

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	-	-	-	-	-	-	-
Total	3,675,133	6,195	392,063	1,312	47,032	2,092	44,940

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	-	-	-	-	-	-	-
Total	3,534,434	5,757	420,314	1,123	36,319	1,778	34,541

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	-	-	-	-	-	-	-
Total	3,386,828	5,108	446,101	1,015	49,207	3,154	46,053

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	-	-	-	-	-	-	-
Total	3,303,982	4,722	424,313	848	40,783	2,915	37,868

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	-	-	-	-	-	-	-
Total	3,158,690	4,480	444,518	852	36,999	2,273	34,726

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	-	-	-	-	-	-	-
Total	2,879,446	4,826	566,269	1,230	27,370	1,225	26,145

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	-	-	-	-	-	-	-
Total	2,656,667	4,068	653,728	1,451	30,484	1,448	29,036

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	-	-	-	-	-	-	-
Total	2,813,305	5,002	481,313	1,211	22,402	654	21,749

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	-	-	-	-	-	-	-
Total	2,600,795	5,070	600,479	1,619	13,507	56	13,451

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	-	-	-	-	-	-	-
Total	2,602,026	3,895	616,120	1,676	12,634	117	12,517

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	-	-	-	-	-	-	-
Total	2,924,529	4,311	186,664	899	8,390	70	8,320

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	-	-	-	-	-	-	-
Total	2,351,333	3,367	620,826	2,318	5,414	14	5,400

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	-	-	-	-	-	-	-
Total	1,981,525	2,350	805,835	2,896	2,888	108	2,781

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	-	-	-	-	-	-	-
Total	2,097,396	3,212	698,532	2,154	2,253	31	2,222

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	-	-	-	-	-	-	-
Total	2,181,953	3,317	505,115	1,565	2,119	4	2,115

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	-	-	-	-	-	-
Total	2,383,614	3,781	195,467	483	3,460	6	3,454

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	-	-	-	-	-	-
Total	2,300,573	3,144	261,922	561	3,153	5	3,148

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	-	-	-	-	-	-
Total	2,364,117	3,750	196,943	453	4,129	9	4,120

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	-	-	-	-	-	-
Total	2,090,813	3,423	350,279	733	6,968	17	6,951

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	-	-	-	-	-	-
Total	2,019,086	3,573	337,599	737	10,896	160	10,736

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	-	-	-	-	-	-
Total	1,984,109	3,575	297,633	865	9,376	249	9,127

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	-	-	-	-	-	-
Total	1,835,864	3,550	358,741	1,185	9,545	331	9,214

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	-	-	-	-	-	-
Total	1,696,227	3,326	382,639	1,214	11,334	144	11,190