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Loan Invest N.V., SME Loan Invest 2020

euro 3,500,000,000 floating rate SME Loan Backed Notes due 2054

Investor Report

Reporting period: June 2024

MONTHLY CALCULATION REPORT

Floating Rate Interest Period (31/05/jj - 30/06/jj)
Monthly Total

The Loan Portfolio

Number of Loans		
Beginning of Period	12,583	12,583
Sched principal collected	267	267
Prepaid Loans	16	16
Partial prepaid loans	0	0
Repurchased Loans	0	0
Defaulted Loans during period	2	2
Defaulted Loans reopend to normal	0	0
End of month	12,298	12,298
Delinquent Receivables at the end of the Monthly Calculation Period	17	17

Outstanding Principal Amount of SME loans		
Beginning of Period	2,311,519,186.65	2,311,519,186.65
Scheduled Principal collected	42,818,853.23	42,818,853.23
Full Prepayments	9,586,708.18	9,586,708.18
Partial Prepayments	6,396,733.25	6,396,733.25
Principal balance of repurchased loans	0.00	0.00
Principal balance of Defaulted Loans during the period	70,002.22	70,002.22
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	2,252,646,889.77	2,252,646,889.77
Principal balance of Delinquent Loans at the end of the Calculation Period	2,238,439.53	2,238,439.53
Net Principal Balance of Defaulted Loans at the end of the Calculation period (net after recovery)	6,408,123.89	6,408,123.89
Write-off defaulted loans	0.00	0.00
Balance of Non Defaulted Loans	2,252,646,889.77	2,252,646,889.77
Balance of Non Delinquent Loans	2,250,408,450.24	2,250,408,450.24
Balance of reopened Loans	0.00	0.00

Floating Rate Interest Period (31/05/jj - 30/06/jj)
Monthly Total

Cash Flows

Monthly Cash Flows			
Principal Available Amount:			
Previously Principal Available Amount		3,848.26	3,848.26
Principal Receipts			
Repayment of principal		42,818,853.23	42,818,853.23
Prepayment in full of principal		9,586,708.18	9,586,708.18
Partial prepayment of principal		6,396,733.25	6,396,733.25
Repurchase by the seller Receipts		0.00	0.00
Principal from sale of Issuer assets		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		70,002.22	70,002.22
Principal Available Amount		58,876,145.14	58,876,145.14
Notes Interest Available Amount			
Revenue Receipts			
Interest, including penalty interest, sundries on SME Receivables		5,507,250.91	5,507,250.91
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		31,270.15	31,270.15
Amounts to be drawn from the Reserve Account on MPD		0.00	0.00
Amounts to be received from the Swap on MPD		5,467,333.46	5,467,333.46
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 Conmingling Risk and/or Set-off Risk)		0.00	0.00
Total Note Interest Available Amount			11,005,854.52

Swap Calculation		
	Loan Invest Pays: (A-B)*C	3,373,485.45
with		
A	the sum of	
	the aggregate amount of interests received during the preceding Monthly Calculation Period	5,507,250.91
	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	5,507,250.91
B	less	
	0,25% Excess Margin on a monthly basis applied to the aggregate outstanding amount of SME receivables (ex defaulted and delinquent)	481,566.50
	the operating expenses set out in items (i) to (iv) in the Interest Priority of Payments	102,063.30
	Total B	583,629.80
C	multiplied by the ratio of:	
	the principal outstanding amount of the Notes	1,616,332,200.00
	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	1,616,332,200.00
	plus the outstanding amount of the Subordinated Loan	742,713,800.00
	minus the outstanding amount on the Subordinated Loan Principal Deficiency Ledger	0.00
	Total C	0.685
	Loan Invest Receives: (D*E)	5,467,333.46
with		
D	1 month Euribor (Actual/360)	3.599%
	plus spread	0.750%
	Total D	4.349%
E	multiplied by	
	the Principal Outstanding Amount of the Notes	1,616,332,200.00
	minus	
	the balance of the Notes Principal Deficiency Ledger	0.00
	Total E	1,616,332,200.00
	Swap Payment Date	15/07/2024

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

Monthly Cash Flow Allocation			
Principal			
Principal Available Amount		58,876,145.14	58,876,145.14
Following Amortisation or Optional redemption			
	Notes	41,209,000.00	0.00
	Subordinated Loan	17,661,000.00	0.00
	Expenses on Subordinated Loan	0.00	0.00
			Checken

Interest			
Total Funds Available			11,005,854.52
AIG insurance	1 Issuers Directors		0.00
PWC	2 Administrator fee	Intertrust	4,500.00
Factuur CTIF	3 Security Agent		0.00
Factuur NBB	4 Other Issuer fees	NBB	0.00
Paying Agent fee		FSMA	0.00
Servicing fee		Servicing	96,313.30
Factuur DBRS		Factuur Ratings	0.00
Factuur Intertrust		Intertrust	0.00
Admin Fee		Factuur NBB	0.00
		Cost of Auditor	0.00
		Hogan Lovells	0.00
		AIG	0.00
		Zurich Insurance	0.00
		Other Issuer Costs and Expenses	0.00
		Bank Charges	0.00
		Audit report	0.00
		Paying agency fees	1,250.00
		Social security / Taxes	0.00
	5 Pari-passu	Class A notes interest due and payable	5,467,333.46
		Swap Counterparty payments	3,373,485.45
	6 Principal Deficiency - Notes		0.00
	7 Payment to Reserve Fund for replenishment		0.00
	8 Interest on Subordinated Loan		866,499.43
	9 Principal Deficiency - Subordinated Loan		70,002.22
	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		1,126,304.00

Capital structure			
<u>Notes</u>			
Number of Notes			14,000.00
Outstanding balance at the beginning of the month			1,616,332,200.00
Outstanding balance at the end of the month			1,575,123,200.00
Bond - Factor at the beginning of the month			0.46180920
Bond - Factor at the end of the month			0.45003520
Annual interest rate for the period			4.34900%
Interest payable for the month paid on	15/07/2024		5,467,333.46
Rating (DBRS)			AA(high)
Rating (Fitch)			AAA
<u>Subordinated Loan</u>			
Outstanding balance at the beginning of the month			742,713,800.00
Outstanding balance at the end of the month			725,052,800.00
Lending - Factor at the beginning of the month			0.48
Lending - Factor at the end of the month			0.47
Annual interest rate for the period			1.50000%
Interest payable for the month paid on	15/07/2024		866,499.43
<u>Expenses Subordinated Loan</u>			
Outstanding balance at the beginning of the month			0.00
Outstanding balance at the end of the month			0.00
Annual interest rate for the period			4.59900%
Interest payable for the month paid on	15/07/2024		0.00

Reserve Fund			
Balance at the beginning of the month			50,000,000.00
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			50,000,000.00

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 (31/05/jj - 30/06/jj)
Monthly Total

Balance Sheet		
Assets		
Outstanding principal amount of SME Loans (end of period)	2,252,646,889.77	2,252,646,889.77
Reserve Fund (end of period)	50,000,000.00	50,000,000.00
Cash on account after roll over	6,145.14	6,145.14
Total	2,302,653,034.91	2,302,653,034.91
Liabilities		
Notes outstanding balance at the end of period	1,575,123,200.00	1,575,123,200.00
Subordinated Loan outstanding at the end of the period	725,052,800.00	725,052,800.00
Expenses Subordinated Loan outstanding at the end of period	0.00	0.00
Total	2,300,176,000.00	2,300,176,000.00

Expected future cashflow collection calculated on actual portfolio

SME LI2020 - 2024-06-30 - prepayment 5%

WAL-amortized	WAL-Notes	WAL- Notes with call 5Y	Outstanding Notional Amount Notes	Outstanding amount subordinated loans
3.90	2.51	0.90	1,575,123,200.00	725,052,800.00

Periode	interest	principal	prepayment	Total		outstanding amount CLASS A	outstanding amount subordinated loan
2024-07	4,052,952.31	31,304,023.28	9,177,562.27	4,043,128.45	31	1,546,188,199	712,908,324
2024-08	4,049,496.69	27,781,622.37	9,012,635.28	4,039,385.19	62	1,519,885,804	701,870,047
2024-09	4,488,539.97	34,676,201.45	8,862,730.92	4,477,290.35	92	1,488,758,694	688,808,367
2024-10	3,813,149.18	27,575,729.57	8,685,347.92	3,803,191.29	123	1,462,831,394	677,930,044
2024-11	3,890,476.85	27,208,410.65	8,537,615.80	3,880,343.06	153	1,437,269,579	667,206,236
2024-12	4,659,663.84	35,661,824.35	8,391,982.06	4,745,045.09	184	1,405,763,446	653,990,094
2025-01	4,057,426.48	30,408,975.42	8,212,501.40	4,047,272.91	215	1,378,138,532	642,403,651
2025-02	3,645,444.63	24,391,388.99	8,055,152.73	3,635,290.40	243	1,354,927,481	632,669,689
2025-03	3,743,296.81	29,982,977.74	7,922,961.50	3,733,255.64	274	1,327,808,064	621,297,907
2025-04	3,571,214.16	23,676,624.17	7,768,528.01	3,561,130.39	304	1,305,308,056	611,864,361
2025-05	3,484,478.14	23,890,698.82	7,640,416.57	3,474,800.54	335	1,282,744,074	602,405,027
2025-06	4,590,728.94	32,427,967.11	7,511,954.90	4,653,401.18	365	1,254,159,469	590,423,050
2025-07	3,402,249.89	25,036,545.45	7,349,234.72	3,392,584.96	396	1,230,977,912	580,707,316
2025-08	3,439,055.07	24,009,165.49	7,217,291.04	3,429,131.36	427	1,208,623,488	571,339,379
2025-09	3,788,219.96	28,701,549.16	7,090,070.59	3,778,479.84	457	1,182,997,891	560,601,893
2025-10	3,212,056.30	22,440,909.87	6,944,251.10	3,202,493.29	488	1,161,956,147	551,786,345
2025-11	3,296,101.55	22,592,962.34	6,824,532.32	3,286,270.35	518	1,140,888,763	542,961,096
2025-12	3,962,044.76	39,343,955.31	6,704,681.80	4,042,453.51	549	1,107,906,972	529,146,505
2026-01	3,442,950.07	20,950,319.49	6,517,073.95	3,433,240.63	580	1,088,229,925	520,906,287
2026-02	3,081,490.06	20,611,757.02	6,405,168.39	3,071,727.74	608	1,068,873,264	512,801,210
2026-03	3,136,600.33	24,906,210.28	6,295,098.09	3,128,047.05	639	1,046,515,948	505,649,694
2026-04	3,020,482.18	21,156,817.30	6,167,980.10	3,010,886.89	669	1,026,905,644	505,649,694
2026-05	2,936,942.29	24,131,903.92	6,056,655.50	2,927,682.91	700	1,005,120,625	505,649,694
2026-06	3,870,197.56	29,260,364.27	5,933,663.57	3,938,008.63	730	979,565,574	505,649,694
2026-07	2,863,848.39	20,221,743.32	5,790,278.74	2,854,663.11	761	960,537,435	505,649,694
2026-08	2,851,171.13	20,342,397.09	5,684,302.54	2,841,760.18	792	941,392,074	505,649,694
2026-09	3,138,331.41	22,968,240.84	5,578,266.55	3,129,227.92	822	920,273,380	505,649,694

2026-10	2,692,490.79	18,647,226.80	5,461,964.54	2,683,418.49	853	902,323,476	505,649,694
2026-11	2,737,024.09	18,764,039.49	5,363,740.71	2,727,706.77	883	884,261,044	505,649,694
2026-12	3,277,553.84	46,115,803.96	5,265,441.15	3,351,626.88	914	845,580,816	505,649,694
2027-01	2,919,804.29	17,419,059.57	5,056,107.60	2,910,594.30	945	828,451,172	505,649,694
2027-02	2,547,131.79	17,049,926.99	4,964,540.98	2,537,881.41	973	811,579,815	505,649,694
2027-03	2,574,598.95	19,547,033.29	4,874,851.32	2,566,565.14	1004	792,760,166	505,649,694
2027-04	2,520,202.92	20,711,852.41	4,775,353.54	2,511,113.56	1034	772,996,807	505,649,694
2027-05	2,411,578.27	16,306,441.50	4,671,515.50	2,402,816.53	1065	756,621,549	505,649,694
2027-06	3,184,536.32	20,248,306.25	4,586,048.71	3,248,081.33	1095	737,127,629	505,649,694
2027-07	2,375,324.37	16,319,561.56	4,484,870.47	2,366,681.32	1126	720,686,504	505,649,694
2027-08	2,350,137.16	15,723,099.13	4,400,110.64	2,341,321.39	1157	704,691,828	505,649,694
2027-09	2,559,411.69	17,551,906.60	4,318,126.19	2,551,036.63	1187	687,209,699	505,649,694
2027-10	2,232,215.19	14,999,972.86	4,229,024.97	2,223,768.83	1218	671,741,566	505,649,694
2027-11	2,251,372.21	15,571,022.33	4,150,683.66	2,242,742.99	1248	655,787,260	505,649,694
2027-12	2,676,383.89	25,630,874.45	4,070,334.99	2,743,949.96	1279	631,617,525	505,649,694
2028-01	2,450,774.51	14,482,992.49	3,949,328.58	2,442,289.23	1310	616,480,117	505,649,694
2028-02	2,093,284.19	14,129,244.94	3,874,233.02	2,084,824.38	1339	601,608,916	505,649,694
2028-03	2,181,924.08	19,359,771.50	3,800,884.63	2,174,446.67	1370	582,367,036	505,649,694
2028-04	2,068,969.38	13,764,979.92	3,706,525.25	2,060,658.82	1400	567,740,847	505,649,694
2028-05	1,966,078.82	13,414,522.87	3,635,344.17	1,958,067.43	1431	553,383,788	505,649,694
2028-06	2,560,996.04	15,659,552.09	3,565,880.90	2,620,311.17	1461	537,100,157	505,649,694
2028-07	1,945,781.69	13,396,750.36	3,487,554.11	1,937,899.21	1492	522,703,070	505,649,694
2028-08	1,904,480.46	13,146,598.68	3,418,765.36	1,896,403.88	1523	508,492,678	505,649,694
2028-09	2,100,830.37	14,710,349.35	3,351,276.02	2,093,268.54	1553	492,905,129	505,649,694
2028-10	1,826,375.26	13,061,021.09	3,277,690.72	1,818,562.00	1584	478,709,521	505,649,694
2028-11	1,821,247.46	13,036,508.61	3,211,124.79	1,813,242.83	1614	464,505,255	505,649,694
2028-12	2,115,394.99	14,526,964.83	3,144,929.92	2,175,969.93	1645	448,958,294	505,649,694
2029-01	2,035,516.65	12,306,877.98	3,072,932.43	2,027,583.11	1676	435,332,705	505,649,694
2029-02	1,674,434.87	12,080,871.01	3,010,273.18	1,666,486.29	1704	421,879,368	505,649,694
2029-03	1,735,725.23	13,178,849.28	2,948,789.99	1,729,003.82	1735	407,412,092	505,649,694
2029-04	1,681,346.60	11,760,345.10	2,883,083.99	1,673,507.12	1765	394,186,415	505,649,694
2029-05	1,579,863.07	11,518,903.15	2,823,424.85	1,572,311.07	1796	381,150,573	505,649,694
2029-06	2,113,939.63	13,108,584.89	2,764,992.43	2,169,283.69	1826	366,631,498	505,649,694
2029-07	1,576,664.62	11,200,366.06	2,700,321.51	1,569,278.55	1857	353,825,614	505,649,694
2029-08	1,519,094.66	10,998,605.91	2,643,688.39	1,511,598.57	1888	341,177,004	505,649,694
2029-09	1,707,988.80	12,003,511.60	2,588,107.99	1,701,179.98	1918	327,561,055	505,649,694
2029-10	1,477,156.76	10,488,104.24	2,528,659.93	1,469,993.48	1949	315,328,991	505,649,694
2029-11	1,454,339.81	10,720,806.65	2,475,628.02	1,447,059.49	1979	302,848,394	505,649,694
2029-12	1,725,147.60	12,096,960.50	2,421,864.11	1,777,316.29	2010	289,025,692	505,649,694
2030-01	1,686,562.91	9,871,329.56	2,362,712.62	1,679,414.93	2041	277,290,746	505,649,694
2030-02	1,326,654.46	9,359,630.82	2,312,869.62	1,319,561.69	2069	266,022,048	505,649,694
2030-03	1,407,291.74	10,198,259.07	2,265,314.41	1,401,386.39	2100	253,913,866	505,649,694
2030-04	1,350,259.98	9,289,980.84	2,214,536.27	1,343,346.52	2130	242,660,512	505,649,694
2030-05	1,255,079.82	8,975,859.19	2,167,665.44	1,248,404.70	2161	231,689,562	505,649,694
2030-06	1,731,550.12	10,549,600.37	2,122,265.34	1,780,910.46	2191	219,133,874	505,649,694
2030-07	1,264,146.86	9,106,917.19	2,070,638.59	1,257,585.14	2222	207,975,957	505,649,694
2030-08	1,197,730.14	8,706,000.43	2,025,099.85	1,191,061.32	2253	197,191,444	505,649,694
2030-09	1,372,699.56	9,610,600.73	1,981,380.02	1,366,637.04	2283	185,464,650	505,649,694
2030-10	1,178,848.51	8,751,613.75	1,934,152.85	1,172,444.98	2314	174,575,423	505,649,694
2030-11	1,146,641.32	8,651,053.00	1,890,617.72	1,140,132.13	2344	163,758,826	505,649,694
2030-12	1,384,761.28	10,298,330.86	1,847,669.64	1,428,008.25	2375	151,209,151	505,649,694
2031-01	1,384,802.95	8,688,712.57	1,798,185.33	1,378,416.27	2406	140,284,265	505,649,694
2031-02	1,037,069.10	8,180,738.77	1,755,460.41	1,030,714.52	2434	129,857,499	505,649,694
2031-03	1,118,790.87	9,077,110.46	1,714,979.11	1,113,490.65	2465	118,452,391	505,649,694
2031-04	1,059,993.83	8,187,344.15	1,671,010.80	1,053,789.99	2495	107,951,815	505,649,694
2031-05	973,577.64	7,953,856.99	1,630,846.64	967,558.89	2526	97,667,290	505,649,694
2031-06	1,387,298.46	9,504,977.57	1,591,797.37	1,427,571.28	2556	85,672,662	505,649,694
2031-07	981,408.42	8,071,788.74	1,546,587.74	975,455.94	2587	75,184,877	505,649,694
2031-08	914,210.35	7,596,200.89	1,507,401.28	908,152.43	2618	65,180,982	505,649,694

2031-09	1,063,034.25	8,419,848.17	1,470,312.08	1,057,490.21	2648	54,230,497	505,649,694
2031-10	905,258.64	7,530,491.57	1,430,018.34	899,403.06	2679	44,225,465	505,649,694
2031-11	867,029.57	7,284,867.51	1,393,512.12	861,062.86	2709	34,459,296	505,649,694
2031-12	1,068,326.06	8,932,253.35	1,358,155.32	1,101,994.43	2740	22,788,597	505,649,694
2032-01	1,106,606.62	7,155,674.29	1,316,230.92	1,100,725.84	2771	13,088,512	505,649,694
2032-02	776,756.12	6,741,303.09	1,281,715.33	770,893.94	2800	3,828,177	505,649,694
2032-03	872,025.95	7,405,606.96	1,249,028.56	866,944.55	2831	0	505,649,694
2032-04	796,735.58	6,779,888.10	1,213,768.51	790,966.66	2861	0	505,649,694
2032-05	720,187.48	6,456,716.79	1,181,201.36	714,597.23	2892	0	505,649,694
2032-06	1,070,816.05	7,938,720.06	1,150,083.54	1,100,781.48	2922	0	505,649,694
2032-07	727,955.36	6,534,527.63	1,113,054.63	722,450.05	2953	0	505,649,694
2032-08	665,615.43	6,046,022.44	1,081,897.43	660,032.44	2984		505,649,694
2032-09	785,865.32	7,000,342.60	1,052,857.40	780,771.90	3014		505,649,694
2032-10	664,523.52	6,122,155.58	1,020,047.67	659,197.69	3045		505,649,694
2032-11	626,063.05	5,838,891.61	990,949.45	620,683.20	3075		505,649,694
2032-12	786,855.79	7,305,220.55	963,123.83	810,576.64	3106		505,649,694
2033-01	864,693.45	5,758,295.93	929,437.57	859,463.56	3137		505,649,694
2033-02	547,783.02	5,309,876.15	902,190.92	542,600.58	3165		505,649,694
2033-03	621,114.14	5,948,719.96	876,882.19	616,727.73	3196		505,649,694
2033-04	570,428.72	5,262,106.74	849,073.84	565,409.18	3226		505,649,694
2033-05	507,212.71	5,003,718.75	824,176.13	502,370.28	3257		505,649,694
2033-06	795,106.45	6,185,475.04	800,432.57	815,103.97	3287		505,649,694
2033-07	515,045.08	4,947,463.38	771,971.12	510,352.20	3318		505,649,694
2033-08	462,312.27	4,567,483.15	748,669.43	457,593.87	3349		505,649,694
2033-09	553,604.05	5,091,073.35	727,010.77	549,306.02	3379		505,649,694
2033-10	468,700.05	4,510,604.45	703,307.17	464,204.53	3410		505,649,694
2033-11	433,303.68	4,260,158.85	682,065.05	428,788.33	3440		505,649,694
2033-12	560,417.10	5,464,749.92	661,929.82	573,592.62	3471		505,649,694
2034-01	672,292.92	4,196,683.54	636,968.97	667,921.73	3502		505,649,694
2034-02	373,953.04	3,825,007.52	617,276.07	369,641.60	3530		505,649,694
2034-03	439,607.58	4,361,639.32	599,177.66	435,912.75	3561		505,649,694
2034-04	398,088.50	3,787,085.02	578,966.67	393,932.94	3591		505,649,694
2034-05	346,678.56	3,515,276.03	561,178.84	342,664.90	3622		505,649,694
2034-06	587,319.86	7,472,981.71	544,570.86	596,730.24	3652		505,649,694
2034-07	356,469.96	3,431,074.06	511,906.35	352,599.03	3683		505,649,694
2034-08	313,636.42	3,099,145.80	495,842.16	311,826.26	3714		505,649,694
2034-09	387,280.74	3,609,933.76	481,195.74	385,815.65	3744		505,649,694
2034-10	327,143.73	3,089,570.74	464,527.97	325,519.08	3775		505,649,694
2034-11	295,018.22	2,826,473.12	450,048.13	293,404.58	3805		505,649,694
2034-12	394,967.86	3,981,274.47	436,699.18	399,123.10	3836		505,649,694
2035-01	537,555.61	2,669,534.32	418,699.81	536,056.29	3867		505,649,694
2035-02	252,375.48	2,309,463.15	406,117.96	250,907.41	3895		505,649,694
2035-03	307,416.77	2,874,780.06	395,054.35	306,374.58	3926		505,649,694
2035-04	278,100.41	2,393,229.45	381,732.64	276,713.35	3956		505,649,694
2035-05	236,664.20	2,078,275.95	370,427.10	235,355.62	3987		505,649,694
2035-06	398,392.04	2,781,482.97	360,450.78	398,403.00	4017		505,649,694
2035-07	248,927.78	2,199,959.12	347,650.15	247,676.30	4048		505,649,694
2035-08	214,440.02	1,900,042.69	337,270.88	213,168.58	4079		505,649,694
2035-09	269,565.37	2,385,226.75	328,155.78	268,516.86	4109		505,649,694
2035-10	229,098.45	2,066,293.03	317,101.13	227,912.49	4140		505,649,694
2035-11	202,752.94	1,809,657.80	307,390.88	201,550.92	4170		505,649,694
2035-12	275,656.59	2,800,512.67	298,765.77	274,118.77	4201		505,649,694
2036-01	444,318.19	1,929,046.94	286,138.92	443,162.92	4232		505,649,694
2036-02	172,899.47	1,684,552.77	277,113.98	171,767.54	4261		505,649,694
2036-03	216,798.86	2,188,736.83	269,121.91	215,917.69	4292		505,649,694
2036-04	191,138.01	1,830,910.37	259,108.29	190,053.36	4322		505,649,694
2036-05	159,102.30	1,590,491.14	250,593.29	158,075.39	4353		505,649,694
2036-06	293,847.68	3,645,957.22	243,092.49	294,338.19	4383		505,649,694
2036-07	166,667.22	1,725,853.50	227,248.02	165,686.36	4414		505,649,694

2036-08	141,116.27	1,488,645.44	219,290.84	140,126.73	4445	505,649,694
2036-09	179,295.88	1,889,317.89	212,332.49	178,444.56	4475	505,649,694
2036-10	150,810.94	1,673,984.53	203,770.11	149,900.48	4506	505,649,694
2036-11	130,894.08	1,433,960.03	196,119.91	129,978.47	4536	505,649,694
2036-12	180,286.57	2,165,885.73	189,478.76	179,171.33	4567	505,649,694
2037-01	368,824.62	1,507,576.74	179,882.71	367,959.22	4598	505,649,694
2037-02	106,021.47	1,292,352.93	173,007.79	105,179.49	4626	505,649,694
2037-03	135,341.44	1,679,220.25	167,037.73	134,675.07	4657	505,649,694
2037-04	117,343.39	1,491,899.37	159,515.85	116,554.04	4687	505,649,694
2037-05	94,035.17	1,262,826.13	152,787.78	93,295.88	4718	505,649,694
2037-06	183,598.22	1,754,807.92	147,020.39	184,582.86	4748	505,649,694
2037-07	97,302.08	1,392,036.40	139,272.11	96,630.73	4779	505,649,694
2037-08	79,444.64	1,152,461.28	133,033.37	78,786.95	4810	505,649,694
2037-09	106,001.03	1,466,944.26	127,796.10	105,402.87	4840	505,649,694
2037-10	83,614.83	1,312,061.58	121,298.93	83,051.12	4871	505,649,694
2037-11	70,431.84	1,086,442.33	115,459.25	69,888.36	4901	505,649,694
2037-12	102,991.33	1,642,620.92	110,562.55	102,388.41	4932	505,649,694
2038-01	304,985.59	1,156,544.63	103,419.86	304,520.45	4963	505,649,694
2038-02	52,196.58	933,230.24	98,286.61	51,769.40	4991	505,649,694
2038-03	72,780.83	1,245,157.11	94,084.08	72,433.06	5022	505,649,694
2038-04	56,201.82	1,097,924.65	88,627.85	55,855.00	5052	505,649,694
2038-05	41,519.63	858,371.48	83,793.69	41,222.34	5083	505,649,694
2038-06	115,597.22	2,551,435.89	79,955.19	117,274.12	5113	505,649,694
2038-07	41,386.85	937,920.33	69,234.58	41,166.54	5144	505,649,694
2038-08	32,273.83	719,746.57	65,131.30	32,086.05	5175	505,649,694
2038-09	49,396.99	968,787.02	61,933.61	49,225.34	5205	505,649,694
2038-10	31,936.37	809,383.01	57,734.33	31,786.73	5236	505,649,694
2038-11	26,057.08	648,632.72	54,201.59	25,915.63	5266	505,649,694
2038-12	45,160.23	1,015,397.01	51,338.15	45,034.54	5297	505,649,694
2039-01	259,312.08	638,480.25	46,992.14	259,193.71	5328	505,649,694
2039-02	16,085.85	513,475.40	44,199.44	15,977.96	5356	505,649,694
2039-03	28,636.87	700,357.90	41,927.41	28,549.78	5387	505,649,694
2039-04	15,576.88	519,951.79	38,903.24	15,489.71	5417	505,649,694
2039-05	10,474.02	364,278.60	36,626.40	10,399.43	5448	505,649,694
2039-06	47,084.00	755,417.59	34,993.06	49,013.32	5478	505,649,694
2039-07	8,766.70	325,618.20	31,772.83	8,711.90	5509	505,649,694
2039-08	6,553.67	277,398.99	30,316.78	6,507.33	5540	505,649,694
2039-09	16,523.93	427,311.34	29,063.11	16,484.01	5570	505,649,694
2039-10	5,812.06	277,381.01	27,203.78	5,779.68	5601	505,649,694
2039-11	3,729.25	203,455.88	25,962.86	3,701.56	5631	505,649,694
2039-12	14,967.87	445,922.90	25,028.18	14,946.86	5662	505,649,694
2040-01	240,358.03	9,503,428.27	23,109.47	240,342.32	5693	505,649,694
2040-02	1,712.07	83,862.92	0.00	1,699.74	5722	505,649,694
2040-03	8,586.66	170,884.91	0.00	8,578.30	5753	505,649,694
2040-04	1,004.67	46,022.47	0.00	999.18	5783	505,649,694
2040-05	782.67	35,241.34	0.00	780.70	5814	505,649,694
2040-06	7,559.98	132,439.89	0.00	7,561.39	5844	505,649,694
2040-07	405.93	22,442.73	0.00	410.68	5875	505,649,694
2040-08	324.80	22,055.90	0.00	328.48	5906	505,649,694
2040-09	5,342.29	101,521.05	0.00	5,344.75	5936	505,649,694
2040-10	159.58	7,379.42	0.00	160.77	5967	505,649,694
2040-11	143.48	6,387.26	0.00	143.48	5997	505,649,694
2040-12	4,844.44	93,991.30	0.00	4,844.44	6028	505,649,694
2041-01	116.82	2,763.20	0.00	116.82	6059	505,649,694
2041-02	114.14	2,483.61	0.00	114.14	6087	505,649,694
2041-03	3,295.89	55,439.77	0.00	3,295.89	6118	505,649,694
2041-04	97.48	2,467.23	0.00	97.48	6148	505,649,694
2041-05	86.35	2,459.37	0.00	86.35	6179	505,649,694
2041-06	2,942.44	70,264.49	0.00	2,942.44	6209	505,649,694

2041-07	69.30	2,443.43	0.00	69.30	6240	505,649,694
2041-08	62.71	2,435.40	0.00	62.71	6271	505,649,694
2041-09	1,983.28	54,664.16	0.00	1,983.28	6301	505,649,694
2041-10	43.69	1,064.46	0.00	43.69	6332	505,649,694
2041-11	41.04	1,060.14	0.00	41.04	6362	505,649,694
2041-12	1,325.41	52,932.65	0.00	1,325.41	6393	505,649,694
2042-01	32.83	1,051.55	0.00	32.83	6424	505,649,694
2042-02	28.73	1,047.29	0.00	28.73	6452	505,649,694
2042-03	668.77	52,562.53	0.00	668.77	6483	505,649,694
2042-04	20.52	1,038.81	0.00	20.52	6513	505,649,694
2042-05	15.89	1,034.59	0.00	15.89	6544	505,649,694
2042-06	12.31	1,030.39	0.00	12.31	6574	505,649,694
2042-07	7.94	1,026.21	0.00	7.94	6605	505,649,694
2042-08	4.10	1,021.72	0.00	4.10	6636	505,649,694
	241,579,223.12	1,831,532,341.82	426,001,350.80			

Performance data

Defaults and delinquencies			
Cumulative Gross Defaults at the beginning of the period			19,507,812.58
Principal balance of Defaulted Loans during the period	70,002.22		
Cumulative Gross Defaults at the end of the period	19,577,814.80		19,577,814.80
Cumulative Gross Defaults as % of original loan balance (%)	0.39160%		0.39160%
Cumulative Gross Defaults as % of current loan balance (%)	0.84697%		0.84697%
Aggregate amount of Delinquent Loans	2,238,439.53		2,238,439.53
Current Delinquencies as % of initial loan balance (%)	0.04432%		0.04432%

Current Delinquencies as % of current loan balance (%)	0.09937%	0.09937%
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Principal Deficiency Ledger (PDL)		
PDL balance at the beginning of the period	0.00	0.00
Amounts to be credited to the Principal Deficiency Ledger		-70,002.22
Interest waterfall payment to the PDL		70,002.22
Balance of the PDL at the end of the period		0.00
Subordinated Loan PDL		0.00
Notes PDL		0.00

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)
	2	70,002.22	0.0030%

Recovery Statistics		
	Recoveries on Defaulted Loans since Closing	Recoveries as a percentage of Principal Outstanding on Defaulted Loans (%)
	2,407,310.90	12.30%

Prepayments as a % of current balance for reference period	0.69147%	0.00000%	Annualised 8.2976%
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Triggers and replacements

1. Account bank replacement

if the LT debt rating for DBRS falls below A; or
if the LT IDR for Fitch falls below A and the ST IDR for Fitch falls below F1

2. Risk Mitigating Deposit

long term unsecured, unguaranteed and unsubordinated debt obligations of the Seller falls below a rating of BBB by DBRS

3. Swap rating triggers

3.1. Collateral posting if rating is lower than following requirement
Initial DBRS Rating Event") that, at any time the longterm, unsecured, unsubordinated and unguaranteed debt obligations of the Swap Counterparty cease to be assigned a public rating, private rating or private assessment of at least as high as A by DBRS (such rating, the "First Rating Threshold")
"Fitch Required Ratings" means that the derivative counterparty rating (or "DCR", if available) or long-term IDR of an entity is rated at least "A" by Fitch or the short-term IDR of an entity is rated at least "F1" by Fitch;

3.2. Swap counterparty Transfer if rating is lower than following requirement

a "Subsequent DBRS Rating Event") that, at any time the long-term unsecured, unsubordinated and unguaranteed debt obligations of the Swap Counterparty or, if applicable, its credit support provider or any third party transferee, cease to be assigned a public rating, private rating or "Fitch Subsequent Required Ratings" means that the DCR (if available) or long-term IDR of an entity is rated at least "BBB-" by Fitch or the short-term IDR of an entity is rated at least "F3" by Fitch

4. Optional Redemption upon Rating Downgrade Event

(i) the long-term, unsecured and unsubordinated debt obligations of the Seller cease to be rated at least as high as BBB(L) by DBRS or such rating is withdrawn

(ii) the deposit rating (if available) or long term IDR of the Seller cease to be rated as high as BBB- by Fitch; and the short-term IDR of the Seller ceases to be rated as high as F3 by Fitch

Counterparty Rating	
KBC Bank as the Seller, Servicer, Expenses Subordinated and Subordinated Loan Provider, Corporate Service Provider, Paying Agent, Domiciliary Agent, Listing Agent, Reference Agent, Account bank and Swap Counterparty	
LT Issuer Rating	<u>DBRS</u> AA(low)
ST Issuer Rating	R-1 (middle)
LT IDR	<u>Fitch</u> A+ (Negative)
ST IDR	F1
LT Debt Rating	A+ (Negative)
ST Debt Rating	F1
Intertrust Administrative Services B.V. as Administrator, Back-up Servicer Facilitator	
Deloitte Bedrijfsrevisoren / Réviseurs d'entreprises CVBA as Security Agent	

The Notes are only offered, directly or indirectly, to holders that satisfy the following criteria ("Eligible Holders"):

- (1) they qualify as qualifying investors (in aanmerking komende beleggers / investisseurs éligibles) within the meaning of Article 5, §3/1 of the Belgian Act of 3 August 2012 on institutions for collective investment that satisfy the criteria of Directive 2009/65/EC and on institutions for investment in receivables (Wet betreffende de instellingen voor collectieve belegging die voldoen aan de criteria van Richtlijn 2009/65/EG en de instellingen voor belegging in schuldvorderingen / Loi relative aux organismes de placement collectif qui répondent aux conditions de la Directive 2009/65/CE et aux organismes de placement en créances), as amended from time to time (the "UCITS Act") ("Qualifying Investors") acting for their own account. A list of Qualifying Investors is attached as Annex 1 to this Prospectus (Qualifying Investors);
- (2) they do not constitute investors that, in accordance with the annex, section (I), second indent, of the Royal Decree of 19 December 2017 concerning further rules for implementation of the directive on markets in financial instruments ("Mifid II"), have registered to be treated as non-professional investors
- (3) they are holders of an exempt securities account ("X-Account") with the Securities Settlement System operated by the National Bank of Belgium or (directly or indirectly) with a participant in such system and will use that X-Account for the holding of the Notes.



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Loan Invest N.V., Compartment SME Loan Invest 2020

euro 3,500,000,000 floating rate SME Loan Backed Notes due 2054

Portfolio Composition

Reporting period: June 2024

Summary				
Date	Number of debtors	Number of loans	Outstanding balance	Average outstanding balance / borrower
30/06/2024	8,805	12,298	2,252,646,889.77	255,837.24

Orgination date				
Orgination date	Outstanding	% Outstanding balance	Number of loans	% Number of loans
2003	1,283,879.90	0.06%	11	0.09%
2004	1,322,442.43	0.06%	44	0.36%
2005	5,258,369.24	0.23%	107	0.87%
2006	18,428,981.71	0.82%	163	1.33%
2007	20,233,781.22	0.90%	167	1.36%
2008	18,798,693.88	0.83%	189	1.54%
2009	28,277,011.35	1.26%	319	2.59%
2010	37,973,674.50	1.69%	378	3.07%
2011	46,982,552.30	2.09%	431	3.50%
2012	67,148,307.05	2.98%	386	3.14%
2013	34,116,655.84	1.51%	235	1.91%
2014	30,128,020.37	1.34%	281	2.28%
2015	80,637,855.39	3.58%	442	3.59%
2016	239,729,830.02	10.64%	1,038	8.44%
2017	430,218,249.86	19.10%	1,707	13.88%
2018	449,674,055.40	19.96%	2,127	17.30%
2019	596,841,436.95	26.50%	3,491	28.39%
2020	145,593,092.36	6.46%	782	6.36%
Grand total	2,252,646,889.77	100.00%	12,298	100.00%

Initial maturity (months)				
Initial maturity	Outstanding	% Outstanding balance	Number of loans	% Number of loans
0 < initial maturity <= 60	93,088,862.31	4.13%	2,672	21.73%
60 < initial maturity <= 120	641,405,161.94	28.47%	4,460	36.27%
120 < initial maturity <= 180	809,204,255.19	35.92%	3,288	26.74%
180 < initial maturity <= 240	587,782,233.97	26.09%	1,756	14.28%
240 < initial maturity <= 300	100,070,957.06	4.44%	109	0.89%
300 < initial maturity <= 360	20,745,844.30	0.92%	12	0.10%
360 < initial maturity <= 420	349,575.00	0.02%	1	0.01%
Grand total	2,252,646,889.77	100.00%	12,298	100.00%

Seasoning (months)				
Seasoning	Outstanding	% Outstanding balance	Number of loans	% Number of loans
0 < seasoning <= 60	1,450,473,786.51	64.39%	8,400	68.30%
60 < seasoning <= 120	678,985,485.45	30.14%	2,969	24.14%
120 < seasoning <= 180	89,258,099.40	3.96%	616	5.01%
180 < seasoning <= 240	33,929,518.41	1.51%	313	2.55%
Grand total	2,252,646,889.77	100.00%	12,298	100.00%

Final maturity date				
Maturity date	Outstanding	% Outstanding balance	Number of loans	% Number of loans
2020 < maturity date <= 2025	89,263,718.55	3.96%	2,889	23.49%
2025 < maturity date <= 2030	660,666,686.15	29.33%	4,797	39.01%
2030 < maturity date <= 2035	927,376,507.79	41.17%	3,376	27.45%
2035 < maturity date <= 2040	565,859,678.68	25.12%	1,230	10.00%
2040 < maturity date <= 2045	9,480,298.60	0.42%	6	0.05%
Grand total	2,252,646,889.77	100.00%	12,298	100.00%

Principal payment frequency				
Principal payment frequency	Outstanding	% Outstanding balance	Number of loans	% Number of loans
Annual	78,482,254.08	3.48%	343	2.79%
Bullet	104,237,766.05	4.63%	36	0.29%
Monthly	1,818,270,783.83	80.72%	11,543	93.86%
Quarterly	204,965,171.62	9.10%	295	2.40%
Semi annualy	46,690,914.19	2.07%	81	0.66%
Grand total	2,252,646,889.77	100.00%	12,298	100.00%

Principal payment type				
Principal payment type	Outstanding	% Outstanding balance	Number of loans	% Number of loans
Bullet	104,237,766.05	4.63%	36	0.29%
French	1,530,197,448.46	67.93%	9,311	75.71%
Linear	618,211,675.26	27.44%	2,951	24.00%
Grand total	2,252,646,889.77	100.00%	12,298	100.00%

Interest rate				
Interest rate	Outstanding	% Outstanding balance	Number of loans	% Number of loans
0 < interest rate <= 0.5	28,244,648.04	1.25%	127	1.03%
0.5 < interest rate <= 1	277,745,238.14	12.33%	1,056	8.59%
1 < interest rate <= 1.5	426,983,392.62	18.95%	2,353	19.13%
1.5 < interest rate <= 2	578,314,185.35	25.67%	2,735	22.24%
2 < interest rate <= 2.5	289,416,211.48	12.85%	1,600	13.01%
2.5 < interest rate <= 3	113,028,713.01	5.02%	834	6.78%
3 < interest rate <= 3.5	54,837,373.40	2.43%	393	3.20%
3.5 < interest rate <= 4	102,212,126.26	4.54%	567	4.61%
4 < interest rate <= 4.5	148,752,137.68	6.60%	795	6.46%
4.5 < interest rate <= 5	126,174,717.22	5.60%	890	7.24%
5 < interest rate <= 5.5	68,952,259.47	3.06%	601	4.89%
5.5 < interest rate <= 6	28,482,759.01	1.26%	247	2.01%
6 < interest rate <= 6.5	5,011,339.60	0.22%	56	0.46%
6.5 < interest rate <= 7	3,697,469.81	0.16%	26	0.21%
7 < interest rate <= 7.5	171,035.15	0.01%	6	0.05%
7.5 < interest rate <= 8	109,871.33	0.00%	6	0.05%
8 < interest rate <= 8.5	497,720.80	0.02%	3	0.02%
9.5 < interest rate <= 10	15,691.40	0.00%	3	0.02%
Grand total	2,252,646,889.77	100.00%	12,298	100.00%

Interest rate review code				
Interest reset period	Outstanding	% Outstanding balance	Number of loans	% Number of loans
Annual	92,160,323.90	4.09%	578	4.70%
Not apply	1,568,450,891.79	69.63%	8,301	67.50%
Other	592,035,674.08	26.28%	3,419	27.80%
Grand total	2,252,646,889.77	100.00%	12,298	100.00%

Interest payment frequency				
Interest payment frequency	Outstanding	% Outstanding balance	Number of loans	% Number of loans
Annual	95,085,427.87	4.22%	300	2.44%
Monthly	1,846,176,248.89	81.96%	11,582	94.18%
Quarterly	250,869,776.58	11.14%	310	2.52%
Semi annually	60,515,436.43	2.69%	106	0.86%
Grand total	2,252,646,889.77	100.00%	12,298	100.00%

Current balance					
Current balance	Outstanding	% Outstanding balance	Number of loans	% Number of loans	
0 < current balance <= 250000	716,255,148.47	31.80%	10,193	82.88%	
250000 < current balance <= 500000	420,259,236.55	18.66%	1,216	9.89%	
500000 < current balance <= 750000	238,106,903.17	10.57%	391	3.18%	
750000 < current balance <= 1000000	136,204,381.32	6.05%	159	1.29%	
1000000 < current balance <= 1250000	109,034,175.97	4.84%	98	0.80%	
1250000 < current balance <= 1500000	86,471,758.54	3.84%	63	0.51%	
1500000 < current balance <= 1750000	55,091,283.38	2.45%	34	0.28%	
1750000 < current balance <= 2000000	73,316,824.41	3.25%	39	0.32%	
2000000 < current balance <= 2250000	48,925,149.50	2.17%	23	0.19%	
2250000 < current balance <= 2500000	37,589,412.87	1.67%	16	0.13%	
2500000 < current balance <= 2750000	26,328,119.65	1.17%	10	0.08%	
2750000 < current balance <= 3000000	22,810,210.00	1.01%	8	0.07%	
3000000 < current balance <= 3250000	21,900,742.49	0.97%	7	0.06%	
3250000 < current balance <= 3500000	16,866,910.96	0.75%	5	0.04%	
3500000 < current balance <= 3750000	22,033,612.73	0.98%	6	0.05%	
3750000 < current balance <= 4000000	23,185,713.87	1.03%	6	0.05%	
4000000 < current balance <= 4250000	4,231,473.95	0.19%	1	0.01%	
4250000 < current balance <= 4500000	13,285,714.08	0.59%	3	0.02%	
4500000 < current balance <= 4750000	9,386,904.55	0.42%	2	0.02%	
4750000 < current balance <= 5000000	10,000,000.00	0.44%	2	0.02%	
5000000 < current balance <= 5250000	5,005,000.00	0.22%	1	0.01%	
5750000 < current balance <= 6000000	5,767,621.64	0.26%	1	0.01%	
6500000 < current balance <= 6750000	6,597,024.63	0.29%	1	0.01%	
7000000 < current balance <= 7250000	14,304,415.15	0.64%	2	0.02%	
7500000 < current balance <= 7750000	7,737,844.03	0.34%	1	0.01%	
7750000 < current balance <= 8000000	8,000,000.00	0.36%	1	0.01%	
8000000 < current balance <= 8250000	16,221,354.00	0.72%	2	0.02%	
8500000 < current balance <= 8750000	8,659,805.74	0.38%	1	0.01%	
9250000 < current balance <= 9500000	9,350,000.00	0.42%	1	0.01%	
9500000 < current balance <= 9750000	9,666,190.32	0.43%	1	0.01%	
12000000 < current balance <= 12250000	12,196,814.92	0.54%	1	0.01%	
12750000 < current balance <= 13000000	12,857,142.88	0.57%	1	0.01%	
19750000 < current balance <= 20000000	20,000,000.00	0.89%	1	0.01%	
24750000 < current balance <= 25000000	25,000,000.00	1.11%	1	0.01%	
Grand total	2,252,646,889.77	100.00%	12,298	100.00%	

Loan purpose				
Loan purpose	Outstanding	% Outstanding balance	Number of loans	% Number of loans
Construction Real Estate	33,367,712.55	1.48%	46	0.37%
Debt consolidation	40,722,855.15	1.81%	45	0.37%
Investment Mortgage	145,951,445.70	6.48%	548	4.46%
ND	79,916.72	0.00%	1	0.01%
Other	2,761,360.92	0.12%	37	0.30%
Purchase	1,618,178,159.94	71.83%	8,987	73.08%
Re-mortgage	176,639,076.53	7.84%	678	5.51%
Re-mortgage on Different Terms	4,270,451.78	0.19%	40	0.33%
Renovation	137,663,948.37	6.11%	1,341	10.90%
Working Capital	93,011,962.11	4.13%	575	4.68%
Grand total	2,252,646,889.77	100.00%	12,298	100.00%

Region				
Region	Outstanding	% Outstanding balance	Number of loans	% Number of loans
Brussels	222,104,566.95	9.86%	750	6.10%
Flanders	1,942,510,339.84	86.23%	11,026	89.66%
Wallonië	88,031,982.98	3.91%	522	4.24%
Grand total	2,252,646,889.77	100.00%	12,298	100.00%

Borrower PD class				
PD	Outstanding	% Outstanding balance	Number of loans	% Number of loans
	34,095,701.70	1.51%	27	0.22%
01	350,347,590.86	15.55%	2,071	16.84%
02	439,320,531.46	19.50%	2,364	19.22%
03	421,520,333.82	18.71%	2,460	20.00%
04	358,603,165.78	15.92%	1,982	16.12%
05	287,992,080.16	12.78%	1,297	10.55%
06	143,797,179.08	6.38%	785	6.38%
07	94,084,787.34	4.18%	528	4.29%
08	48,231,249.16	2.14%	281	2.28%
09	43,767,156.40	1.94%	329	2.68%
10	26,761,732.16	1.19%	154	1.25%
11	2,113,477.00	0.09%	19	0.15%
12	2,011,904.85	0.09%	1	0.01%
Grand total	2,252,646,889.77	100.00%	12,298	100.00%

Borrower segment				
Segment	Outstanding	% Outstanding balance	Number of loans	% Number of loans
BDR	385,892,818.98	17.13%	617	5.02%
PLN	1,866,754,070.79	82.87%	11,681	94.98%
Grand total	2,252,646,889.77	100.00%	12,298	100.00%

Industry				
Industry	Outstanding	% Outstanding balance	Number of loans	% Number of loans
Agriculture, farming, fishing	145,635,682.19	6.47%	1,110	9.03%
Authorities	47,205,230.05	2.10%	21	0.17%
Automotive	59,251,056.97	2.63%	272	2.21%
Aviation	1,830,273.17	0.08%	13	0.11%
Beverages	8,232,889.79	0.37%	29	0.24%
Building & construction	140,171,687.21	6.22%	1,148	9.33%
Chemicals	18,694,081.90	0.83%	39	0.32%
Consumer products	361,587.99	0.02%	5	0.04%
Distribution	288,390,460.71	12.80%	1,621	13.18%
Electricity	4,237,655.12	0.19%	17	0.14%
Electrotechnics	5,316,112.79	0.24%	42	0.34%
Finance and insurance	74,893,408.56	3.32%	288	2.34%
Food producers	79,073,779.24	3.51%	219	1.78%
Horeca	89,471,236.08	3.97%	696	5.66%

Internal

IT	10,317,700.91	0.46%	70	0.57%
Machinery & heavy equipment	22,907,154.59	1.02%	63	0.51%
Media	3,383,937.57	0.15%	32	0.26%
Metals	39,661,707.60	1.76%	182	1.48%
Paper & pulp	1,573,231.16	0.07%	10	0.08%
Real estate	368,263,851.28	16.35%	1,483	12.06%
Sector unknown	8,090,775.11	0.36%	139	1.13%
Services	783,626,915.01	34.79%	4,568	37.14%
Shipping	10,108,370.08	0.45%	34	0.28%
Telecom	641,428.67	0.03%	10	0.08%
Textile & apparel	10,653,319.49	0.47%	32	0.26%
Timber & wooden furniture	24,677,043.82	1.10%	107	0.87%
Traders	5,970,073.05	0.27%	47	0.38%
Water	6,239.66	0.00%	1	0.01%
Grand total	2,252,646,889.77	100.00%	12,298	100.00%

Exposure to 20 biggest borrowers					
Borrower	Outstanding	% Outstanding balance	Number of loans	% Number of loans	
JCAK(-3*FW#JZ].T7'0LN"	25,000,000.00	1.11%	1	0.01%	
JB75&EARO<N&P.G\4N&QG#	20,000,000.00	0.89%	1	0.01%	
GF4409&PMF;2008=K/S3(!	18,720,367.08	0.83%	12	0.10%	
F[]L=HM\$VGEC[1<(X`%/	13,844,647.40	0.61%	3	0.02%	
DN[>7BB+\$VJEL<+_K-X%#	12,857,142.88	0.57%	1	0.01%	
N%VX'<;-A/IH*C;1W>@C#	12,831,501.15	0.57%	2	0.02%	
L7MLT*XU#U@7@#5?'75<L)	12,326,788.53	0.55%	2	0.02%	
OU4H%" +RQ-Z5&5[45.)5N)	11,589,285.18	0.51%	3	0.02%	
MVZR'V&CO>#'TQ^4,9);P/	11,250,888.28	0.50%	5	0.04%	
OG^PULI<,1O"119&H-G=/'	10,000,000.00	0.44%	3	0.02%	
HON/N)2&=BJ13DZ:)V?=?!	9,666,190.32	0.43%	1	0.01%	
MST@N:.*@3ROVO("&\D&	9,455,762.43	0.42%	4	0.03%	
H.7LQ@?1IN&&2AHXOX87.#	8,198,035.57	0.36%	1	0.01%	
O%A\[LC<^S3V]2,IL\$KV1*	8,155,133.05	0.36%	5	0.04%	
DIXB\$E="UQ4MFT=C1M&0/\$	8,023,318.43	0.36%	1	0.01%	
E0?8<TMVH@;Y[4PPRIA],	8,000,000.00	0.36%	1	0.01%	
K7K@6!ML-`@ME0V\$5AQ4-	7,784,311.46	0.35%	2	0.02%	
C`A@ON'>J).U\$3=L;8L\$I,	7,610,851.54	0.34%	2	0.02%	
JM)*3&C&J[H\TF&4\$#0VW*	7,050,887.70	0.31%	5	0.04%	
E^->S!L)CR3\}9=*3DS*I(6,597,024.63	0.29%	1	0.01%	
Others	2,023,684,754.14	89.84%	12,242	99.54%	
Grand total	2,252,646,889.77	100.00%	12,298	100.00%	