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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: August 2024

MONTHLY CALCULATION REPORT

Floating Rate Interest Period (31/07/24 - 31/08/24)

Monthly Total

The Loan Portfolio

Number of Loans

Beginning of Period	10,300	10,300
Scheduled Principal collected	130	130
Full Prepayments	13	13
Repurchased Loans	0	0
Defaulted Loans during period	1	1
Defaulted Loans reopend to normal	0	0
End of month	10,156	10,156
Delinquent Receivables at the end of the Monthly Calculation Period	12	12
	0	0

Outstanding Principal Amount of SME loans

Beginning of Period	1,048,749,029.15	1,048,749,029.15
Scheduled Principal collected	16,296,260.90	16,296,260.90
Full Prepayments	3,397,696.22	3,397,696.22
Partial Prepayments	0.00	0.00
Principal balance of repurchased loans	0.00	0.00
Principal balance of Defaulted Loans during the period	10,771.34	10,771.34
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	1,029,044,300.69	1,029,044,300.69
Principal balance of Delinquent Loans at the end of the Calculation Period	2,015,825.84	2,015,825.84
Net Principal Balance of Defaulted Loans at the end of the Calculation period (net after recovery)	10,755,886.13	10,755,886.13
Write-off defaulted loans	104,980.63	104,980.63
Balance of Non Defaulted Loans	1,029,044,300.69	1,029,044,300.69
Balance of Non Delinquent Loans	1,027,028,474.85	1,027,028,474.85
Balance of reopened Loans	0.00	0.00

		Floating Rate Interest Period (31/07/24 - 31/08/24)	
		Monthly Total	
Cash Flows			
Monthly Cash Flows			
Principal Available Amount:			
Previously Principal Available Amount	8,052.94		8,052.94
Principal Receipts			
Repayment of principal	16,296,260.90		16,296,260.90
Repayment in full of principal	3,397,696.22		3,397,696.22
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	10,771.34		10,771.34
Principal Available Amount	19,712,781.40		19,712,781.40
Notes Interest Available Amount			
Revenue Receipts			
Interest, including penalty interest, sundries, on SME Receivables	2,617,495.88		2,617,495.88
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	344,336.44		344,336.44
Amounts to be drawn from the Reserve Account on MPD	0.00		0.00
Amounts to be received from the Swap on MPD	2,069,609.63		2,069,609.63
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			5,031,441.95

Floating Rate Interest Period (31/07/24 - 31/08/24)

Monthly Total

Swap Calculation		
	Loan Invest Pays: (A-B)*C	1,131,665.19
with		
A	the sum of	
	the aggregate amount of interests received during the preceding Monthly Calculation Period	2,617,495.88
	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	2,617,495.88
B	less	
	0.25% Excess Margin on a monthly basis applied to the aggregate outstanding amount of SME receivables (ex defaulted and c the operating expenses set out in items (i) to (iv) in the Interest Priority of Payments	218,489.38 46,356.51
	Total B	264,845.89
C	multiplied by the ratio of:	
	the principal outstanding amount of the Notes	530,971,683.20
	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	530,971,683.20
	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	0.481
	Loan Invest Receives: (D*E)	2,069,609.63
with		
D	1 month Euribor (Actual/360)	3.635%
	plus spread	0.750%
	Total D	4.385%
E	multiplied by	
	the Principal Outstanding Amount of the Notes	530,971,683.20
	minus	
	the balance of the Notes Principal Deficiency Ledger	0.00
	Total E	530,971,683.20
	Swap Payment Date	16/09/24

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

Internal

Floating Rate Interest Period (31/07/24 - 31/08/24)

Monthly Total

Monthly Cash Flow Allocation		
Principal		
Principal Available Amount	19,712,781.40	19,712,781.40
Following Amortisation or Optional redemption		
Notes	19,709,760.00	0.00
Subordinated Loan	0.00	0.00
Expenses on Subordinated Loan	0.00	0.00

Interest		
Total Funds Available		5,031,441.95
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	0.00	0.00
PWC	0.00	0.00
Factuur Intertrust	0.00	0.00
Fitch	0.00	0.00
Servicing fee	45,154.47	45,154.47
Paying Agent	0.00	0.00
Admin Fees	0.00	0.00
Factuur AIG	0.00	0.00
NBB	0.00	0.00
Servicing Fee	0.00	0.00
Hogan Lovells	0.00	0.00
Paying Agent	0.00	0.00
Kosten accountantsverklaring	0.00	0.00
AIG	0.00	0.00
Cost of Auditor report	151.25	151.25
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
Invoice Berquin Notaries	656.29	656.29
Rent: Accesso	394.50	394.50
Social security / Taxes	0.00	0.00
5 Pari-passu		
Class A notes interest due and payable	2,069,609.63	2,069,609.63
Swap Counterparty payments	1,131,665.19	1,131,665.19
6 Principal Deficiency - Notes	0.00	0.00
7 Payment to Reserve Fund for replenishment	0.00	0.00
8 Interest on Subordinated Loan	891,146.67	891,146.67
9 Principal Deficiency - Subordinated loan	10,771.34	10,771.34
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	881,725.95	881,725.95

Floating Rate Interest Period (31/07/24 - 31/08/24)	
	Monthly Total

Capital structure		
<u>Notes</u>		
Number of Notes		15,680.00
Outstanding balance at the beginning of the month		530,971,683.20
Outstanding balance at the end of the month		511,261,923.20
Bond - Factor at the beginning of the month		0.13545196
Bond - Factor at the end of the month		0.13042396
Annual interest rate for the period		4.38500%
Interest payable for the month paid on	16/09/24	2,069,609.63
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	16/09/24	891,146.67

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 (31/07/24 - 31/08/24)
Monthly Total

Balance Sheet		
Assets		
Outstanding principal amount of SME Loans (end of period)	1,029,044,300.69	1,029,044,300.69
Reserve Fund (end of period)	56,000,000.00	56,000,000.00
Cash on account after roll over	3,021.40	3,021.40
Total	1,085,047,322.09	1,085,047,322.09
Liabilities		
Notes outstanding balance at the end of period	511,261,923.20	511,261,923.20
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	1,084,141,923.20	1,084,141,923.20

Performance data

Defaults and delinquencies		
Cumulative Gross Defaults at the beginning of the period		62,093,664.95
Principal balance of Defaulted Loans during the period	10,771.34	
Cumulative Gross Defaults at the end of the period	62,104,436.29	62,104,436.29
Cumulative Gross Defaults as % of original loan balance (%)	1.10901%	1.10901%
Cumulative Gross Defaults as % of current loan balance (%)	5.92176%	5.92176%
Aggregate amount of Delinquent Loans	2,015,825.84	2,015,825.84
Current Delinquencies as % of initial loan balance (%)	0.04939%	0.04939%
Current Delinquencies as % of current loan balance (%)	0.19589%	0.19589%

Principal Deficiency Ledger (PDL)		
PDL balance at the beginning of the period		0.00
Amounts to be credited to the Principal Deficiency Ledger		-10,771.34
Interest waterfall payment to the PDL		10,771.34
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 (31/07/24 - 31/08/24)

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	10,771.34	0.0010%

Recovery Statistics		
	Recoveries on Defaulted loans since closing	Recoveries as a percentage of Principal Outstanding on Defaulted Loans (%)
	1,105,542.58	1.78%

Prepayments as a % of current balance for reference period			
			Annualised
	0.32398%	0.00000%	3.8877%

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: August 2024

Summary

Date	Number of debtors	Number of loans	Outstanding balance	Average outstanding balance / borrower
31/08/2024	7,392	10,156	1,029,044,300.69	139,210.54

Orgination date					
Orgination date	Outstanding	% Outstanding balance	Number of loans	% Number of loans	
2003	203,805.65	0.02%	8	0.08%	
2004	991,162.24	0.10%	79	0.78%	
2005	7,731,781.73	0.75%	262	2.58%	
2006	20,367,771.00	1.98%	345	3.40%	
2007	32,034,445.38	3.11%	417	4.11%	
2008	45,678,997.40	4.44%	540	5.32%	
2009	48,648,171.16	4.73%	782	7.70%	
2010	76,066,296.78	7.39%	1,098	10.81%	
2011	117,578,046.56	11.43%	1,192	11.74%	
2012	117,790,840.33	11.45%	1,113	10.96%	
2013	67,916,575.47	6.60%	583	5.74%	
2014	69,200,401.34	6.72%	640	6.30%	
2015	136,242,893.53	13.24%	984	9.69%	
2016	262,350,007.35	25.49%	1,952	19.22%	
2017	26,243,104.77	2.55%	161	1.59%	
Grand total	1,029,044,300.69	100.00%	10,156	100.00%	

Initial maturity (months)					
Initial maturity	Outstanding	% Outstanding balance	Number of loans	% Number of loans	
0 < initial maturity <= 60	56,173,154.97	5.46%	1,765	17.38%	
60 < initial maturity <= 120	322,643,418.04	31.35%	3,494	34.40%	
120 < initial maturity <= 180	363,399,709.79	35.31%	2,808	27.65%	
180 < initial maturity <= 240	243,547,754.34	23.67%	1,970	19.40%	
240 < initial maturity <= 300	41,261,891.66	4.01%	111	1.09%	
300 < initial maturity <= 360	2,018,371.89	0.20%	8	0.08%	
Grand total	1,029,044,300.69	100.00%	10,156	100.00%	

Seasoning (months)				
Seasoning	Outstanding	% Outstanding balance	Number of loans	% Number of loans
0 < seasoning <= 60	629,637,323.29	61.19%	6,069	59.76%
60 < seasoning <= 120	200,380,546.03	19.47%	1,512	14.89%
120 < seasoning <= 180	146,231,687.06	14.21%	1,714	16.88%
180 < seasoning <= 240	52,794,744.31	5.13%	861	8.48%
Grand total	1,029,044,300.69	100.00%	10,156	100.00%

Final maturity date				
Maturity date	Outstanding	% Outstanding balance	Number of loans	% Number of loans
2020 < maturity date <= 2025	29,553,259.47	2.87%	1,688	16.62%
2025 < maturity date <= 2030	446,976,046.82	43.44%	5,606	55.20%
2030 < maturity date <= 2035	435,665,065.84	42.34%	2,426	23.89%
2035 < maturity date <= 2040	109,733,084.16	10.66%	416	4.10%
2040 < maturity date <= 2045	6,370,054.51	0.62%	17	0.17%
2045 < maturity date <= 2050	746,789.89	0.07%	3	0.03%
Grand total	1,029,044,300.69	100.00%	10,156	100.00%

Principal payment frequency				
Principal payment frequency	Outstanding	% Outstanding balance	Number of loans	% Number of loans
Annual	44,993,573.09	4.37%	707	6.96%
Bullet	5,082,995.21	0.49%	23	0.23%
Monthly	879,146,819.81	85.43%	8,983	88.45%
Quarterly	83,032,249.65	8.07%	310	3.05%
Semi annually	16,788,662.93	1.63%	133	1.31%
Grand total	1,029,044,300.69	100.00%	10,156	100.00%

Principal payment type				
Principal payment type	Outstanding	% Outstanding balance	Number of loans	% Number of loans
Bullet	5,082,995.21	0.49%	23	0.23%
French	714,953,620.73	69.48%	6,491	63.91%
Linear	309,007,684.75	30.03%	3,642	35.86%
Grand total	1,029,044,300.69	100.00%	10,156	100.00%

Interest rate					
Interest rate	Outstanding	% Outstanding balance	Number of loans	% Number of loans	
0 < interest rate <= 0.5	4,299,569.97	0.42%	42	0.41%	
0.5 < interest rate <= 1	35,439,350.07	3.44%	309	3.04%	
1 < interest rate <= 1.5	130,373,409.01	12.67%	1,099	10.82%	
1.5 < interest rate <= 2	150,646,217.71	14.64%	1,362	13.41%	
2 < interest rate <= 2.5	124,091,289.63	12.06%	943	9.29%	
2.5 < interest rate <= 3	74,382,916.39	7.23%	627	6.17%	
3 < interest rate <= 3.5	57,599,067.00	5.60%	507	4.99%	
3.5 < interest rate <= 4	85,647,629.10	8.32%	810	7.98%	
4 < interest rate <= 4.5	101,265,857.91	9.84%	1,102	10.85%	
4.5 < interest rate <= 5	133,349,055.94	12.96%	1,563	15.39%	
5 < interest rate <= 5.5	85,572,999.74	8.32%	1,129	11.12%	
5.5 < interest rate <= 6	35,211,350.03	3.42%	524	5.16%	
6 < interest rate <= 6.5	8,157,620.47	0.79%	105	1.03%	
6.5 < interest rate <= 7	2,236,832.45	0.22%	24	0.24%	
7 < interest rate <= 7.5	528,891.24	0.05%	5	0.05%	
7.5 < interest rate <= 8	194,782.05	0.02%	3	0.03%	
8 < interest rate <= 8.5	47,461.98	0.00%	2	0.02%	
Grand total	1,029,044,300.69	100.00%	10,156	100.00%	

Interest rate review code					
Interest reset period	Outstanding	% Outstanding balance	Number of loans	% Number of loans	
Annual	50,502,658.50	4.91%	562	5.53%	
Not apply	548,712,398.66	53.32%	5,237	51.57%	
Other	429,829,243.53	41.77%	4,357	42.90%	
Grand total	1,029,044,300.69	100.00%	10,156	100.00%	

Interest payment frequency				
Interest payment frequency	Outstanding	% Outstanding balance	Number of loans	% Number of loans
Annual	44,331,931.04	4.31%	695	6.84%
Monthly	885,141,151.41	86.02%	9,011	88.73%
Quarterly	82,691,568.93	8.04%	308	3.03%
Semi annually	16,879,649.31	1.64%	142	1.40%
Grand total	1,029,044,300.69	100.00%	10,156	100.00%

Current balance				
Current balance	Outstanding	% Outstanding balance	Number of loans	% Number of loans
0 < current balance <= 250000	572,926,651.76	55.68%	9,325	91.82%
250000 < current balance <= 500000	202,244,798.10	19.65%	597	5.88%
500000 < current balance <= 750000	75,826,357.33	7.37%	125	1.23%
750000 < current balance <= 1000000	42,381,902.22	4.12%	50	0.49%
1000000 < current balance <= 1250000	20,040,973.48	1.95%	18	0.18%
1250000 < current balance <= 1500000	14,934,993.72	1.45%	11	0.11%
1500000 < current balance <= 1750000	3,228,644.90	0.31%	2	0.02%
1750000 < current balance <= 2000000	9,229,256.41	0.90%	5	0.05%
2000000 < current balance <= 2250000	4,113,258.86	0.40%	2	0.02%
2250000 < current balance <= 2500000	11,933,354.90	1.16%	5	0.05%
2500000 < current balance <= 2750000	7,786,682.34	0.76%	3	0.03%
2750000 < current balance <= 3000000	5,724,002.98	0.56%	2	0.02%
3000000 < current balance <= 3250000	9,496,924.07	0.92%	3	0.03%
3250000 < current balance <= 3500000	10,083,910.67	0.98%	3	0.03%
5500000 < current balance <= 5750000	11,344,415.33	1.10%	2	0.02%
5750000 < current balance <= 6000000	6,000,000.00	0.58%	1	0.01%
6500000 < current balance <= 6750000	6,691,666.98	0.65%	1	0.01%
15000000 < current balance <= 15250000	15,056,506.64	1.46%	1	0.01%
Grand total	1,029,044,300.69	100.00%	10,156	100.00%

Loan purpose				
Loan purpose	Outstanding	% Outstanding balance	Number of loans	% Number of loans
Construction Real Estate	7,814,052.42	0.76%	54	0.53%
Debt consolidation	8,494,705.42	0.83%	35	0.34%
Investment Mortgage	12,527,198.50	1.22%	165	1.62%
Other	279,082.50	0.03%	16	0.16%
Purchase	830,352,651.41	80.69%	8,337	82.09%
Re-mortgage	105,360,245.20	10.24%	485	4.78%
Re-mortgage on Different Terms	2,083,224.47	0.20%	37	0.36%
Renovation	49,515,675.29	4.81%	851	8.38%
Working Capital	12,617,465.48	1.23%	176	1.73%
Grand total	1,029,044,300.69	100.00%	10,156	100.00%

Region				
Region	Outstanding	% Outstanding balance	Number of loans	% Number of loans
Brussels	90,267,438.66	8.77%	530	5.22%
Flanders	897,168,056.83	87.18%	9,193	90.52%
Wallonië	41,608,805.20	4.04%	433	4.26%
Grand total	1,029,044,300.69	100.00%	10,156	100.00%

Borrower PD class				
PD	Outstanding	% Outstanding balance	Number of loans	% Number of loans
	3,458,783.95	0.34%	24	0.24%
01	102,998,420.46	10.01%	1,372	13.51%
02	132,145,606.81	12.84%	1,709	16.83%
03	194,366,493.82	18.89%	2,041	20.10%
04	197,409,907.83	19.18%	1,830	18.02%
05	147,264,262.77	14.31%	1,175	11.57%
06	102,013,379.02	9.91%	790	7.78%
07	52,068,718.17	5.06%	469	4.62%

08	36,109,817.28	3.51%	331	3.26%
09	27,009,992.16	2.62%	279	2.75%
10	30,992,007.48	3.01%	116	1.14%
11	3,206,910.94	0.31%	20	0.20%
Grand total	1,029,044,300.69	100.00%	10,156	100.00%

Borrower segment				
Segment	Outstanding	% Outstanding balance	Number of loans	% Number of loans
BDR	142,409,099.66	13.84%	451	4.44%
PLN	886,635,201.03	86.16%	9,705	95.56%
Grand total	1,029,044,300.69	100.00%	10,156	100.00%

Industry				
Industry	Outstanding	% Outstanding balance	Number of loans	% Number of loans
Agriculture, farming, fishing	161,920,998.55	15.74%	2,357	23.21%
Authorities	7,757,082.86	0.75%	13	0.13%
Automotive	18,717,108.90	1.82%	171	1.68%
Aviation	262,395.10	0.03%	2	0.02%
Beverages	3,009,212.64	0.29%	12	0.12%
Building & construction	67,704,433.94	6.58%	854	8.41%
Chemicals	4,131,477.67	0.40%	21	0.21%
Consumer products	653,381.67	0.06%	8	0.08%
Distribution	154,764,806.84	15.04%	1,308	12.88%
Electricity	10,755,208.14	1.05%	32	0.32%
Electrotechnics	2,690,722.83	0.26%	24	0.24%
Finance and insurance	26,611,098.42	2.59%	284	2.80%
Food producers	22,320,242.84	2.17%	127	1.25%
Horeca	69,753,321.95	6.78%	504	4.96%
IT	1,797,666.99	0.17%	32	0.32%
Machinery & heavy equipment	3,497,242.39	0.34%	29	0.29%
Media	2,194,257.82	0.21%	30	0.30%
Metals	15,697,720.44	1.53%	145	1.43%
Paper & pulp	30,134.46	0.00%	3	0.03%
Real estate	166,989,613.26	16.23%	1,196	11.78%

Sector unknown	8,330,830.77	0.81%	174	1.71%
Services	255,647,205.10	24.84%	2,645	26.04%
Shipping	5,743,497.21	0.56%	26	0.26%
Telecom	288,964.64	0.03%	4	0.04%
Textile & apparel	1,758,580.35	0.17%	28	0.28%
Timber & wooden furniture	7,724,038.07	0.75%	51	0.50%
Traders	7,657,547.50	0.74%	72	0.71%
Water	635,509.34	0.06%	4	0.04%
Grand total	1,029,044,300.69	100.00%	10,156	100.00%

Exposure to 20 biggest borrowers

Borrower	Outstanding	% Outstanding balance	Number of loans	% Number of loans
JU;U[2L<T&EBUNV+)M]('&	15,056,506.64	1.46%	1	0.01%
AL>#.+&:^=-_9=-V^Q*<?***	11,344,415.33	1.10%	2	0.02%
OD"LZ!M_)8.Y;>>/ZG*F^!	6,691,666.98	0.65%	1	0.01%
FUJD%H020B"V)=AW<,!=;+	6,000,000.00	0.58%	1	0.01%
NJ%%VC=37Z0A:OJ8"X=%=#	5,703,206.00	0.55%	4	0.04%
IB#1J*X])A9#E3HH<,N/=	3,463,224.33	0.34%	2	0.02%
L%]IA:/IV?[1W\F^Y!%XD0	3,383,024.68	0.33%	1	0.01%
OHIX3_9V8T;[SP5S>7[R1\$	3,317,305.83	0.32%	1	0.01%
FJ*_7#P:-J/E<_SO4"C7!"	3,212,680.06	0.31%	1	0.01%
D8!04"Z6=C^?)@YIRC;RE-	3,198,825.97	0.31%	1	0.01%
G&W79O#O/O)%2-\1Y:8N00	2,957,996.66	0.29%	1	0.01%
AU^1-%"&Y(),@\$];VCJG2-	2,943,196.68	0.29%	6	0.06%
OO)"U=?^V-RJF(XQI@`0N'	2,799,854.48	0.27%	4	0.04%
FA,%B7KUA8&1]G>*I,HW^/	2,766,006.32	0.27%	1	0.01%
DQYZ0;<M7BY,W&)9ZLK.=/	2,691,584.82	0.26%	2	0.02%
E7#^O;)7L-""`SI_Y@NB3N'	2,656,671.47	0.26%	4	0.04%
E,.3T=EUI#M+I[XVE!8K?!	2,629,718.55	0.26%	2	0.02%
AB=5E5_75-R?#E.B]#M4N#	2,596,100.40	0.25%	1	0.01%
APJD]C8N/\$.PB*3!LJOJ%%	2,572,637.35	0.25%	1	0.01%
I(ZD1#NF8H`U&4#\UK7]J\$	2,486,841.96	0.24%	1	0.01%
Others	940,572,836.18	91.40%	10,118	99.63%
Grand total	1,029,044,300.69	100.00%	10,156	100.00%