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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 2021

MONTHLY CALCULATION REPORT

Floating Rate Interest Period (31/05/21 - 30/06/21)
Monthly Total

The Loan Portfolio

Number of Loans		
Beginning of Period	21,042	21,042
Scheduled Principal collected	579	579
Full Prepayments	21	21
Repurchased Loans	0	0
Defaulted Loans during period	2	2
Defaulted Loans reopen to normal	0	0
End of month	20,440	20,440
Delinquent Receivables at the end of the Monthly Calculation Period	18	18
		0

Outstanding Principal Amount of SME loans		
Beginning of Period	2,363,949,187.73	2,363,949,187.73
Scheduled Principal collected	38,729,727.35	38,729,727.35
Full Prepayments	9,476,465.25	9,476,465.25
Partial Prepayments	0.00	0.00
Principal balance of repurchased loans	0.00	0.00
Principal balance of Defaulted Loans during the period	46,513.93	46,513.93
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	2,315,696,481.20	2,315,696,481.20
Principal balance of Delinquent Loans at the end of the Calculation Period	3,774,570.30	3,774,570.30
Net Principal Balance of Defaulted Loans at the end of the Calculation period (net after recovery)	17,578,317.01	17,578,317.01
Write-off defaulted loans	80,392.93	80,392.93
Balance of Non Defaulted Loans	2,315,696,481.20	2,315,696,481.20
Balance of Non Delinquent Loans	2,311,921,910.90	2,311,921,910.90
Balance of reopened Loans	0.00	

Floating Rate Interest Period (31/05/21 - 30/06/21)
 Monthly Total

Cash Flows

Monthly Cash Flows		
Principal Available Amount:		
Previously Principal Available Amount	15,323.67	15,323.67
Principal Receipts		
Repayment of principal	38,729,727.35	38,729,727.35
Prepayment in full of principal	9,476,465.25	9,476,465.25
Partial prepayment of principal	0.00	0.00
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	46,513.93	46,513.93
Principal Available Amount	48,268,030.20	48,268,030.20
Notes Interest Available Amount		
Revenue Receipts		
Interest, including penalty interest, sundries, on SME Receivables	6,261,265.22	6,261,265.22
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	1,784,280.91	1,784,280.91
Amounts to be drawn from the Reserve Account on MPD	0.00	0.00
Amounts to be received from the Swap on MPD	274,452.58	274,452.58
Amounts received in connection to a repurchase pursuant MRPA	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		8,319,998.71

Floating Rate Interest Period (31/05/21 - 30/06/21)

Monthly Total

Swap Calculation		
	Loan Invest Pays: (A-B)*C	3,873,226.25
with		
A	the sum of	
	the aggregate amount of interests received during the preceding Monthly Calculation Period	6,261,265.22
	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	6,261,265.22
B	less	
	0,25% Excess Margin on a monthly basis applied to the aggregate outstanding amount of SME receivables (ex defaulted and delinquent)	492,489.41
	the operating expenses set out in items (i) to (iv) in the Interest Priority of Payments	105,321.17
	Total B	597,810.59
C	multiplied by the ratio of:	
	the principal outstanding amount of the Notes	1,654,990,444.80
	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	1,654,990,444.80
	plus the outstanding amount of the Subordinated Loan	764,946,501.49
	minus the outstanding amount on the Subordinated Loan Principal Deficiency Ledger	0.00
	Total C	0.684
	Loan Invest Receives: (D*E)	274,452.58
with		
D	1 month Euribor (Actual/360)	-0.551%
	plus spread	0.750%
	Total D	0.199%
E	multiplied by	
	the Principal Outstanding Amount of the Notes	1,654,990,444.80
	minus	
	the balance of the Notes Principal Deficiency Ledger	0.00
	Total E	1,654,990,444.80
	Swap Payment Date	15/07/2021

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



	Floating Rate Interest Period (31/05/21 - 30/06/21)
	Monthly Total

Monthly Cash Flow Allocation		
Principal		
Principal Available Amount	48,268,030.20	48,268,030.20
Following Amortisation or Optional redemption		
Notes	33,788,988.80	0.00
Subordinated Loan	14,474,122.68	0.00
Expenses on Subordinated Loan	0.00	0.00

Interest		
Total Funds Available		8,319,998.71
1 Issuers Directors	0.00	0.00
2 Administrator	0.00	0.00
3 Security Agent	0.00	0.00
4 Other Issuer fees	4,500.00	4,500.00
Intertrust fee		
NBB	0.00	0.00
FSMA	0.00	0.00
Servicing	98,497.88	98,497.88
Factuur Accesso	611.29	611.29
Factuur CTIF	462.00	462.00
Paying Agency Fee	1,250.00	1,250.00
Insurance	0.00	0.00
Paying Agent	0.00	0.00
Factuur Intertrust	0.00	0.00
Factuur Intertrust	0.00	0.00
Factuur AIG	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	0.00	0.00
CTIF	0.00	0.00
5 Pari-passu		
Class A notes interest due and payable	274,452.58	274,452.58
Swap Counterparty payments	3,873,226.25	3,873,226.25
6 Principal Deficiency - Notes	0.00	0.00
7 Payment to Reserve Fund for replenishment	0.00	0.00
8 Interest on Subordinated Loan	286,217.48	286,217.48
9 Principal Deficiency - Subordinated loan	46,513.93	46,513.93
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	3,734,100.64	3,734,100.64

Floating Rate Interest Period (31/05/21 - 30/06/21)
Monthly Total

Capital structure	
<u>Notes</u>	
Number of Notes	15,680.00
Outstanding balance at the beginning of the month	1,654,990,444.80
Outstanding balance at the end of the month	1,621,201,456.00
Bond - Factor at the beginning of the month	0.42219144
Bond - Factor at the end of the month	0.41357180
Annual interest rate for the period	0.19900%
Interest payable for the month 15/07/2021	274,452.58
Rating (Moody's)	Aaa(sf)
Rating (Fitch)	AAAsf
<u>Subordinated Loan</u>	
Outstanding balance at the beginning of the month	764,946,501.49
Outstanding balance at the end of the month	750,472,378.81
Lending - Factor at the beginning of the month	0.44
Lending - Factor at the end of the month	0.43
Annual interest rate for the period	0.44900%
Interest payable for the month 15/07/2021	286,217.48

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
Amount Repaid	0.00
Balance at the end of the month	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 (31/05/21 - 30/06/21)

Monthly Total

Balance Sheet		
Assets		
Outstanding principal amount of SME Loans (end of period)	2,315,696,481.20	2,315,696,481.20
Reserve Fund (end of period)	56,000,000.00	56,000,000.00
Cash on account after roll over	4,918.72	4,918.72
Total	2,371,701,399.92	2,371,701,399.92
Liabilities		
Notes outstanding balance at the end of period	1,621,201,456.00	1,621,201,456.00
Subordinated Loan outstanding at the end of the period	750,472,378.81	750,472,378.81
Expenses Subordinated Loan outstanding at the end of period	0.00	0.00
Total	2,371,673,834.81	2,371,673,834.81

Performance data

Defaults and delinquencies		
Cumulative Gross Defaults at the beginning of the period		47,051,174.23
Principal balance of Defaulted Loans during the period	46,513.93	
Cumulative Gross Defaults at the end of the period	47,097,688.16	47,097,688.16
Cumulative Gross Defaults as % of original loan balance (%)	0.84103%	0.84103%
Cumulative Gross Defaults as % of current loan balance (%)	1.99233%	1.99233%
Aggregate amount of Delinquent Loans	3,774,570.30	3,774,570.30
Current Delinquencies as % of initial loan balance (%)	0.09247%	0.09247%
Current Delinquencies as % of current loan balance (%)	0.16300%	0.16300%

Principal Deficiency Ledger (PDL)

PDL balance at the beginning of the period		0.00
Amounts to be credited to the Principal Deficiency Ledger		-46,513.93
Interest waterfall payment to the PDL		46,513.93
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 (31/05/21 - 30/06/21)

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)
2	46,513.93	0.0020%

Recovery Statistics

Recoveries on Defaulted loans since closing	Recoveries as a percentage of Principal Outstanding on Defaulted Loans (%)
343,644.12	0.73%

Prepayments as a % of current balance for reference period

	Annualised
0.40087%	4.8105%
0.00000%	

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
Long term rating	DBRS Aaa(sf)	Fitch AAA(sf)

The Notes issued by Loan Invest NV/SA, institutionele VBS naar Belgisch recht/SIC institutionnelle de droit belge, acting through its Compartment 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).

Internal

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 2021

Summary				
Date	Number of debtors	Number of loans	Outstanding balance	Average outstanding balance / borrower
30/06/2021	13,601	20,440	2,315,696,481.20	170,259.28

Orgination date				
Orgination date	Outstanding	% Outstanding balance	Number of loans	% Number of loans
2003	5,632,067.42	0.24%	108	0.53%
2004	12,574,720.64	0.54%	155	0.76%
2005	32,333,109.66	1.40%	437	2.14%
2006	64,438,840.90	2.78%	901	4.41%
2007	95,142,958.01	4.11%	1,224	5.99%
2008	127,782,346.92	5.52%	1,357	6.64%
2009	128,003,088.75	5.53%	1,251	6.12%
2010	166,244,417.93	7.18%	1,362	6.66%
2011	231,794,822.96	10.01%	2,077	10.16%
2012	240,073,158.85	10.37%	2,223	10.88%
2013	157,742,675.30	6.81%	1,171	5.73%
2014	163,293,769.01	7.05%	1,239	6.06%
2015	267,147,060.83	11.54%	1,573	7.70%
2016	546,389,231.28	23.60%	4,696	22.97%
2017	77,104,212.74	3.33%	666	3.26%
Grand total	2,315,696,481.20	100.00%	20,440	100.00%

Initial maturity (months)				
Initial maturity	Outstanding	% Outstanding balance	Number of loans	% Number of loans
0 < initial maturity <= 60	248,137,311.37	10.72%	5,803	28.39%
60 < initial maturity <= 120	676,013,605.71	29.19%	6,322	30.93%
120 < initial maturity <= 180	826,276,856.40	35.68%	5,433	26.58%
180 < initial maturity <= 240	492,493,881.83	21.27%	2,716	13.29%
240 < initial maturity <= 300	70,347,198.46	3.04%	157	0.77%
300 < initial maturity <= 360	2,368,348.74	0.10%	8	0.04%
360 < initial maturity <= 420	59,278.69	0.00%	1	0.00%
Grand total	2,315,696,481.20	100.00%	20,440	100.00%

Seasoning (months)				
Seasoning	Outstanding	% Outstanding balance	Number of loans	% Number of loans
0 < seasoning <= 60	1,614,365,580.49	69.71%	13,694	67.00%
60 < seasoning <= 120	436,738,039.42	18.86%	3,599	17.61%
120 < seasoning <= 180	246,061,432.54	10.63%	2,920	14.29%
180 < seasoning <= 240	18,531,428.75	0.80%	227	1.11%
Grand total	2,315,696,481.20	100.00%	20,440	100.00%

Final maturity date				
Maturity date	Outstanding	% Outstanding balance	Number of loans	% Number of loans
2020 < maturity date <= 2025	467,066,844.99	20.17%	10,390	50.83%
2025 < maturity date <= 2030	976,476,322.73	42.17%	6,623	32.40%
2030 < maturity date <= 2035	706,683,678.19	30.52%	2,908	14.23%
2035 < maturity date <= 2040	149,851,258.93	6.47%	491	2.40%
2040 < maturity date <= 2045	14,763,685.09	0.64%	25	0.12%
2045 < maturity date <= 2050	854,691.27	0.04%	3	0.01%
Grand total	2,315,696,481.20	100.00%	20,440	100.00%

Principal payment frequency				
Principal payment frequency	Outstanding	% Outstanding balance	Number of loans	% Number of loans
Annual	118,845,331.70	5.13%	1,470	7.19%
Bullet	57,211,805.21	2.47%	65	0.32%
Monthly	1,936,577,915.27	83.63%	18,099	88.55%
Quarterly	166,993,415.23	7.21%	569	2.78%
Semi annualy	36,068,013.79	1.56%	237	1.16%
Grand total	2,315,696,481.20	100.00%	20,440	100.00%

Principal payment type				
Principal payment type	Outstanding	% Outstanding balance	Number of loans	% Number of loans
Bullet	57,211,805.21	2.47%	65	0.32%
French	1,515,182,661.14	65.43%	12,881	63.02%
Linear	743,302,014.85	32.10%	7,494	36.66%
Grand total	2,315,696,481.20	100.00%	20,440	100.00%

Interest rate				
Interest rate	Outstanding	% Outstanding balance	Number of loans	% Number of loans
0 < interest rate <= 0.5	10,570,462.03	0.46%	73	0.36%
0.5 < interest rate <= 1	151,027,757.97	6.52%	857	4.19%
1 < interest rate <= 1.5	471,601,345.78	20.37%	3,450	16.88%
1.5 < interest rate <= 2	532,344,387.37	22.99%	5,198	25.43%
2 < interest rate <= 2.5	297,440,551.58	12.84%	2,501	12.24%
2.5 < interest rate <= 3	130,885,080.98	5.65%	1,214	5.94%
3 < interest rate <= 3.5	113,994,387.83	4.92%	1,022	5.00%
3.5 < interest rate <= 4	145,812,917.08	6.30%	1,258	6.15%
4 < interest rate <= 4.5	127,677,233.45	5.51%	1,122	5.49%
4.5 < interest rate <= 5	161,272,544.07	6.96%	1,704	8.34%
5 < interest rate <= 5.5	108,168,666.43	4.67%	1,235	6.04%
5.5 < interest rate <= 6	54,724,612.76	2.36%	686	3.36%
6 < interest rate <= 6.5	7,721,045.04	0.33%	98	0.48%
6.5 < interest rate <= 7	1,758,687.91	0.08%	18	0.09%
7 < interest rate <= 7.5	350.00	0.00%	1	0.00%
7.5 < interest rate <= 8	694,616.26	0.03%	2	0.01%
8.5 < interest rate <= 9	1,834.66	0.00%	1	0.00%
Grand total	2,315,696,481.20	100.00%	20,440	100.00%

Interest rate review code				
Interest reset period	Outstanding	% Outstanding balance	Number of loans	% Number of loans
Annual	167,261,008.80	7.22%	1,399	6.84%
Not apply	1,229,162,844.89	53.08%	11,806	57.76%
Other	919,272,627.51	39.70%	7,235	35.40%
Grand total	2,315,696,481.20	100.00%	20,440	100.00%

Interest payment frequency				
Interest payment frequency	Outstanding	% Outstanding balance	Number of loans	% Number of loans
Annual	107,508,135.73	4.64%	1,437	7.03%
Monthly	1,958,119,640.70	84.56%	18,177	88.93%
Quarterly	204,487,355.85	8.83%	582	2.85%
Semi annually	45,581,348.92	1.97%	244	1.19%
Grand total	2,315,696,481.20	100.00%	20,440	100.00%

Current balance					
Current balance	Outstanding	% Outstanding balance	Number of loans	% Number of loans	
0 < current balance <= 250000	1,111,470,087.95	48.00%	18,388	89.96%	
250000 < current balance <= 500000	468,622,543.39	20.24%	1,376	6.73%	
500000 < current balance <= 750000	209,401,719.58	9.04%	349	1.71%	
750000 < current balance <= 1000000	114,878,748.16	4.96%	134	0.66%	
1000000 < current balance <= 1250000	59,863,539.86	2.59%	54	0.26%	
1250000 < current balance <= 1500000	53,597,919.09	2.31%	40	0.20%	
1500000 < current balance <= 1750000	38,983,446.18	1.68%	24	0.12%	
1750000 < current balance <= 2000000	35,255,585.45	1.52%	19	0.09%	
2000000 < current balance <= 2250000	23,304,086.29	1.01%	11	0.05%	
2250000 < current balance <= 2500000	18,909,910.38	0.82%	8	0.04%	
2500000 < current balance <= 2750000	13,297,808.01	0.57%	5	0.02%	
2750000 < current balance <= 3000000	17,147,501.91	0.74%	6	0.03%	
3000000 < current balance <= 3250000	12,676,565.66	0.55%	4	0.02%	
3250000 < current balance <= 3500000	6,952,992.91	0.30%	2	0.01%	
3750000 < current balance <= 4000000	19,337,693.71	0.84%	5	0.02%	
4000000 < current balance <= 4250000	8,233,681.63	0.36%	2	0.01%	
4250000 < current balance <= 4500000	8,750,274.58	0.38%	2	0.01%	
4750000 < current balance <= 5000000	10,000,000.00	0.43%	2	0.01%	
5750000 < current balance <= 6000000	6,000,000.00	0.26%	1	0.00%	
6500000 < current balance <= 6750000	6,749,999.88	0.29%	1	0.00%	
7500000 < current balance <= 7750000	15,113,335.83	0.65%	2	0.01%	
8250000 < current balance <= 8500000	16,833,333.52	0.73%	2	0.01%	
10500000 < current balance <= 10750000	10,600,000.00	0.46%	1	0.00%	
10750000 < current balance <= 11000000	11,000,000.00	0.48%	1	0.00%	
18500000 < current balance <= 18750000	18,715,707.23	0.81%	1	0.00%	
Grand total	2,315,696,481.20	100.00%	20,440	100.00%	

Loan purpose				
Loan purpose	Outstanding	% Outstanding balance	Number of loans	% Number of loans
Construction Real Estate	19,128,933.52	0.83%	118	0.58%
Debt consolidation	25,921,041.22	1.12%	88	0.43%
Investment Mortgage	69,005,983.98	2.98%	658	3.22%
ND	25,698.06	0.00%	2	0.01%
Other	2,450,059.79	0.11%	90	0.44%
Purchase	1,755,988,209.78	75.83%	15,613	76.38%
Re-mortgage	239,103,522.61	10.33%	1,016	4.97%
Re-mortgage on Different Terms	4,616,832.43	0.20%	66	0.32%
Renovation	119,501,082.67	5.16%	2,049	10.02%
Working Capital	79,955,117.14	3.45%	740	3.62%
Grand total	2,315,696,481.20	100.00%	20,440	100.00%

Region				
Region	Outstanding	% Outstanding balance	Number of loans	% Number of loans
Brussels	185,285,544.57	8.00%	1,002	4.90%
Flanders	2,022,167,354.93	87.32%	18,472	90.37%
Wallonië	108,243,581.70	4.67%	966	4.73%
Grand total	2,315,696,481.20	100.00%	20,440	100.00%

Borrower PD class				
PD	Outstanding	% Outstanding balance	Number of loans	% Number of loans
	7,198,016.52	0.31%	53	0.26%
01	133,450,184.09	5.76%	1,899	9.29%
02	388,675,487.44	16.78%	4,828	23.62%
03	467,849,254.61	20.20%	3,985	19.50%
04	435,306,424.85	18.80%	3,501	17.13%
05	315,911,477.17	13.64%	2,385	11.67%
06	216,075,974.24	9.33%	1,472	7.20%
07	140,432,333.51	6.06%	890	4.35%
08	87,521,274.96	3.78%	605	2.96%
09	62,113,168.06	2.68%	446	2.18%
10	57,549,603.34	2.49%	358	1.75%
11	3,613,282.41	0.16%	18	0.09%
Grand total	2,315,696,481.20	100.00%	20,440	100.00%

Borrower segment				
Segment	Outstanding	% Outstanding balance	Number of loans	% Number of loans
BDR	355,250,865.69	15.34%	832	4.07%
PLN	1,960,445,615.51	84.66%	19,608	95.93%
Grand total	2,315,696,481.20	100.00%	20,440	100.00%

Industry				
Industry	Outstanding	% Outstanding balance	Number of loans	% Number of loans
Agriculture, farming, fishing	337,971,039.05	14.59%	4,612	22.56%
Authorities	11,891,369.55	0.51%	15	0.07%
Automotive	50,755,667.65	2.19%	440	2.15%
Aviation	376,545.05	0.02%	8	0.04%
Beverages	6,576,738.30	0.28%	25	0.12%
Building & construction	148,832,081.68	6.43%	1,788	8.75%
Chemicals	8,328,170.60	0.36%	55	0.27%
Consumer products	1,586,280.33	0.07%	18	0.09%
Distribution	347,856,632.37	15.02%	2,742	13.41%
Electricity	22,784,007.89	0.98%	57	0.28%
Electrotechnics	7,679,627.79	0.33%	77	0.38%
Finance and insurance	83,237,102.16	3.59%	671	3.28%
Food producers	59,515,204.18	2.57%	298	1.46%
Horeca	137,625,789.60	5.94%	1,025	5.01%
IT	6,028,577.82	0.26%	72	0.35%

Internal

Machinery & heavy equipment	6,594,643.14	0.28%	67	0.33%
Media	5,260,925.05	0.23%	75	0.37%
Metals	34,393,842.95	1.49%	294	1.44%
Oil, gas & other fuels	75,000.00	0.00%	1	0.00%
Paper & pulp	1,205,988.49	0.05%	11	0.05%
Real estate	361,647,096.33	15.62%	2,008	9.82%
Sector unknown	18,767,409.00	0.81%	389	1.90%
Services	592,819,251.79	25.60%	5,261	25.74%
Shipping	26,998,608.06	1.17%	81	0.40%
Telecom	900,419.29	0.04%	11	0.05%
Textile & apparel	5,798,295.37	0.25%	65	0.32%
Timber & wooden furniture	12,622,221.00	0.55%	128	0.63%
Traders	15,279,802.85	0.66%	137	0.67%
Water	2,288,143.86	0.10%	9	0.04%
Grand total	2,315,696,481.20	100.00%	20,440	100.00%

Exposure to 20 biggest borrowers					
Borrower	Outstanding	% Outstanding balance	Number of loans	% Number of loans	
JU;U[2L<T&EBUNV+)M](`&	18,715,707.23	0.81%	1	0.00%	
PCW[[7M&9^'97]O\$_0)#R&	16,700,000.01	0.72%	4	0.02%	
AL>#. +&:^=-_9=-V^Q*?<?&	15,113,335.83	0.65%	2	0.01%	
JLYKK7T.&3\64I0!6K[IQ(11,200,000.00	0.48%	3	0.01%	
N1^"+L2\$, .HQC9D5?C;/&+	11,000,000.00	0.48%	1	0.00%	
OD"LZ!M_)8.Y;>>/ZG*F!	8,433,333.52	0.36%	1	0.00%	
FUJD%H020B"V)=AW<,!;,+	8,400,000.00	0.36%	1	0.00%	
NJ%%VC=37Z0A:OJ8"X=%=#	7,128,432.40	0.31%	4	0.02%	
F+CF>M>H/@31;BS*JU\$RD"	7,022,448.88	0.30%	3	0.01%	
I(ZD1#NF8H`U&4#\UK7[J\$	6,749,999.88	0.29%	1	0.00%	
K:AFB\420S7^-7*4T=_P,	6,270,923.35	0.27%	15	0.07%	
P:M[3]LD1_)B.?Y>Z`ID*	6,000,000.00	0.26%	1	0.00%	
C:\$95(99T#62SS^5[48S%/	4,997,596.30	0.22%	2	0.01%	
N\=5)TV*E).&'U9I-I53!,	4,438,560.00	0.19%	2	0.01%	
FJ*_7#P:-J/E<_SO4"C7!"	4,437,774.58	0.19%	1	0.00%	
P,=8CRS9C*?E!1\\$_B,'1!	4,375,000.00	0.19%	2	0.01%	
OO)"U=?^V-RJF(XQI@`0N'	4,373,143.31	0.19%	4	0.02%	
EV'.G..X0?MWV^()?_#P\0	4,312,500.00	0.19%	1	0.00%	
IB#1J*X)A9#E3HH<,N/=	4,284,512.66	0.19%	2	0.01%	
AU^1-%"&Y(),@\$);VCJG2-	4,269,974.96	0.18%	9	0.04%	
Others	2,157,473,238.29	93.17%	20,380	99.71%	
Grand total	2,315,696,481.20	100.00%	20,440	100.00%	