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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: February 2024

MONTHLY CALCULATION REPORT

Floating Rate Interest Period (31/01/24 - 29/02/24)
Monthly Total

The Loan Portfolio

Number of Loans		
Beginning of Period	11,312	11,312
Scheduled Principal collected	141	141
Full Prepayments	13	13
Repurchased Loans	0	0
Defaulted Loans during period	6	6
Defaulted Loans reopend to normal	0	0
End of month	11,152	11,152
Delinquent Receivables at the end of the Monthly Calculation Period	17	17
		0

Outstanding Principal Amount of SME loans		
Beginning of Period	1,194,890,408.84	1,194,890,408.84
Scheduled Principal collected	18,092,773.86	18,092,773.86
Full Prepayments	6,767,740.00	6,767,740.00
Partial Prepayments	54,000.00	54,000.00
Principal balance of repurchased loans	0.00	0.00
Principal balance of Defaulted Loans during the period	886,976.24	886,976.24
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	1,169,088,918.74	1,169,088,918.74
Principal balance of Delinquent Loans at the end of the Calculation Period	4,189,715.02	4,189,715.02
Net Principal Balance of Defaulted Loans at the end of the Calculation period (net after recovery)	11,510,686.14	11,510,686.14
Write-off defaulted loans	0.00	0.00
Balance of Non Defaulted Loans	1,169,088,918.74	1,169,088,918.74
Balance of Non Delinquent Loans	1,164,899,203.72	1,164,899,203.72
Balance of reopened Loans	0.00	

Floating Rate Interest Period (31/01/24 - 29/02/24)
Monthly Total

Cash Flows

Monthly Cash Flows		
Principal Available Amount:		
Previously Principal Available Amount	4,273.26	4,273.26
Principal Receipts		
Repayment of principal	18,092,773.86	18,092,773.86
Prepayment in full of principal	6,767,740.00	6,767,740.00
Partial prepayment of principal	54,000.00	54,000.00
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	886,976.24	886,976.24
Principal Available Amount	25,805,763.36	25,805,763.36
Notes Interest Available Amount		
Revenue Receipts		
Interest, including penalty interest, sundries, on SME Receivables	2,947,992.35	2,947,992.35
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	320,538.02	320,538.02
Amounts to be drawn from the Reserve Account on MPD	0.00	0.00
Amounts to be received from the Swap on MPD	2,515,611.46	2,515,611.46
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		5,784,141.83

Floating Rate Interest Period (31/01/24 - 29/02/24)

Monthly Total

Swap Calculation			
	Loan Invest Pays: (A-B)*C		1,414,532.08
with			
A	the sum of		
	the aggregate amount of interests received during the preceding Monthly Calculation Period	2,947,992.35	
	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	2,947,992.35	
B	less		
	0.25% Excess Margin on a monthly basis applied to the aggregate outstanding amount of SME receivables (ex defaulted and c	248,935.50	
	the operating expenses set out in items (i) to (iv) in the Interest Priority of Payments	87,735.48	
	Total B	336,670.98	
C	multiplied by the ratio of:		
	the principal outstanding amount of the Notes	677,109,283.20	
	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	677,109,283.20	
	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	0.542	
	Loan Invest Receives: (D*E)		2,515,611.46
with			
D	1 month Euribor (Actual/360)	3.862%	
	plus spread	0.750%	
	Total D	4.612%	
E	multiplied by		
	the Principal Outstanding Amount of the Notes	677,109,283.20	
	minus		
	the balance of the Notes Principal Deficiency Ledger	0.00	
	Total E	677,109,283.20	
	Swap Payment Date	15/03/24	15/03/24
Swap Collateral Amount			
Collateral Amount			
Collateral at the end of the month			
Collateral Type			
			securities/cash

Floating Rate Interest Period (31/01/24 - 29/02/24)

Monthly Total

Monthly Cash Flow Allocation

Principal

Principal Available Amount	25,805,763.36	25,805,763.36
Following Amortisation or Optional redemption		
Notes	25,793,600.00	0.00
Subordinated Loan	0.00	0.00
Expenses on Subordinated Loan	0.00	0.00

Interest

Total Funds Available		5,784,141.83
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	0.00
Servicing fee	Servicing	48,127.53
Paying Agent	Factuur Intertrust	0.00
	Factuur AIG	0.00
	FSMA	0.00
	Servicing Fee	0.00
	Hogan Lovells	5,646.66
	Paying Agent	0.00
	Kosten accountantsverklaring	0.00
	AIG	10,050.28
	Zurich Insurance	21,591.85
	Other Issuer Costs and Expenses	0.00
	Bank Charges + SBV kosten	302.50
	Rating Agency: DBRS/Fitch	0.00
	Deloitte	2,016.66
	Rent: Accesso	0.00
	Social security / Taxes	0.00
5 Pari-passu	CTIF	0.00
	Class A notes interest due and payable	2,515,611.46
	Swap Counterparty payments	1,414,532.08
6 Principal Deficiency - Notes		0.00
7 Payment to Reserve Fund for replenishment		0.00
8 Interest on Subordinated Loan		807,601.67
9 Principal Deficiency - Subordinated loan		886,976.24
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		71,518.24

Floating Rate Interest Period (31/01/24 - 29/02/24)
Monthly Total

Capital structure		
Notes		
Number of Notes		15,680.00
Outstanding balance at the beginning of the month		677,109,283.20
Outstanding balance at the end of the month		651,315,683.20
Bond - Factor at the beginning of the month		0.17273196
Bond - Factor at the end of the month		0.16615196
Annual interest rate for the period		4.61200%
Interest payable for the month paid on	15/03/24	2,515,611.46
Rating (Moody's)		Aaa(sf)
Rating (Fitch)		AAAsf
Subordinated Loan		
Outstanding balance at the beginning of the month		572,880,000.00
Outstanding balance at the end of the month		572,880,000.00
Lening - Factor at the beginning of the month		0.33
Lening - Factor at the end of the month		0.33
Annual interest rate for the period		1.75000%
Interest payable for the month paid on	15/03/24	807,601.67

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 (31/01/24 - 29/02/24)
Monthly Total

Balance Sheet		
Assets		
Outstanding principal amount of SME Loans (end of period)	1,169,088,918.74	1,169,088,918.74
Reserve Fund (end of period)	56,000,000.00	56,000,000.00
Cash on account after roll over	12,163.36	12,163.36
Total	1,225,101,082.10	1,225,101,082.10
Liabilities		
Notes outstanding balance at the end of period	651,315,683.20	651,315,683.20
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	1,224,195,683.20	1,224,195,683.20

Performance data

Defaults and delinquencies		
Cumulative Gross Defaults at the beginning of the period		59,627,785.53
Principal balance of Defaulted Loans during the period	886,976.24	
Cumulative Gross Defaults at the end of the period	60,514,761.77	60,514,761.77
Cumulative Gross Defaults as % of original loan balance (%)	1.08062%	1.08062%
Cumulative Gross Defaults as % of current loan balance (%)	5.06446%	5.06446%
Aggregate amount of Delinquent Loans	4,189,715.02	4,189,715.02
Current Delinquencies as % of initial loan balance (%)	0.10265%	0.10265%
Current Delinquencies as % of current loan balance (%)	0.35837%	0.35837%

Principal Deficiency Ledger (PDL)		
PDL balance at the beginning of the period		0.00
Amounts to be credited to the Principal Deficiency Ledger		-886,976.24
Interest waterfall payment to the PDL		886,976.24
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 (31/01/24 - 29/02/24)
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)
	6	886,976.24	0.0742%

Recovery Statistics			
		Recoveries on Defaulted loans since closing	Recoveries as a percentage of Principal Outstanding on Defaulted Loans (%)
		1,105,542.58	1.83%

Prepayments as a % of current balance for reference period			Annualised
	0.57091%	0.00000%	6.8509%

Counterparty Rating			
KBC Bank as the Seller, Servicer, Subordinated Loan Provider, Administrator, Paying Agent, Domiciliary Agent, Listing Agent, Reference Agent and Swap Counterparty			
Long term rating	DBRS A	Fitch A+	
Short term rating	R-1L	F1	
Long term rating	DBRS Aaa(sf)	Fitch AAA(sf)	

The Notes issued by Loan Invest NV/SA, institutionele VBS naar Belgisch recht/SIC institutionnelle de droit belge, acting through its Compartment SME Loan Invest 2017 (the "Notes") are only offered directly or indirectly, to and may only be acquired, by direct subscription or otherwise, and may only be held by holders ("Eligible Holders") who qualify both as (i) an institutional or professional investor within the meaning of Article 5, §3 of the Belgian Act of 20 July 2004 on certain forms of collective management of investment portfolios (wet betreffende bepaalde vormen van collectief beheer van beleggingsportefeuilles / loi relative à certaines formes de gestion collective de portefeuilles d'investissement), acting for their own account, and (ii) a holder of an exempt securities account (X-account) with the Clearing System operated by the National Bank of Belgium or with a participant in such system.

Any acquisition of a Note by or transfer of a Note to a person who is not an Eligible Holder shall be void and not binding on the Issuer and the Security Agent. If a Noteholder ceases to be an Eligible Holder, it is obliged to report this to the Issuer and it will promptly transfer the Notes it holds to a person that qualifies as an Eligible Holder.

Each payment of interest on Notes of which the Issuer becomes aware that they are held by a holder that does not qualify as an Eligible Holder will be suspended.

Upon issuance of the Notes, the denomination of the Notes is EUR 250,000.

The Notes are not being offered in the United States or to, or for the account of, U.S. persons (as defined in Regulation S under the United States Securities Act of 1933).

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: February 2024

Summary				
Date	Number of debtors	Number of loans	Outstanding balance	Average outstanding balance / borrower
29/02/2024	8,016	11,152	1,169,088,918.74	145,844.43

Orgination date				
Orgination date	Outstanding	% Outstanding balance	Number of loans	% Number of loans
2003	393,074.34	0.03%	19	0.17%
2004	3,751,370.94	0.32%	116	1.04%
2005	10,003,467.42	0.86%	270	2.42%
2006	25,102,040.96	2.15%	357	3.20%
2007	37,566,258.00	3.21%	440	3.95%
2008	52,572,599.28	4.50%	632	5.67%
2009	59,413,509.42	5.08%	1,040	9.33%
2010	89,034,392.10	7.62%	1,143	10.25%
2011	133,428,520.77	11.41%	1,237	11.09%
2012	131,949,125.97	11.29%	1,157	10.37%
2013	75,514,713.42	6.46%	617	5.53%
2014	80,973,692.86	6.93%	850	7.62%
2015	151,490,778.92	12.96%	1,026	9.20%
2016	289,409,975.27	24.76%	2,068	18.54%
2017	28,485,399.07	2.44%	180	1.61%
Grand total	1,169,088,918.74	100.00%	11,152	100.00%

Initial maturity (months)				
Initial maturity	Outstanding	% Outstanding balance	Number of loans	% Number of loans
0 < initial maturity <= 60	69,223,001.29	5.92%	2,066	18.53%
60 < initial maturity <= 120	375,036,396.88	32.08%	3,806	34.13%
120 < initial maturity <= 180	409,352,535.50	35.01%	3,110	27.89%
180 < initial maturity <= 240	270,103,816.64	23.10%	2,050	18.38%
240 < initial maturity <= 300	43,304,394.77	3.70%	112	1.00%
300 < initial maturity <= 360	2,068,773.66	0.18%	8	0.07%
Grand total	1,169,088,918.74	100.00%	11,152	100.00%

Seasoning (months)				
Seasoning	Outstanding	% Outstanding balance	Number of loans	% Number of loans
0 < seasoning <= 60	721,599,035.20	61.72%	6,711	60.18%
60 < seasoning <= 120	223,782,079.48	19.14%	1,682	15.08%
120 < seasoning <= 180	171,306,642.35	14.65%	1,970	17.66%
180 < seasoning <= 240	52,401,161.71	4.48%	789	7.07%
Grand total	1,169,088,918.74	100.00%	11,152	100.00%

Final maturity date				
Maturity date	Outstanding	% Outstanding balance	Number of loans	% Number of loans
2020 < maturity date <= 2025	54,928,348.72	4.70%	2,456	22.02%
2025 < maturity date <= 2030	522,241,645.27	44.67%	5,757	51.62%
2030 < maturity date <= 2035	469,671,599.05	40.17%	2,493	22.35%
2035 < maturity date <= 2040	114,787,958.76	9.82%	424	3.80%
2040 < maturity date <= 2045	6,695,539.99	0.57%	19	0.17%
2045 < maturity date <= 2050	763,826.95	0.07%	3	0.03%
Grand total	1,169,088,918.74	100.00%	11,152	100.00%

Principal payment frequency				
Principal payment frequency	Outstanding	% Outstanding balance	Number of loans	% Number of loans
Annual	51,235,572.77	4.38%	788	7.07%
Bullet	5,989,765.21	0.51%	27	0.24%
Monthly	1,000,219,872.20	85.56%	9,863	88.44%
Quarterly	92,288,213.58	7.89%	331	2.97%
Semi annually	19,355,494.98	1.66%	143	1.28%
Grand total	1,169,088,918.74	100.00%	11,152	100.00%

Principal payment type				
Principal payment type	Outstanding	% Outstanding balance	Number of loans	% Number of loans
Bullet	5,989,765.21	0.51%	27	0.24%
French	808,762,636.79	69.18%	7,082	63.50%
Linear	354,336,516.74	30.31%	4,043	36.25%
Grand total	1,169,088,918.74	100.00%	11,152	100.00%

Interest rate				
Interest rate	Outstanding	% Outstanding balance	Number of loans	% Number of loans
0 < interest rate <= 0.5	4,946,542.79	0.42%	46	0.41%
0.5 < interest rate <= 1	47,229,847.40	4.04%	365	3.27%
1 < interest rate <= 1.5	163,712,099.39	14.00%	1,343	12.04%
1.5 < interest rate <= 2	175,920,044.83	15.05%	1,601	14.36%
2 < interest rate <= 2.5	137,695,452.50	11.78%	1,036	9.29%
2.5 < interest rate <= 3	83,600,468.93	7.15%	686	6.15%
3 < interest rate <= 3.5	66,660,625.21	5.70%	557	4.99%
3.5 < interest rate <= 4	91,765,598.22	7.85%	832	7.46%
4 < interest rate <= 4.5	102,174,924.29	8.74%	1,047	9.39%
4.5 < interest rate <= 5	134,749,840.65	11.53%	1,550	13.90%
5 < interest rate <= 5.5	96,912,094.77	8.29%	1,221	10.95%
5.5 < interest rate <= 6	48,012,220.04	4.11%	660	5.92%
6 < interest rate <= 6.5	11,501,621.10	0.98%	158	1.42%
6.5 < interest rate <= 7	2,995,789.40	0.26%	33	0.30%
7 < interest rate <= 7.5	884,471.72	0.08%	9	0.08%
7.5 < interest rate <= 8	160,334.38	0.01%	3	0.03%
8 < interest rate <= 8.5	163,217.14	0.01%	4	0.04%
8.5 < interest rate <= 9	3,725.98	0.00%	1	0.01%
Grand total	1,169,088,918.74	100.00%	11,152	100.00%

Interest rate review code				
Interest reset period	Outstanding	% Outstanding balance	Number of loans	% Number of loans
Annual	62,024,485.53	5.31%	664	5.95%
Not apply	621,003,306.00	53.12%	5,730	51.38%
Other	486,061,127.21	41.58%	4,758	42.66%
Grand total	1,169,088,918.74	100.00%	11,152	100.00%

Interest payment frequency				
Interest payment frequency	Outstanding	% Outstanding balance	Number of loans	% Number of loans
Annual	49,988,801.73	4.28%	773	6.93%
Monthly	1,007,891,171.48	86.21%	9,897	88.75%
Quarterly	91,925,195.66	7.86%	329	2.95%
Semi annually	19,283,749.87	1.65%	153	1.37%
Grand total	1,169,088,918.74	100.00%	11,152	100.00%

Current balance				
Current balance	Outstanding	% Outstanding balance	Number of loans	% Number of loans
0 < current balance <= 250000	645,409,291.51	55.21%	10,205	91.51%
250000 < current balance <= 500000	227,910,274.36	19.49%	669	6.00%
500000 < current balance <= 750000	88,584,584.39	7.58%	148	1.33%
750000 < current balance <= 1000000	55,179,650.50	4.72%	64	0.57%
1000000 < current balance <= 1250000	19,971,982.83	1.71%	18	0.16%
1250000 < current balance <= 1500000	20,634,211.09	1.76%	15	0.13%
1500000 < current balance <= 1750000	6,366,424.20	0.54%	4	0.04%
1750000 < current balance <= 2000000	5,513,269.38	0.47%	3	0.03%
2000000 < current balance <= 2250000	8,288,707.22	0.71%	4	0.04%
2250000 < current balance <= 2500000	7,337,499.68	0.63%	3	0.03%
2500000 < current balance <= 2750000	7,757,097.32	0.66%	3	0.03%
2750000 < current balance <= 3000000	8,333,053.22	0.71%	3	0.03%
3000000 < current balance <= 3250000	9,508,366.88	0.81%	3	0.03%
3250000 < current balance <= 3500000	13,622,098.53	1.17%	4	0.04%
3500000 < current balance <= 3750000	3,500,179.69	0.30%	1	0.01%
5750000 < current balance <= 6000000	5,974,147.70	0.51%	1	0.01%
6000000 < current balance <= 6250000	6,026,574.42	0.52%	1	0.01%
6250000 < current balance <= 6500000	6,400,000.00	0.55%	1	0.01%
6750000 < current balance <= 7000000	6,966,666.96	0.60%	1	0.01%
15750000 < current balance <= 16000000	15,804,838.86	1.35%	1	0.01%
Grand total	1,169,088,918.74	100.00%	11,152	100.00%

Loan purpose				
Loan purpose	Outstanding	% Outstanding balance	Number of loans	% Number of loans
Construction Real Estate	10,314,553.11	0.88%	69	0.62%
Debt consolidation	10,109,310.52	0.86%	39	0.35%
Investment Mortgage	16,491,040.11	1.41%	204	1.83%
Other	453,168.87	0.04%	22	0.20%
Purchase	939,415,083.10	80.35%	9,057	81.21%
Re-mortgage	117,269,825.37	10.03%	533	4.78%
Re-mortgage on Different Terms	2,443,490.80	0.21%	47	0.42%
Renovation	57,250,237.15	4.90%	981	8.80%
Working Capital	15,342,209.71	1.31%	200	1.79%
Grand total	1,169,088,918.74	100.00%	11,152	100.00%

Region				
Region	Outstanding	% Outstanding balance	Number of loans	% Number of loans
Brussels	104,627,707.16	8.95%	582	5.22%
Flanders	1,014,913,765.15	86.81%	10,083	90.41%
Wallonië	49,547,446.43	4.24%	487	4.37%
Grand total	1,169,088,918.74	100.00%	11,152	100.00%

Borrower PD class				
PD	Outstanding	% Outstanding balance	Number of loans	% Number of loans
	4,121,322.41	0.35%	33	0.30%
01	109,970,678.61	9.41%	1,462	13.11%
02	145,049,446.56	12.41%	1,784	16.00%
03	233,360,916.20	19.96%	2,304	20.66%
04	223,170,847.43	19.09%	2,123	19.04%
05	172,972,954.21	14.80%	1,285	11.52%
06	109,494,226.38	9.37%	855	7.67%
07	64,675,834.79	5.53%	526	4.72%

08	31,596,683.25	2.70%	318	2.85%
09	33,995,131.14	2.91%	325	2.91%
10	36,666,127.84	3.14%	118	1.06%
11	4,014,749.92	0.34%	19	0.17%
Grand total	1,169,088,918.74	100.00%	11,152	100.00%

Borrower segment				
Segment	Outstanding	% Outstanding balance	Number of loans	% Number of loans
BDR	156,365,590.13	13.37%	465	4.17%
PLN	1,012,723,328.61	86.63%	10,687	95.83%
Grand total	1,169,088,918.74	100.00%	11,152	100.00%

Industry				
Industry	Outstanding	% Outstanding balance	Number of loans	% Number of loans
Agriculture, farming, fishing	183,364,986.89	15.68%	2,610	23.40%
Authorities	8,114,481.51	0.69%	13	0.12%
Automotive	19,893,242.98	1.70%	180	1.61%
Aviation	278,303.04	0.02%	2	0.02%
Beverages	3,557,660.60	0.30%	13	0.12%
Building & construction	77,127,583.41	6.60%	943	8.46%
Chemicals	4,660,137.60	0.40%	26	0.23%
Consumer products	711,900.97	0.06%	9	0.08%
Distribution	176,779,229.07	15.12%	1,450	13.00%
Electricity	12,031,751.24	1.03%	34	0.30%
Electrotechnics	3,032,689.04	0.26%	24	0.22%
Finance and insurance	32,498,207.21	2.78%	328	2.94%
Food producers	25,825,579.30	2.21%	146	1.31%
Horeca	79,097,784.68	6.77%	548	4.91%
IT	2,170,554.49	0.19%	35	0.31%
Machinery & heavy equipment	2,583,273.75	0.22%	24	0.22%
Media	2,443,974.12	0.21%	31	0.28%
Metals	17,537,492.49	1.50%	153	1.37%
Paper & pulp	61,758.70	0.01%	3	0.03%
Real estate	189,921,347.37	16.25%	1,290	11.57%

Sector unknown	9,066,330.88	0.78%	189	1.69%
Services	291,374,165.68	24.92%	2,901	26.01%
Shipping	6,460,665.00	0.55%	28	0.25%
Telecom	333,488.22	0.03%	5	0.04%
Textile & apparel	2,130,686.43	0.18%	32	0.29%
Timber & wooden furniture	8,596,253.20	0.74%	56	0.50%
Traders	8,687,775.20	0.74%	75	0.67%
Water	747,615.67	0.06%	4	0.04%
Grand total	1,169,088,918.74	100.00%	11,152	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	1.35%	1	0.01%
AL>#.+&: ^=-_9=-V^Q*<? **	12,000,722.12	1.03%	2	0.02%
OD"LZ!M_)8.Y;> >/ZG*F^!	6,966,666.96	0.60%	1	0.01%
FUJD%H020B"V)=AW<,!=;+	6,400,000.00	0.55%	1	0.01%
NJ%%VC=37Z0A:OJ8"X=%=#	5,934,327.39	0.51%	4	0.04%
IB#1J*X)]A9#E3HH<,N/=	3,595,779.06	0.31%	2	0.02%
L%]IA:/IV?[1W\F^Y!%XD0	3,466,404.05	0.30%	1	0.01%
OHIX3_9V8T;[SP5S>7[R1\$	3,450,217.18	0.30%	1	0.01%
FJ*_7#P:-J/E<_SO4"C7!"	3,411,163.97	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	3,107,486.35	0.27%	1	0.01%
AU^1-%"&Y(),@\$];VCJG2-	3,084,683.03	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	0.25%	2	0.02%
APJD]C8N/\$.PB*3!LJOJ%%	2,811,489.61	0.24%	1	0.01%
E,.3T=EUI#M+I[XVE!8K?!	2,773,617.63	0.24%	2	0.02%
FA,%B7KUA8&1]G>*I,HW^/	2,766,006.32	0.24%	1	0.01%
E7#^O;)7L-""SI_Y@NB3N'	2,763,214.77	0.24%	4	0.04%
AB=5E5_75-R?#E.B)#M4N#	2,680,652.10	0.23%	1	0.01%
Others	1,075,637,087.43	92.01%	11,114	99.66%
Grand total	1,169,088,918.74	100.00%	11,152	100.00%