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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: October 2021

MONTHLY CALCULATION REPORT

Floating Rate Interest Period (30/09/21 - 31/10/21)

Monthly Total

The Loan Portfolio

Number of Loans

Beginning of Period	19,161	19,161
Scheduled Principal collected	439	439
Full Prepayments	18	18
Repurchased Loans	0	0
Defaulted Loans during period	7	7
Defaulted Loans reopend to normal	0	0
End of month	18,697	18,697
Delinquent Receivables at the end of the Monthly Calculation Period	15	15
	0	0

Outstanding Principal Amount of SME loans

Beginning of Period	2,192,122,421.52	2,192,122,421.52
Scheduled Principal collected	31,250,058.12	31,250,058.12
Full Prepayments	8,231,732.51	8,231,732.51
Partial Prepayments	1,044,788.93	1,044,788.93
Principal balance of repurchased loans	0.00	0.00
Principal balance of Defaulted Loans during the period	31,910.65	31,910.65
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	2,151,563,931.31	2,151,563,931.31
Principal balance of Delinquent Loans at the end of the Calculation Period	3,019,128.47	3,019,128.47
Net Principal Balance of Defaulted Loans at the end of the Calculation period (net after recovery)	15,432,953.45	15,432,953.45
Write-off defaulted loans	0.03	0.03
Balance of Non Defaulted Loans	2,151,563,931.31	2,151,563,931.31
Balance of Non Delinquent Loans	2,148,544,802.84	2,148,544,802.84
Balance of reopened Loans	0.00	

		Floating Rate Interest Period (30/09/21 - 31/10/21)	
		Monthly Total	
Cash Flows			
Monthly Cash Flows			
Principal Available Amount:			
Previously Principal Available Amount	4,930.02		4,930.02
Principal Receipts			
Repayment of principal	31,250,058.12		31,250,058.12
Prepayment in full of principal	8,231,732.51		8,231,732.51
Partial prepayment of principal	1,044,788.93		1,044,788.93
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	31,910.65		31,910.65
Principal Available Amount	40,563,420.23		40,563,420.23
Notes Interest Available Amount			
Revenue Receipts			
Interest, including penalty interest, sundries, on SME Receivables	4,707,614.97		4,707,614.97
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	2,371,295.28		2,371,295.28
Amounts to be drawn from the Reserve Account on MPD	0.00		0.00
Amounts to be received from the Swap on MPD	249,770.37		249,770.37
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			7,328,680.62

Floating Rate Interest Period (30/09/21 - 31/10/21)
 Monthly Total

Swap Calculation		
	Loan Invest Pays: (A-B)*C	2,830,449.48
with		
A	the sum of	
	the aggregate amount of interests received during the preceding Monthly Calculation Period	4,707,614.97
	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	4,707,614.97
B	less	
	0.25% Excess Margin on a monthly basis applied to the aggregate outstanding amount of SME receivables (ex defaulted and c the operating expenses set out in items (i) to (iv) in the Interest Priority of Payments	456,692.17 104,714.92
	Total B	561,407.09
C	multiplied by the ratio of:	
	the principal outstanding amount of the Notes	1,534,687,369.60
	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	1,534,687,369.60
	plus the outstanding amount of the Subordinated Loan	713,412,416.81
	minus the outstanding amount on the Subordinated Loan Principal Deficiency Ledger	0.00
	Total C	0.683
	Loan Invest Receives: (D*E)	249,770.37
with		
D	1 month Euribor (Actual/360)	-0.561%
	plus spread	0.750%
	Total D	0.189%
E	multiplied by	
	the Principal Outstanding Amount of the Notes	1,534,687,369.60
	minus	
	the balance of the Notes Principal Deficiency Ledger	0.00
	Total E	1,534,687,369.60
	Swap Payment Date	15/11/21 15/11/21

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

	Floating Rate Interest Period (30/09/21 - 31/10/21)
	Monthly Total

Monthly Cash Flow Allocation		
Principal		
Principal Available Amount	40,563,420.23	40,563,420.23
Following Amortisation or Optional redemption		
Notes	28,388,012.80	0.00
Subordinated Loan	12,160,520.43	0.00
Expenses on Subordinated Loan	0.00	0.00

Interest		
Total Funds Available		7,328,680.62
1 Issuers Directors	0.00	0.00
2 Administrator	0.00	0.00
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
Servicing fee	94,383.05	94,383.05
Paying Agent	0.00	0.00
Intertrust fee	0.00	0.00
ITG	0.00	0.00
Servicing	94,383.05	94,383.05
Factuur Accesso	0.00	0.00
Factuur CTIF	0.00	0.00
FSMA	659.21	659.21
Paying Agency Fee	0.00	0.00
Insurance	0.00	0.00
Paying Agent	0.00	0.00
Factuur Intertrust	5,363.33	5,363.33
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
PWC	4,309.33	4,309.33
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	249,770.37	249,770.37
Swap Counterparty payments	2,830,449.48	2,830,449.48
6 Principal Deficiency - Notes	0.00	0.00
7 Payment to Reserve Fund for replenishment	0.00	0.00
8 Interest on Subordinated Loan	269,689.71	269,689.71
9 Principal Deficiency - Subordinated loan	31,910.65	31,910.65
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	3,841,978.83	3,841,978.83

Floating Rate Interest Period (30/09/21 - 31/10/21)
Monthly Total

Capital structure		
<u>Notes</u>		
Number of Notes		15,680.00
Outstanding balance at the beginning of the month		1,534,687,369.60
Outstanding balance at the end of the month		1,506,299,356.80
Bond - Factor at the beginning of the month		0.39150188
Bond - Factor at the end of the month		0.38426004
Annual interest rate for the period		0.18900%
Interest payable for the month paid on	15/11/21	249,770.37
Rating (Moody's)		Aaa(sf)
Rating (Fitch)		AAAsf
<u>Subordinated Loan</u>		
Outstanding balance at the beginning of the month		713,412,416.81
Outstanding balance at the end of the month		701,251,896.39
Lending - Factor at the beginning of the month		0.41
Lending - Factor at the end of the month		0.40
Annual interest rate for the period		0.43900%
Interest payable for the month paid on	15/11/21	269,689.71

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 (30/09/21 - 31/10/21)
Monthly Total

Balance Sheet		
Assets		
Outstanding principal amount of SME Loans (end of period)	2,151,563,931.31	2,151,563,931.31
Reserve Fund (end of period)	56,000,000.00	56,000,000.00
Cash on account after roll over	14,887.00	14,887.00
Total	2,207,578,818.31	2,207,578,818.31
Liabilities		
Notes outstanding balance at the end of period	1,506,299,356.80	1,506,299,356.80
Subordinated Loan outstanding at the end of the period	701,251,896.39	701,251,896.39
Expenses Subordinated Loan outstanding at the end of period	0.00	0.00
Total	2,207,551,253.19	2,207,551,253.19

Performance data

Defaults and delinquencies		
Cumulative Gross Defaults at the beginning of the period		48,487,272.43
Principal balance of Defaulted Loans during the period	31,910.65	
Cumulative Gross Defaults at the end of the period	48,519,183.08	48,519,183.08
Cumulative Gross Defaults as % of original loan balance (%)	0.86641%	0.86641%
Cumulative Gross Defaults as % of current loan balance (%)	2.21334%	2.21334%
Aggregate amount of Delinquent Loans	3,019,128.47	3,019,128.47
Current Delinquencies as % of initial loan balance (%)	0.07397%	0.07397%
Current Delinquencies as % of current loan balance (%)	0.14032%	0.14032%

Principal Deficiency Ledger (PDL)		
PDL balance at the beginning of the period		0.00
Amounts to be credited to the Principal Deficiency Ledger		-31,910.65
Interest waterfall payment to the PDL		31,910.65
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 (30/09/21 - 31/10/21)

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)
	7	31,910.65	0.0015%

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
	0.42318%	0.00000%	5.0781%

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: October 2021

Summary

Date	Number of debtors	Number of loans	Outstanding balance	Average outstanding balance / borrower
31/10/2021	12,528	18,697	2,151,563,931.31	171,740.42

Orgination date				
Orgination date	Outstanding	% Outstanding balance	Number of loans	% Number of loans
2003	4,824,502.27	0.22%	106	0.57%
2004	11,333,895.88	0.53%	147	0.79%
2005	28,857,774.40	1.34%	390	2.09%
2006	56,643,441.28	2.63%	699	3.74%
2007	85,623,653.11	3.98%	1,212	6.48%
2008	118,792,444.90	5.52%	1,342	7.18%
2009	118,610,965.64	5.51%	1,229	6.57%
2010	155,501,318.82	7.23%	1,318	7.05%
2011	216,864,275.11	10.08%	1,799	9.62%
2012	226,157,045.43	10.51%	2,190	11.71%
2013	149,315,482.26	6.94%	1,155	6.18%
2014	151,048,830.97	7.02%	1,176	6.29%
2015	248,607,386.37	11.55%	1,464	7.83%
2016	507,088,491.72	23.57%	3,839	20.53%
2017	72,294,423.15	3.36%	631	3.37%
Grand total	2,151,563,931.31	100.00%	18,697	100.00%

Initial maturity (months)				
Initial maturity	Outstanding	% Outstanding balance	Number of loans	% Number of loans
0 < initial maturity <= 60	218,373,557.61	10.15%	4,777	25.55%
60 < initial maturity <= 120	636,185,218.74	29.57%	6,003	32.11%
120 < initial maturity <= 180	769,370,353.81	35.76%	5,136	27.47%
180 < initial maturity <= 240	457,034,543.94	21.24%	2,617	14.00%
240 < initial maturity <= 300	68,206,910.32	3.17%	155	0.83%
300 < initial maturity <= 360	2,334,068.20	0.11%	8	0.04%
360 < initial maturity <= 420	59,278.69	0.00%	1	0.01%
Grand total	2,151,563,931.31	100.00%	18,697	100.00%

Seasoning (months)				
Seasoning	Outstanding	% Outstanding balance	Number of loans	% Number of loans
0 < seasoning <= 60	1,438,254,829.58	66.85%	11,880	63.54%
60 < seasoning <= 120	443,675,828.09	20.62%	3,613	19.32%
120 < seasoning <= 180	247,122,152.10	11.49%	2,915	15.59%
180 < seasoning <= 240	22,511,121.54	1.05%	289	1.55%
Grand total	2,151,563,931.31	100.00%	18,697	100.00%

Final maturity date				
Maturity date	Outstanding	% Outstanding balance	Number of loans	% Number of loans
2020 < maturity date <= 2025	391,579,293.51	18.20%	8,787	47.00%
2025 < maturity date <= 2030	922,016,759.35	42.85%	6,544	35.00%
2030 < maturity date <= 2035	680,427,054.60	31.62%	2,864	15.32%
2035 < maturity date <= 2040	142,131,369.01	6.61%	474	2.54%
2040 < maturity date <= 2045	14,566,121.61	0.68%	25	0.13%
2045 < maturity date <= 2050	843,333.23	0.04%	3	0.02%
Grand total	2,151,563,931.31	100.00%	18,697	100.00%

Principal payment frequency				
Principal payment frequency	Outstanding	% Outstanding balance	Number of loans	% Number of loans
Annual	107,828,235.30	5.01%	1,368	7.32%
Bullet	56,786,805.21	2.64%	63	0.34%
Monthly	1,795,573,364.67	83.45%	16,516	88.34%
Quarterly	156,825,388.18	7.29%	521	2.79%
Semi annually	34,550,137.95	1.61%	229	1.22%
Grand total	2,151,563,931.31	100.00%	18,697	100.00%

Principal payment type				
Principal payment type	Outstanding	% Outstanding balance	Number of loans	% Number of loans
Bullet	56,786,805.21	2.64%	63	0.34%
French	1,411,329,606.82	65.60%	11,712	62.64%
Linear	683,447,519.28	31.77%	6,922	37.02%
Grand total	2,151,563,931.31	100.00%	18,697	100.00%

Interest rate				
Interest rate	Outstanding	% Outstanding balance	Number of loans	% Number of loans
0 < interest rate <= 0.5	11,295,392.98	0.52%	83	0.44%
0.5 < interest rate <= 1	145,347,463.58	6.76%	831	4.44%
1 < interest rate <= 1.5	444,244,512.58	20.65%	3,239	17.32%
1.5 < interest rate <= 2	487,866,516.22	22.67%	4,556	24.37%
2 < interest rate <= 2.5	277,669,003.71	12.91%	2,258	12.08%
2.5 < interest rate <= 3	121,862,415.78	5.66%	1,097	5.87%
3 < interest rate <= 3.5	104,346,835.50	4.85%	957	5.12%
3.5 < interest rate <= 4	132,202,157.26	6.14%	1,132	6.05%
4 < interest rate <= 4.5	117,420,261.27	5.46%	1,005	5.38%
4.5 < interest rate <= 5	148,754,551.43	6.91%	1,583	8.47%
5 < interest rate <= 5.5	100,402,453.29	4.67%	1,182	6.32%
5.5 < interest rate <= 6	51,128,618.67	2.38%	666	3.56%
6 < interest rate <= 6.5	7,225,801.52	0.34%	90	0.48%
6.5 < interest rate <= 7	1,671,259.70	0.08%	16	0.09%
7.5 < interest rate <= 8	126,067.34	0.01%	1	0.01%
8.5 < interest rate <= 9	620.48	0.00%	1	0.01%
Grand total	2,151,563,931.31	100.00%	18,697	100.00%

Interest rate review code				
Interest reset period	Outstanding	% Outstanding balance	Number of loans	% Number of loans
Annual	154,229,278.80	7.17%	1,299	6.95%
Not apply	1,134,849,295.52	52.75%	10,473	56.01%
Other	862,485,356.99	40.09%	6,925	37.04%
Grand total	2,151,563,931.31	100.00%	18,697	100.00%

Interest payment frequency				
Interest payment frequency	Outstanding	% Outstanding balance	Number of loans	% Number of loans
Annual	99,561,756.08	4.63%	1,340	7.17%
Monthly	1,815,502,339.44	84.38%	16,588	88.72%
Quaterly	192,879,528.17	8.96%	532	2.85%
Semi annually	43,620,307.62	2.03%	237	1.27%
Grand total	2,151,563,931.31	100.00%	18,697	100.00%

Current balance				
Current balance	Outstanding	% Outstanding balance	Number of loans	% Number of loans
0 < current balance <= 250000	1,044,161,204.30	48.53%	16,811	89.91%
250000 < current balance <= 500000	437,730,836.94	20.34%	1,278	6.84%
500000 < current balance <= 750000	185,031,965.90	8.60%	308	1.65%
750000 < current balance <= 1000000	107,856,047.99	5.01%	126	0.67%
1000000 < current balance <= 1250000	57,300,033.09	2.66%	51	0.27%
1250000 < current balance <= 1500000	43,292,670.41	2.01%	32	0.17%
1500000 < current balance <= 1750000	38,802,495.10	1.80%	24	0.13%
1750000 < current balance <= 2000000	33,276,232.21	1.55%	18	0.10%
2000000 < current balance <= 2250000	16,938,323.99	0.79%	8	0.04%
2250000 < current balance <= 2500000	11,896,877.10	0.55%	5	0.03%
2500000 < current balance <= 2750000	15,641,705.08	0.73%	6	0.03%
2750000 < current balance <= 3000000	14,292,008.84	0.66%	5	0.03%
3000000 < current balance <= 3250000	9,281,364.22	0.43%	3	0.02%
3250000 < current balance <= 3500000	6,780,388.51	0.32%	2	0.01%
3500000 < current balance <= 3750000	7,465,858.84	0.35%	2	0.01%
3750000 < current balance <= 4000000	11,450,611.34	0.53%	3	0.02%
4000000 < current balance <= 4250000	12,202,453.35	0.57%	3	0.02%
4250000 < current balance <= 4500000	4,312,303.76	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	0.28%	1	0.01%
6250000 < current balance <= 6500000	6,394,736.72	0.30%	1	0.01%
7250000 < current balance <= 7500000	14,690,106.19	0.68%	2	0.01%
8000000 < current balance <= 8250000	8,200,000.00	0.38%	1	0.01%
8250000 < current balance <= 8500000	8,250,000.20	0.38%	1	0.01%
10500000 < current balance <= 10750000	10,600,000.00	0.49%	1	0.01%
10750000 < current balance <= 11000000	11,000,000.00	0.51%	1	0.01%
18500000 < current balance <= 18750000	18,715,707.23	0.87%	1	0.01%
Grand total	2,151,563,931.31	100.00%	18,697	100.00%

Loan purpose				
Loan purpose	Outstanding	% Outstanding balance	Number of loans	% Number of loans
Construction Real Estate	17,611,353.71	0.82%	112	0.60%
Debt consolidation	24,325,711.05	1.13%	78	0.42%
Investment Mortgage	59,366,948.34	2.76%	597	3.19%
ND	21,066.99	0.00%	2	0.01%
Other	2,092,073.29	0.10%	74	0.40%
Purchase	1,637,765,782.85	76.12%	14,332	76.65%
Re-mortgage	224,295,008.99	10.42%	954	5.10%
Re-mortgage on Different Terms	4,353,293.44	0.20%	66	0.35%
Renovation	110,736,020.33	5.15%	1,843	9.86%
Working Capital	70,996,672.32	3.30%	639	3.42%
Grand total	2,151,563,931.31	100.00%	18,697	100.00%

Region				
Region	Outstanding	% Outstanding balance	Number of loans	% Number of loans
Brussels	174,456,647.49	8.11%	927	4.96%
Flanders	1,876,380,728.37	87.21%	16,883	90.30%
Wallonië	100,726,555.45	4.68%	887	4.74%
Grand total	2,151,563,931.31	100.00%	18,697	100.00%

Borrower PD class				
PD	Outstanding	% Outstanding balance	Number of loans	% Number of loans
	6,620,534.70	0.31%	49	0.26%
01	127,942,386.64	5.95%	1,739	9.30%
02	361,131,666.10	16.78%	4,558	24.38%
03	454,691,646.94	21.13%	3,845	20.56%
04	394,490,102.12	18.34%	3,047	16.30%
05	297,553,117.21	13.83%	2,067	11.06%
06	183,989,395.51	8.55%	1,245	6.66%
07	127,819,881.37	5.94%	820	4.39%
08	75,457,182.16	3.51%	550	2.94%
09	65,074,125.11	3.02%	447	2.39%

10	52,822,859.27	2.46%	315	1.68%
11	3,971,034.18	0.18%	15	0.08%
Grand total	2,151,563,931.31	100.00%	18,697	100.00%

Borrower segment				
Segment	Outstanding	% Outstanding balance	Number of loans	% Number of loans
BDR	329,668,762.43	15.32%	764	4.09%
PLN	1,821,895,168.88	84.68%	17,933	95.91%
Grand total	2,151,563,931.31	100.00%	18,697	100.00%

Industry				
Industry	Outstanding	% Outstanding balance	Number of loans	% Number of loans
Agriculture, farming, fishing	317,017,934.28	14.73%	4,275	22.86%
Authorities	11,282,843.01	0.52%	15	0.08%
Automotive	44,291,332.97	2.06%	363	1.94%
Aviation	355,403.76	0.02%	4	0.02%
Beverages	6,243,911.61	0.29%	20	0.11%
Building & construction	137,663,891.67	6.40%	1,569	8.39%
Chemicals	7,358,245.10	0.34%	50	0.27%
Consumer products	1,478,608.29	0.07%	16	0.09%
Distibution	321,140,668.16	14.93%	2,452	13.11%
Electricity	19,638,277.03	0.91%	54	0.29%
Electrotechnics	6,136,761.08	0.29%	59	0.32%
Finance and insurance	72,931,358.10	3.39%	624	3.34%
Food producers	60,256,262.33	2.80%	266	1.42%
Horeca	127,889,132.94	5.94%	921	4.93%
IT	6,028,903.20	0.28%	75	0.40%
Machinery & heavy equipment	6,230,338.89	0.29%	56	0.30%
Media	5,048,800.20	0.23%	59	0.32%
Metals	29,947,666.47	1.39%	267	1.43%
Oil, gas & other fuels	25,000.00	0.00%	1	0.01%
Paper & pulp	1,110,322.78	0.05%	10	0.05%
Real estate	340,640,256.64	15.83%	1,923	10.29%
Sector unknown	19,796,860.37	0.92%	396	2.12%
Services	549,423,581.93	25.54%	4,843	25.90%
Shipping	24,180,357.72	1.12%	62	0.33%
Telecom	829,275.52	0.04%	11	0.06%

Textile & apparel	4,724,833.74	0.22%	55	0.29%
Timber & wooden furniture	13,252,913.76	0.62%	112	0.60%
Traders	14,491,801.16	0.67%	131	0.70%
Water	2,148,388.60	0.10%	8	0.04%
Grand total	2,151,563,931.31	100.00%	18,697	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	0.87%	1	0.01%
PCW[[7M&9^97]O\$ _0)#R&	15,566,666.67	0.72%	4	0.02%
AL>#.#&:^=-_9=-V^Q*<?***	14,690,106.19	0.68%	2	0.01%
N1^"+L2\$, .HQC9DS?C;/&+	11,000,000.00	0.51%	1	0.01%
JLYKK7T.&3\64I0!6K IQ(10,600,000.00	0.49%	3	0.02%
OD"LZ!M_)8.Y;>)/ZG*F^!	8,250,000.20	0.38%	1	0.01%
FUJD%H020B"V)=AW<,!=;+	8,200,000.00	0.38%	1	0.01%
NJ%%VC=37Z0A:OJ8"X=%=#	6,982,574.43	0.32%	4	0.02%
F+CF>M>H/@31;BS*JU\$RD"	6,509,183.60	0.30%	3	0.02%
I(ZD1#NF8H`U&4#\UK7[J\$	6,394,736.72	0.30%	1	0.01%
P:M[3]LD1_)B.?Y>Z`ID*	6,000,000.00	0.28%	1	0.01%
K:AFB\42OS7^~7*4T=_P,	5,992,275.08	0.28%	15	0.08%
C:\$95(99T#62SS^5[48S%/	4,997,596.30	0.23%	2	0.01%
N\=5)TV*E).&'U9I-!53!	4,398,560.00	0.20%	2	0.01%
FJ*_7#P:-J/E<_SO4"C7!"	4,312,303.76	0.20%	1	0.01%
IB#1J*X])A9#E3HH<,N/=^	4,200,038.40	0.20%	2	0.01%
OO)"U=?^V-RJF(XQI@`ON'	4,178,348.89	0.19%	4	0.02%
AU^1-%"&Y(),@}\$;VCJG2-	4,155,692.96	0.19%	9	0.05%
EV'.G..X0?MWV^()?)_#P\0	4,125,000.00	0.19%	1	0.01%
PA8W]3<3HD7O9C,O3D%QU,	4,051,012.22	0.19%	1	0.01%
Others	1,998,244,128.66	92.87%	18,638	99.68%
Grand total	2,151,563,931.31	100.00%	18,697	100.00%