

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	-	-	-	-	-	-	-
Loans							
Non-mortgage loans							
To individuals for non-business purposes	869,711	28,849	92,769	38,447	30,239	17,053	13,186
Credit cards	869,711	28,849	92,769	38,447	30,239	17,053	13,186
Others	-	-	-	-	-	-	-
Mortgage Loans							
Residential	-	-	-	-	-	-	-
Of which Uninsured	-	-	-	-	-	-	-
Non-residential	-	-	-	-	-	-	-
Acceptances	-	-	-	-	-	-	-
Other on-balance sheet	-	-	-	-	-	-	-
Total	869,711	28,849	92,769	38,447	30,239	17,053	13,186

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	-	-	-	-	-	-	-
Loans							
Non-mortgage loans							
To individuals for non-business purposes	811,661	27,450	78,556	34,652	25,789	14,819	10,970
Credit cards	811,661	27,450	78,556	34,652	25,789	14,819	10,970
Others	-	-	-	-	-	-	-
Mortgage Loans							
Residential	-	-	-	-	-	-	-
Of which Uninsured	-	-	-	-	-	-	-
Non-residential	-	-	-	-	-	-	-
Acceptances	-	-	-	-	-	-	-
Other on-balance sheet	-	-	-	-	-	-	-
Total	811,661	27,450	78,556	34,652	25,789	14,819	10,970

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	-	-	-	-	-	-	-
Loans							
Non-mortgage loans							
To individuals for non-business purposes	720,798	26,261	64,283	25,285	22,340	11,541	10,799
Credit cards	720,798	26,261	64,283	25,285	22,340	11,541	10,799
Others	-	-	-	-	-	-	-
Mortgage Loans							
Residential	-	-	-	-	-	-	-
Of which Uninsured	-	-	-	-	-	-	-
Non-residential	-	-	-	-	-	-	-
Acceptances	-	-	-	-	-	-	-
Other on-balance sheet	-	-	-	-	-	-	-
Total	720,798	26,261	64,283	25,285	22,340	11,541	10,799

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	-	-	-	-	-	-	-
Loans							
Non-mortgage loans							
To individuals for non-business purposes	667,174	21,663	58,411	22,432	18,357	9,423	8,934
Credit cards	667,174	21,663	58,411	22,432	18,357	9,423	8,934
Others	-	-	-	-	-	-	-
Mortgage Loans							
Residential	-	-	-	-	-	-	-
Of which Uninsured	-	-	-	-	-	-	-
Non-residential	-	-	-	-	-	-	-
Acceptances	-	-	-	-	-	-	-
Other on-balance sheet	-	-	-	-	-	-	-
Total	667,174	21,663	58,411	22,432	18,357	9,423	8,934

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	-	-	-	-	-	-	-
Loans							
Non-mortgage loans							
To individuals for non-business purposes	588,868	18,591	41,271	19,233	16,021	8,578	7,443
Credit cards	588,868	18,591	41,271	19,233	16,021	8,578	7,443
Others	-	-	-	-	-	-	-
Mortgage Loans							
Residential	-	-	-	-	-	-	-
Of which Uninsured	-	-	-	-	-	-	-
Non-residential	-	-	-	-	-	-	-
Acceptances	-	-	-	-	-	-	-
Other on-balance sheet	-	-	-	-	-	-	-
Total	588,868	18,591	41,271	19,233	16,021	8,578	7,443

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	-	-	-	-	-	-	-
Loans							
Non-mortgage loans							
To individuals for non-business purposes	560,061	16,946	35,792	14,671	14,357	7,676	6,681
Credit cards	560,061	16,946	35,792	14,671	14,357	7,676	6,681
Others	-	-	-	-	-	-	-
Mortgage Loans							
Residential	-	-	-	-	-	-	-
Of which Uninsured	-	-	-	-	-	-	-
Non-residential	-	-	-	-	-	-	-
Acceptances	-	-	-	-	-	-	-
Other on-balance sheet	-	-	-	-	-	-	-
Total	560,061	16,946	35,792	14,671	14,357	7,676	6,681

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	-	-	-	-	-	-	-
Loans							
Non-mortgage loans							
To individuals for non-business purposes	502,328	16,331	32,639	13,345	13,389	7,150	6,239
Credit cards	502,328	16,331	32,639	13,345	13,389	7,150	6,239
Others	-	-	-	-	-	-	-
Mortgage Loans							
Residential	-	-	-	-	-	-	-
Of which Uninsured	-	-	-	-	-	-	-
Non-residential	-	-	-	-	-	-	-
Acceptances	-	-	-	-	-	-	-
Other on-balance sheet	-	-	-	-	-	-	-
Total	502,328	16,331	32,639	13,345	13,389	7,150	6,239

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	-	-	-	-	-	-	-
Loans							
Non-mortgage loans							
To individuals for non-business purposes	487,245	15,577	29,637	12,043	12,454	6,617	5,837
Credit cards	487,245	15,577	29,637	12,043	12,454	6,617	5,837
Others	-	-	-	-	-	-	-
Mortgage Loans							
Residential	-	-	-	-	-	-	-
Of which Uninsured	-	-	-	-	-	-	-
Non-residential	-	-	-	-	-	-	-
Acceptances	-	-	-	-	-	-	-
Other on-balance sheet	-	-	-	-	-	-	-
Total	487,245	15,577	29,637	12,043	12,454	6,617	5,837

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	-	-	-	-	-	-	-
Loans							
Non-mortgage loans							
To individuals for non-business purposes	429,713	13,770	38,021	10,955	11,494	5,701	5,793
Credit cards	429,713	13,770	38,021	10,955	11,494	5,701	5,793
Others	-	-	-	-	-	-	-
Mortgage Loans							
Residential	-	-	-	-	-	-	-
Of which Uninsured	-	-	-	-	-	-	-
Non-residential	-	-	-	-	-	-	-
Acceptances	-	-	-	-	-	-	-
Other on-balance sheet	-	-	-	-	-	-	-
Total	429,713	13,770	38,021	10,955	11,494	5,701	5,793

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	-	-	-	-	-	-	-
Loans							
Non-mortgage loans							
To individuals for non-business purposes	407,024	12,628	33,876	9,859	11,672	5,791	5,881
Credit cards	407,024	12,628	33,876	9,859	11,672	5,791	5,881
Others	-	-	-	-	-	-	-
Mortgage Loans							
Residential	-	-	-	-	-	-	-
Of which Uninsured	-	-	-	-	-	-	-
Non-residential	-	-	-	-	-	-	-
Acceptances	-	-	-	-	-	-	-
Other on-balance sheet	-	-	-	-	-	-	-
Total	407,024	12,628	33,876	9,859	11,672	5,791	5,881

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	-	-	-	-	-	-	-
Loans							
Non-mortgage loans							
To individuals for non-business purposes	377,142	11,906	32,888	9,603	11,081	5,486	5,595
Credit cards	377,142	11,906	32,888	9,603	11,081	5,486	5,595
Others	-	-	-	-	-	-	-
Mortgage Loans							
Residential	-	-	-	-	-	-	-
Of which Uninsured	-	-	-	-	-	-	-
Non-residential	-	-	-	-	-	-	-
Acceptances	-	-	-	-	-	-	-
Other on-balance sheet	-	-	-	-	-	-	-
Total	377,142	11,906	32,888	9,603	11,081	5,486	5,595

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	-	-	-	-	-	-	-
Loans							
Non-mortgage loans							
To individuals for non-business purposes	393,160	11,637	32,891	9,699	10,855	5,369	5,485
Credit cards	393,160	11,637	32,891	9,699	10,855	5,369	5,485
Others	-	-	-	-	-	-	-
Mortgage Loans							
Residential	-	-	-	-	-	-	-
Of which Uninsured	-	-	-	-	-	-	-
Non-residential	-	-	-	-	-	-	-
Acceptances	-	-	-	-	-	-	-
Other on-balance sheet	-	-	-	-	-	-	-
Total	393,160	11,637	32,891	9,699	10,855	5,369	5,485

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	-	-	-	-	-	-	-
Loans							
Non-mortgage loans							
To individuals for non-business purposes	386,027	9,170	30,501	13,376	9,533	5,547	3,985
Credit cards	386,027	9,170	30,501	13,376	9,533	5,547	3,985
Others	-	-	-	-	-	-	-
Mortgage Loans							
Residential	-	-	-	-	-	-	-
Of which Uninsured	-	-	-	-	-	-	-
Non-residential	-	-	-	-	-	-	-
Acceptances	-	-	-	-	-	-	-
Other on-balance sheet	-	-	-	-	-	-	-
Total	386,027	9,170	30,501	13,376	9,533	5,547	3,985

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	-	-	-	-	-	-	-
Loans							
Non-mortgage loans							
To individuals for non-business purposes	389,713	10,283	26,923	13,149	8,255	4,799	3,455
Credit cards	389,713	10,283	26,923	13,149	8,255	4,799	3,455
Others	-	-	-	-	-	-	-
Mortgage Loans							
Residential	-	-	-	-	-	-	-
Of which Uninsured	-	-	-	-	-	-	-
Non-residential	-	-	-	-	-	-	-
Acceptances	-	-	-	-	-	-	-
Other on-balance sheet	-	-	-	-	-	-	-
Total	389,713	10,283	26,923	13,149	8,255	4,799	3,455

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	-	-	-	-	-	-	-
Loans							
Non-mortgage loans							
To individuals for non-business purposes	363,513	9,710	24,060	13,486	7,608	4,417	3,191
Credit cards	363,513	9,710	24,060	13,486	7,608	4,417	3,191
Others	-	-	-	-	-	-	-
Mortgage Loans							
Residential	-	-	-	-	-	-	-
Of which Uninsured	-	-	-	-	-	-	-
Non-residential	-	-	-	-	-	-	-
Acceptances	-	-	-	-	-	-	-
Other on-balance sheet	-	-	-	-	-	-	-
Total	363,513	9,710	24,060	13,486	7,608	4,417	3,191

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	-	-	-	-	-	-	-
Loans							
Non-mortgage loans							
To individuals for non-business purposes	368,059	9,897	21,971	13,172	6,763	4,002	2,761
Credit cards	368,059	9,897	21,971	13,172	6,763	4,002	2,761
Others	-	-	-	-	-	-	-
Mortgage Loans							
Residential	-	-	-	-	-	-	-
Of which Uninsured	-	-	-	-	-	-	-
Non-residential	-	-	-	-	-	-	-
Acceptances	-	-	-	-	-	-	-
Other on-balance sheet	-	-	-	-	-	-	-
Total	368,059	9,897	21,971	13,172	6,763	4,002	2,761

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	-	-	-	-	-	-	-
Loans							
Non-mortgage loans							
To individuals for non-business purposes	334,531	11,702	15,452	9,895	6,259	4,090	2,169
Credit cards	334,531	11,702	15,452	9,895	6,259	4,090	2,169
Others	-	-	-	-	-	-	-
Mortgage Loans							
Residential	-	-	-	-	-	-	-
Of which Uninsured	-	-	-	-	-	-	-
Non-residential	-	-	-	-	-	-	-
Acceptances	-	-	-	-	-	-	-
Other on-balance sheet	-	-	-	-	-	-	-
Total	334,531	11,702	15,452	9,895	6,259	4,090	2,169

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	-	-	-	-	-	-	-
Loans							
Non-mortgage loans							
To individuals for non-business purposes	308,493	11,300	14,139	9,236	6,289	4,197	2,092
Credit cards	308,493	11,300	14,139	9,236	6,289	4,197	2,092
Others	-	-	-	-	-	-	-
Mortgage Loans							
Residential	-	-	-	-	-	-	-
Of which Uninsured	-	-	-	-	-	-	-
Non-residential	-	-	-	-	-	-	-
Acceptances	-	-	-	-	-	-	-
Other on-balance sheet	-	-	-	-	-	-	-
Total	308,493	11,300	14,139	9,236	6,289	4,197	2,092

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	-	-	-	-	-	-	-
Loans							
Non-mortgage loans							
To individuals for non-business purposes	290,198	10,450	14,334	8,556	6,641	4,366	2,275
Credit cards	290,198	10,450	14,334	8,556	6,641	4,366	2,275
Others	-	-	-	-	-	-	-
Mortgage Loans							
Residential	-	-	-	-	-	-	-
Of which Uninsured	-	-	-	-	-	-	-
Non-residential	-	-	-	-	-	-	-
Acceptances	-	-	-	-	-	-	-
Other on-balance sheet	-	-	-	-	-	-	-
Total	290,198	10,450	14,334	8,556	6,641	4,366	2,275

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	-	-	-	-	-	-	-
Loans							
Non-mortgage loans							
To individuals for non-business purposes	307,162	10,969	16,843	9,784	6,214	4,067	2,148
Credit cards	307,162	10,969	16,843	9,784	6,214	4,067	2,148
Others	-	-	-	-	-	-	-
Mortgage Loans							
Residential	-	-	-	-	-	-	-
Of which Uninsured	-	-	-	-	-	-	-
Non-residential	-	-	-	-	-	-	-
Acceptances	-	-	-	-	-	-	-
Other on-balance sheet	-	-	-	-	-	-	-
Total	307,162	10,969	16,843	9,784	6,214	4,067	2,148

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	-	-	-	-	-	-	-
Securities	-	-	-	-	-	-	-
Loans							
Non-mortgage loans							
To individuals for non-business purposes	294,384	10,738	15,817	9,132	5,838	3,866	1,972
Credit cards	294,384	10,738	15,817	9,132	5,838	3,866	1,972
Others	-	-	-	-	-	-	-
Mortgage Loans							
Residential	-	-	-	-	-	-	-
Of which Uninsured	-	-	-	-	-	-	-
Non-residential	-	-	-	-	-	-	-
Acceptances	-	-	-	-	-	-	-
Other on-balance sheet	-	-	-	-	-	-	-
Total	294,384	10,738	15,817	9,132	5,838	3,866	1,972

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	-	-	-	-	-	-	-
Loans							
Non-mortgage loans							
To individuals for non-business purposes	277,367	9,703	16,825	8,397	6,898	4,512	2,386
Credit cards	277,367	9,703	16,825	8,397	6,898	4,512	2,386
Others	-	-	-	-	-	-	-
Mortgage Loans							
Residential	-	-	-	-	-	-	-
Of which Uninsured	-	-	-	-	-	-	-
Non-residential	-	-	-	-	-	-	-
Acceptances	-	-	-	-	-	-	-
Other on-balance sheet	-	-	-	-	-	-	-
Total	277,367	9,703	16,825	8,397	6,898	4,512	2,386

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	284,715	8,919	26,946	10,927	7,733	4,852	2,881
Credit cards	284,715	8,919	26,946	10,927	7,733	4,852	2,881
Others	-	-	-	-	-	-	-
Mortgage Loans							
Residential	-	-	-	-	-	-	-
Of which Uninsured	-	-	-	-	-	-	-
Non-residential	-	-	-	-	-	-	-
Acceptances	-	-	-	-	-	-	-
Other on-balance sheet	-	-	-	-	-	-	-
Total	284,715	8,919	26,946	10,927	7,733	4,852	2,881