

President's Choice Bank

## 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	948,526	-	-	-	-	-	-
Loans							
Non-mortgage loans							
To individuals for non-business purposes	4,024,501	115,415	342,366	108,249	54,384	45,697	8,687
Credit cards	4,024,501	115,415	342,366	108,249	54,384	45,697	8,687
Others	54	-	-	-	-	-	-
Mortgage Loans							
Residential	-	-	-	-	-	-	-
Of which Uninsured	-	-	-	-	-	-	-
Non-residential	-	-	-	-	-	-	-
Acceptances	-	-	-	-	-	-	-
Other on-balance sheet	-	-	-	-	-	-	-
<b>Total</b>	<b>4,973,081</b>	<b>115,415</b>	<b>342,366</b>	<b>108,249</b>	<b>54,384</b>	<b>45,697</b>	<b>8,687</b>

President's Choice Bank

## 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	868,905	-	-	-	-	-	-
Loans							
Non-mortgage loans							
To individuals for non-business purposes	3,975,795	116,189	334,511	114,118	53,666	42,412	11,253
Credit cards	3,975,795	116,189	334,511	114,118	53,666	42,412	11,253
Others	34	-	-	-	-	-	-
Mortgage Loans							
Residential	-	-	-	-	-	-	-
Of which Uninsured	-	-	-	-	-	-	-
Non-residential	-	-	-	-	-	-	-
Acceptances	-	-	-	-	-	-	-
Other on-balance sheet	-	-	-	-	-	-	-
<b>Total</b>	<b>4,844,734</b>	<b>116,189</b>	<b>334,511</b>	<b>114,118</b>	<b>53,666</b>	<b>42,412</b>	<b>11,253</b>

President's Choice Bank

## 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	995,265	-	-	-	-	-	-
Loans							
Non-mortgage loans							
To individuals for non-business purposes	3,734,746	110,525	338,304	114,141	55,118	46,098	9,020
Credit cards	3,734,746	110,525	338,304	114,141	55,118	46,098	9,020
Others	26	-	-	-	-	-	-
Mortgage Loans							
Residential	-	-	-	-	-	-	-
Of which Uninsured	-	-	-	-	-	-	-
Non-residential	-	-	-	-	-	-	-
Acceptances	-	-	-	-	-	-	-
Other on-balance sheet	-	-	-	-	-	-	-
<b>Total</b>	<b>4,730,037</b>	<b>110,525</b>	<b>338,304</b>	<b>114,141</b>	<b>55,118</b>	<b>46,098</b>	<b>9,020</b>

President's Choice Bank

## 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	884,932	-	-	-	-	-	-
Loans							
Non-mortgage loans							
To individuals for non-business purposes	3,955,013	111,525	337,084	108,263	52,800	43,668	9,132
Credit cards	3,955,013	111,525	337,084	108,263	52,800	43,668	9,132
Others	20	-	-	-	-	-	-
Mortgage Loans							
Residential	-	-	-	-	-	-	-
Of which Uninsured	-	-	-	-	-	-	-
Non-residential	-	-	-	-	-	-	-
Acceptances	-	-	-	-	-	-	-
Other on-balance sheet	-	-	-	-	-	-	-
<b>Total</b>	<b>4,839,965</b>	<b>111,525</b>	<b>337,084</b>	<b>108,263</b>	<b>52,800</b>	<b>43,668</b>	<b>9,132</b>

President's Choice Bank

## 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	744,894	-	-	-	-	-	-
Loans							
Non-mortgage loans							
To individuals for non-business purposes	3,747,147	108,180	450,043	121,209	50,656	45,141	5,515
Credit cards	3,747,147	108,180	450,043	121,209	50,656	45,141	5,515
Others	73	-	-	-	-	-	-
Mortgage Loans							
Residential	-	-	-	-	-	-	-
Of which Uninsured	-	-	-	-	-	-	-
Non-residential	-	-	-	-	-	-	-
Acceptances	-	-	-	-	-	-	-
Other on-balance sheet	-	-	-	-	-	-	-
<b>Total</b>	<b>4,492,115</b>	<b>108,180</b>	<b>450,043</b>	<b>121,209</b>	<b>50,656</b>	<b>45,141</b>	<b>5,515</b>

President's Choice Bank

## 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	796,614	-	-	-	-	-	-
Loans							
Non-mortgage loans							
To individuals for non-business purposes	3,754,804	108,505	451,589	113,326	52,677	44,093	8,584
Credit cards	3,754,804	108,505	451,589	113,326	52,677	44,093	8,584
Others	57	-	-	-	-	-	-
Mortgage Loans							
Residential	-	-	-	-	-	-	-
Of which Uninsured	-	-	-	-	-	-	-
Non-residential	-	-	-	-	-	-	-
Acceptances	-	-	-	-	-	-	-
Other on-balance sheet	-	-	-	-	-	-	-
<b>Total</b>	<b>4,551,475</b>	<b>108,505</b>	<b>451,589</b>	<b>113,326</b>	<b>52,677</b>	<b>44,093</b>	<b>8,584</b>

President's Choice Bank

## 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	755,700	-	-	-	-	-	-
Loans							
Non-mortgage loans							
To individuals for non-business purposes	3,577,769	105,075	458,851	114,449	56,455	45,454	11,001
Credit cards	3,577,769	105,075	458,851	114,449	56,455	45,454	11,001
Others	21	-	-	-	-	-	-
Mortgage Loans							
Residential	-	-	-	-	-	-	-
Of which Uninsured	-	-	-	-	-	-	-
Non-residential	-	-	-	-	-	-	-
Acceptances	-	-	-	-	-	-	-
Other on-balance sheet	-	-	-	-	-	-	-
<b>Total</b>	<b>4,333,490</b>	<b>105,075</b>	<b>458,851</b>	<b>114,449</b>	<b>56,454</b>	<b>45,454</b>	<b>11,001</b>

President's Choice Bank

## 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	803,725	-	-	-	-	-	-
Loans							
Non-mortgage loans							
To individuals for non-business purposes	3,850,962	103,849	462,634	110,203	47,999	42,059	5,940
Credit cards	3,850,962	103,849	462,634	110,203	47,999	42,059	5,940
Others	70	-	-	-	-	-	-
Mortgage Loans							
Residential	-	-	-	-	-	-	-
Of which Uninsured	-	-	-	-	-	-	-
Non-residential	-	-	-	-	-	-	-
Acceptances	-	-	-	-	-	-	-
Other on-balance sheet	-	-	-	-	-	-	-
<b>Total</b>	<b>4,654,757</b>	<b>103,849</b>	<b>462,634</b>	<b>110,203</b>	<b>47,999</b>	<b>42,059</b>	<b>5,940</b>

President's Choice Bank

## 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	711,092	-	-	-	-	-	-
Loans							
Non-mortgage loans							
To individuals for non-business purposes	3,772,720	96,836	431,130	97,909	45,882	36,082	9,800
Credit cards	3,772,720	96,836	431,130	97,909	45,882	36,082	9,800
Others	52	-	-	-	-	-	-
Mortgage Loans							
Residential	-	-	-	-	-	-	-
Of which Uninsured	-	-	-	-	-	-	-
Non-residential	-	-	-	-	-	-	-
Acceptances	-	-	-	-	-	-	-
Other on-balance sheet	-	-	-	-	-	-	-
<b>Total</b>	<b>4,483,864</b>	<b>96,836</b>	<b>431,130</b>	<b>97,909</b>	<b>45,882</b>	<b>36,082</b>	<b>9,800</b>

President's Choice Bank

## 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	683,044	-	-	-	-	-	-
Loans							
Non-mortgage loans							
To individuals for non-business purposes	3,768,394	94,021	415,491	89,821	43,999	36,082	7,918
Credit cards	3,768,394	94,021	415,491	89,821	43,999	36,082	7,918
Others	29	-	-	-	-	-	-
Mortgage Loans							
Residential	-	-	-	-	-	-	-
Of which Uninsured	-	-	-	-	-	-	-
Non-residential	-	-	-	-	-	-	-
Acceptances	-	-	-	-	-	-	-
Other on-balance sheet	-	-	-	-	-	-	-
<b>Total</b>	<b>4,451,467</b>	<b>94,021</b>	<b>415,491</b>	<b>89,821</b>	<b>43,999</b>	<b>36,082</b>	<b>7,918</b>

President's Choice Bank

## 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	781,461	-	-	-	-	-	-
Loans							
Non-mortgage loans							
To individuals for non-business purposes	3,475,479	85,667	406,041	90,408	43,470	35,774	7,696
Credit cards	3,475,479	85,667	406,041	90,408	43,470	35,774	7,696
Others	45	-	-	-	-	-	-
Mortgage Loans							
Residential	-	-	-	-	-	-	-
Of which Uninsured	-	-	-	-	-	-	-
Non-residential	-	-	-	-	-	-	-
Acceptances	-	-	-	-	-	-	-
Other on-balance sheet	-	-	-	-	-	-	-
<b>Total</b>	<b>4,256,985</b>	<b>85,667</b>	<b>406,041</b>	<b>90,408</b>	<b>43,470</b>	<b>35,774</b>	<b>7,696</b>

President's Choice Bank

## 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	773,687	-	-	-	-	-	-
Loans							
Non-mortgage loans							
To individuals for non-business purposes	3,677,920	79,479	415,673	91,964	41,803	34,505	7,298
Credit cards	3,677,920	79,479	415,673	91,964	41,803	34,505	7,298
Others	15	-	-	-	-	-	-
Mortgage Loans							
Residential	-	-	-	-	-	-	-
Of which Uninsured	-	-	-	-	-	-	-
Non-residential	-	-	-	-	-	-	-
Acceptances	-	-	-	-	-	-	-
Other on-balance sheet	-	-	-	-	-	-	-
<b>Total</b>	<b>4,451,622</b>	<b>79,479</b>	<b>415,673</b>	<b>91,964</b>	<b>41,803</b>	<b>34,505</b>	<b>7,298</b>

President's Choice Bank

## 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	526,941	-	-	-	-	-	-
Loans							
Non-mortgage loans							
To individuals for non-business purposes	3,512,223	77,006	419,830	92,146	38,723	32,622	6,101
Credit cards	3,512,223	77,006	419,830	92,146	38,723	32,622	6,101
Others	44	-	-	-	-	-	-
Mortgage Loans							
Residential	-	-	-	-	-	-	-
Of which Uninsured	-	-	-	-	-	-	-
Non-residential	-	-	-	-	-	-	-
Acceptances	-	-	-	-	-	-	-
Other on-balance sheet	-	-	-	-	-	-	-
<b>Total</b>	<b>4,039,208</b>	<b>77,006</b>	<b>419,830</b>	<b>92,146</b>	<b>38,723</b>	<b>32,622</b>	<b>6,101</b>

President's Choice Bank

## 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	342,154	-	-	-	-	-	-
Loans							
Non-mortgage loans							
To individuals for non-business purposes	3,390,558	72,344	433,176	90,346	39,183	33,661	5,522
Credit cards	3,390,558	72,344	433,176	90,346	39,183	33,661	5,522
Others	40	-	-	-	-	-	-
Mortgage Loans							
Residential	-	-	-	-	-	-	-
Of which Uninsured	-	-	-	-	-	-	-
Non-residential	-	-	-	-	-	-	-
Acceptances	-	-	-	-	-	-	-
Other on-balance sheet	-	-	-	-	-	-	-
<b>Total</b>	<b>3,732,752</b>	<b>72,344</b>	<b>433,176</b>	<b>90,346</b>	<b>39,183</b>	<b>33,661</b>	<b>5,522</b>

President's Choice Bank

## 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	414,928	-	-	-	-	-	-
Loans							
Non-mortgage loans							
To individuals for non-business purposes	3,087,355	73,484	394,436	93,150	35,715	33,009	2,706
Credit cards	3,087,355	73,484	394,436	93,150	35,715	33,009	2,706
Others	14	-	-	-	-	-	-
Mortgage Loans							
Residential	-	-	-	-	-	-	-
Of which Uninsured	-	-	-	-	-	-	-
Non-residential	-	-	-	-	-	-	-
Acceptances	-	-	-	-	-	-	-
Other on-balance sheet	-	-	-	-	-	-	-
<b>Total</b>	<b>3,502,297</b>	<b>73,484</b>	<b>394,436</b>	<b>93,150</b>	<b>35,715</b>	<b>33,009</b>	<b>2,706</b>

President's Choice Bank

## 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	550,990	-	-	-	-	-	-
Loans							
Non-mortgage loans							
To individuals for non-business purposes	3,176,393	73,683	415,230	98,995	36,784	32,269	4,515
Credit cards	3,176,393	73,683	415,230	98,995	36,784	32,269	4,515
Others	19	-	-	-	-	-	-
Mortgage Loans							
Residential	-	-	-	-	-	-	-
Of which Uninsured	-	-	-	-	-	-	-
Non-residential	-	-	-	-	-	-	-
Acceptances	-	-	-	-	-	-	-
Other on-balance sheet	-	-	-	-	-	-	-
<b>Total</b>	<b>3,727,401</b>	<b>73,683</b>	<b>415,230</b>	<b>98,995</b>	<b>36,784</b>	<b>32,269</b>	<b>4,515</b>

President's Choice Bank

## 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	306,311	-	-	-	-	-	-
Loans							
Non-mortgage loans							
To individuals for non-business purposes	3,011,464	73,564	393,669	99,642	34,935	31,517	3,418
Credit cards	3,011,464	73,564	393,669	99,642	34,935	31,517	3,418
Others	4	-	-	-	-	-	-
Mortgage Loans							
Residential	-	-	-	-	-	-	-
Of which Uninsured	-	-	-	-	-	-	-
Non-residential	-	-	-	-	-	-	-
Acceptances	-	-	-	-	-	-	-
Other on-balance sheet	-	-	-	-	-	-	-
<b>Total</b>	<b>3,317,779</b>	<b>73,564</b>	<b>393,669</b>	<b>99,642</b>	<b>34,935</b>	<b>31,517</b>	<b>3,418</b>

President's Choice Bank

## 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	446,508	-	-	-	-	-	-
Loans							
Non-mortgage loans							
To individuals for non-business purposes	2,877,573	73,511	376,167	100,412	33,383	31,017	2,366
Credit cards	2,877,573	73,511	376,167	100,412	33,383	31,017	2,366
Others	6	-	-	-	-	-	-
Mortgage Loans							
Residential	-	-	-	-	-	-	-
Of which Uninsured	-	-	-	-	-	-	-
Non-residential	-	-	-	-	-	-	-
Acceptances	-	-	-	-	-	-	-
Other on-balance sheet	-	-	-	-	-	-	-
<b>Total</b>	<b>3,324,087</b>	<b>73,511</b>	<b>376,167</b>	<b>100,412</b>	<b>33,383</b>	<b>31,017</b>	<b>2,366</b>

President's Choice Bank

## 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	350,647	-	-	-	-	-	-
Loans							
Non-mortgage loans							
To individuals for non-business purposes	2,729,687	78,519	356,837	107,753	31,684	30,921	763
Credit cards	2,729,687	78,519	356,837	107,753	31,684	30,921	763
Others	30	-	-	-	-	-	-
Mortgage Loans							
Residential	-	-	-	-	-	-	-
Of which Uninsured	-	-	-	-	-	-	-
Non-residential	-	-	-	-	-	-	-
Acceptances	-	-	-	-	-	-	-
Other on-balance sheet	-	-	-	-	-	-	-
<b>Total</b>	<b>3,080,364</b>	<b>78,519</b>	<b>356,837</b>	<b>107,753</b>	<b>31,684</b>	<b>30,921</b>	<b>763</b>

President's Choice Bank

## 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	427,145	-	-	-	-	-	-
Loans							
Non-mortgage loans							
To individuals for non-business purposes	2,911,617	89,291	380,620	116,662	33,714	30,915	2,799
Credit cards	2,911,617	89,291	380,620	116,662	33,714	30,915	2,799
Others	34	-	-	-	-	-	-
Mortgage Loans							
Residential	-	-	-	-	-	-	-
Of which Uninsured	-	-	-	-	-	-	-
Non-residential	-	-	-	-	-	-	-
Acceptances	-	-	-	-	-	-	-
Other on-balance sheet	-	-	-	-	-	-	-
<b>Total</b>	<b>3,338,796</b>	<b>89,291</b>	<b>380,620</b>	<b>116,662</b>	<b>33,714</b>	<b>30,915</b>	<b>2,799</b>

President's Choice Bank

## 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	512,424	0	0	0	0	0	0
Loans							
Non-mortgage loans							
To individuals for non-business purposes	2,894,906	95,465	366,344	121,199	30,722	30,722	0
Credit cards	2,894,906	95,465	366,344	121,199	30,722	30,722	0
Others	39	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>3,407,369</b>	<b>95,465</b>	<b>366,344</b>	<b>121,199</b>	<b>30,722</b>	<b>30,722</b>	<b>0</b>

President's Choice Bank

## 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	650,282	-	-	-	-	-	-
Loans							
Non-mortgage loans							
To individuals for non-business purposes	2,726,350	103,336	423,346	111,428	35,485	35,371	114
Credit cards	2,726,350	103,336	423,346	111,428	35,485	35,371	114
Others	14	-	-	-	-	-	-
Mortgage Loans							
Residential	-	-	-	-	-	-	-
Of which Uninsured	-	-	-	-	-	-	-
Non-residential	-	-	-	-	-	-	-
Acceptances	-	-	-	-	-	-	-
Other on-balance sheet	-	-	-	-	-	-	-
<b>Total</b>	<b>3,376,646</b>	<b>103,336</b>	<b>423,346</b>	<b>111,428</b>	<b>35,485</b>	<b>35,371</b>	<b>114</b>

President's Choice Bank

## 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	735,504	-	-	-	-	-	-
Loans							
Non-mortgage loans							
To individuals for non-business purposes	2,811,875	96,053	432,581	112,879	41,165	36,851	4,314
Credit cards	2,811,875	96,053	432,581	112,879	41,165	36,851	4,314
Others	17	-	-	-	-	-	-
Mortgage Loans							
Residential	-	-	-	-	-	-	-
Of which Uninsured	-	-	-	-	-	-	-
Non-residential	-	-	-	-	-	-	-
Acceptances	-	-	-	-	-	-	-
Other on-balance sheet	-	-	-	-	-	-	-
<b>Total</b>	<b>3,547,396</b>	<b>96,053</b>	<b>432,581</b>	<b>112,879</b>	<b>41,165</b>	<b>36,851</b>	<b>4,314</b>