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Loan Invest N.V., SME Loan Invest 2017

euro 3,920,000,000 floating rate SME Loan Backed Notes due 2052

Investor Report

Reporting period: June 2020

MONTHLY CALCULATION REPORT

Floating Rate Interest Period (31/05/20 - 30/06/20)
Monthly Total

The Loan Portfolio

Number of Loans		
Beginning of Period	27.618	27.618
Scheduled Principal collected	704	704
Full Prepayments	14	14
Repurchased Loans	0	0
Defaulted Loans during period	7	7
Defaulted Loans reopend to normal	0	0
End of month	26.893	26.893
Delinquent Receivables at the end of the Monthly Calculation Period	43	43
		0

Outstanding Principal Amount of SME loans		
Beginning of Period	2.896.039.442,47	2.896.039.442,47
Scheduled Principal collected	54.402.860,74	54.402.860,74
Full Prepayments	5.657.020,97	5.657.020,97
Partial Prepayments	1.978.911,42	1.978.911,42
Principal balance of repurchased loans	0,00	0,00
Principal balance of Defaulted Loans during the period	1.082.308,42	1.082.308,42
Full Prepayment difference (principal)	0,00	0,00
Reopening of defaulted loans (default becomes normal again)	0,00	0,00
Interest capitalisation (interest becomes principal)	0,00	0,00
End of Period	2.832.918.340,92	2.832.918.340,92
Principal balance of Delinquent Loans at the end of the Calculation Period	4.837.109,69	4.837.109,69
Net Principal Balance of Defaulted Loans at the end of the Calculation period (net after recovery)	21.977.128,96	21.977.128,96
Write-off defaulted loans	58.338,88	58.338,88
Balance of Non Defaulted Loans	2.832.918.340,92	2.832.918.340,92
Balance of Non Delinquent Loans	2.828.081.231,23	2.828.081.231,23
Balance of reopened Loans	0,00	

Floating Rate Interest Period (31/05/20 - 30/06/20)

Monthly Total

Cash Flows

Monthly Cash Flows

Principal Available Amount:

Previously Principal Available Amount	13.867,36	13.867,36
Principal Receipts		
Repayment of principal	54.402.860,74	54.402.860,74
Prepayment in full of principal	5.657.020,97	5.657.020,97
Partial prepayment of principal	1.978.911,42	1.978.911,42
Repurchase by the seller Receipts	0,00	0,00
Principal from sale of Issuer assets	0,00	0,00
Net principle proceeds on loans	0,00	0,00
Amounts to be used as indemnity for losses of scheduled principal as a result of Conmingling Risk and/or Set-Off Risk	0,00	0,00
Amounts to be credited to the Principal Deficiency Ledger	1.082.308,42	1.082.308,42
Principal Available Amount	63.134.968,91	63.134.968,91

Notes Interest Available Amount

Revenue Receipts		
Interest, including penalty interest, sundries, on SME Receivables	7.756.009,46	7.756.009,46
Interest accrued on the Transaction Account	0,00	0,00
Prepayment Penalties under the SME Loans	0,00	0,00
Net Proceeds on any SME Loans	518.410,98	518.410,98
Amounts to be drawn from the Reserve Account on MPD	0,00	0,00
Amounts to be received from the Swap on MPD	457.882,65	457.882,65
Amounts received in connection to a repurchase pursuant MRP	0,00	0,00
Amounts received in connection with a sale of SME receivables pursuant Pledge Agreement	0,00	0,00
Amounts received as post-foreclosure proceeds	0,00	0,00
Any interest amount standing to the credit of the Issuer Collection Account	0,00	0,00
Amounts used as indemnity for losses of scheduled interest on SME Receivables (as a result of Liquidity Shortfall Risk and/or Conmingling Ri	0,00	0,00

Total Note Interest Available Amount

8.732.303,09

Floating Rate Interest Period (31/05/20 - 30/06/20)

Monthly Total

Swap Calculation		
	Loan Invest Pays: (A-B)*C	4.821.420,93
with		
A	the sum of	
	the aggregate amount of interests received during the preceding Monthly Calculation Period	7.756.009,46
	the interest accrued on the transaction accounts	0,00
	the amounts received in respect of Prepayment penalties	0,00
	the amounts received in connection with a repurchase of SME Receivables	0,00
	the amounts received in connection to a sale of SME Receivables	0,00
	Total A	7.756.009,46
B	less	
	0,25% Excess Margin on a monthly basis applied to the aggregate outstanding amount of SME receivables (ex defaulted and delinquent)	603.341,55
	the operating expenses set out in items (i) to (iv) in the Interest Priority of Payments	132.732,79
	Total B	736.074,34
C	multiplied by the ratio of:	
	the principal outstanding amount of the Notes	2.027.524.665,60
	minus	
	the balance of the Notes Principal Deficiency Ledger	0,00
	divided by	
	the result of	
	the Principal Outstanding Amount of the Notes minus the balance of the Notes Principal Deficiency Ledger	2.027.524.665,60
	plus the outstanding amount of the Subordinated Loan	924.528.644,25
	minus the outstanding amount on the Subordinated Loan Principal Deficiency Ledger	0,00
	Total C	0,687
	Loan Invest Receives: (D*E)	457.882,65
with		
D	1 month Euribor (Actual/360)	-0,479%
	plus spread	0,750%
	Total D	0,271%
E	multiplied by	
	the Principal Outstanding Amount of the Notes	2.027.524.665,60
	minus	
	the balance of the Notes Principal Deficiency Ledger	0,00
	Total E	2.027.524.665,60
	Swap Payment Date	15/07/2020

Swap Collateral Amount	
Collateral Amount	
Collateral at the end of the month	
Collateral Type	securities/cash



Floating Rate Interest Period (31/05/20 - 30/06/20)

Monthly Total

Monthly Cash Flow Allocation		
Principal		
Principal Available Amount	63.134.968,91	63.134.968,91
Following Amortisation or Optional redemption		
Notes	0,00	0,00
Subordinated Loan	0,00	0,00
Expenses on Subordinated Loan	0,00	0,00

Interest		
Total Funds Available		8.732.303,09
1 Issuers Directors	0,00	0,00
2 Administrator	4.500,00	4.500,00
3 Security Agent	0,00	0,00
4 Other Issuer fees	0,00	0,00
Intertrust fee		
NBB	0,00	0,00
FSMA	0,00	0,00
Servicing	120.668,31	120.668,31
Legal advisor	6.050,00	6.050,00
Auditor	0,00	0,00
Deloitte		
PWC		
administration fee	0,00	0,00
Insurance	0,00	0,00
Paying Agent	1.250,00	1.250,00
corporate admin fee	0,00	0,00
Calculation Agent	0,00	0,00
CBF-annual fee	0,00	0,00
Other Issuer Costs and Expenses	0,00	0,00
Bank Charges + SBV kosten	0,00	0,00
Rating Agency: DBRS/Fitch	0,00	0,00
Rent: Accesso	0,00	0,00
Social security / Taxes	264,48	264,48
CTIF		
5 Pari-passu		
Class A notes interest due and payable	457.882,65	457.882,65
Swap Counterparty payments	4.821.420,93	4.821.420,93
6 Principal Deficiency - Notes	0,00	0,00
7 Payment to Reserve Fund for replenishment	0,00	0,00
8 Interest on Subordinated Loan	401.399,52	401.399,52
9 Principal Deficiency - Subordinated loan	1.082.308,42	1.082.308,42
10 Payment to Risk Mitigation Deposit for replenishment	0,00	0,00
11 Swap Counterparty Default Payment	0,00	0,00
12 Interest and Principal on Expense Subordinated Loan	0,00	0,00
13 Dividends to Shareholders	166,66	166,66
14 DPP	1.836.392,12	1.836.392,12

Capital structure		
Notes		
Number of Notes		15.680,00
Outstanding balance at the beginning of the month		2.027.524.665,60
Outstanding balance at the end of the month		1.983.329.017,60
Bond - Factor at the beginning of the month		0,51722568
Bond - Factor at the end of the month		0,50595128
Annual interest rate for the period		0,27100%
Interest payable for the month 15/07/2020		457.882,65
Rating (Moody's)		Aaa(sf)
Rating (Fitch)		AAAsf
Subordinated Loan		
Outstanding balance at the beginning of the month		924.528.644,25
Outstanding balance at the end of the month		905.596.603,83
Lening - Factor at the beginning of the month		0,53
Lening - Factor at the end of the month		0,52
Annual interest rate for the period		0,52100%
Interest payable for the month 15/07/2020		401.399,52

Reserve Fund		
Balance at the beginning of the month		56.000.000,00
Payment from the Reserve Fund at the end of the month		0,00
Payment to the Reserve Fund at the end of the month		0,00
Balance at the end of the month		56.000.000,00

Expense Subordinated Loan			
Balance at the beginning of the month		0,00	0,00
Amount Repaid		0,00	0,00
Balance at the end of the month		0,00	0,00

Risk Mitigation deposit		
Balance at the beginning of the month		0,00
Increase or decrease		0,00
Balance at the end of the month		0,00

Floating Rate Interest Period (31/05/20 - 30/06/20)
Monthly Total

Balance Sheet		
Assets		
Outstanding principal amount of SME Loans (end of period)	2.832.918.340,92	2.832.918.340,92
Reserve Fund (end of period)	56.000.000,00	56.000.000,00
Cash on account after roll over	7.280,49	7.280,49
Total	2.888.925.621,41	2.888.925.621,41
Liabilities		
Notes outstanding balance at the end of period	1.983.329.017,60	1.983.329.017,60
Subordinated Loan outstanding at the end of the period	905.596.603,83	905.596.603,83
Expenses Subordinated Loan outstanding at the end of period	0,00	0,00
Total	2.888.925.621,43	2.888.925.621,43

Performance data

Defaults and delinquencies		
Cumulative Gross Defaults at the beginning of the period		41.234.821,28
Principal balance of Defaulted Loans during the period	1.082.308,42	
Cumulative Gross Defaults at the end of the period	42.317.129,70	42.317.129,70
Cumulative Gross Defaults as % of original loan balance (%)	0,75566%	0,75566%
Cumulative Gross Defaults as % of current loan balance (%)	1,46121%	1,46121%
Aggregate amount of Delinquent Loans	4.837.109,69	4.837.109,69
Current Delinquencies as % of initial loan balance (%)	0,11851%	0,11851%
Current Delinquencies as % of current loan balance (%)	0,17075%	0,17075%

Principal Deficiency Ledger (PDL)		
PDL balance at the beginning of the period		0,00
Amounts to be credited to the Principal Deficiency Ledger		-1.082.308,42
Interest waterfall payment to the PDL		1.082.308,42
Balance of the PDL at the end of the period		0,00
Subordinated Loan PDL		0,00
Notes PDL		0,00

Floating Rate Interest Period (31/05/20 - 30/06/20)

Monthly Total

Default Statistics			
	Number of Loans Defaulted during the Monthly Calculation Period	Current Balance of Loans Defaulted during period	Percentage of Outstanding Balance of the Loans (% of total amount)
	7	1.082.308,42	0,0374%

Recovery Statistics			
	Recoveries on Defaulted loans since closing	Recoveries as a percentage of Principal Outstanding on Defaulted Loans (%)	
	316.078,98	0,75%	

Prepayments as a % of current balance for reference period			
	0,26367%	0,00000%	Annualised 3,1640%

Counterparty Rating			
KBC Bank as the Seller, Servicer, Subordinated Loan Provider, Administrator, Paying Agent, Domiciliary Agent, Listing Agent, Reference Agent and Swap Counterparty			
	DBRS	Fitch	
Long term rating	A	A+	
Short term rating	R-1L	F1	
	DBRS	Fitch	
Long term rating	Aaa(sf)	AAA(sf)	

The Notes issued by Loan Invest NV/SA, institutionele VBS naar Belgisch recht/SIC institutionnelle de droit belge, acting through its Compartiment SME Loan Invest 2017 (the "Notes") are only offered, directly or indirectly, to and may only be acquired, by direct subscription or otherwise, and may only be held by holders ("Eligible Holders") who qualify both as (i) an institutional or professional investor within the meaning of Article 5, §3 of the Belgian Act of 20 July 2004 on certain forms of collective management of investment portfolios (wet betreffende bepaalde vormen van collectief beheer van beleggingsportefeuilles / loi relative à certaines formes de gestion collective de portefeuilles d'investissement), acting for their own account, and (ii) a holder of an exempt securities account (X-account) with the Clearing System operated by the National Bank of Belgium or with a participant in such system.

Any acquisition of a Note by or transfer of a Note to a person who is not an Eligible Holder shall be void and not binding on the Issuer and the Security Agent. If a Noteholder ceases to be an Eligible Holder, it is obliged to report this to the Issuer and it will promptly transfer the Notes it holds to a person that qualifies as an Eligible Holder.

Each payment of interest on Notes of which the Issuer becomes aware that they are held by a holder that does not qualify as an Eligible Holder will be suspended.

Upon issuance of the Notes, the denomination of the Notes is EUR 250,000.

The Notes are not being offered in the United States or to, or for the account of, U.S. persons (as defined in Regulation S under the United States Securities Act of 1933).

Notes having a maturity of more than one year will be issued in compliance with U.S. Treasury Regulation Section 1.163-5(c)(2)(i)(C) (the "C Rules")



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Loan Invest N.V., Compartment SME Loan Invest 2017

euro 3,920,000,000 floating rate SME Loan Backed Notes due 2052

Portfolio Composition

Reporting period: June 2020

Summary

Date	Number of debtors	Number of loans	Outstanding balance	Average outstanding balance / borrower
30/06/2020	17.436	26.893	2.832.918.340,92	162.475,24

Orgination date				
Orgination date	Outstanding	% Outstanding balance	Number of loans	% Number of loans
2003	8.817.916,92	0,31%	119	0,44%
2004	16.098.959,25	0,57%	180	0,67%
2005	45.092.086,03	1,59%	908	3,38%
2006	87.828.226,59	3,10%	1.179	4,38%
2007	126.258.819,31	4,46%	1.277	4,75%
2008	156.360.777,58	5,52%	1.435	5,34%
2009	155.238.516,72	5,48%	1.328	4,94%
2010	200.778.858,81	7,09%	1.970	7,33%
2011	276.842.897,14	9,77%	2.436	9,06%
2012	281.129.639,40	9,92%	2.316	8,61%
2013	186.469.804,90	6,58%	1.300	4,83%
2014	200.450.246,14	7,08%	1.511	5,62%
2015	329.976.910,32	11,65%	3.365	12,51%
2016	671.233.171,74	23,69%	6.667	24,79%
2017	90.341.510,07	3,19%	902	3,35%
Grand total	2.832.918.340,92	100,00%	26.893	100,00%

Initial maturity (months)				
Initial maturity	Outstanding	% Outstanding balance	Number of loans	% Number of loans
0 < initial maturity <= 60	313.146.500,87	11,05%	9.709	36,10%
60 < initial maturity <= 120	790.261.523,82	27,90%	7.466	27,76%
120 < initial maturity <= 180	1.033.774.935,24	36,49%	6.436	23,93%
180 < initial maturity <= 240	610.414.440,76	21,55%	3.094	11,50%
240 < initial maturity <= 300	82.011.223,82	2,89%	175	0,65%
300 < initial maturity <= 360	3.247.860,39	0,11%	12	0,04%
360 < initial maturity <= 420	61.856,02	0,00%	1	0,00%
Grand total	2.832.918.340,92	100,00%	26.893	100,00%

Seasoning (months)				
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Seasoning	Outstanding	% Outstanding balance	Number of loans	% Number of loans
0 < seasoning <= 60	2.088.235.313,21	73,71%	19.550	72,70%
60 < seasoning <= 120	478.441.722,55	16,89%	4.150	15,43%
120 < seasoning <= 180	259.650.600,69	9,17%	3.113	11,58%
180 < seasoning <= 240	6.590.704,47	0,23%	80	0,30%
Grand total	2.832.918.340,92	100,00%	26.893	100,00%

Final maturity date				
Maturity date	Outstanding	% Outstanding balance	Number of loans	% Number of loans
2015 < maturity date <= 2020	18.157.979,84	0,64%	2.890	10,75%
2020 < maturity date <= 2025	723.121.631,11	25,53%	13.631	50,69%
2025 < maturity date <= 2030	1.138.162.685,85	40,18%	6.854	25,49%
2030 < maturity date <= 2035	775.527.626,33	27,38%	2.990	11,12%
2035 < maturity date <= 2040	161.881.359,07	5,71%	501	1,86%
2040 < maturity date <= 2045	15.178.293,33	0,54%	24	0,09%
2045 < maturity date <= 2050	888.765,39	0,03%	3	0,01%
Grand total	2.832.918.340,92	100,00%	26.893	100,00%

Principal payment frequency				
Principal payment frequency	Outstanding	% Outstanding balance	Number of loans	% Number of loans
Annual	151.022.214,17	5,33%	1.862	6,92%
Bullet	78.328.439,66	2,76%	106	0,39%
Monthly	2.362.234.262,64	83,39%	23.965	89,11%
ND	767.600,00	0,03%	1	0,00%
Quarterly	196.868.562,56	6,95%	679	2,52%
Semi annually	43.697.261,89	1,54%	280	1,04%
Grand total	2.832.918.340,92	100,00%	26.893	100,00%

Principal payment type				
Principal payment type	Outstanding	% Outstanding balance	Number of loans	% Number of loans
Bullet	65.258.805,21	2,30%	76	0,28%
French	1.839.402.068,79	64,93%	17.266	64,20%
Linear	928.257.466,92	32,77%	9.551	35,51%
Grand total	2.832.918.340,92	100,00%	26.893	100,00%

Interest rate				
Interest rate	Outstanding	% Outstanding balance	Number of loans	% Number of loans
0 < interest rate <= 0.5	4.869.614,79	0,17%	29	0,11%
0.5 < interest rate <= 1	106.549.277,77	3,76%	629	2,34%
1 < interest rate <= 1.5	508.129.215,92	17,94%	3.683	13,70%
1.5 < interest rate <= 2	751.164.311,37	26,52%	8.181	30,42%
2 < interest rate <= 2.5	372.568.687,41	13,15%	3.766	14,00%
2.5 < interest rate <= 3	179.235.156,44	6,33%	1.726	6,42%
3 < interest rate <= 3.5	141.577.976,16	5,00%	1.335	4,96%
3.5 < interest rate <= 4	182.033.019,06	6,43%	1.679	6,24%
4 < interest rate <= 4.5	163.037.349,38	5,76%	1.573	5,85%
4.5 < interest rate <= 5	208.761.963,79	7,37%	2.042	7,59%
5 < interest rate <= 5.5	132.321.389,84	4,67%	1.354	5,03%
5.5 < interest rate <= 6	69.943.122,38	2,47%	750	2,79%
6 < interest rate <= 6.5	9.744.465,76	0,34%	117	0,44%
6.5 < interest rate <= 7	1.995.737,59	0,07%	22	0,08%
7 < interest rate <= 7.5	25.064,65	0,00%	2	0,01%
7.5 < interest rate <= 8	958.397,22	0,03%	4	0,01%
8.5 < interest rate <= 9	3.591,39	0,00%	1	0,00%
Grand total	2.832.918.340,92	100,00%	26.893	100,00%

Interest rate review code				
Interest reset period	Outstanding	% Outstanding balance	Number of loans	% Number of loans
Annual	211.289.408,08	7,46%	1.780	6,62%
Not apply	1.537.937.305,60	54,29%	16.805	62,49%
Other	1.083.691.627,24	38,25%	8.308	30,89%
Grand total	2.832.918.340,92	100,00%	26.893	100,00%

Interest payment frequency				
Interest payment frequency	Outstanding	% Outstanding balance	Number of loans	% Number of loans

Annual	143.695.294,27	5,07%	1.835	6,82%
Monthly	2.391.841.428,54	84,43%	24.074	89,52%
Quarterly	243.951.746,68	8,61%	701	2,61%
Semi annualy	53.429.871,43	1,89%	283	1,05%
Grand total	2.832.918.340,92	100,00%	26.893	100,00%

Current balance					
Current balance	Outstanding	% Outstanding balance	Number of loans	% Number of loans	
0 < current balance <= 250000	1.324.201.054,75	46,74%	24.317	90,42%	
250000 < current balance <= 500000	587.893.446,67	20,75%	1.727	6,42%	
500000 < current balance <= 750000	259.005.974,14	9,14%	432	1,61%	
750000 < current balance <= 1000000	142.998.250,03	5,05%	168	0,62%	
1000000 < current balance <= 1250000	88.152.494,75	3,11%	80	0,30%	
1250000 < current balance <= 1500000	63.327.974,73	2,24%	46	0,17%	
1500000 < current balance <= 1750000	48.860.884,72	1,72%	30	0,11%	
1750000 < current balance <= 2000000	39.376.335,67	1,39%	21	0,08%	
2000000 < current balance <= 2250000	25.013.017,50	0,88%	12	0,04%	
2250000 < current balance <= 2500000	30.651.832,90	1,08%	13	0,05%	
2500000 < current balance <= 2750000	16.093.187,16	0,57%	6	0,02%	
2750000 < current balance <= 3000000	17.301.097,02	0,61%	6	0,02%	
3000000 < current balance <= 3250000	12.656.582,83	0,45%	4	0,01%	
3250000 < current balance <= 3500000	16.926.122,89	0,60%	5	0,02%	
3500000 < current balance <= 3750000	7.255.365,20	0,26%	2	0,01%	
3750000 < current balance <= 4000000	19.670.999,45	0,69%	5	0,02%	
4000000 < current balance <= 4250000	12.091.316,89	0,43%	3	0,01%	
4250000 < current balance <= 4500000	13.028.237,77	0,46%	3	0,01%	
4750000 < current balance <= 5000000	19.684.686,71	0,69%	4	0,01%	
5750000 < current balance <= 6000000	6.000.000,00	0,21%	1	0,00%	
8000000 < current balance <= 8250000	24.230.438,43	0,86%	3	0,01%	
8750000 < current balance <= 9000000	8.983.333,48	0,32%	1	0,00%	
9000000 < current balance <= 9250000	9.200.000,00	0,32%	1	0,00%	
10500000 < current balance <= 10750000	10.600.000,00	0,37%	1	0,00%	
10750000 < current balance <= 11000000	11.000.000,00	0,39%	1	0,00%	
18500000 < current balance <= 18750000	18.715.707,23	0,66%	1	0,00%	
Grand total	2.832.918.340,92	100,00%	26.893	100,00%	

Loan purpose					
Loan purpose	Outstanding	% Outstanding balance	Number of loans	% Number of loans	
Construction Real Estate	23.543.737,21	0,83%	154	0,57%	
Debt consolidation	34.042.554,60	1,20%	107	0,40%	
Investment Mortgage	100.662.285,32	3,55%	837	3,11%	
ND	39.290,87	0,00%	2	0,01%	
Other	4.063.991,64	0,14%	146	0,54%	
Purchase	2.116.846.035,72	74,72%	20.441	76,01%	
Re-mortgage	288.837.251,05	10,20%	1.269	4,72%	
Re-mortgage on Different Terms	5.719.953,98	0,20%	68	0,25%	
Renovation	156.263.874,26	5,52%	2.774	10,31%	
Working Capital	102.899.366,27	3,63%	1.095	4,07%	
Grand total	2.832.918.340,92	100,00%	26.893	100,00%	

Region					
Region	Outstanding	% Outstanding balance	Number of loans	% Number of loans	
Brussels	219.493.654,23	7,75%	1.270	4,72%	
Flanders	2.480.487.217,92	87,56%	24.369	90,61%	
Wallonië	132.937.468,77	4,69%	1.254	4,66%	
Grand total	2.832.918.340,92	100,00%	26.893	100,00%	

Borrower PD class					
PD	Outstanding	% Outstanding balance	Number of loans	% Number of loans	
01	128.298.570,90	4,53%	2.360	8,78%	
02	459.299.491,91	16,21%	6.284	23,37%	
03	587.000.584,70	20,72%	5.109	19,00%	
04	559.096.392,55	19,74%	4.671	17,37%	
05	471.596.325,25	16,65%	3.525	13,11%	
06	262.118.984,37	9,25%	2.055	7,64%	
07	163.039.072,30	5,76%	1.352	5,03%	

08	71.685.281,34	2,53%	597	2,22%
09	80.921.688,73	2,86%	598	2,22%
10	44.619.584,22	1,58%	291	1,08%
11	4.751.318,86	0,17%	47	0,17%
12	491.045,79	0,02%	4	0,01%
Grand total	2.832.918.340,92	100,00%	26.893	100,00%

Borrower segment				
Segment	Outstanding	% Outstanding balance	Number of loans	% Number of loans
BDR	412.648.916,18	14,57%	979	3,64%
PLN	2.420.269.424,74	85,43%	25.914	96,36%
Grand total	2.832.918.340,92	100,00%	26.893	100,00%

Industry				
Industry	Outstanding	% Outstanding balance	Number of loans	% Number of loans
Agriculture, farming, fishing	414.182.596,91	14,62%	5.945	22,11%
Authorities	13.346.245,77	0,47%	15	0,06%
Automotive	67.549.970,95	2,38%	711	2,64%
Aviation	461.495,62	0,02%	8	0,03%
Beverages	7.119.583,22	0,25%	29	0,11%
Building & construction	165.287.791,90	5,83%	2.623	9,75%
Chemicals	12.683.001,87	0,45%	81	0,30%
Consumer products	2.180.126,35	0,08%	24	0,09%
Distribution	408.958.365,45	14,44%	3.691	13,72%
Electricity	26.826.665,09	0,95%	67	0,25%
Electrotechnics	9.814.175,65	0,35%	99	0,37%
Finance and insurance	119.469.199,25	4,22%	879	3,27%
Food producers	63.218.831,17	2,23%	385	1,43%
Horeca	136.483.339,98	4,82%	1.239	4,61%
IT	7.105.894,74	0,25%	106	0,39%
Machinery & heavy equipment	8.110.104,61	0,29%	109	0,41%
Media	7.405.520,97	0,26%	112	0,42%
Metals	36.743.462,28	1,30%	374	1,39%
Oil, gas & other fuels	179.484,32	0,01%	2	0,01%

Paper & pulp	1.449.967,68	0,05%	16	0,06%
Real estate	458.819.721,39	16,20%	2.450	9,11%
Sector unknown	16.073.761,07	0,57%	350	1,30%
Services	771.764.282,32	27,24%	6.979	25,95%
Shipping	35.877.585,17	1,27%	117	0,44%
Telecom	404.948,19	0,01%	9	0,03%
Textile & apparel	7.108.955,18	0,25%	88	0,33%
Timber & wooden furniture	14.982.852,67	0,53%	181	0,67%
Traders	16.939.578,65	0,60%	198	0,74%
Water	2.370.832,50	0,08%	6	0,02%
Grand total	2.832.918.340,92	100,00%	26.893	100,00%

Exposure to 20 biggest borrowers

Borrower	Outstanding	% Outstanding balance	Number of loans	% Number of loans
9HZ0306	83,53	2,33%	1	5,00%
1671550	104,22	2,90%	1	5,00%
8193252	109,23	3,04%	1	5,00%
1069842	133,73	3,73%	1	5,00%
9FG1371	141,23	3,93%	1	5,00%
9AT7584	145,02	4,04%	1	5,00%
9DX5339	157,09	4,38%	1	5,00%
9LT3600	163,30	4,55%	1	5,00%
7547821	167,44	4,67%	1	5,00%
9BA7904	171,26	4,77%	1	5,00%
9GU1203	174,93	4,87%	1	5,00%
8XE1552	208,16	5,80%	1	5,00%
1156112	208,73	5,82%	1	5,00%
9LR1118	216,59	6,03%	1	5,00%
4170754	220,60	6,15%	1	5,00%
5650218	225,22	6,27%	1	5,00%
8ZR2722	226,58	6,31%	1	5,00%
9LA7044	242,26	6,75%	1	5,00%
4618581	242,53	6,76%	1	5,00%
5160275	247,58	6,90%	1	5,00%
Grand total	3.589,23	100,00%	20	100,00%