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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: April 2023

MONTHLY CALCULATION REPORT

Floating Rate Interest Period (31/03/23 - 30/04/23)

Monthly Total

The Loan Portfolio

Number of Loans

| | | |
|---|--------|--------|
| Beginning of Period | 13,541 | 13,541 |
| Scheduled Principal collected | 246 | 246 |
| Full Prepayments | 15 | 15 |
| Repurchased Loans | 0 | 0 |
| Defaulted Loans during period | 8 | 8 |
| Defaulted Loans reopend to normal | 0 | 0 |
| End of month | 13,272 | 13,272 |
| Delinquent Receivables at the end of the Monthly Calculation Period | 5 | 5 |
| | | 0 |

Outstanding Principal Amount of SME loans

| | | |
|--|------------------|------------------|
| Beginning of Period | 1,503,880,844.92 | 1,503,880,844.92 |
| Scheduled Principal collected | 25,180,152.20 | 25,180,152.20 |
| Full Prepayments | 9,028,120.45 | 9,028,120.45 |
| Partial Prepayments | 0.00 | 0.00 |
| Principal balance of repurchased loans | 0.00 | 0.00 |
| Principal balance of Defaulted Loans during the period | 1,173,699.45 | 1,173,699.45 |
| 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 | 1,468,498,872.82 | 1,468,498,872.82 |
| Principal balance of Delinquent Loans at the end of the Calculation Period | 1,144,232.09 | 1,144,232.09 |
| Net Principal Balance of Defaulted Loans at the end of the Calculation period (net after recovery) | 15,718,043.07 | 15,718,043.07 |
| Write-off defaulted loans | 167,696.85 | 167,696.85 |
| Balance of Non Defaulted Loans | 1,468,498,872.82 | 1,468,498,872.82 |
| Balance of Non Delinquent Loans | 1,467,354,640.73 | 1,467,354,640.73 |
| Balance of reopened Loans | 0.00 | |

| | | Floating Rate Interest Period (31/03/23 - 30/04/23) | |
|---|---------------|---|---------------------|
| Cash Flows | | Monthly Total | |
| Monthly Cash Flows | | | |
| Principal Available Amount: | | | |
| Previously Principal Available Amount | 5,832.19 | | 5,832.19 |
| Principal Receipts | | | |
| Repayment of principal | 25,180,152.20 | | 25,180,152.20 |
| Prepayment in full of principal | 9,028,120.45 | | 9,028,120.45 |
| 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 | 1,173,699.45 | | 1,173,699.45 |
| Principal Available Amount | 35,387,804.29 | | 35,387,804.29 |
| Notes Interest Available Amount | | | |
| Revenue Receipts | | | |
| Interest, including penalty interest, sundries, on SME Receivables | 3,463,423.22 | | 3,463,423.22 |
| 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 | 327,926.76 | | 327,926.76 |
| Amounts to be drawn from the Reserve Account on MPD | 0.00 | | 0.00 |
| Amounts to be received from the Swap on MPD | 2,826,581.66 | | 2,826,581.66 |
| 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 | | | 6,617,931.64 |

Floating Rate Interest Period (31/03/23 - 30/04/23)

Monthly Total

| Swap Calculation | | | |
|------------------------|---|-------------------------|---------------------|
| | Loan Invest Pays: (A-B)*C | | 1,948,769.63 |
| with | | | |
| A | the sum of | | |
| | the aggregate amount of interests received during the preceding Monthly Calculation Period | 3,463,423.22 | |
| | 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 | 3,463,423.22 | |
| B | less | | |
| | 0,25% Excess Margin on a monthly basis applied to the aggregate outstanding amount of SME receivables (ex defaulted and d the operating expenses set out in items (i) to (iv) in the Interest Priority of Payments | 313,308.51 69,628.24 | |
| | Total B | 382,936.75 | |
| C | multiplied by the ratio of: | | |
| | the principal outstanding amount of the Notes | 986,475,683.20 | |
| | 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 | 986,475,683.20 | |
| | plus the outstanding amount of the Subordinated Loan | 572,880,000.00 | |
| | minus the outstanding amount on the Subordinated Loan Principal Deficiency Ledger | 0.00 | |
| | Total C | 0.633 | |
| | Loan Invest Receives: (D*E) | | 2,826,581.66 |
| with | | | |
| D | 1 month Euribor (Actual/360) | 2.934% | |
| | plus spread | 0.750% | |
| | Total D | 3.684% | |
| E | multiplied by | | |
| | the Principal Outstanding Amount of the Notes | 986,475,683.20 | |
| | minus | | |
| | the balance of the Notes Principal Deficiency Ledger | 0.00 | |
| | Total E | 986,475,683.20 | |
| | Swap Payment Date | 15/05/23 | 15/05/23 |
| Swap Collateral Amount | | | |
| | Collateral Amount | | |
| | Collateral at the end of the month | | |
| | Collateral Type | | securities/cash |

Floating Rate Interest Period (31/03/23 - 30/04/23)

Monthly Total

| Monthly Cash Flow Allocation | | |
|---|---------------|---------------|
| Principal | | |
| Principal Available Amount | 35,387,804.29 | 35,387,804.29 |
| Following Amortisation or Optional redemption | | |
| Notes | 35,374,080.00 | 0.00 |
| Subordinated Loan | 0.00 | 0.00 |
| Expenses on Subordinated Loan | 0.00 | 0.00 |

| Interest | | |
|---|--|---------------------|
| Total Funds Available | | 6,617,931.64 |
| 1 Issuers Directors | | 0.00 |
| 2 Administrator fees | | 0.00 |
| 3 Security Agent | | 0.00 |
| 4 Other Issuer fees | Intertrust fee | 0.00 |
| PWC | | 0.00 |
| Factuur Intertrust | Fitch | 17,250.00 |
| Factuur Intertrust | Servicing | 62,661.70 |
| Paying Agent | Factuur Intertrust | 2,975.84 |
| | Factuur AIG | -13,259.30 |
| | FSMA | 0.00 |
| | Servicing Fee | 0.00 |
| | Insurance | 0.00 |
| | Paying Agent | 0.00 |
| | Kosten accountantsverklaring | 0.00 |
| | Factuur DBRS | 0.00 |
| | Auditors cost | 0.00 |
| | Other Issuer Costs and Expenses | 0.00 |
| | Bank Charges + SBV kosten | 0.00 |
| | Rating Agency: DBRS/Fitch | 0.00 |
| | PWC | 0.00 |
| | Rent: Accesso | 0.00 |
| | Social security / Taxes | 0.00 |
| 5 Pari-passu | CTIF | 0.00 |
| | Class A notes interest due and payable | 2,826,581.66 |
| | Swap Counterparty payments | 1,948,769.63 |
| 6 Principal Deficiency - Notes | | 0.00 |
| 7 Payment to Reserve Fund for replenishment | | 0.00 |
| 8 Interest on Subordinated Loan | | 599,086.00 |
| 9 Principal Deficiency - Subordinated loan | | 1,173,699.45 |
| 10 Payment to Risk Mitigation Deposit for replenishment | | 0.00 |
| 11 Swap Counterparty Default Payment | | 0.00 |
| 12 Interest and Principal on Expense Subordinated Loan | | 0.00 |
| 13 Dividends to Shareholders | | 166.66 |
| 14 DPP | | 0.00 |

Floating Rate Interest Period (31/03/23 - 30/04/23)

Monthly Total

| Capital structure | | |
|---|----------|----------------|
| <u>Notes</u> | | |
| Number of Notes | | 15,680.00 |
| Outstanding balance at the beginning of the month | | 986,475,683.20 |
| Outstanding balance at the end of the month | | 951,101,603.20 |
| Bond - Factor at the beginning of the month | | 0.25165196 |
| Bond - Factor at the end of the month | | 0.24262796 |
| Annual interest rate for the period | | 3.68400% |
| Interest payable for the month paid on | 15/05/23 | 2,826,581.66 |
| Rating (Moody's) | | Aaa(sf) |
| Rating (Fitch) | | AAAsf |
| <u>Subordinated Loan</u> | | |
| Outstanding balance at the beginning of the month | | 572,880,000.00 |
| Outstanding balance at the end of the month | | 572,880,000.00 |
| Lending - Factor at the beginning of the month | | 0.33 |
| Lending - Factor at the end of the month | | 0.33 |
| Annual interest rate for the period | | 3.93400% |
| Interest payable for the month paid on | 15/05/23 | 599,086.00 |

| 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 (31/03/23 - 30/04/23)
Monthly Total

| Balance Sheet | | |
|---|-------------------------|-------------------------|
| Assets | | |
| Outstanding principal amount of SME Loans (end of period) | 1,468,498,872.82 | 1,468,498,872.82 |
| Reserve Fund (end of period) | 56,000,000.00 | 56,000,000.00 |
| Cash on account after roll over | 13,724.29 | 13,724.29 |
| Total | 1,524,512,597.11 | 1,524,512,597.11 |
| Liabilities | | |
| Notes outstanding balance at the end of period | 951,101,603.20 | 951,101,603.20 |
| Subordinated Loan outstanding at the end of the period | 572,880,000.00 | 572,880,000.00 |
| Expenses Subordinated Loan outstanding at the end of period | 0.00 | 0.00 |
| Total | 1,523,981,603.20 | 1,523,981,603.20 |

Performance data

| Defaults and delinquencies | | |
|---|---------------|---------------|
| Cumulative Gross Defaults at the beginning of the period | | 56,647,493.99 |
| Principal balance of Defaulted Loans during the period | 1,173,699.45 | |
| Cumulative Gross Defaults at the end of the period | 57,821,193.44 | 57,821,193.44 |
| Cumulative Gross Defaults as % of original loan balance (%) | 1.03252% | 1.03252% |
| Cumulative Gross Defaults as % of current loan balance (%) | 3.84480% | 3.84480% |
| Aggregate amount of Delinquent Loans | 1,144,232.09 | 1,144,232.09 |
| Current Delinquencies as % of initial loan balance (%) | 0.02803% | 0.02803% |
| Current Delinquencies as % of current loan balance (%) | 0.07792% | 0.07792% |

| Principal Deficiency Ledger (PDL) | | |
|---|--|---------------|
| PDL balance at the beginning of the period | | 0.00 |
| Amounts to be credited to the Principal Deficiency Ledger | | -1,173,699.45 |
| Interest waterfall payment to the PDL | | 1,173,699.45 |
| 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 (31/03/23 - 30/04/23)

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) |
| | 8 | 1,173,699.45 | 0.0780% |

| Recovery Statistics | | | |
|---------------------|---|--|--|
| | Recoveries on Defaulted loans since closing | Recoveries as a percentage of Principal Outstanding on Defaulted Loans (%) | |
| | 731,137.62 | 1.26% | |

| Prepayments as a % of current balance for reference period | | | |
|--|----------|----------|------------|
| | | | Annualised |
| | 0.60032% | 0.00000% | 7.2039% |

| 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: April 2023

Summary

| Date | Number of debtors | Number of loans | Outstanding balance | Average outstanding balance / borrower |
|------------|-------------------|-----------------|---------------------|--|
| 30/04/2023 | 9,306 | 13,272 | 1,468,498,872.82 | 157,801.30 |

| Orgination date | | | | | |
|--------------------|-------------------------|-----------------------|-----------------|-------------------|--|
| Orgination date | Outstanding | % Outstanding balance | Number of loans | % Number of loans | |
| 2003 | 1,526,737.18 | 0.10% | 80 | 0.60% | |
| 2004 | 6,479,864.79 | 0.44% | 126 | 0.95% | |
| 2005 | 16,106,180.46 | 1.10% | 300 | 2.26% | |
| 2006 | 34,848,989.96 | 2.37% | 398 | 3.00% | |
| 2007 | 47,379,613.07 | 3.23% | 555 | 4.18% | |
| 2008 | 72,258,488.42 | 4.92% | 1,120 | 8.44% | |
| 2009 | 80,906,251.08 | 5.51% | 1,141 | 8.60% | |
| 2010 | 111,510,378.69 | 7.59% | 1,201 | 9.05% | |
| 2011 | 164,300,931.35 | 11.19% | 1,333 | 10.04% | |
| 2012 | 157,929,116.35 | 10.75% | 1,296 | 9.76% | |
| 2013 | 103,410,271.84 | 7.04% | 901 | 6.79% | |
| 2014 | 104,571,839.90 | 7.12% | 984 | 7.41% | |
| 2015 | 178,747,559.30 | 12.17% | 1,140 | 8.59% | |
| 2016 | 352,607,702.14 | 24.01% | 2,482 | 18.70% | |
| 2017 | 35,914,948.29 | 2.45% | 215 | 1.62% | |
| Grand total | 1,468,498,872.82 | 100.00% | 13,272 | 100.00% | |

| Initial maturity (months) | | | | | |
|-------------------------------|-------------------------|-----------------------|-----------------|-------------------|--|
| Initial maturity | Outstanding | % Outstanding balance | Number of loans | % Number of loans | |
| 0 < initial maturity <= 60 | 104,974,683.57 | 7.15% | 2,761 | 20.80% | |
| 60 < initial maturity <= 120 | 461,398,993.78 | 31.42% | 4,459 | 33.60% | |
| 120 < initial maturity <= 180 | 525,946,428.71 | 35.82% | 3,714 | 27.98% | |
| 180 < initial maturity <= 240 | 320,715,792.63 | 21.84% | 2,206 | 16.62% | |
| 240 < initial maturity <= 300 | 53,297,719.13 | 3.63% | 124 | 0.93% | |
| 300 < initial maturity <= 360 | 2,165,255.00 | 0.15% | 8 | 0.06% | |
| Grand total | 1,468,498,872.82 | 100.00% | 13,272 | 100.00% | |

| Seasoning (months) | | | | |
|---------------------------|-------------------------|------------------------------|------------------------|--------------------------|
| Seasoning | Outstanding | % Outstanding balance | Number of loans | % Number of loans |
| 0 < seasoning <= 60 | 913,637,035.37 | 62.22% | 8,026 | 60.47% |
| 60 < seasoning <= 120 | 287,566,180.78 | 19.58% | 2,119 | 15.97% |
| 120 < seasoning <= 180 | 227,894,459.46 | 15.52% | 2,528 | 19.05% |
| 180 < seasoning <= 240 | 39,401,197.21 | 2.68% | 599 | 4.51% |
| Grand total | 1,468,498,872.82 | 100.00% | 13,272 | 100.00% |

| Final maturity date | | | | |
|------------------------------|-------------------------|------------------------------|------------------------|--------------------------|
| Maturity date | Outstanding | % Outstanding balance | Number of loans | % Number of loans |
| 2020 < maturity date <= 2025 | 124,883,149.80 | 8.50% | 4,076 | 30.71% |
| 2025 < maturity date <= 2030 | 662,137,781.68 | 45.09% | 6,080 | 45.81% |
| 2030 < maturity date <= 2035 | 545,315,537.14 | 37.13% | 2,652 | 19.98% |
| 2035 < maturity date <= 2040 | 123,294,301.43 | 8.40% | 439 | 3.31% |
| 2040 < maturity date <= 2045 | 12,075,880.72 | 0.82% | 22 | 0.17% |
| 2045 < maturity date <= 2050 | 792,222.05 | 0.05% | 3 | 0.02% |
| Grand total | 1,468,498,872.82 | 100.00% | 13,272 | 100.00% |

| Principal payment frequency | | | | |
|------------------------------------|-------------------------|------------------------------|------------------------|--------------------------|
| Principal payment frequency | Outstanding | % Outstanding balance | Number of loans | % Number of loans |
| Annual | 69,797,826.87 | 4.75% | 961 | 7.24% |
| Bullet | 7,129,765.21 | 0.49% | 34 | 0.26% |
| Monthly | 1,257,308,808.53 | 85.62% | 11,718 | 88.29% |
| Quarterly | 110,227,738.44 | 7.51% | 385 | 2.90% |
| Semi annually | 24,034,733.77 | 1.64% | 174 | 1.31% |
| Grand total | 1,468,498,872.82 | 100.00% | 13,272 | 100.00% |

| Principal payment type | | | | |
|-------------------------------|-------------------------|------------------------------|------------------------|--------------------------|
| Principal payment type | Outstanding | % Outstanding balance | Number of loans | % Number of loans |
| Bullet | 7,129,765.21 | 0.49% | 34 | 0.26% |
| French | 1,001,473,583.82 | 68.20% | 8,341 | 62.85% |
| Linear | 459,895,523.79 | 31.32% | 4,897 | 36.90% |
| Grand total | 1,468,498,872.82 | 100.00% | 13,272 | 100.00% |

| Interest rate | | | | |
|--------------------------|-------------------------|-----------------------|-----------------|-------------------|
| Interest rate | Outstanding | % Outstanding balance | Number of loans | % Number of loans |
| 0 < interest rate <= 0.5 | 5,978,677.68 | 0.41% | 51 | 0.38% |
| 0.5 < interest rate <= 1 | 64,554,844.09 | 4.40% | 464 | 3.50% |
| 1 < interest rate <= 1.5 | 227,589,007.81 | 15.50% | 1,738 | 13.10% |
| 1.5 < interest rate <= 2 | 241,041,399.40 | 16.41% | 2,234 | 16.83% |
| 2 < interest rate <= 2.5 | 181,518,877.29 | 12.36% | 1,354 | 10.20% |
| 2.5 < interest rate <= 3 | 113,203,886.81 | 7.71% | 923 | 6.95% |
| 3 < interest rate <= 3.5 | 87,150,854.09 | 5.93% | 735 | 5.54% |
| 3.5 < interest rate <= 4 | 114,611,926.24 | 7.80% | 952 | 7.17% |
| 4 < interest rate <= 4.5 | 123,341,713.13 | 8.40% | 1,112 | 8.38% |
| 4.5 < interest rate <= 5 | 152,205,685.59 | 10.36% | 1,658 | 12.49% |
| 5 < interest rate <= 5.5 | 103,331,852.01 | 7.04% | 1,275 | 9.61% |
| 5.5 < interest rate <= 6 | 40,978,882.03 | 2.79% | 626 | 4.72% |
| 6 < interest rate <= 6.5 | 8,575,950.37 | 0.58% | 117 | 0.88% |
| 6.5 < interest rate <= 7 | 2,801,969.45 | 0.19% | 23 | 0.17% |
| 7 < interest rate <= 7.5 | 1,370,122.91 | 0.09% | 6 | 0.05% |
| 7.5 < interest rate <= 8 | 118,895.06 | 0.01% | 2 | 0.02% |
| 8 < interest rate <= 8.5 | 81,733.86 | 0.01% | 1 | 0.01% |
| 8.5 < interest rate <= 9 | 42,595.00 | 0.00% | 1 | 0.01% |
| Grand total | 1,468,498,872.82 | 100.00% | 13,272 | 100.00% |

| Interest rate review code | | | | |
|---------------------------|-------------------------|-----------------------|-----------------|-------------------|
| Interest reset period | Outstanding | % Outstanding balance | Number of loans | % Number of loans |
| Annual | 98,274,712.67 | 6.69% | 917 | 6.91% |
| Not apply | 761,979,366.81 | 51.89% | 6,822 | 51.40% |
| Other | 608,244,793.34 | 41.42% | 5,533 | 41.69% |
| Grand total | 1,468,498,872.82 | 100.00% | 13,272 | 100.00% |

| Interest payment frequency | | | | |
|-----------------------------------|-------------------------|------------------------------|------------------------|--------------------------|
| Interest payment frequency | Outstanding | % Outstanding balance | Number of loans | % Number of loans |
| Annual | 66,894,554.50 | 4.56% | 940 | 7.08% |
| Monthly | 1,267,236,625.86 | 86.29% | 11,766 | 88.65% |
| Quarterly | 110,889,816.73 | 7.55% | 385 | 2.90% |
| Semi annually | 23,477,875.73 | 1.60% | 181 | 1.36% |
| Grand total | 1,468,498,872.82 | 100.00% | 13,272 | 100.00% |

| Current balance | | | | |
|--|-------------------------|------------------------------|------------------------|--------------------------|
| Current balance | Outstanding | % Outstanding balance | Number of loans | % Number of loans |
| 0 < current balance <= 250000 | 775,671,296.76 | 52.82% | 12,028 | 90.63% |
| 250000 < current balance <= 500000 | 297,612,750.05 | 20.27% | 869 | 6.55% |
| 500000 < current balance <= 750000 | 120,266,943.25 | 8.19% | 199 | 1.50% |
| 750000 < current balance <= 1000000 | 63,145,935.44 | 4.30% | 74 | 0.56% |
| 1000000 < current balance <= 1250000 | 44,302,986.17 | 3.02% | 39 | 0.29% |
| 1250000 < current balance <= 1500000 | 17,647,839.07 | 1.20% | 13 | 0.10% |
| 1500000 < current balance <= 1750000 | 22,575,753.39 | 1.54% | 14 | 0.11% |
| 1750000 < current balance <= 2000000 | 14,739,179.65 | 1.00% | 8 | 0.06% |
| 2000000 < current balance <= 2250000 | 4,362,116.89 | 0.30% | 2 | 0.02% |
| 2250000 < current balance <= 2500000 | 9,465,507.21 | 0.64% | 4 | 0.03% |
| 2500000 < current balance <= 2750000 | 7,921,666.38 | 0.54% | 3 | 0.02% |
| 2750000 < current balance <= 3000000 | 14,376,540.33 | 0.98% | 5 | 0.04% |
| 3000000 < current balance <= 3250000 | 3,158,596.98 | 0.22% | 1 | 0.01% |
| 3250000 < current balance <= 3500000 | 10,193,449.10 | 0.69% | 3 | 0.02% |
| 3500000 < current balance <= 3750000 | 14,699,168.87 | 1.00% | 4 | 0.03% |
| 4250000 < current balance <= 4500000 | 4,263,157.76 | 0.29% | 1 | 0.01% |
| 6250000 < current balance <= 6500000 | 12,760,235.37 | 0.87% | 2 | 0.02% |
| 6750000 < current balance <= 7000000 | 7,000,000.00 | 0.48% | 1 | 0.01% |
| 7250000 < current balance <= 7500000 | 7,425,000.26 | 0.51% | 1 | 0.01% |
| 16750000 < current balance <= 17000000 | 16,910,749.89 | 1.15% | 1 | 0.01% |
| Grand total | 1,468,498,872.82 | 100.00% | 13,272 | 100.00% |

| Loan purpose | | | | |
|--------------------------------|-------------------------|-----------------------|-----------------|-------------------|
| Loan purpose | Outstanding | % Outstanding balance | Number of loans | % Number of loans |
| Construction Real Estate | 12,794,990.05 | 0.87% | 91 | 0.69% |
| Debt consolidation | 14,696,737.95 | 1.00% | 57 | 0.43% |
| Investment Mortgage | 26,776,080.88 | 1.82% | 299 | 2.25% |
| Other | 734,146.75 | 0.05% | 36 | 0.27% |
| Purchase | 1,163,883,275.66 | 79.26% | 10,555 | 79.53% |
| Re-mortgage | 146,958,912.79 | 10.01% | 661 | 4.98% |
| Re-mortgage on Different Terms | 3,023,275.11 | 0.21% | 51 | 0.38% |
| Renovation | 75,220,743.64 | 5.12% | 1,228 | 9.25% |
| Working Capital | 24,410,709.99 | 1.66% | 294 | 2.22% |
| Grand total | 1,468,498,872.82 | 100.00% | 13,272 | 100.00% |

| Region | | | | |
|--------------------|-------------------------|-----------------------|-----------------|-------------------|
| Region | Outstanding | % Outstanding balance | Number of loans | % Number of loans |
| Brussels | 128,832,846.31 | 8.77% | 674 | 5.08% |
| Flanders | 1,275,231,349.67 | 86.84% | 11,980 | 90.27% |
| Wallonië | 64,434,676.84 | 4.39% | 618 | 4.66% |
| Grand total | 1,468,498,872.82 | 100.00% | 13,272 | 100.00% |

| Borrower PD class | | | | |
|-------------------|----------------|-----------------------|-----------------|-------------------|
| PD | Outstanding | % Outstanding balance | Number of loans | % Number of loans |
| | 3,998,138.11 | 0.27% | 36 | 0.27% |
| 01 | 123,600,325.52 | 8.42% | 1,694 | 12.76% |
| 02 | 190,164,762.60 | 12.95% | 2,173 | 16.37% |
| 03 | 295,972,224.67 | 20.15% | 2,812 | 21.19% |
| 04 | 273,011,872.18 | 18.59% | 2,332 | 17.57% |
| 05 | 210,278,769.78 | 14.32% | 1,595 | 12.02% |
| 06 | 140,243,710.73 | 9.55% | 1,003 | 7.56% |
| 07 | 86,692,695.04 | 5.90% | 654 | 4.93% |

| | | | | |
|--------------------|-------------------------|----------------|---------------|----------------|
| 08 | 53,231,050.63 | 3.62% | 421 | 3.17% |
| 09 | 45,270,698.59 | 3.08% | 399 | 3.01% |
| 10 | 45,201,689.00 | 3.08% | 147 | 1.11% |
| 11 | 832,935.97 | 0.06% | 6 | 0.05% |
| Grand total | 1,468,498,872.82 | 100.00% | 13,272 | 100.00% |

| Borrower segment | | | | |
|-------------------------|-------------------------|------------------------------|------------------------|--------------------------|
| Segment | Outstanding | % Outstanding balance | Number of loans | % Number of loans |
| BDR | 193,775,909.87 | 13.20% | 548 | 4.13% |
| PLN | 1,274,722,962.95 | 86.80% | 12,724 | 95.87% |
| Grand total | 1,468,498,872.82 | 100.00% | 13,272 | 100.00% |

| Industry | | | | |
|-------------------------------|--------------------|------------------------------|------------------------|--------------------------|
| Industry | Outstanding | % Outstanding balance | Number of loans | % Number of loans |
| Agriculture, farming, fishing | 228,139,458.64 | 15.54% | 3,075 | 23.17% |
| Authorities | 9,101,254.26 | 0.62% | 14 | 0.11% |
| Automotive | 25,448,123.14 | 1.73% | 221 | 1.67% |
| Aviation | 304,308.34 | 0.02% | 2 | 0.02% |
| Beverages | 4,566,176.94 | 0.31% | 15 | 0.11% |
| Building & construction | 97,641,459.16 | 6.65% | 1,096 | 8.26% |
| Chemicals | 3,753,475.41 | 0.26% | 32 | 0.24% |
| Consumer products | 856,497.94 | 0.06% | 11 | 0.08% |
| Distribution | 227,298,546.44 | 15.48% | 1,757 | 13.24% |
| Electricity | 14,070,080.19 | 0.96% | 38 | 0.29% |
| Electrotechnics | 3,525,179.09 | 0.24% | 29 | 0.22% |
| Finance and insurance | 45,220,365.09 | 3.08% | 417 | 3.14% |
| Food producers | 35,534,120.44 | 2.42% | 181 | 1.36% |
| Horeca | 94,531,433.92 | 6.44% | 650 | 4.90% |
| IT | 2,947,594.62 | 0.20% | 45 | 0.34% |
| Machinery & heavy equipment | 5,104,978.12 | 0.35% | 39 | 0.29% |
| Media | 3,451,687.90 | 0.24% | 39 | 0.29% |
| Metals | 22,451,663.03 | 1.53% | 186 | 1.40% |
| Paper & pulp | 113,638.27 | 0.01% | 3 | 0.02% |
| Real estate | 239,824,273.31 | 16.33% | 1,523 | 11.48% |

| | | | | |
|---------------------------|-------------------------|----------------|---------------|----------------|
| Sector unknown | 13,677,018.66 | 0.93% | 274 | 2.06% |
| Services | 356,011,391.28 | 24.24% | 3,381 | 25.47% |
| Shipping | 9,366,620.95 | 0.64% | 36 | 0.27% |
| Telecom | 400,799.09 | 0.03% | 5 | 0.04% |
| Textile & apparel | 3,029,731.84 | 0.21% | 39 | 0.29% |
| Timber & wooden furniture | 10,421,267.70 | 0.71% | 71 | 0.53% |
| Traders | 10,233,902.81 | 0.70% | 88 | 0.66% |
| Water | 1,473,826.24 | 0.10% | 5 | 0.04% |
| Grand total | 1,468,498,872.82 | 100.00% | 13,272 | 100.00% |

Exposure to 20 biggest borrowers

| Borrower | Outstanding | % Outstanding balance | Number of loans | % Number of loans |
|--------------------------|-------------------------|----------------------------------|----------------------------|------------------------------|
| JU;U[2L<T&EBUNV+)M]('& | 16,910,749.89 | 1.15% | 1 | 0.01% |
| AL>#. +&:^=-V^Q*<?** | 12,760,235.37 | 0.87% | 2 | 0.02% |
| OD"LZ!M_)8.Y;>)/ZG*F^! | 7,425,000.26 | 0.51% | 1 | 0.01% |
| FUJD%H020B"V)=AW<,!=;+ | 7,000,000.00 | 0.48% | 1 | 0.01% |
| NJ%%VC=37Z0A:OJ8"X=%=# | 6,313,681.47 | 0.43% | 4 | 0.03% |
| I(ZD1#NF8H`U&4#\UK7[J\$ | 4,263,157.76 | 0.29% | 1 | 0.01% |
| N\=5)TV*E).&'U9I-I53!, | 4,134,080.00 | 0.28% | 2 | 0.02% |
| IB#1J*X])A9#E3HH<,N/= | 3,813,948.26 | 0.26% | 2 | 0.02% |
| FJ*_7#P:-J/E<_SO4"C7!" | 3,737,333.71 | 0.25% | 1 | 0.01% |
| OHIX3_9V8T;[SP5S>7[R1\$ | 3,668,001.68 | 0.25% | 1 | 0.01% |
| AU^1-%"&Y(),@\$];VCJG2- | 3,662,079.66 | 0.25% | 8 | 0.06% |
| L%]IA:/IV?[1W\F^Y!%XD0 | 3,602,809.84 | 0.25% | 1 | 0.01% |
| C:\$95(99T#62SS^5[48S%/ | 3,567,264.40 | 0.24% | 2 | 0.02% |
| OO)"U=?^V-RJF(XQI@`0N' | 3,450,715.88 | 0.23% | 4 | 0.03% |
| D8!04"Z6=C^?)@YIRC;RE- | 3,437,544.37 | 0.23% | 1 | 0.01% |
| G&W79O#O/O)%2-\1Y:8N00 | 3,358,023.55 | 0.23% | 1 | 0.01% |
| APJD]C8N/\$.PB*3!LJOJ% | 3,158,596.98 | 0.22% | 1 | 0.01% |
| DQYZ0;<M7BY,W&)9ZLK.=/ | 3,155,651.17 | 0.21% | 2 | 0.02% |
| E,.3T=EUI#M+I[XVE!8K?! | 3,016,176.67 | 0.21% | 2 | 0.02% |
| EV'.G..X0?MWWV^())?_#P\0 | 3,000,000.00 | 0.20% | 1 | 0.01% |
| Others | 1,365,063,821.90 | 92.96% | 13,233 | 99.71% |
| Grand total | 1,468,498,872.82 | 100.00% | 13,272 | 100.00% |