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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: January 2024

MONTHLY CALCULATION REPORT

Floating Rate Interest Period (31/12/23 - 31/01/24)

Monthly Total

The Loan Portfolio

Number of Loans

Beginning of Period	11,476	11,476
Scheduled Principal collected	147	147
Full Prepayments	17	17
Repurchased Loans	0	0
Defaulted Loans during period	1	1
Defaulted Loans reopend to normal	1	1
End of month	11,312	11,312
Delinquent Receivables at the end of the Monthly Calculation Period	16	16
		0

Outstanding Principal Amount of SME loans

Beginning of Period	1,217,514,701.16	1,217,514,701.16
Scheduled Principal collected	19,290,563.50	19,290,563.50
Full Prepayments	3,344,908.85	3,344,908.85
Partial Prepayments	0.00	0.00
Principal balance of repurchased loans	0.00	0.00
Principal balance of Defaulted Loans during the period	17,014.97	17,014.97
Full Prepayment difference (principal)	0.00	0.00
Reopening of defaulted loans (default becomes normal again)	28,195.00	28,195.00
Interest capitalisation (interest becomes principal)	0.00	0.00
End of Period	1,194,890,408.84	1,194,890,408.84
Principal balance of Delinquent Loans at the end of the Calculation Period	3,919,547.99	3,919,547.99
Net Principal Balance of Defaulted Loans at the end of the Calculation period (net after recovery)	10,933,189.27	10,933,189.27
Write-off defaulted loans	3,994.26	3,994.26
Balance of Non Defaulted Loans	1,194,890,408.84	1,194,890,408.84
Balance of Non Delinquent Loans	1,190,970,860.85	1,190,970,860.85
Balance of reopened Loans	28,195.00	

Floating Rate Interest Period (31/12/23 - 31/01/24)

Monthly Total

Cash Flows

Monthly Cash Flows

Principal Available Amount:

Previously Principal Available Amount	9,385.94	9,385.94
Principal Receipts		
Repayment of principal	19,290,563.50	19,290,563.50
Prepayment in full of principal	3,344,908.85	3,344,908.85
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	17,014.97	17,014.97
Principal Available Amount	22,661,873.26	22,661,873.26

Notes Interest Available Amount

Revenue Receipts		
Interest, including penalty interest, sundries, on SME Receivables	3,169,157.37	3,169,157.37
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	58,293.66	58,293.66
Amounts to be drawn from the Reserve Account on MPD	0.00	0.00
Amounts to be received from the Swap on MPD	2,789,931.69	2,789,931.69
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

6,017,382.72

Floating Rate Interest Period (31/12/23 - 31/01/24)

Monthly Total

Swap Calculation		
	Loan Invest Pays: (A-B)*C	1,564,999.92
with		
A	the sum of	
	the aggregate amount of interests received during the preceding Monthly Calculation Period	3,169,157.37
	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	3,169,157.37
B	less	
	0,25% Excess Margin on a monthly basis applied to the aggregate outstanding amount of SME receivables (ex defaulted and d	253,648.90
	the operating expenses set out in items (i) to (iv) in the Interest Priority of Payments	69,285.95
	Total B	322,934.85
C	multiplied by the ratio of:	
	the principal outstanding amount of the Notes	699,766,883.20
	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 Princpal Deficiency Ledger	699,766,883.20
	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	0.550
	Loan Invest Receives: (D*E)	2,789,931.69
with		
D	1 month Euribor (Actual/360)	3.880%
	plus spread	0.750%
	Total D	4.630%
E	multiplied by	
	the Principal Outstanding Amount of the Notes	699,766,883.20
	minus	
	the balance of the Notes Principal Deficiency Ledger	0.00
	Total E	699,766,883.20
	Swap Payment Date	15/02/2024 15/02/2024

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

Internal

Floating Rate Interest Period (31/12/23 - 31/01/24)

Monthly Total

Monthly Cash Flow Allocation			
Principal			
Principal Available Amount		22,661,873.26	22,661,873.26
Following Amortisation or Optional redemption			
	Notes	22,657,600.00	0.00
	Subordinated Loan	0.00	0.00
	Expenses on Subordinated Loan	0.00	0.00

Interest			
Total Funds Available			6,017,382.72
1 Issuers Directors		0.00	0.00
2 Administrator fees		0.00	0.00
3 Security Agent		0.00	0.00
4 Other Issuer fees	Intertrust fee	0.00	0.00
	PWC	0.00	0.00
	Factuur Intertrust	0.00	0.00
	Fitch	0.00	0.00
	Servicing	52,420.77	52,420.77
	Factuur Intertrust	16,865.18	16,865.18
	Factuur AIG	0.00	0.00
	FSMA	0.00	0.00
	Servicing Fee	0.00	0.00
	Factuur Accesso	0.00	0.00
	Paying Agent	0.00	0.00
	Kosten accountantsverklaring	0.00	0.00
	Factuur NBB	0.00	0.00
	Auditors cost	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	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	2,789,931.69	2,789,931.69
	Swap Counterparty payments	1,564,999.92	1,564,999.92
6 Principal Deficiency - Notes		0.00	0.00
7 Payment to Reserve Fund for replenishment		0.00	0.00
8 Interest on Subordinated Loan		863,298.33	863,298.33
9 Principal Defecency - Subordinated loan		17,014.97	17,014.97
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		712,685.20	712,685.20

Floating Rate Interest Period (31/12/23 - 31/01/24)

Monthly Total

Capital structure		
<u>Notes</u>		
Number of Notes		15,680.00
Outstanding balance at the beginning of the month		699,766,883.20
Outstanding balance at the end of the month		677,109,283.20
Bond - Factor at the beginning of the month		0.17851196
Bond - Factor at the end of the month		0.17273196
Annual interest rate for the period		4.63000%
Interest payable for the month paid on	15/02/2024	2,789,931.69
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		1.75000%
Interest payable for the month paid on	15/02/2024	863,298.33

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 (31/12/23 - 31/01/24)
Monthly Total

Balance Sheet		
Assets		
Outstanding principal amount of SME Loans (end of period)	1,194,890,408.84	1,194,890,408.84
Reserve Fund (end of period)	56,000,000.00	56,000,000.00
Cash on account after roll over	4,273.26	4,273.26
Total	1,250,894,682.10	1,250,894,682.10
Liabilities		
Notes outstanding balance at the end of period	677,109,283.20	677,109,283.20
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	1,249,989,283.20	1,249,989,283.20

Performance data

Defaults and delinquencies		
Cumulative Gross Defaults at the beginning of the period		59,610,770.56
Principal balance of Defaulted Loans during the period	17,014.97	
Cumulative Gross Defaults at the end of the period	59,627,785.53	59,627,785.53
Cumulative Gross Defaults as % of original loan balance (%)	1.06478%	1.06478%
Cumulative Gross Defaults as % of current loan balance (%)	4.89750%	4.89750%
Aggregate amount of Delinquent Loans	3,919,547.99	3,919,547.99
Current Delinquencies as % of initial loan balance (%)	0.09603%	0.09603%
Current Delinquencies as % of current loan balance (%)	0.32803%	0.32803%

Principal Deficiency Ledger (PDL)		
PDL balance at the beginning of the period		0.00
Amounts to be credited to the Principal Deficiency Ledger		-17,014.97
Interest waterfall payment to the PDL		17,014.97
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 (31/12/23 - 31/01/24)

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)
	1	17,014.97	0.0014%

Recovery Statistics		
	Recoveries on Defaulted loans since closing	Recoveries as a percentage of Principal Outstanding on Defaulted Loans (%)
	1,105,542.58	1.85%

Prepayments as a % of current balance for reference period			
			Annualised
	0.27473%	0.00000%	3.2968%

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: January 2024

Summary

Date	Number of debtors	Number of loans	Outstanding balance	Average outstanding balance / borrower
31/01/2024	8,115	11,312	1,194,890,408.84	147,244.66

Orgination date				
Orgination date	Outstanding	% Outstanding balance	Number of loans	% Number of loans
2003	444,490.81	0.04%	22	0.19%
2004	4,069,473.22	0.34%	119	1.05%
2005	10,393,726.52	0.87%	272	2.40%
2006	25,772,163.92	2.16%	361	3.19%
2007	38,407,284.08	3.21%	448	3.96%
2008	54,105,564.44	4.53%	654	5.78%
2009	61,493,789.19	5.15%	1,068	9.44%
2010	90,852,977.73	7.60%	1,146	10.13%
2011	135,352,121.72	11.33%	1,239	10.95%
2012	134,342,274.74	11.24%	1,165	10.30%
2013	77,181,688.67	6.46%	630	5.57%
2014	82,953,385.52	6.94%	870	7.69%
2015	154,786,749.09	12.95%	1,037	9.17%
2016	294,270,844.66	24.63%	2,089	18.47%
2017	30,463,874.53	2.55%	192	1.70%
Grand total	1,194,890,408.84	100.00%	11,312	100.00%

Initial maturity (months)				
Initial maturity	Outstanding	% Outstanding balance	Number of loans	% Number of loans
0 < initial maturity <= 60	72,414,568.09	6.06%	2,116	18.71%
60 < initial maturity <= 120	384,585,528.93	32.19%	3,851	34.04%
120 < initial maturity <= 180	416,464,606.55	34.85%	3,152	27.86%
180 < initial maturity <= 240	275,650,351.60	23.07%	2,072	18.32%
240 < initial maturity <= 300	43,698,272.50	3.66%	113	1.00%
300 < initial maturity <= 360	2,077,081.17	0.17%	8	0.07%
Grand total	1,194,890,408.84	100.00%	11,312	100.00%

Seasoning (months)				
Seasoning	Outstanding	% Outstanding balance	Number of loans	% Number of loans
0 < seasoning <= 60	737,581,551.53	61.73%	6,806	60.17%
60 < seasoning <= 120	229,474,932.48	19.20%	1,719	15.20%
120 < seasoning <= 180	177,775,874.52	14.88%	2,009	17.76%
180 < seasoning <= 240	50,058,050.31	4.19%	778	6.88%
Grand total	1,194,890,408.84	100.00%	11,312	100.00%

Final maturity date				
Maturity date	Outstanding	% Outstanding balance	Number of loans	% Number of loans
2020 < maturity date <= 2025	59,807,756.80	5.01%	2,573	22.75%
2025 < maturity date <= 2030	534,470,729.10	44.73%	5,782	51.11%
2030 < maturity date <= 2035	478,010,196.91	40.00%	2,510	22.19%
2035 < maturity date <= 2040	115,133,040.94	9.64%	425	3.76%
2040 < maturity date <= 2045	6,702,018.63	0.56%	19	0.17%
2045 < maturity date <= 2050	766,666.46	0.06%	3	0.03%
Grand total	1,194,890,408.84	100.00%	11,312	100.00%

Principal payment frequency				
Principal payment frequency	Outstanding	% Outstanding balance	Number of loans	% Number of loans
Annual	51,865,696.06	4.34%	794	7.02%
Bullet	6,419,765.21	0.54%	28	0.25%
Monthly	1,023,858,673.13	85.69%	10,005	88.45%
Quarterly	93,195,473.41	7.80%	339	3.00%
Semi annually	19,550,801.03	1.64%	146	1.29%
Grand total	1,194,890,408.84	100.00%	11,312	100.00%

Principal payment type				
Principal payment type	Outstanding	% Outstanding balance	Number of loans	% Number of loans
Bullet	6,419,765.21	0.54%	28	0.25%
French	825,020,898.70	69.05%	7,173	63.41%
Linear	363,449,744.93	30.42%	4,111	36.34%
Grand total	1,194,890,408.84	100.00%	11,312	100.00%

Interest rate					
Interest rate	Outstanding	% Outstanding balance	Number of loans	% Number of loans	
0 < interest rate <= 0.5	5,035,012.32	0.42%	46	0.41%	
0.5 < interest rate <= 1	48,646,049.59	4.07%	377	3.33%	
1 < interest rate <= 1.5	167,251,801.42	14.00%	1,375	12.16%	
1.5 < interest rate <= 2	181,593,579.74	15.20%	1,646	14.55%	
2 < interest rate <= 2.5	140,290,591.47	11.74%	1,055	9.33%	
2.5 < interest rate <= 3	84,950,062.26	7.11%	695	6.14%	
3 < interest rate <= 3.5	67,772,785.75	5.67%	562	4.97%	
3.5 < interest rate <= 4	93,301,370.44	7.81%	839	7.42%	
4 < interest rate <= 4.5	102,879,236.75	8.61%	1,044	9.23%	
4.5 < interest rate <= 5	137,136,024.09	11.48%	1,549	13.69%	
5 < interest rate <= 5.5	100,905,091.99	8.44%	1,241	10.97%	
5.5 < interest rate <= 6	49,352,727.53	4.13%	673	5.95%	
6 < interest rate <= 6.5	11,600,547.29	0.97%	161	1.42%	
6.5 < interest rate <= 7	2,964,042.01	0.25%	33	0.29%	
7 < interest rate <= 7.5	874,100.66	0.07%	8	0.07%	
7.5 < interest rate <= 8	161,740.87	0.01%	3	0.03%	
8 < interest rate <= 8.5	166,602.67	0.01%	4	0.04%	
8.5 < interest rate <= 9	9,041.99	0.00%	1	0.01%	
Grand total	1,194,890,408.84	100.00%	11,312	100.00%	

Interest rate review code					
Interest reset period	Outstanding	% Outstanding balance	Number of loans	% Number of loans	
Annual	66,963,826.51	5.60%	680	6.01%	
Not apply	632,301,357.50	52.92%	5,816	51.41%	
Other	495,625,224.83	41.48%	4,816	42.57%	
Grand total	1,194,890,408.84	100.00%	11,312	100.00%	

Interest payment frequency				
Interest payment frequency	Outstanding	% Outstanding balance	Number of loans	% Number of loans
Annual	51,043,102.45	4.27%	780	6.90%
Monthly	1,031,546,478.99	86.33%	10,042	88.77%
Quaterly	92,834,948.91	7.77%	336	2.97%
Semi annualy	19,465,878.49	1.63%	154	1.36%
Grand total	1,194,890,408.84	100.00%	11,312	100.00%

Current balance					
Current balance	Outstanding	% Outstanding balance	Number of loans	% Number of loans	
0 < current balance <= 250000	656,471,601.40	54.94%	10,336	91.37%	
250000 < current balance <= 500000	234,098,411.90	19.59%	688	6.08%	
500000 < current balance <= 750000	92,798,010.72	7.77%	155	1.37%	
750000 < current balance <= 1000000	53,271,924.41	4.46%	62	0.55%	
1000000 < current balance <= 1250000	24,126,605.55	2.02%	22	0.19%	
1250000 < current balance <= 1500000	22,207,973.03	1.86%	16	0.14%	
1500000 < current balance <= 1750000	6,401,881.84	0.54%	4	0.04%	
1750000 < current balance <= 2000000	5,551,715.45	0.46%	3	0.03%	
2000000 < current balance <= 2250000	8,391,179.79	0.70%	4	0.04%	
2250000 < current balance <= 2500000	7,354,166.35	0.62%	3	0.03%	
2500000 < current balance <= 2750000	7,770,970.43	0.65%	3	0.03%	
2750000 < current balance <= 3000000	8,356,367.11	0.70%	3	0.03%	
3000000 < current balance <= 3250000	9,552,548.47	0.80%	3	0.03%	
3250000 < current balance <= 3500000	13,691,040.09	1.15%	4	0.04%	
3500000 < current balance <= 3750000	3,519,339.45	0.29%	1	0.01%	
6000000 < current balance <= 6250000	12,109,333.70	1.01%	2	0.02%	
6250000 < current balance <= 6500000	6,400,000.00	0.54%	1	0.01%	
7000000 < current balance <= 7250000	7,012,500.29	0.59%	1	0.01%	
15750000 < current balance <= 16000000	15,804,838.86	1.32%	1	0.01%	
Grand total	1,194,890,408.84	100.00%	11,312	100.00%	

Loan purpose				
Loan purpose	Outstanding	% Outstanding balance	Number of loans	% Number of loans
Construction Real Estate	10,509,435.50	0.88%	70	0.62%
Debt consolidation	10,345,668.92	0.87%	42	0.37%
Investment Mortgage	16,994,527.42	1.42%	207	1.83%
Other	460,405.11	0.04%	22	0.19%
Purchase	958,262,780.56	80.20%	9,166	81.03%
Re-mortgage	120,522,807.99	10.09%	544	4.81%
Re-mortgage on Different Terms	2,510,395.87	0.21%	47	0.42%
Renovation	59,447,731.52	4.98%	1,003	8.87%
Working Capital	15,836,655.95	1.33%	211	1.87%
Grand total	1,194,890,408.84	100.00%	11,312	100.00%

Region				
Region	Outstanding	% Outstanding balance	Number of loans	% Number of loans
Brussels	106,393,383.19	8.90%	587	5.19%
Flanders	1,037,081,736.35	86.79%	10,225	90.39%
Wallonië	51,415,289.30	4.30%	500	4.42%
Grand total	1,194,890,408.84	100.00%	11,312	100.00%

Borrower PD class				
PD	Outstanding	% Outstanding balance	Number of loans	% Number of loans
	4,176,633.85	0.35%	33	0.29%
01	112,193,519.47	9.39%	1,476	13.05%
02	148,663,363.06	12.44%	1,814	16.04%
03	238,119,971.35	19.93%	2,334	20.63%
04	227,599,085.47	19.05%	2,163	19.12%
05	177,160,851.21	14.83%	1,303	11.52%
06	111,426,704.64	9.33%	863	7.63%
07	65,702,866.51	5.50%	529	4.68%

08	32,477,347.82	2.72%	324	2.86%
09	34,729,345.29	2.91%	327	2.89%
10	38,153,780.91	3.19%	125	1.11%
11	4,486,939.26	0.38%	21	0.19%
Grand total	1,194,890,408.84	100.00%	11,312	100.00%

Borrower segment				
Segment	Outstanding	% Outstanding balance	Number of loans	% Number of loans
BDR	159,675,866.71	13.36%	475	4.20%
PLN	1,035,214,542.13	86.64%	10,837	95.80%
Grand total	1,194,890,408.84	100.00%	11,312	100.00%

Industry				
Industry	Outstanding	% Outstanding balance	Number of loans	% Number of loans
Agriculture, farming, fishing	186,959,657.40	15.65%	2,649	23.42%
Authorities	8,122,885.94	0.68%	13	0.11%
Automotive	20,475,806.16	1.71%	185	1.64%
Aviation	280,920.75	0.02%	2	0.02%
Beverages	3,648,435.53	0.31%	13	0.11%
Building & construction	78,454,150.02	6.57%	949	8.39%
Chemicals	4,837,058.70	0.40%	28	0.25%
Consumer products	724,888.74	0.06%	9	0.08%
Distribution	180,766,542.77	15.13%	1,481	13.09%
Electricity	12,058,080.01	1.01%	34	0.30%
Electrotechnics	3,095,528.14	0.26%	24	0.21%
Finance and insurance	33,153,292.78	2.77%	331	2.93%
Food producers	26,242,023.07	2.20%	150	1.33%
Horeca	81,967,663.54	6.86%	565	4.99%
IT	2,215,566.58	0.19%	35	0.31%
Machinery & heavy equipment	3,297,137.88	0.28%	26	0.23%
Media	2,667,878.47	0.22%	32	0.28%
Metals	17,833,741.71	1.49%	153	1.35%
Paper & pulp	66,991.18	0.01%	3	0.03%
Real estate	193,517,047.76	16.20%	1,307	11.55%

Sector unknown	9,203,302.33	0.77%	192	1.70%
Services	297,908,192.80	24.93%	2,927	25.88%
Shipping	6,558,939.92	0.55%	30	0.27%
Telecom	340,303.31	0.03%	5	0.04%
Textile & apparel	2,202,900.10	0.18%	32	0.28%
Timber & wooden furniture	8,704,383.55	0.73%	56	0.50%
Traders	8,835,545.72	0.74%	77	0.68%
Water	751,543.98	0.06%	4	0.04%
Grand total	1,194,890,408.84	100.00%	11,312	100.00%

Exposure to 20 biggest borrowers

Borrower	Outstanding	% Outstanding balance	Number of loans	% Number of loans
JU;U[2L<T&EBUNV+)M]('&	15,804,838.86	1.32%	1	0.01%
AL>#. +&:^=-_9=-V^Q*<?***	12,109,333.70	1.01%	2	0.02%
OD"LZ!M_)8.Y;>)/ZG*F^!	7,012,500.29	0.59%	1	0.01%
FUJD%H020B"V)=AW<,!=;+	6,400,000.00	0.54%	1	0.01%
NJ%%VC=37Z0A:OJ8"X=%=#	5,972,404.71	0.50%	4	0.04%
IB#1J*X])A9#E3HH<,N/=	3,617,663.65	0.30%	2	0.02%
L%]IA:/IV?[1W\F^Y!%XD0	3,480,693.31	0.29%	1	0.01%
OHIX3_9V8T;[SP5S>7[R1\$	3,472,091.13	0.29%	1	0.01%
FJ*_7#P:-J/E<_SO4"C7!"	3,443,942.32	0.29%	1	0.01%
D8!04"Z6=C^?)@YIRC;RE-	3,294,313.33	0.28%	1	0.01%
I(ZD1#NF8H`U&4#UK7[J\$	3,197,368.28	0.27%	1	0.01%
G&W79O#O/O)%2-\1Y:8N00	3,132,170.76	0.26%	1	0.01%
AU^1-%"&Y(),@\$];VCJG2-	3,108,258.74	0.26%	6	0.05%
OO)"U=?^V-RJF(XQI@`0N'	3,065,668.94	0.26%	4	0.04%
DQYZ0;<M7BY,W&)9ZLK.=/	2,877,211.36	0.24%	2	0.02%
APJD]C8N/\$.PB*3!LJOJ%%	2,811,489.61	0.24%	1	0.01%
E,.3T=EUI#M+I[XVE!8K?!	2,797,968.90	0.23%	2	0.02%
E7#^O;)7L-""SI_Y@NB3N'	2,780,826.75	0.23%	4	0.04%
FA,%B7KUA8&1]G>*I,HW^/	2,766,006.32	0.23%	1	0.01%
AB=5E5_75-R?#E.B]#M4N#	2,694,525.21	0.23%	1	0.01%
Others	1,101,051,132.67	92.15%	11,274	99.66%
Grand total	1,194,890,408.84	100.00%	11,312	100.00%