | - | - | - |
| Mortgage Loans | | | | | | | |
| Residential | 269,357 | 804 | 1,794 | 632 | 13,560 | 955 | 12,605 |
| Of which Uninsured | 269,357 | 804 | 1,794 | 632 | 13,560 | 955 | 12,605 |
| Non-residential | - | - | - | - | - | - | - |
| Acceptances | - | - | - | - | - | - | - |
| Other on-balance sheet | - | - | - | - | - | - | - |
| Total | 4,824,834 | 155,009 | 950,887 | 186,709 | 157,165 | 95,428 | 61,736 |

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 | 238,991 | - | - | - | - | - | - |
| Securities | 64,651 | - | - | - | - | - | - |
| Loans | | | | | | | |
| Non-mortgage loans | | | | | | | |
| To individuals for non-business purposes | 4,428,116 | 142,133 | 748,444 | 193,391 | 127,226 | 80,408 | 46,818 |
| Credit cards | 1,588,457 | 31,554 | 662,939 | 153,462 | 21,809 | 18,084 | 3,725 |
| Others | - | - | - | - | - | - | - |
| Mortgage Loans | | | | | | | |
| Residential | 263,347 | 1,181 | 1,931 | 771 | 13,416 | 1,088 | 12,328 |
| Of which Uninsured | 263,347 | 1,181 | 1,931 | 771 | 13,416 | 1,088 | 12,328 |
| Non-residential | - | - | - | - | - | - | - |
| Acceptances | - | - | - | - | - | - | - |
| Other on-balance sheet | - | - | - | - | - | - | - |
| Total | 4,995,105 | 143,314 | 750,375 | 194,162 | 140,642 | 81,496 | 59,146 |

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 | 208,155 | - | - | - | - | - | - |
| Securities | 24,834 | - | - | - | - | - | - |
| Loans | | | | | | | |
| Non-mortgage loans | | | | | | | |
| To individuals for non-business purposes | 4,223,724 | 133,165 | 679,575 | 189,016 | 121,980 | 76,040 | 45,939 |
| Credit cards | 1,467,164 | 31,066 | 602,421 | 154,350 | 15,941 | 15,065 | 875 |
| Others | - | - | - | - | - | - | - |
| Mortgage Loans | | | | | | | |
| Residential | 261,412 | 1,149 | 1,719 | 471 | 14,086 | 224 | 13,862 |
| Of which Uninsured | 261,412 | 1,149 | 1,719 | 471 | 14,086 | 224 | 13,862 |
| Non-residential | - | - | - | - | - | - | - |
| Acceptances | - | - | - | - | - | - | - |
| Other on-balance sheet | - | - | - | - | - | - | - |
| Total | 4,718,125 | 134,313 | 681,293 | 189,487 | 136,066 | 76,265 | 59,801 |

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 | 187,363 | - | - | - | - | - | - |
| Securities | 105,013 | - | - | - | - | - | - |
| Loans | | | | | | | |
| Non-mortgage loans | | | | | | | |
| To individuals for non-business purposes | 3,674,318 | 123,413 | 609,990 | 186,764 | 104,279 | 60,309 | 43,970 |
| Credit cards | 1,344,440 | 31,221 | 538,615 | 150,306 | 13,273 | 13,273 | 0 |
| Others | - | - | - | - | - | - | - |
| Mortgage Loans | | | | | | | |
| Residential | 262,349 | 788 | 2,491 | 479 | 14,750 | 145 | 14,605 |
| Of which Uninsured | 262,349 | 788 | 2,491 | 479 | 14,750 | 145 | 14,605 |
| Non-residential | - | - | - | - | - | - | - |
| Acceptances | - | - | - | - | - | - | - |
| Other on-balance sheet | - | - | - | - | - | - | - |
| Total | 4,229,043 | 124,201 | 612,481 | 187,243 | 119,029 | 60,454 | 58,575 |