



KBC Bank NV
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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: September 2021

MONTHLY CALCULATION REPORT

Floating Rate Interest Period (31/08/21 - 30/09/21)
Monthly Total

The Loan Portfolio

Number of Loans		
Beginning of Period	19,609	19,609
Scheduled Principal collected	427	427
Full Prepayments	18	18
Repurchased Loans	0	0
Defaulted Loans during period	3	3
Defaulted Loans reopend to normal	0	0
End of month	19,161	19,161
Delinquent Receivables at the end of the Monthly Calculation Period	12	12
		0

Outstanding Principal Amount of SME loans

Beginning of Period	2,233,255,158.47	2,233,255,158.47
Scheduled Principal collected	33,763,344.85	33,763,344.85
Full Prepayments	6,119,333.59	6,119,333.59
Partial Prepayments	971,741.60	971,741.60
Principal balance of repurchased loans	0.00	0.00
Principal balance of Defaulted Loans during the period	278,316.91	278,316.91
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	2,192,122,421.52	2,192,122,421.52
Principal balance of Delinquent Loans at the end of the Calculation Period	2,552,723.93	2,552,723.93
Net Principal Balance of Defaulted Loans at the end of the Calculation period (net after recovery)	16,957,948.36	16,957,948.36
Write-off defaulted loans	0.00	0.00
Balance of Non Defaulted Loans	2,192,122,421.52	2,192,122,421.52
Balance of Non Delinquent Loans	2,189,569,697.59	2,189,569,697.59
Balance of reopened Loans	0.00	

		Floating Rate Interest Period (31/08/21 - 30/09/21)	
			Monthly Total
Cash Flows			
Monthly Cash Flows			
Principal Available Amount:			
Previously Principal Available Amount		828.75	828.75
Principal Receipts			
Repayment of principal	33,763,344.85		33,763,344.85
Prepayment in full of principal	6,119,333.59		6,119,333.59
Partial prepayment of principal	971,741.60		971,741.60
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 Conminging Risk and/or Set-Off Risk	0.00		0.00
Amounts to be credited to the Principal Deficiency Ledger	278,316.91		278,316.91
Principal Available Amount	41,133,565.70		41,133,565.70
Notes Interest Available Amount			
Revenue Receipts			
Interest, including penalty interest, sundries, on SME Receivables	5,353,661.47		5,353,661.47
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	1,884,426.62		1,884,426.62
Amounts to be drawn from the Reserve Account on MPD	0.00		0.00
Amounts to be received from the Swap on MPD	251,459.94		251,459.94
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 C	0.00		0.00
Total Note Interest Available Amount			7,489,548.03

		Floating Rate Interest Period (31/08/21 - 30/09/21)	
		Monthly Total	
Swap Calculation			
	Loan Invest Pays: (A-B)*C		3,271,166.51
with			
A	the sum of		
	the aggregate amount of interests received during the preceding Monthly Calculation Period	5,353,661.47	
	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	5,353,661.47	
B	less		
	0.25% Excess Margin on a monthly basis applied to the aggregate outstanding amount of SME receivables (ex defaulted and c	465,261.49	
	the operating expenses set out in Items (i) to (iv) in the Interest Priority of Payments	98,802.30	
	Total B	564,063.79	
C	multiplied by the ratio of:		
	the principal outstanding amount of the Notes	1,563,481,494.40	
	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	1,563,481,494.40	
	plus the outstanding amount of the Subordinated Loan	725,746,927.70	
	minus the outstanding amount on the Subordinated Loan Principal Deficiency Ledger	0.00	
	Total C	0.683	
	Loan Invest Receives: (D*E)		251,459.94
with			
D	1 month Euribor (Actual/360)	-0.557%	
	plus spread	0.750%	
	Total D	0.193%	
E	multiplied by		
	the Principal Outstanding Amount of the Notes	1,563,481,494.40	
	minus		
	the balance of the Notes Principal Deficiency Ledger	0.00	
	Total E	1,563,481,494.40	
	Swap Payment Date	15/10/21	15/10/21
Swap Collateral Amount			
	Collateral Amount		
	Collateral at the end of the month		
	Collateral Type		securities/cash

Internal

	Floating Rate Interest Period (31/08/21 - 30/09/21)
	Monthly Total

Monthly Cash Flow Allocation		
Principal		
Principal Available Amount	41,133,565.70	41,133,565.70
Following Amortisation or Optional redemption		
Notes	28,794,124.80	0.00
Subordinated Loan	12,334,510.88	0.00
Expenses on Subordinated Loan	0.00	0.00

Interest		
Total Funds Available		
1 Issuers Directors	0.00	7,489,548.03
2 Administrator	4,500.00	4,500.00
3 Security Agent	0.00	0.00
4 Other Issuer fees	0.00	0.00
PWC	0.00	0.00
Factuur Intertrust	0.00	0.00
ITG	0.00	0.00
Servicing fee	93,052.30	93,052.30
Paying Agent	1,250.00	1,250.00
Factuur CTIF	0.00	0.00
Paying Agency Fee	0.00	0.00
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
5 Pari-passu	0.00	0.00
Class A notes interest due and payable	251,459.94	251,459.94
Swap Counterparty payments	3,271,166.51	3,271,166.51
6 Principal Deficiency - Notes	0.00	0.00
7 Payment to Reserve Fund for replenishment	0.00	0.00
8 Interest on Subordinated Loan	267,921.57	267,921.57
9 Principal Deficiency - Subordinated loan	278,316.91	278,316.91
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	3,321,714.14	3,321,714.14

Floating Rate Interest Period (31/08/21 - 30/09/21)
Monthly Total

Capital structure		
Notes		
Number of Notes		15,680.00
Outstanding balance at the beginning of the month		1,563,481,494.40
Outstanding balance at the end of the month		1,534,687,369.60
Bond - Factor at the beginning of the month		0.39884732
Bond - Factor at the end of the month		0.39150188
Annual interest rate for the period		0.19300%
Interest payable for the month paid on	15/10/21	251,459.94
Rating (Moody's)		Aaa(sf)
Rating (Fitch)		AAAsf
Subordinated Loan		
Outstanding balance at the beginning of the month		725,746,927.70
Outstanding balance at the end of the month		713,412,416.81
Lending - Factor at the beginning of the month		0.42
Lending - Factor at the end of the month		0.41
Annual interest rate for the period		0.44300%
Interest payable for the month paid on	15/10/21	267,921.57

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 (31/08/21 - 30/09/21)
Monthly Total

Balance Sheet		
Assets		
Outstanding principal amount of SME Loans (end of period)	2,192,122,421.52	2,192,122,421.52
Reserve Fund (end of period)	56,000,000.00	56,000,000.00
Cash on account after roll over	4,930.02	4,930.02
Total	2,248,127,351.54	2,248,127,351.54
Liabilities		
Notes outstanding balance at the end of period	1,534,687,369.60	1,534,687,369.60
Subordinated Loan outstanding at the end of the period	713,412,416.81	713,412,416.81
Expenses Subordinated Loan outstanding at the end of period	0.00	0.00
Total	2,248,099,786.41	2,248,099,786.41

Performance data

Defaults and delinquencies		
Cumulative Gross Defaults at the beginning of the period		48,208,955.52
Principal balance of Defaulted Loans during the period	278,316.91	
Cumulative Gross Defaults at the end of the period	48,487,272.43	48,487,272.43
Cumulative Gross Defaults as % of original loan balance (%)	0.86584%	0.86584%
Cumulative Gross Defaults as % of current loan balance (%)	2.17115%	2.17115%
Aggregate amount of Delinquent Loans	2,552,723.93	2,552,723.93
Current Delinquencies as % of initial loan balance (%)	0.06254%	0.06254%
Current Delinquencies as % of current loan balance (%)	0.11645%	0.11645%

Principal Deficiency Ledger (PDL)		
PDL balance at the beginning of the period		0.00
Amounts to be credited to the Principal Deficiency Ledger		-278,316.91
Interest waterfall payment to the PDL		278,316.91
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 (31/08/21 - 30/09/21)

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)
	3	278,316.91	0.0125%

Recovery Statistics			
		Recoveries on Defaulted loans since closing	Recoveries as a percentage of Principal Outstanding on Defaulted Loans (%)
		343,644.12	0.71%

Prepayments as a % of current balance for reference period			
			Annualised
	0.31752%	0.00000%	3.8103%

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 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).

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")

Retention risk

The Seller has undertaken to retain a material net economic interest of not less than 5% in the Transaction in accordance with Article 6 of the Securitisation Regulation. As at the Closing Date, such interest will in accordance with Article 6(3)(d) of the Securitisation Regulation be comprised of an interest in the first loss tranche, and, if necessary, other tranches having the same or a more severe risk profile than those sold to the investors. Any change in the manner in which this interest is held shall be notified to investors. The Seller has provided a corresponding undertaking with respect to the interest to be retained by it during the period wherein the Notes are outstanding to the Issuer and the Security Agent in the Mortgage Receivables Purchase Agreement. |

KBC Bank retains up to 95% of the notes and provides the subordinated loan (1.736.000.000) to SME Loan Invest NV Compartment 2017.



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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: September 2021

Summary

Date	Number of debtors	Number of loans	Outstanding balance	Average outstanding balance / borrower
30/09/2021	12,820	19,161	2,192,122,421.52	170,992.39

Orgination date				
Orgination date	Outstanding	% Outstanding balance	Number of loans	% Number of loans
2003	5,014,194.60	0.23%	106	0.55%
2004	11,632,916.24	0.53%	148	0.77%
2005	29,896,877.19	1.36%	397	2.07%
2006	58,478,922.23	2.67%	763	3.98%
2007	88,084,623.43	4.02%	1,216	6.35%
2008	120,875,213.16	5.51%	1,344	7.01%
2009	121,605,851.21	5.55%	1,237	6.46%
2010	158,525,882.64	7.23%	1,325	6.92%
2011	220,084,168.37	10.04%	1,868	9.75%
2012	229,296,975.87	10.46%	2,196	11.46%
2013	151,783,804.33	6.92%	1,160	6.05%
2014	154,248,572.51	7.04%	1,192	6.22%
2015	253,220,824.26	11.55%	1,488	7.77%
2016	515,611,526.52	23.52%	4,083	21.31%
2017	73,762,068.96	3.36%	638	3.33%
Grand total	2,192,122,421.52	100.00%	19,161	100.00%

Initial maturity (months)				
Initial maturity	Outstanding	% Outstanding balance	Number of loans	% Number of loans
0 < initial maturity <= 60	223,684,472.24	10.20%	5,047	26.34%
60 < initial maturity <= 120	643,290,310.15	29.35%	6,081	31.74%
120 < initial maturity <= 180	786,942,258.19	35.90%	5,223	27.26%
180 < initial maturity <= 240	467,221,317.75	21.31%	2,646	13.81%
240 < initial maturity <= 300	68,582,884.97	3.13%	155	0.81%
300 < initial maturity <= 360	2,341,899.53	0.11%	8	0.04%
360 < initial maturity <= 420	59,278.69	0.00%	1	0.01%
Grand total	2,192,122,421.52	100.00%	19,161	100.00%

Seasoning (months)				
Seasoning	Outstanding	% Outstanding balance	Number of loans	% Number of loans
0 < seasoning <= 60	1,479,489,964.97	67.49%	12,362	64.52%
60 < seasoning <= 120	441,849,309.39	20.16%	3,604	18.81%
120 < seasoning <= 180	248,872,714.00	11.35%	2,920	15.24%
180 < seasoning <= 240	21,910,433.16	1.00%	275	1.44%
Grand total	2,192,122,421.52	100.00%	19,161	100.00%

Final maturity date				
Maturity date	Outstanding	% Outstanding balance	Number of loans	% Number of loans
2020 < maturity date <= 2025	409,024,663.13	18.66%	9,216	48.10%
2025 < maturity date <= 2030	936,126,126.15	42.70%	6,565	34.26%
2030 < maturity date <= 2035	686,812,624.03	31.33%	2,873	14.99%
2035 < maturity date <= 2040	144,653,842.38	6.60%	479	2.50%
2040 < maturity date <= 2045	14,658,993.09	0.67%	25	0.13%
2045 < maturity date <= 2050	846,172.74	0.04%	3	0.02%
Grand total	2,192,122,421.52	100.00%	19,161	100.00%

Principal payment frequency				
Principal payment frequency	Outstanding	% Outstanding balance	Number of loans	% Number of loans
Annual	109,840,240.52	5.01%	1,392	7.26%
Bullet	56,786,805.21	2.59%	63	0.33%
Monthly	1,831,651,639.25	83.56%	16,947	88.45%
Quarterly	158,913,557.04	7.25%	529	2.76%
Semi annually	34,930,179.50	1.59%	230	1.20%
Grand total	2,192,122,421.52	100.00%	19,161	100.00%

Principal payment type				
Principal payment type	Outstanding	% Outstanding balance	Number of loans	% Number of loans
Bullet	56,786,805.21	2.59%	63	0.33%
French	1,438,207,932.75	65.61%	12,028	62.77%
Linear	697,127,683.56	31.80%	7,070	36.90%
Grand total	2,192,122,421.52	100.00%	19,161	100.00%

Interest rate				
Interest rate	Outstanding	% Outstanding balance	Number of loans	% Number of loans
0 < interest rate <= 0.5	10,797,301.89	0.49%	79	0.41%
0.5 < interest rate <= 1	150,247,085.46	6.85%	850	4.44%
1 < interest rate <= 1.5	451,536,647.47	20.60%	3,308	17.26%
1.5 < interest rate <= 2	497,381,027.20	22.69%	4,710	24.58%
2 < interest rate <= 2.5	281,579,759.71	12.85%	2,321	12.11%
2.5 < interest rate <= 3	123,463,874.09	5.63%	1,124	5.87%
3 < interest rate <= 3.5	106,311,247.80	4.85%	978	5.10%
3.5 < interest rate <= 4	135,873,352.23	6.20%	1,164	6.07%
4 < interest rate <= 4.5	119,929,958.87	5.47%	1,037	5.41%
4.5 < interest rate <= 5	151,595,029.44	6.92%	1,616	8.43%
5 < interest rate <= 5.5	102,290,391.84	4.67%	1,195	6.24%
5.5 < interest rate <= 6	51,949,499.83	2.37%	670	3.50%
6 < interest rate <= 6.5	7,350,254.14	0.34%	91	0.47%
6.5 < interest rate <= 7	1,689,326.91	0.08%	16	0.08%
7.5 < interest rate <= 8	126,737.17	0.01%	1	0.01%
8.5 < interest rate <= 9	927.47	0.00%	1	0.01%
Grand total	2,192,122,421.52	100.00%	19,161	100.00%

Interest rate review code				
Interest reset period	Outstanding	% Outstanding balance	Number of loans	% Number of loans
Annual	158,452,263.74	7.23%	1,328	6.93%
Not apply	1,156,486,847.46	52.76%	10,839	56.57%
Other	877,183,310.32	40.02%	6,994	36.50%
Grand total	2,192,122,421.52	100.00%	19,161	100.00%

Interest payment frequency				
Interest payment frequency	Outstanding	% Outstanding balance	Number of loans	% Number of loans
Annual	101,151,261.30	4.61%	1,364	7.12%
Monthly	1,852,051,329.97	84.49%	17,019	88.82%
Quarterly	194,972,311.32	8.89%	540	2.82%
Semi annualy	43,947,518.93	2.00%	238	1.24%
Grand total	2,192,122,421.52	100.00%	19,161	100.00%

Current balance				
Current balance	Outstanding	% Outstanding balance	Number of loans	% Number of loans
0 < current balance <= 250000	1,061,743,103.60	48.43%	17,238	89.96%
250000 < current balance <= 500000	440,991,674.88	20.12%	1,291	6.74%
500000 < current balance <= 750000	198,257,866.21	9.04%	330	1.72%
750000 < current balance <= 1000000	102,944,197.05	4.70%	120	0.63%
1000000 < current balance <= 1250000	60,054,310.15	2.74%	54	0.28%
1250000 < current balance <= 1500000	48,452,748.44	2.21%	36	0.19%
1500000 < current balance <= 1750000	38,921,967.45	1.78%	24	0.13%
1750000 < current balance <= 2000000	33,489,657.90	1.53%	18	0.09%
2000000 < current balance <= 2250000	19,269,309.35	0.88%	9	0.05%
2250000 < current balance <= 2500000	9,611,162.90	0.44%	4	0.02%
2500000 < current balance <= 2750000	18,312,842.46	0.84%	7	0.04%
2750000 < current balance <= 3000000	14,330,786.25	0.65%	5	0.03%
3000000 < current balance <= 3250000	9,331,756.96	0.43%	3	0.02%
3250000 < current balance <= 3500000	6,803,034.01	0.31%	2	0.01%
3750000 < current balance <= 4000000	19,019,627.60	0.87%	5	0.03%
4000000 < current balance <= 4250000	12,241,864.61	0.56%	3	0.02%
4250000 < current balance <= 4500000	4,343,858.63	0.20%	1	0.01%
4750000 < current balance <= 5000000	10,000,000.00	0.46%	2	0.01%
5750000 < current balance <= 6000000	6,000,000.00	0.27%	1	0.01%
6250000 < current balance <= 6500000	6,394,736.72	0.29%	1	0.01%
7250000 < current balance <= 7500000	14,796,375.59	0.67%	2	0.01%
8000000 < current balance <= 8250000	8,200,000.00	0.37%	1	0.01%
8250000 < current balance <= 8500000	8,295,833.53	0.38%	1	0.01%
10500000 < current balance <= 10750000	10,600,000.00	0.48%	1	0.01%
10750000 < current balance <= 11000000	11,000,000.00	0.50%	1	0.01%
18500000 < current balance <= 18750000	18,715,707.23	0.85%	1	0.01%
Grand total	2,192,122,421.52	100.00%	19,161	100.00%

Loan purpose				
Loan purpose	Outstanding	% Outstanding balance	Number of loans	% Number of loans
Construction Real Estate	17,918,092.38	0.82%	112	0.58%
Debt consolidation	24,834,989.40	1.13%	80	0.42%
Investment Mortgage	61,565,781.87	2.81%	611	3.19%
ND	22,230.59	0.00%	2	0.01%
Other	2,181,230.91	0.10%	78	0.41%
Purchase	1,667,260,835.28	76.06%	14,663	76.53%
Re-mortgage	228,076,615.38	10.40%	977	5.10%
Re-mortgage on Different Terms	4,403,271.76	0.20%	66	0.34%
Renovation	112,931,884.53	5.15%	1,905	9.94%
Working Capital	72,927,489.42	3.33%	667	3.48%
Grand total	2,192,122,421.52	100.00%	19,161	100.00%

Region				
Region	Outstanding	% Outstanding balance	Number of loans	% Number of loans
Brussels	177,051,317.40	8.08%	949	4.95%
Flanders	1,912,197,663.09	87.23%	17,305	90.31%
Wallonië	102,873,441.03	4.69%	907	4.73%
Grand total	2,192,122,421.52	100.00%	19,161	100.00%

Borrower PD class				
PD	Outstanding	% Outstanding balance	Number of loans	% Number of loans
	6,447,400.17	0.29%	48	0.25%
01	129,099,218.21	5.89%	1,797	9.38%
02	381,782,691.97	17.42%	4,693	24.49%
03	456,126,637.77	20.81%	3,885	20.28%
04	388,780,285.00	17.74%	3,199	16.70%
05	310,703,159.91	14.17%	2,078	10.84%
06	191,147,701.46	8.72%	1,298	6.77%
07	127,795,371.22	5.83%	826	4.31%
08	78,608,379.91	3.59%	559	2.92%
09	65,864,438.63	3.00%	455	2.37%

10	51,325,345.81	2.34%	306	1.60%
11	4,441,791.46	0.20%	17	0.09%
Grand total	2,192,122,421.52	100.00%	19,161	100.00%

Borrower segment				
Segment	Outstanding	% Outstanding balance	Number of loans	% Number of loans
BDR	335,596,721.34	15.31%	785	4.10%
PLN	1,856,525,700.18	84.69%	18,376	95.90%
Grand total	2,192,122,421.52	100.00%	19,161	100.00%

Industry				
Industry	Outstanding	% Outstanding balance	Number of loans	% Number of loans
Agriculture, farming, fishing	320,911,342.42	14.64%	4,356	22.73%
Authorities	11,438,530.44	0.52%	15	0.08%
Automotive	46,341,985.90	2.11%	377	1.97%
Aviation	358,822.46	0.02%	4	0.02%
Beverages	6,325,931.52	0.29%	21	0.11%
Building & construction	139,698,975.51	6.37%	1,630	8.51%
Chemicals	7,478,927.96	0.34%	52	0.27%
Consumer products	1,628,894.11	0.07%	17	0.09%
Distibution	325,074,781.27	14.83%	2,521	13.16%
Electricity	21,700,472.64	0.99%	56	0.29%
Electrotechnics	6,049,224.14	0.28%	61	0.32%
Finance and insurance	75,766,915.80	3.46%	642	3.35%
Food producers	61,128,452.60	2.79%	279	1.46%
Horeca	129,062,092.07	5.89%	946	4.94%
IT	6,115,902.26	0.28%	75	0.39%
Machinery & heavy equipment	6,317,584.28	0.29%	61	0.32%
Media	5,266,464.15	0.24%	62	0.32%
Metals	30,375,919.44	1.39%	270	1.41%
Oil, gas & other fuels	50,000.00	0.00%	1	0.01%
Paper & pulp	1,140,442.39	0.05%	11	0.06%
Real estate	346,628,025.54	15.81%	1,958	10.22%
Sector unknown	20,417,044.73	0.93%	397	2.07%
Services	562,665,017.31	25.67%	4,956	25.87%
Shipping	24,362,783.49	1.11%	64	0.33%
Telecom	847,138.61	0.04%	11	0.06%

Textile & apparel	5,422,122.40	0.25%	59	0.31%
Timber & wooden furniture	12,178,433.89	0.56%	116	0.61%
Traders	15,112,263.48	0.69%	135	0.70%
Water	2,257,930.71	0.10%	8	0.04%
Grand total	2,192,122,421.52	100.00%	19,161	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	0.85%	1	0.01%
PCW[[7M&9^97]O\$ _0)#R&	15,566,666.67	0.71%	4	0.02%
AL>#.#&:^=-V^Q*<?***	14,796,375.59	0.67%	2	0.01%
N1^"+L2\$,.HQC9DS?C;/&+	11,000,000.00	0.50%	1	0.01%
JLYKK7T.&3\64I0!6K IQ(10,600,000.00	0.48%	3	0.02%
OD"LZ!M_)8.Y;>)/ZG*F#!	8,295,833.53	0.38%	1	0.01%
FUJD%H020B"V)=AW<,!=;+	8,200,000.00	0.37%	1	0.01%
NJ%%VC=37Z0A:OJ8"X=%=#	7,019,323.35	0.32%	4	0.02%
F+CF>M>H/@31;BS*JU\$RD"	6,899,999.92	0.31%	3	0.02%
I(ZD1#NF8H`U&4#\UK7[J\$	6,394,736.72	0.29%	1	0.01%
K:AFB\`42OS7^-7*4T=_P,	6,048,284.92	0.28%	15	0.08%
P:M[3]LD1_)B.?Y>Z'`ID*	6,000,000.00	0.27%	1	0.01%
C:\$95(99T#62SS^5[48S%/	4,997,596.30	0.23%	2	0.01%
N\=5)TV*E).&'U9I-!53!,	4,408,560.00	0.20%	2	0.01%
FJ*_7#P:-J/E<_S04"C7!"	4,343,858.63	0.20%	1	0.01%
IB#1J*X])A9#E3HH<,N/='	4,221,291.01	0.19%	2	0.01%
AU^1-%"&Y(),@\$);VCJG2-	4,184,266.77	0.19%	9	0.05%
OO)"U=?^V-RJF(XQI@'0N'	4,178,348.89	0.19%	4	0.02%
EV'.G..X0?MWV^())?_#P\0	4,125,000.00	0.19%	1	0.01%
PA8W]3<3HD7O9C,O3D%QU,	4,072,022.28	0.19%	1	0.01%
Others	2,038,054,549.71	92.97%	19,102	99.69%
Grand total	2,192,122,421.52	100.00%	19,161	100.00%