

**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	137,856	-	-	-	-	-	-
Loans							
Non-mortgage loans							
To individuals for non-business purposes	6,565,473	365,768	527,050	240,220	608,549	329,297	279,252
Credit cards	6,565,322	365,763	527,043	240,215	608,546	329,294	279,252
Others	-	-	-	-	-	-	-
Mortgage Loans							
Residential	-	-	-	-	-	-	-
Of which Uninsured	-	-	-	-	-	-	-
Non-residential	-	-	-	-	-	-	-
Acceptances	-	-	-	-	-	-	-
Other on-balance sheet	-	-	-	-	-	-	-
<b>Total</b>	<b>6,703,329</b>	<b>365,768</b>	<b>527,050</b>	<b>240,220</b>	<b>608,549</b>	<b>329,297</b>	<b>279,252</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	-	-	-	-	-	-	-
Securities	167,475	-	-	-	-	-	-
Loans							
Non-mortgage loans							
To individuals for non-business purposes	6,466,974	366,977	498,654	232,440	622,921	335,704	287,217
Credit cards	6,466,796	366,957	498,646	232,432	622,919	335,702	287,217
Others	-	-	-	-	-	-	-
Mortgage Loans							
Residential	-	-	-	-	-	-	-
Of which Uninsured	-	-	-	-	-	-	-
Non-residential	-	-	-	-	-	-	-
Acceptances	-	-	-	-	-	-	-
Other on-balance sheet	-	-	-	-	-	-	-
<b>Total</b>	<b>6,634,449</b>	<b>366,977</b>	<b>498,654</b>	<b>232,440</b>	<b>622,921</b>	<b>335,704</b>	<b>287,217</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	-	-	-	-	-	-	-
Securities	256,567	-	-	-	-	-	-
Loans							
Non-mortgage loans							
To individuals for non-business purposes	6,156,786	359,514	534,490	223,986	651,788	351,938	299,850
Credit cards	6,156,579	359,495	534,484	223,980	651,779	351,933	299,846
Others	-	-	-	-	-	-	-
Mortgage Loans							
Residential	-	-	-	-	-	-	-
Of which Uninsured	-	-	-	-	-	-	-
Non-residential	-	-	-	-	-	-	-
Acceptances	-	-	-	-	-	-	-
Other on-balance sheet	-	-	-	-	-	-	-
<b>Total</b>	<b>6,413,353</b>	<b>359,514</b>	<b>534,490</b>	<b>223,986</b>	<b>651,788</b>	<b>351,938</b>	<b>299,850</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	-	-	-	-	-	-	-
Securities	151,189	-	-	-	-	-	-
Loans							
Non-mortgage loans							
To individuals for non-business purposes	6,339,625	350,380	561,902	227,098	668,834	358,344	310,490
Credit cards	6,339,393	350,357	561,884	227,080	668,832	358,342	310,490
Others	-	-	-	-	-	-	-
Mortgage Loans							
Residential	-	-	-	-	-	-	-
Of which Uninsured	-	-	-	-	-	-	-
Non-residential	-	-	-	-	-	-	-
Acceptances	-	-	-	-	-	-	-
Other on-balance sheet	-	-	-	-	-	-	-
<b>Total</b>	<b>6,490,814</b>	<b>350,380</b>	<b>561,902</b>	<b>227,098</b>	<b>668,834</b>	<b>358,344</b>	<b>310,490</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	-	-	-	-	-	-	-
Securities	179,352	-	-	-	-	-	-
Loans							
Non-mortgage loans							
To individuals for non-business purposes	6,338,528	355,449	539,730	217,222	668,929	352,001	316,928
Credit cards	6,338,259	355,417	539,719	217,211	668,923	351,995	316,928
Others	-	-	-	-	-	-	-
Mortgage Loans							
Residential	-	-	-	-	-	-	-
Of which Uninsured	-	-	-	-	-	-	-
Non-residential	-	-	-	-	-	-	-
Acceptances	-	-	-	-	-	-	-
Other on-balance sheet	-	-	-	-	-	-	-
<b>Total</b>	<b>6,517,880</b>	<b>355,449</b>	<b>539,730</b>	<b>217,222</b>	<b>668,929</b>	<b>352,001</b>	<b>316,928</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	-	-	-	-	-	-	-
Securities	179,199	-	-	-	-	-	-
Loans							
Non-mortgage loans							
To individuals for non-business purposes	6,259,814	371,812	499,801	218,223	657,431	334,442	322,989
Credit cards	6,259,507	371,784	499,790	218,212	657,428	334,439	322,989
Others	-	-	-	-	-	-	-
Mortgage Loans							
Residential	-	-	-	-	-	-	-
Of which Uninsured	-	-	-	-	-	-	-
Non-residential	-	-	-	-	-	-	-
Acceptances	-	-	-	-	-	-	-
Other on-balance sheet	-	-	-	-	-	-	-
<b>Total</b>	<b>6,439,013</b>	<b>371,812</b>	<b>499,801</b>	<b>218,223</b>	<b>657,431</b>	<b>334,442</b>	<b>322,989</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	-	-	-	-	-	-	-
Securities	241,890	-	-	-	-	-	-
Loans							
Non-mortgage loans							
To individuals for non-business purposes	6,055,294	357,268	541,933	228,805	655,685	339,597	316,088
Credit cards	6,054,927	357,234	541,932	228,804	655,674	339,586	316,088
Others	-	-	-	-	-	-	-
Mortgage Loans							
Residential	-	-	-	-	-	-	-
Of which Uninsured	-	-	-	-	-	-	-
Non-residential	-	-	-	-	-	-	-
Acceptances	-	-	-	-	-	-	-
Other on-balance sheet	-	-	-	-	-	-	-
<b>Total</b>	<b>6,297,184</b>	<b>357,268</b>	<b>541,933</b>	<b>228,805</b>	<b>655,685</b>	<b>339,597</b>	<b>316,088</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	-	-	-	-	-	-	-
Securities	211,427	-	-	-	-	-	-
Loans							
Non-mortgage loans							
To individuals for non-business purposes	6,257,058	362,092	529,320	234,750	635,445	329,421	306,024
Credit cards	6,256,633	362,079	529,308	234,738	635,435	329,411	306,024
Others	-	-	-	-	-	-	-
Mortgage Loans							
Residential	-	-	-	-	-	-	-
Of which Uninsured	-	-	-	-	-	-	-
Non-residential	-	-	-	-	-	-	-
Acceptances	-	-	-	-	-	-	-
Other on-balance sheet	-	-	-	-	-	-	-
<b>Total</b>	<b>6,468,485</b>	<b>362,092</b>	<b>529,320</b>	<b>234,750</b>	<b>635,445</b>	<b>329,421</b>	<b>306,024</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	-	-	-	-	-	-	-
Securities	218,955	-	-	-	-	-	-
Loans							
Non-mortgage loans							
To individuals for non-business purposes	6,151,835	405,241	474,371	203,695	592,432	303,458	288,974
Credit cards	6,151,335	405,224	474,358	203,682	592,424	303,450	288,974
Others	-	-	-	-	-	-	-
Mortgage Loans							
Residential	-	-	-	-	-	-	-
Of which Uninsured	-	-	-	-	-	-	-
Non-residential	-	-	-	-	-	-	-
Acceptances	-	-	-	-	-	-	-
Other on-balance sheet	-	-	-	-	-	-	-
<b>Total</b>	<b>6,370,790</b>	<b>405,241</b>	<b>474,371</b>	<b>203,695</b>	<b>592,432</b>	<b>303,458</b>	<b>288,974</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	-	-	-	-	-	-	-
Securities	218,662	-	-	-	-	-	-
Loans							
Non-mortgage loans							
To individuals for non-business purposes	6,213,332	435,911	425,488	188,838	570,143	287,870	282,273
Credit cards	6,212,741	435,890	425,476	188,826	570,135	287,862	282,273
Others	-	-	-	-	-	-	-
Mortgage Loans							
Residential	-	-	-	-	-	-	-
Of which Uninsured	-	-	-	-	-	-	-
Non-residential	-	-	-	-	-	-	-
Acceptances	-	-	-	-	-	-	-
Other on-balance sheet	-	-	-	-	-	-	-
<b>Total</b>	<b>6,431,994</b>	<b>435,911</b>	<b>425,488</b>	<b>188,838</b>	<b>570,143</b>	<b>287,870</b>	<b>282,273</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	-	-	-	-	-	-	-
Securities	205,945	-	-	-	-	-	-
Loans							
Non-mortgage loans							
To individuals for non-business purposes	5,942,956	417,889	425,967	196,483	553,445	282,472	270,973
Credit cards	5,942,284	417,875	425,949	196,467	553,427	282,458	270,969
Others	-	-	-	-	-	-	-
Mortgage Loans							
Residential	-	-	-	-	-	-	-
Of which Uninsured	-	-	-	-	-	-	-
Non-residential	-	-	-	-	-	-	-
Acceptances	-	-	-	-	-	-	-
Other on-balance sheet	-	-	-	-	-	-	-
<b>Total</b>	<b>6,148,901</b>	<b>417,889</b>	<b>425,967</b>	<b>196,483</b>	<b>553,445</b>	<b>282,472</b>	<b>270,973</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	-	-	-	-	-	-	-
Securities	174,377	-	-	-	-	-	-
Loans							
Non-mortgage loans							
To individuals for non-business purposes	6,135,244	423,851	428,519	197,379	539,555	275,771	263,784
Credit cards	6,134,489	423,832	428,483	197,363	539,547	275,763	263,784
Others	-	-	-	-	-	-	-
Mortgage Loans							
Residential	-	-	-	-	-	-	-
Of which Uninsured	-	-	-	-	-	-	-
Non-residential	-	-	-	-	-	-	-
Acceptances	-	-	-	-	-	-	-
Other on-balance sheet	-	-	-	-	-	-	-
<b>Total</b>	<b>6,309,621</b>	<b>423,851</b>	<b>428,519</b>	<b>197,379</b>	<b>539,555</b>	<b>275,771</b>	<b>263,784</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	-	-	-	-	-	-	-
Securities	257,503	-	-	-	-	-	-
Loans							
Non-mortgage loans							
To individuals for non-business purposes	5,948,889	410,475	415,002	199,067	515,026	259,066	255,960
Credit cards	5,948,016	410,459	414,975	199,049	515,006	259,051	255,955
Others	-	-	-	-	-	-	-
Mortgage Loans							
Residential	-	-	-	-	-	-	-
Of which Uninsured	-	-	-	-	-	-	-
Non-residential	-	-	-	-	-	-	-
Acceptances	-	-	-	-	-	-	-
Other on-balance sheet	-	-	-	-	-	-	-
<b>Total</b>	<b>6,206,392</b>	<b>410,475</b>	<b>415,002</b>	<b>199,067</b>	<b>515,026</b>	<b>259,066</b>	<b>255,960</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	-	-	-	-	-	-	-
Securities	370,348	-	-	-	-	-	-
Loans							
Non-mortgage loans							
To individuals for non-business purposes	5,898,451	440,839	360,950	187,543	491,293	239,913	251,380
Credit cards	5,897,437	440,819	360,918	187,519	491,272	239,893	251,379
Others	-	-	-	-	-	-	-
Mortgage Loans							
Residential	-	-	-	-	-	-	-
Of which Uninsured	-	-	-	-	-	-	-
Non-residential	-	-	-	-	-	-	-
Acceptances	-	-	-	-	-	-	-
Other on-balance sheet	-	-	-	-	-	-	-
<b>Total</b>	<b>6,268,799</b>	<b>440,839</b>	<b>360,950</b>	<b>187,543</b>	<b>491,293</b>	<b>239,913</b>	<b>251,380</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	-	-	-	-	-	-	-
Securities	694,507	-	-	-	-	-	-
Loans							
Non-mortgage loans							
To individuals for non-business purposes	5,500,976	422,580	344,580	179,423	494,094	239,920	254,174
Credit cards	5,499,806	422,540	344,531	179,393	494,088	239,915	254,173
Others	-	-	-	-	-	-	-
Mortgage Loans							
Residential	-	-	-	-	-	-	-
Of which Uninsured	-	-	-	-	-	-	-
Non-residential	-	-	-	-	-	-	-
Acceptances	-	-	-	-	-	-	-
Other on-balance sheet	-	-	-	-	-	-	-
<b>Total</b>	<b>6,195,483</b>	<b>422,580</b>	<b>344,580</b>	<b>179,423</b>	<b>494,094</b>	<b>239,920</b>	<b>254,174</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	-	-	-	-	-	-	-
Securities	794,065	-	-	-	-	-	-
Loans							
Non-mortgage loans							
To individuals for non-business purposes	5,571,171	435,893	327,933	174,256	491,516	231,315	260,201
Credit cards	5,569,827	435,865	327,908	174,231	491,492	231,293	260,199
Others	-	-	-	-	-	-	-
Mortgage Loans							
Residential	-	-	-	-	-	-	-
Of which Uninsured	-	-	-	-	-	-	-
Non-residential	-	-	-	-	-	-	-
Acceptances	-	-	-	-	-	-	-
Other on-balance sheet	-	-	-	-	-	-	-
<b>Total</b>	<b>6,365,236</b>	<b>435,893</b>	<b>327,933</b>	<b>174,256</b>	<b>491,516</b>	<b>231,315</b>	<b>260,201</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	-	-	-	-	-	-	-
Securities	944,003	-	-	-	-	-	-
Loans							
Non-mortgage loans							
To individuals for non-business purposes	5,256,410	416,372	315,340	165,922	497,734	229,395	268,339
Credit cards	5,254,969	416,349	315,306	165,894	497,712	229,373	268,338
Others	-	-	-	-	-	-	-
Mortgage Loans							
Residential	-	-	-	-	-	-	-
Of which Uninsured	-	-	-	-	-	-	-
Non-residential	-	-	-	-	-	-	-
Acceptances	-	-	-	-	-	-	-
Other on-balance sheet	-	-	-	-	-	-	-
<b>Total</b>	<b>6,200,413</b>	<b>416,372</b>	<b>315,340</b>	<b>165,922</b>	<b>497,734</b>	<b>229,395</b>	<b>268,339</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	-	-	-	-	-	-	-
Securities	1,115,689	-	-	-	-	-	-
Loans							
Non-mortgage loans							
To individuals for non-business purposes	5,044,441	427,372	277,917	142,707	526,723	241,612	285,111
Credit cards	5,042,959	427,344	277,901	142,691	526,688	241,593	285,095
Others	-	-	-	-	-	-	-
Mortgage Loans							
Residential	-	-	-	-	-	-	-
Of which Uninsured	-	-	-	-	-	-	-
Non-residential	-	-	-	-	-	-	-
Acceptances	-	-	-	-	-	-	-
Other on-balance sheet	-	-	-	-	-	-	-
<b>Total</b>	<b>6,160,130</b>	<b>427,372</b>	<b>277,917</b>	<b>142,707</b>	<b>526,723</b>	<b>241,612</b>	<b>285,111</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	-	-	-	-	-	-	-
Securities	1,150,643	-	-	-	-	-	-
Loans							
Non-mortgage loans							
To individuals for non-business purposes	4,741,487	416,246	300,223	151,012	601,992	275,611	326,381
Credit cards	4,739,926	416,223	300,169	150,990	601,977	275,596	326,381
Others	-	-	-	-	-	-	-
Mortgage Loans							
Residential	-	-	-	-	-	-	-
Of which Uninsured	-	-	-	-	-	-	-
Non-residential	-	-	-	-	-	-	-
Acceptances	-	-	-	-	-	-	-
Other on-balance sheet	-	-	-	-	-	-	-
<b>Total</b>	<b>5,892,130</b>	<b>416,246</b>	<b>300,223</b>	<b>151,012</b>	<b>601,992</b>	<b>275,611</b>	<b>326,381</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	-	-	-	-	-	-	-
Securities	1,054,450	-	-	-	-	-	-
Loans							
Non-mortgage loans							
To individuals for non-business purposes	4,862,045	409,148	336,133	161,333	649,673	293,535	356,138
Credit cards	4,860,385	409,116	336,080	161,304	649,653	293,515	356,138
Others	-	-	-	-	-	-	-
Mortgage Loans							
Residential	-	-	-	-	-	-	-
Of which Uninsured	-	-	-	-	-	-	-
Non-residential	-	-	-	-	-	-	-
Acceptances	-	-	-	-	-	-	-
Other on-balance sheet	-	-	-	-	-	-	-
<b>Total</b>	<b>5,916,495</b>	<b>409,148</b>	<b>336,133</b>	<b>161,333</b>	<b>649,673</b>	<b>293,535</b>	<b>356,138</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	-	-	-	-	-	-	-
Securities	1,066,537	-	-	-	-	-	-
Loans							
Non-mortgage loans							
To individuals for non-business purposes	4,832,910	427,512	345,001	170,371	641,673	293,420	348,253
Credit cards	4,831,130	427,471	344,965	170,338	641,658	293,406	348,253
Others	-	-	-	-	-	-	-
Mortgage Loans							
Residential	-	-	-	-	-	-	-
Of which Uninsured	-	-	-	-	-	-	-
Non-residential	-	-	-	-	-	-	-
Acceptances	-	-	-	-	-	-	-
Other on-balance sheet	-	-	-	-	-	-	-
<b>Total</b>	<b>5,899,447</b>	<b>427,512</b>	<b>345,001</b>	<b>170,371</b>	<b>641,673</b>	<b>293,420</b>	<b>348,253</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	-	-	-	-	-	-	-
Securities	920,128	-	-	-	-	-	-
Loans							
Non-mortgage loans							
To individuals for non-business purposes	4,897,155	400,635	370,105	165,626	684,621	325,163	359,458
Credit cards	4,895,290	400,595	370,065	165,588	684,595	325,140	359,455
Others	-	-	-	-	-	-	-
Mortgage Loans							
Residential	-	-	-	-	-	-	-
Of which Uninsured	-	-	-	-	-	-	-
Non-residential	-	-	-	-	-	-	-
Acceptances	-	-	-	-	-	-	-
Other on-balance sheet	-	-	-	-	-	-	-
<b>Total</b>	<b>5,817,283</b>	<b>400,635</b>	<b>370,105</b>	<b>165,626</b>	<b>684,621</b>	<b>325,163</b>	<b>359,458</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	334,550	-	-	-	-	-	-
Loans							
Non-mortgage loans							
To individuals for non-business purposes	5,009,745	311,638	563,395	221,627	634,962	313,789	321,173
Credit cards	5,007,804	311,605	563,290	221,583	634,923	313,756	321,167
Others	-	-	-	-	-	-	-
Mortgage Loans							
Residential	-	-	-	-	-	-	-
Of which Uninsured	-	-	-	-	-	-	-
Non-residential	-	-	-	-	-	-	-
Acceptances	-	-	-	-	-	-	-
Other on-balance sheet	-	-	-	-	-	-	-
<b>Total</b>	<b>5,344,295</b>	<b>311,638</b>	<b>563,395</b>	<b>221,627</b>	<b>634,962</b>	<b>313,789</b>	<b>321,173</b>