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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: March 2024

MONTHLY CALCULATION REPORT

Floating Rate Interest Period (29/02/24 - 31/03/24)

Monthly Total

The Loan Portfolio

Number of Loans		
Beginning of Period	11,152	11,152
Scheduled Principal collected	166	166
Full Prepayments	15	15
Repurchased Loans	0	0
Defaulted Loans during period	1	1
Defaulted Loans reopend to normal	0	0
End of month	10,970	10,970
Delinquent Receivables at the end of the Monthly Calculation Period	17	17
	0	0

Outstanding Principal Amount of SME loans

Beginning of Period	1,169,088,918.74	1,169,088,918.74
Scheduled Principal collected	20,657,227.65	20,657,227.65
Full Prepayments	3,443,105.86	3,443,105.86
Partial Prepayments	65,570.55	65,570.55
Principal balance of repurchased loans	0.00	0.00
Principal balance of Defaulted Loans during the period	957,696.27	957,696.27
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	1,143,965,318.41	1,143,965,318.41
Principal balance of Delinquent Loans at the end of the Calculation Period	3,593,864.65	3,593,864.65
Net Principal Balance of Defaulted Loans at the end of the Calculation period (net after recovery)	12,135,352.78	12,135,352.78
Write-off defaulted loans	0.00	0.00
Balance of Non Defaulted Loans	1,143,965,318.41	1,143,965,318.41
Balance of Non Delinquent Loans	1,140,371,453.76	1,140,371,453.76
Balance of reopened Loans	0.00	

		Floating Rate Interest Period (29/02/24 - 31/03/24)	
		Monthly Total	
Cash Flows			
Monthly Cash Flows			
Principal Available Amount:			
Previously Principal Available Amount	12,163.36		12,163.36
Principal Receipts			
Repayment of principal	20,657,227.65		20,657,227.65
Prepayment in full of principal	3,443,105.86		3,443,105.86
Partial prepayment of principal	65,570.55		65,570.55
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	957,696.27		957,696.27
Principal Available Amount	25,135,763.69		25,135,763.69
Notes Interest Available Amount			
Revenue Receipts			
Interest, including penalty interest, sundries, on SME Receivables	3,273,318.15		3,273,318.15
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	346,342.13		346,342.13
Amounts to be drawn from the Reserve Account on MPD	0.00		0.00
Amounts to be received from the Swap on MPD	2,584,981.49		2,584,981.49
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			6,204,641.77

Floating Rate Interest Period (29/02/24 - 31/03/24)

Monthly Total

Swap Calculation		
	Loan Invest Pays: (A-B)*C	1,572,743.79
with		
A	the sum of	
	the aggregate amount of interests received during the preceding Monthly Calculation Period	3,273,318.15
	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	3,273,318.15
B	less	
	0.25% Excess Margin on a monthly basis applied to the aggregate outstanding amount of SME receivables (ex defaulted and c	243,560.19
	the operating expenses set out in items (i) to (iv) in the Interest Priority of Payments	73,670.44
	Total B	317,230.63
C	multiplied by the ratio of:	
	the principal outstanding amount of the Notes	651,315,683.20
	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	651,315,683.20
	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	0.532
	Loan Invest Receives: (D*E)	2,584,981.49
with		
D	1 month Euribor (Actual/360)	3.859%
	plus spread	0.750%
	Total D	4.609%
E	multiplied by	
	the Principal Outstanding Amount of the Notes	651,315,683.20
	minus	
	the balance of the Notes Principal Deficiency Ledger	0.00
	Total E	651,315,683.20
	Swap Payment Date	15/04/24

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

Internal

Floating Rate Interest Period (29/02/24 - 31/03/24)

Monthly Total

Monthly Cash Flow Allocation		
Principal		
Principal Available Amount	25,135,763.69	25,135,763.69
Following Amortisation or Optional redemption		
Notes	25,135,040.00	0.00
Subordinated Loan	0.00	0.00
Expenses on Subordinated Loan	0.00	0.00

Interest		
Total Funds Available		6,204,641.77
1 Issuers Directors	0.00	0.00
2 Administrator fees	4,500.00	4,500.00
3 Security Agent	0.00	0.00
4 Other Issuer fees	0.00	0.00
PWC	0.00	0.00
Factuur Intertrust	0.00	0.00
Intertrust fee		
Fitch	0.00	0.00
Servicing fee	50,335.77	50,335.77
Paying Agent	0.00	0.00
Admin Fees	0.00	0.00
Factuur AIG	0.00	0.00
FSMA	0.00	0.00
Servicing Fee	0.00	0.00
Hogan Lovells	0.00	0.00
Paying Agent	1,250.00	1,250.00
Kosten accountantsverklaring	0.00	0.00
AIG	0.00	0.00
Zurich Insurance	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	12,500.00	12,500.00
Factur NBB	5,084.67	5,084.67
Rent: Accesso	0.00	0.00
Social security / Taxes	0.00	0.00
CTIF		
5 Pari-passu		
Class A notes interest due and payable	2,584,981.49	2,584,981.49
Swap Counterparty payments	1,572,743.79	1,572,743.79
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 Deficiency - Subordinated loan	957,696.27	957,696.27
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	152,084.78	152,084.78

Floating Rate Interest Period (29/02/24 - 31/03/24)
Monthly Total

Capital structure		
<u>Notes</u>		
Number of Notes		15,680.00
Outstanding balance at the beginning of the month		651,315,683.20
Outstanding balance at the end of the month		626,180,643.20
Bond - Factor at the beginning of the month		0.16615196
Bond - Factor at the end of the month		0.15973996
Annual interest rate for the period		4.60900%
Interest payable for the month paid on	15/04/24	2,584,981.49
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	15/04/24	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 (29/02/24 - 31/03/24)
Monthly Total

Balance Sheet		
Assets		
Outstanding principal amount of SME Loans (end of period)	1,143,965,318.41	1,143,965,318.41
Reserve Fund (end of period)	56,000,000.00	56,000,000.00
Cash on account after roll over	723.69	723.69
Total	1,199,966,042.10	1,199,966,042.10
Liabilities		
Notes outstanding balance at the end of period	626,180,643.20	626,180,643.20
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	1,199,060,643.20	1,199,060,643.20

Performance data

Defaults and delinquencies		
Cumulative Gross Defaults at the beginning of the period		60,514,761.77
Principal balance of Defaulted Loans during the period	957,696.27	
Cumulative Gross Defaults at the end of the period	61,472,458.04	61,472,458.04
Cumulative Gross Defaults as % of original loan balance (%)	1.09772%	1.09772%
Cumulative Gross Defaults as % of current loan balance (%)	5.25815%	5.25815%
Aggregate amount of Delinquent Loans	3,593,864.65	3,593,864.65
Current Delinquencies as % of initial loan balance (%)	0.08805%	0.08805%
Current Delinquencies as % of current loan balance (%)	0.31416%	0.31416%

Principal Deficiency Ledger (PDL)		
PDL balance at the beginning of the period		0.00
Amounts to be credited to the Principal Deficiency Ledger		-957,696.27
Interest waterfall payment to the PDL		957,696.27
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 (29/02/24 - 31/03/24)

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	957,696.27	0.0819%

Recovery Statistics		
	Recoveries on Defaulted loans since closing	Recoveries as a percentage of Principal Outstanding on Defaulted Loans (%)
	1,105,542.58	1.80%

Prepayments as a % of current balance for reference period			
			Annualised
	0.30012%	0.00000%	3.6014%

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: March 2024

Summary

Date	Number of debtors	Number of loans	Outstanding balance	Average outstanding balance / borrower
31/03/2024	7,906	10,970	1,143,965,318.41	144,695.84

Orgination date					
Orgination date	Outstanding	% Outstanding balance	Number of loans	% Number of loans	
2003	348,545.70	0.03%	16	0.15%	
2004	3,445,099.32	0.30%	113	1.03%	
2005	9,629,180.18	0.84%	269	2.45%	
2006	24,085,903.43	2.11%	353	3.22%	
2007	36,473,781.36	3.19%	432	3.94%	
2008	51,389,709.96	4.49%	615	5.61%	
2009	57,474,171.24	5.02%	1,008	9.19%	
2010	86,948,883.05	7.60%	1,139	10.38%	
2011	129,893,379.33	11.35%	1,226	11.18%	
2012	129,708,771.58	11.34%	1,152	10.50%	
2013	73,976,864.94	6.47%	608	5.54%	
2014	78,631,685.30	6.87%	816	7.44%	
2015	148,937,268.88	13.02%	1,015	9.25%	
2016	284,965,545.03	24.91%	2,044	18.63%	
2017	28,056,529.11	2.45%	164	1.49%	
Grand total	1,143,965,318.41	100.00%	10,970	100.00%	

Initial maturity (months)					
Initial maturity	Outstanding	% Outstanding balance	Number of loans	% Number of loans	
0 < initial maturity <= 60	68,966,042.17	6.03%	2,012	18.34%	
60 < initial maturity <= 120	363,511,192.70	31.78%	3,744	34.13%	
120 < initial maturity <= 180	401,045,197.31	35.06%	3,061	27.90%	
180 < initial maturity <= 240	265,513,079.21	23.21%	2,034	18.54%	
240 < initial maturity <= 300	42,869,433.00	3.75%	111	1.01%	
300 < initial maturity <= 360	2,060,374.02	0.18%	8	0.07%	
Grand total	1,143,965,318.41	100.00%	10,970	100.00%	

Seasoning (months)				
Seasoning	Outstanding	% Outstanding balance	Number of loans	% Number of loans
0 < seasoning <= 60	707,013,079.66	61.80%	6,600	60.16%
60 < seasoning <= 120	217,774,325.38	19.04%	1,642	14.97%
120 < seasoning <= 180	167,566,134.82	14.65%	1,933	17.62%
180 < seasoning <= 240	51,611,778.55	4.51%	795	7.25%
Grand total	1,143,965,318.41	100.00%	10,970	100.00%

Final maturity date				
Maturity date	Outstanding	% Outstanding balance	Number of loans	% Number of loans
2020 < maturity date <= 2025	50,341,762.79	4.40%	2,312	21.08%
2025 < maturity date <= 2030	508,385,891.36	44.44%	5,730	52.23%
2030 < maturity date <= 2035	463,793,838.00	40.54%	2,484	22.64%
2035 < maturity date <= 2040	114,076,377.85	9.97%	423	3.86%
2040 < maturity date <= 2045	6,606,460.97	0.58%	18	0.16%
2045 < maturity date <= 2050	760,987.44	0.07%	3	0.03%
Grand total	1,143,965,318.41	100.00%	10,970	100.00%

Principal payment frequency				
Principal payment frequency	Outstanding	% Outstanding balance	Number of loans	% Number of loans
Annual	50,216,898.71	4.39%	776	7.07%
Bullet	5,989,765.21	0.52%	27	0.25%
Monthly	979,343,178.25	85.61%	9,698	88.40%
Quarterly	89,409,960.76	7.82%	327	2.98%
Semi annually	19,005,515.48	1.66%	142	1.29%
Grand total	1,143,965,318.41	100.00%	10,970	100.00%

Principal payment type				
Principal payment type	Outstanding	% Outstanding balance	Number of loans	% Number of loans
Bullet	5,989,765.21	0.52%	27	0.25%
French	791,777,760.91	69.21%	6,961	63.45%
Linear	346,197,792.29	30.26%	3,982	36.30%
Grand total	1,143,965,318.41	100.00%	10,970	100.00%

Interest rate					
Interest rate	Outstanding	% Outstanding balance	Number of loans	% Number of loans	
0 < interest rate <= 0.5	4,812,180.82	0.42%	46	0.42%	
0.5 < interest rate <= 1	45,527,199.67	3.98%	353	3.22%	
1 < interest rate <= 1.5	158,656,382.71	13.87%	1,309	11.93%	
1.5 < interest rate <= 2	170,433,019.93	14.90%	1,542	14.06%	
2 < interest rate <= 2.5	135,224,080.55	11.82%	1,011	9.22%	
2.5 < interest rate <= 3	81,865,445.17	7.16%	673	6.13%	
3 < interest rate <= 3.5	63,787,222.93	5.58%	551	5.02%	
3.5 < interest rate <= 4	90,256,725.62	7.89%	821	7.48%	
4 < interest rate <= 4.5	102,806,420.93	8.99%	1,071	9.76%	
4.5 < interest rate <= 5	134,027,028.47	11.72%	1,545	14.08%	
5 < interest rate <= 5.5	93,959,787.98	8.21%	1,199	10.93%	
5.5 < interest rate <= 6	47,777,388.77	4.18%	652	5.94%	
6 < interest rate <= 6.5	10,859,628.89	0.95%	151	1.38%	
6.5 < interest rate <= 7	2,852,737.59	0.25%	32	0.29%	
7 < interest rate <= 7.5	801,758.75	0.07%	7	0.06%	
7.5 < interest rate <= 8	158,851.48	0.01%	3	0.03%	
8 < interest rate <= 8.5	159,458.15	0.01%	4	0.04%	
Grand total	1,143,965,318.41	100.00%	10,970	100.00%	

Interest rate review code					
Interest reset period	Outstanding	% Outstanding balance	Number of loans	% Number of loans	
Annual	59,911,001.66	5.24%	642	5.85%	
Not apply	606,871,576.62	53.05%	5,630	51.32%	
Other	477,182,740.13	41.71%	4,698	42.83%	
Grand total	1,143,965,318.41	100.00%	10,970	100.00%	

Interest payment frequency				
Interest payment frequency	Outstanding	% Outstanding balance	Number of loans	% Number of loans
Annual	49,006,755.47	4.28%	762	6.95%
Monthly	987,009,477.53	86.28%	9,732	88.71%
Quaterly	89,051,942.84	7.78%	325	2.96%
Semi annually	18,897,142.57	1.65%	151	1.38%
Grand total	1,143,965,318.41	100.00%	10,970	100.00%

Current balance				
Current balance	Outstanding	% Outstanding balance	Number of loans	% Number of loans
0 < current balance <= 250000	631,676,620.30	55.22%	10,038	91.50%
250000 < current balance <= 500000	225,031,937.66	19.67%	662	6.03%
500000 < current balance <= 750000	85,696,152.83	7.49%	143	1.30%
750000 < current balance <= 1000000	53,117,792.12	4.64%	62	0.57%
1000000 < current balance <= 1250000	20,006,731.44	1.75%	18	0.16%
1250000 < current balance <= 1500000	19,093,574.05	1.67%	14	0.13%
1500000 < current balance <= 1750000	7,976,614.02	0.70%	5	0.05%
1750000 < current balance <= 2000000	5,689,870.55	0.50%	3	0.03%
2000000 < current balance <= 2250000	8,469,234.96	0.74%	4	0.04%
2250000 < current balance <= 2500000	7,208,333.01	0.63%	3	0.03%
2500000 < current balance <= 2750000	10,647,599.51	0.93%	4	0.04%
2750000 < current balance <= 3000000	5,608,111.44	0.49%	2	0.02%
3000000 < current balance <= 3250000	6,266,171.92	0.55%	2	0.02%
3250000 < current balance <= 3500000	17,033,444.31	1.49%	5	0.05%
5750000 < current balance <= 6000000	11,891,038.61	1.04%	2	0.02%
6000000 < current balance <= 6250000	6,200,000.00	0.54%	1	0.01%
6750000 < current balance <= 7000000	6,920,833.63	0.60%	1	0.01%
15250000 < current balance <= 15500000	15,431,258.05	1.35%	1	0.01%
Grand total	1,143,965,318.41	100.00%	10,970	100.00%

Loan purpose				
Loan purpose	Outstanding	% Outstanding balance	Number of loans	% Number of loans
Construction Real Estate	10,132,483.19	0.89%	68	0.62%
Debt consolidation	9,658,672.39	0.84%	39	0.36%
Investment Mortgage	15,758,356.64	1.38%	192	1.75%
Other	430,706.12	0.04%	22	0.20%
Purchase	920,143,230.59	80.43%	8,925	81.36%
Re-mortgage	114,668,857.72	10.02%	524	4.78%
Re-mortgage on Different Terms	2,409,468.11	0.21%	47	0.43%
Renovation	55,954,458.77	4.89%	956	8.71%
Working Capital	14,809,084.88	1.29%	197	1.80%
Grand total	1,143,965,318.41	100.00%	10,970	100.00%

Region				
Region	Outstanding	% Outstanding balance	Number of loans	% Number of loans
Brussels	103,408,795.53	9.04%	578	5.27%
Flanders	992,180,440.40	86.73%	9,912	90.36%
Wallonië	48,376,082.48	4.23%	480	4.38%
Grand total	1,143,965,318.41	100.00%	10,970	100.00%

Borrower PD class				
PD	Outstanding	% Outstanding balance	Number of loans	% Number of loans
	3,485,769.89	0.30%	29	0.26%
01	107,310,232.32	9.38%	1,461	13.32%
02	146,359,762.87	12.79%	1,775	16.18%
03	228,242,217.05	19.95%	2,286	20.84%
04	216,567,971.25	18.93%	2,006	18.29%
05	165,539,422.52	14.47%	1,276	11.63%
06	105,295,801.13	9.20%	816	7.44%
07	62,525,841.51	5.47%	543	4.95%

08	35,197,251.67	3.08%	322	2.94%
09	31,728,183.62	2.77%	306	2.79%
10	38,752,811.74	3.39%	133	1.21%
11	2,960,052.84	0.26%	17	0.15%
Grand total	1,143,965,318.41	100.00%	10,970	100.00%

Borrower segment				
Segment	Outstanding	% Outstanding balance	Number of loans	% Number of loans
BDR	152,602,606.15	13.34%	458	4.18%
PLN	991,362,712.26	86.66%	10,512	95.82%
Grand total	1,143,965,318.41	100.00%	10,970	100.00%

Industry				
Industry	Outstanding	% Outstanding balance	Number of loans	% Number of loans
Agriculture, farming, fishing	179,699,593.74	15.71%	2,573	23.45%
Authorities	7,914,370.67	0.69%	13	0.12%
Automotive	20,619,250.00	1.80%	183	1.67%
Aviation	275,639.17	0.02%	2	0.02%
Beverages	3,468,972.66	0.30%	13	0.12%
Building & construction	75,533,669.16	6.60%	926	8.44%
Chemicals	4,586,621.99	0.40%	26	0.24%
Consumer products	698,853.90	0.06%	8	0.07%
Distribution	173,015,165.62	15.12%	1,430	13.04%
Electricity	11,410,898.91	1.00%	34	0.31%
Electrotechnics	2,969,505.14	0.26%	24	0.22%
Finance and insurance	30,066,331.46	2.63%	315	2.87%
Food producers	24,996,823.63	2.19%	139	1.27%
Horeca	75,487,815.70	6.60%	532	4.85%
IT	2,087,325.10	0.18%	34	0.31%
Machinery & heavy equipment	2,606,433.84	0.23%	25	0.23%
Media	2,402,694.86	0.21%	31	0.28%
Metals	17,487,572.36	1.53%	153	1.39%
Paper & pulp	56,510.30	0.00%	3	0.03%
Real estate	187,563,558.38	16.40%	1,281	11.68%

Sector unknown	8,489,612.74	0.74%	185	1.69%
Services	286,405,122.27	25.04%	2,843	25.92%
Shipping	6,140,956.13	0.54%	26	0.24%
Telecom	326,613.47	0.03%	5	0.05%
Textile & apparel	2,086,302.58	0.18%	31	0.28%
Timber & wooden furniture	8,442,643.76	0.74%	57	0.52%
Traders	8,380,866.86	0.73%	74	0.67%
Water	745,594.01	0.07%	4	0.04%
Grand total	1,143,965,318.41	100.00%	10,970	100.00%

Exposure to 20 biggest borrowers

Borrower	Outstanding	% Outstanding balance	Number of loans	% Number of loans
JU;U[2L<T&EBUNV+)M]('&	15,431,258.05	1.35%	1	0.01%
AL>#.+&:^=-_9=-V^Q*<?***	11,891,038.61	1.04%	2	0.02%
OD"LZ!M_)8.Y;>>/ZG*F^!	6,920,833.63	0.60%	1	0.01%
FUJD%H020B"V)=AW<,!=;+	6,200,000.00	0.54%	1	0.01%
NJ%%VC=37Z0A:OJ8"X=%=#	5,895,516.66	0.52%	4	0.04%
IB#1J*X)]A9#E3HH<,N/=	3,573,551.24	0.31%	2	0.02%
L%]IA:/IV?[1W\F^Y!%XD0	3,452,710.49	0.30%	1	0.01%
OHIX3_9V8T;[SP5S>7[R1\$	3,427,892.52	0.30%	1	0.01%
FJ*_7#P:-J/E<_S04"C7!"	3,377,978.46	0.30%	1	0.01%
D8!04"Z6=C^?)@YIRC;RE-	3,294,313.33	0.29%	1	0.01%
G&W79O#O/O)%2-\1Y:8N00	3,082,462.63	0.27%	1	0.01%
AU^1-%"&Y(),@\$];VCJG2-	3,061,099.93	0.27%	6	0.05%
OO)"U=?^V-RJF(XQI@`0N'	2,933,627.38	0.26%	4	0.04%
DQYZ0;<M7BY,W&)9ZLK.=/	2,877,211.36	0.25%	2	0.02%
I(ZD1#NF8H`U&4#\UK7[J\$	2,842,105.12	0.25%	1	0.01%
FA,%B7KUA8&1]G>*I,HW^/	2,766,006.32	0.24%	1	0.01%
E,.3T=EUI#M+I[XVE!8K?!	2,749,008.33	0.24%	2	0.02%
E7#^O;)7L-""`SI_Y@NB3N'	2,745,373.68	0.24%	4	0.04%
APJD]C8N/\$.PB*3!LJOJ%%	2,692,768.72	0.24%	1	0.01%
AB=5E5_75-R?#E.B]#M4N#	2,666,394.50	0.23%	1	0.01%
Others	1,052,084,167.45	91.97%	10,932	99.65%
Grand total	1,143,965,318.41	100.00%	10,970	100.00%