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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: July 2024

MONTHLY CALCULATION REPORT

Floating Rate Interest Period (30/06/24 - 31/07/24)
 Monthly Total

The Loan Portfolio

Number of Loans		
Beginning of Period	12,298	12,298
Sched principal collected	219	219
Prepaid Loans	16	16
Partial prepaid loans	0	0
Repurchased Loans	0	0
Defaulted Loans during period	4	4
Defaulted Loans reopend to normal	0	0
End of month	12,059	12,059
Delinquent Receivables at the end of the Monthly Calculation Period	11	11

Outstanding Principal Amount of SME loans		
Beginning of Period	2,252,646,889.77	2,252,646,889.77
Scheduled Principal collected	31,590,041.20	31,590,041.20
Full Prepayments	4,705,574.86	4,705,574.86
Partial Prepayments	3,137,023.44	3,137,023.44
Principal balance of repurchased loans	0.00	0.00
Principal balance of Defaulted Loans during the period	44,284.63	44,284.63
Full Prepayment difference (principal)	0.00	0.00
Reopening of defaulted loans (default becomes normal again)	860.33	860.33
Interest capitalisation (interest becomes principal)	0.00	0.00
End of Period	2,213,170,825.97	2,213,170,825.97
Principal balance of Delinquent Loans at the end of the Calculation Period	1,544,429.03	1,544,429.03
Net Principal Balance of Defaulted Loans at the end of the Calculation period (net after recovery)	6,379,536.51	6,379,536.51
Write-off defaulted loans	4,881.98	4,881.98
Balance of Non Defaulted Loans	2,213,170,825.97	2,213,170,825.97
Balance of Non Delinquent Loans	2,211,626,396.94	2,211,626,396.94
Balance of reopened Loans	860.33	

Floating Rate Interest Period (30/06/24 - 31/07/24)
Monthly Total

Cash Flows

Monthly Cash Flows			
Principal Available Amount:			
Previously Principal Available Amount		6,145.14	6,145.14
Principal Receipts			
Repayment of principal		31,590,041.20	31,590,041.20
Prepayment in full of principal		4,705,574.86	4,705,574.86
Partial prepayment of principal		3,137,023.44	3,137,023.44
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		44,284.63	44,284.63
Principal Available Amount		39,483,069.27	39,483,069.27
Notes Interest Available Amount			
Revenue Receipts			
Interest, including penalty interest, sundries on SME Receivables		4,148,821.19	4,148,821.19
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		141,857.46	141,857.46
Amounts to be drawn from the Reserve Account on MPD		0.00	0.00
Amounts to be received from the Swap on MPD		5,915,068.90	5,915,068.90
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			10,205,747.55

Swap Calculation			
	Loan Invest Pays: (A-B)*C		2,419,086.31
with			
A	the sum of		
	the aggregate amount of interests received during the preceding Monthly Calculation Period	4,148,821.19	
	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	4,148,821.19	
B	less		
	0.25% Excess Margin on a monthly basis applied to the aggregate outstanding amount of SME receivables (ex defaulted and delinquent)	469,301.44	
	the operating expenses set out in items (i) to (iv) in the Interest Priority of Payments	146,891.78	
	Total B	616,193.22	
C	multiplied by the ratio of:		
	the principal outstanding amount of the Notes	1,575,123,200.00	
	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	1,575,123,200.00	
	plus the outstanding amount of the Subordinated Loan	725,052,800.00	
	minus the outstanding amount on the Subordinated Loan Principal Deficiency Ledger	0.00	
	Total C	0.685	
	Loan Invest Receives: (D*E)		5,915,068.90
with			
D	1 month Euribor (Actual/360)	3.611%	
	plus spread	0.750%	
	Total D	4.361%	
E	multiplied by		
	the Principal Outstanding Amount of the Notes	1,575,123,200.00	
	minus		
	the balance of the Notes Principal Deficiency Ledger	0.00	
	Total E	1,575,123,200.00	
	Swap Payment Date		15/08/24

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

Floating Rate Interest Period (30/06/24 - 31/07/24)
Monthly Total

Monthly Cash Flow Allocation			
Principal			
Principal Available Amount		39,483,069.27	39,483,069.27
Following Amortisation or Optional redemption			
	Notes	27,636,000.00	0.00
	Subordinated Loan	11,844,000	0.00
	Expenses on Subordinated Loan	0.00	0.00

Interest			
Total Funds Available			10,205,747.55
AIG insurance	1 Issuers Directors		0.00
PWC	2 Administrator fee	Intertrust	4,119.04
Factuur CTIF	3 Security Agent		0.00
Factuur NBB	4 Other Issuer fees	NBB	0.00
Paying Agent fee		FSMA	0.00
Factuur DBRS		Servicing	96,988.96
Factuur Intertrust		Factuur Ratings	0.00
Admin Fee		Intertrust	0.00
		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
		DBRS	24,033.78
		Fitch	21,750.00
		Paying agency fees	0.00
		Social security / Taxes	0.00
	5 Pari-passu		
		Class A notes interest due and payable	5,915,068.90
		Swap Counterparty payments	2,419,086.31
	6 Principal Deficiency - Notes		0.00
	7 Payment to Reserve Fund for replenishment		0.00
	8 Interest on Subordinated Loan		936,526.53
	9 Principal Deficiency - Subordinated Loan		44,284.63
	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		743,722.73

Floating Rate Interest Period (30/06/24 - 31/07/24)	
	Monthly Total

Capital structure			
<u>Notes</u>			
Number of Notes			14,000.00
Outstanding balance at the beginning of the month			1,575,123,200.00
Outstanding balance at the end of the month			1,547,487,200.00
Bond - Factor at the beginning of the month			0.45003520
Bond - Factor at the end of the month			0.44213920
Annual interest rate for the period			4.36100%
Interest payable for the month paid on	15/08/24		5,915,068.90
Rating (DBRS)			AA(high)
Rating (Fitch)			AAA
<u>Subordinated Loan</u>			
Outstanding balance at the beginning of the month			725,052,800.00
Outstanding balance at the end of the month			713,208,800.00
Lending - Factor at the beginning of the month			0.47
Lending - Factor at the end of the month			0.46
Annual interest rate for the period			1.50000%
Interest payable for the month paid on	15/08/24		936,526.53
<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			4.61100%
Interest payable for the month paid on	15/08/24		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 (30/06/24 - 31/07/24)
Monthly Total

Balance Sheet		
Assets		
Outstanding principal amount of SME Loans (end of period)	2,213,170,825.97	2,213,170,825.97
Reserve Fund (end of period)	50,000,000.00	50,000,000.00
Cash on account after roll over	3,069.27	3,069.27
Total	2,263,173,895.24	2,263,173,895.24
Liabilities		
Notes outstanding balance at the end of period	1,547,487,200.00	1,547,487,200.00
Subordinated Loan outstanding at the end of the period	713,208,800.00	713,208,800.00
Expenses Subordinated Loan outstanding at the end of period	0.00	0.00
Total	2,260,696,000.00	2,260,696,000.00

Expected future cashflow collection calculated on actual portfolio

SME LI2020 - 2024-07-31 - prepayment 5%

WAL-amortized	WAL-Notes	WAL- Notes with call 5Y	Outstanding Notional Amount Notes	Outstanding amount subordinated loans
3.88	2.48	0.83	1,547,487,200.00	713,208,800.00

Periode	interest	principal	prepayment	Total	outstanding amount CLASS A	outstanding amount subordinated loan
2024-08	4,056,764.63	27,796,496.07	9,016,731.90	40,869,992.60	1,521,164,577	702,164,832
2024-09	4,484,894.45	34,707,617.32	8,866,750.25	48,059,262.02	1,490,004,201	689,092,521
2024-10	3,820,575.72	27,596,292.49	8,689,222.88	40,106,091.09	1,464,052,781	678,206,867
2024-11	3,898,154.90	27,233,361.76	8,541,391.20	39,672,907.86	1,438,463,835	667,474,441
2024-12	4,655,836.92	35,699,027.08	8,395,640.43	48,750,504.44	1,406,920,316	654,246,041
2025-01	4,064,735.78	30,447,600.17	8,215,993.30	42,728,329.25	1,379,258,070	642,646,963
2025-02	3,652,722.22	24,412,175.16	8,058,473.03	36,123,370.42	1,356,023,683	632,905,768
2025-03	3,739,059.18	30,006,135.33	7,926,183.59	41,671,378.10	1,328,878,242	621,526,072
2025-04	3,578,218.41	23,697,330.56	7,771,642.63	35,047,191.60	1,306,355,220	612,085,380
2025-05	3,491,103.21	23,908,282.77	7,643,434.14	35,042,820.12	1,283,770,480	602,619,865
2025-06	4,586,846.84	32,463,137.79	7,514,888.54	44,564,873.17	1,255,150,941	590,626,457
2025-07	3,408,470.19	25,066,864.15	7,352,013.11	35,827,347.45	1,231,939,437	580,900,794
2025-08	3,445,058.51	24,029,209.15	7,219,934.59	34,694,202.25	1,209,562,706	571,526,051
2025-09	3,784,219.20	28,731,196.31	7,092,621.71	39,608,037.22	1,183,907,063	560,778,906
2025-10	3,217,960.48	22,467,986.37	6,946,671.04	32,632,617.89	1,162,838,419	551,954,509
2025-11	3,302,040.12	22,620,677.82	6,826,832.09	32,749,550.03	1,141,743,722	543,120,256
2025-12	3,957,842.23	39,418,728.64	6,706,859.29	50,083,430.16	1,108,697,651	529,282,579
2026-01	3,448,635.96	20,971,980.27	6,518,937.93	30,939,554.16	1,088,998,237	521,035,304
2026-02	3,087,035.87	20,631,888.29	6,406,936.53	30,125,860.69	1,069,620,432	512,923,656
2026-03	3,132,126.63	24,923,017.19	6,296,777.01	34,351,920.83	1,047,243,538	505,649,694
2026-04	3,025,810.23	21,180,702.35	6,169,583.70	30,376,096.28	1,027,610,846	505,649,694
2026-05	2,941,984.18	24,168,238.46	6,058,155.25	33,168,377.89	1,005,793,890	505,649,694
2026-06	3,866,018.66	29,296,778.97	5,935,009.18	39,097,806.81	980,205,822	505,649,694
2026-07	2,868,600.36	20,242,766.13	5,791,470.52	28,902,837.01	961,157,144	505,649,694
2026-08	2,855,840.00	20,356,142.10	5,685,403.81	28,897,385.91	941,996,477	505,649,694
2026-09	3,134,135.99	22,980,202.97	5,579,307.33	31,693,646.29	920,863,282	505,649,694
2026-10	2,696,973.84	18,662,750.95	5,462,952.35	26,822,677.14	902,896,903	505,649,694
2026-11	2,741,535.40	18,782,644.10	5,364,661.25	26,888,840.75	884,815,595	505,649,694
2026-12	3,273,293.25	46,225,630.49	5,266,282.14	54,765,205.88	846,042,781	505,649,694
2027-01	2,924,081.78	17,432,767.23	5,056,497.71	25,413,346.73	828,897,856	505,649,694
2027-02	2,551,267.81	17,062,454.96	4,964,873.66	24,578,596.44	812,012,122	505,649,694
2027-03	2,570,150.85	19,549,837.52	4,875,131.60	26,995,119.97	793,185,002	505,649,694
2027-04	2,524,109.37	20,741,754.69	4,775,621.25	28,041,485.31	773,392,883	505,649,694
2027-05	2,415,243.31	16,318,719.19	4,671,660.30	23,405,622.81	757,003,361	505,649,694

2027-06	3,180,241.73	20,256,831.11	4,586,142.90	28,023,215.74	1064	737,497,178	505,649,694
2027-07	2,378,744.29	16,332,458.03	4,484,929.55	23,196,131.86	1095	721,041,139	505,649,694
2027-08	2,353,564.64	15,726,121.91	4,400,116.93	22,479,803.49	1126	705,039,452	505,649,694
2027-09	2,555,067.68	17,550,453.01	4,318,120.15	24,423,640.84	1156	687,553,445	505,649,694
2027-10	2,235,269.91	15,008,258.58	4,229,024.87	21,472,553.37	1187	672,074,187	505,649,694
2027-11	2,254,392.80	15,581,883.96	4,150,649.80	21,986,926.56	1217	656,106,482	505,649,694
2027-12	2,672,018.09	25,663,442.26	4,070,257.01	32,405,717.37	1248	631,903,194	505,649,694
2028-01	2,453,607.09	14,491,821.89	3,949,118.24	20,894,547.23	1279	616,754,096	505,649,694
2028-02	2,095,991.33	14,137,528.52	3,873,987.57	20,107,507.42	1308	601,871,680	505,649,694
2028-03	2,177,494.25	19,370,331.30	3,800,606.42	25,348,431.97	1339	582,615,281	505,649,694
2028-04	2,071,458.82	13,772,316.25	3,706,205.15	19,549,980.23	1369	567,978,615	505,649,694
2028-05	1,968,389.66	13,422,283.69	3,634,995.49	19,025,668.84	1400	553,610,755	505,649,694
2028-06	2,556,627.27	15,660,200.46	3,565,502.03	21,782,329.76	1430	537,321,675	505,649,694
2028-07	1,947,841.09	13,407,557.44	3,487,174.14	18,842,572.67	1461	522,911,067	505,649,694
2028-08	1,906,710.61	13,150,162.84	3,418,342.91	18,475,216.36	1492	508,693,348	505,649,694
2028-09	2,096,376.27	14,708,153.65	3,350,840.76	20,155,370.68	1522	493,102,961	505,649,694
2028-10	1,828,066.55	13,071,569.65	3,277,266.19	18,176,902.38	1553	478,893,902	505,649,694
2028-11	1,822,889.73	13,047,177.23	3,210,659.01	18,080,725.97	1583	464,675,992	505,649,694
2028-12	2,111,010.00	14,525,278.82	3,144,422.57	19,780,711.39	1614	449,125,716	505,649,694
2029-01	2,036,983.13	12,315,007.12	3,072,434.02	17,424,424.26	1645	435,488,764	505,649,694
2029-02	1,675,789.35	12,088,313.69	3,009,743.68	16,773,846.72	1673	422,024,663	505,649,694
2029-03	1,731,379.97	13,172,549.68	2,948,232.32	17,852,161.97	1704	407,558,538	505,649,694
2029-04	1,682,528.49	11,766,906.01	2,882,554.26	16,331,988.76	1734	394,322,860	505,649,694
2029-05	1,580,925.36	11,524,687.76	2,822,870.55	15,928,483.67	1765	381,277,725	505,649,694
2029-06	2,109,637.54	13,102,873.37	2,764,416.82	17,976,927.73	1795	366,759,298	505,649,694
2029-07	1,577,545.89	11,205,279.39	2,699,771.51	15,482,596.80	1826	353,944,907	505,649,694
2029-08	1,520,371.77	10,998,056.00	2,643,120.62	15,161,548.38	1857	341,292,860	505,649,694
2029-09	1,703,766.39	11,995,784.65	2,587,544.77	16,287,095.82	1887	327,679,823	505,649,694
2029-10	1,477,841.10	10,491,903.41	2,528,130.48	14,497,874.99	1918	315,440,380	505,649,694
2029-11	1,454,999.35	10,724,793.44	2,475,085.25	14,654,878.05	1948	302,952,094	505,649,694
2029-12	1,721,173.16	12,088,956.85	2,421,307.31	16,231,437.32	1979	289,132,593	505,649,694
2030-01	1,687,157.47	9,872,198.97	2,362,190.70	13,921,547.15	2010	277,393,142	505,649,694
2030-02	1,327,200.49	9,358,511.10	2,312,346.28	12,998,057.87	2038	266,122,006	505,649,694
2030-03	1,403,553.17	10,183,644.40	2,264,797.77	13,851,995.34	2069	254,024,198	505,649,694
2030-04	1,350,748.35	9,288,648.43	2,214,081.27	12,853,478.05	2099	242,768,646	505,649,694
2030-05	1,255,558.22	8,973,162.41	2,167,217.73	12,395,938.36	2130	231,796,940	505,649,694
2030-06	1,728,074.54	10,536,138.32	2,121,830.44	14,386,043.30	2160	219,250,625	505,649,694
2030-07	1,264,642.27	9,105,032.66	2,070,260.31	12,439,935.24	2191	208,091,131	505,649,694
2030-08	1,198,931.76	8,722,977.01	2,024,730.78	11,946,639.55	2222	197,286,215	505,649,694
2030-09	1,369,582.27	9,598,054.69	1,980,943.29	12,948,580.24	2252	185,568,393	505,649,694
2030-10	1,179,346.53	8,752,729.05	1,933,769.02	11,865,844.59	2283	174,674,623	505,649,694
2030-11	1,147,141.69	8,651,861.43	1,890,230.90	11,689,234.02	2313	163,853,802	505,649,694
2030-12	1,381,966.41	10,289,076.25	1,847,281.11	13,518,323.77	2344	151,309,675	505,649,694
2031-01	1,385,291.12	8,689,948.02	1,797,836.09	11,873,075.23	2375	140,380,071	505,649,694
2031-02	1,037,539.59	8,179,783.23	1,755,107.56	10,972,430.38	2403	129,951,035	505,649,694
2031-03	1,116,303.11	9,063,105.14	1,714,631.59	11,894,039.83	2434	118,557,109	505,649,694
2031-04	1,060,476.20	8,187,698.48	1,670,721.75	10,918,896.43	2464	108,052,886	505,649,694
2031-05	974,051.56	7,953,370.18	1,630,557.33	10,557,979.07	2495	97,765,674	505,649,694
2031-06	1,385,140.86	9,496,073.17	1,591,511.22	12,472,725.25	2525	85,776,870	505,649,694
2031-07	981,879.61	8,074,357.94	1,546,339.03	10,602,576.58	2556	75,283,019	505,649,694
2031-08	914,687.92	7,598,387.59	1,507,143.12	10,020,218.63	2587	65,273,600	505,649,694
2031-09	1,061,177.48	8,409,200.07	1,470,046.06	10,940,423.61	2617	54,331,445	505,649,694
2031-10	905,694.21	7,532,514.05	1,429,796.79	9,868,005.05	2648	44,321,047	505,649,694
2031-11	867,469.81	7,285,999.84	1,393,283.22	9,546,752.87	2678	34,550,558	505,649,694
2031-12	1,066,779.95	8,924,095.87	1,357,922.75	11,348,798.57	2709	22,885,407	505,649,694
2032-01	1,107,033.52	7,156,491.83	1,316,032.53	9,579,557.89	2740	13,181,373	505,649,694
2032-02	777,169.23	6,740,542.53	1,281,514.42	8,799,226.18	2769	3,919,038	505,649,694
2032-03	870,767.80	7,391,745.85	1,248,831.57	9,511,345.22	2800	0	505,649,694
2032-04	797,135.65	6,779,493.73	1,213,628.79	8,790,258.16	2830	0	505,649,694
2032-05	720,566.67	6,455,110.89	1,181,063.82	8,356,741.37	2861	0	505,649,694
2032-06	1,069,875.82	7,927,538.00	1,149,953.09	10,147,366.92	2891	0	505,649,694
2032-07	728,318.86	6,533,424.75	1,112,970.27	8,374,713.88	2922	0	505,649,694
2032-08	665,982.33	6,049,911.24	1,081,817.91	7,797,711.49	2953	0	505,649,694
2032-09	785,181.98	6,992,700.22	1,052,762.37	8,830,644.56	2983	0	505,649,694
2032-10	664,768.92	6,126,570.00	1,019,984.15	7,811,323.08	3014	0	505,649,694
2032-11	626,263.16	5,842,266.97	990,868.21	7,459,398.34	3044	0	505,649,694

2032-12	786,338.35	7,299,335.80	963,029.17	9,048,703.32	3075	505,649,694
2033-01	864,783.50	5,763,268.63	929,367.27	7,557,419.40	3106	505,649,694
2033-02	547,805.83	5,313,137.71	902,100.65	6,763,044.19	3134	505,649,694
2033-03	620,742.63	5,940,681.98	876,778.99	7,438,203.60	3165	505,649,694
2033-04	570,319.96	5,266,532.35	849,003.82	6,685,856.13	3195	505,649,694
2033-05	507,037.54	5,008,185.82	824,088.36	6,339,311.72	3226	505,649,694
2033-06	794,852.02	6,194,862.31	800,326.96	7,790,041.29	3256	505,649,694
2033-07	514,720.55	4,951,900.83	771,827.69	6,238,449.07	3287	505,649,694
2033-08	461,904.02	4,570,009.45	748,508.51	5,780,421.98	3318	505,649,694
2033-09	553,133.50	5,095,329.94	726,840.21	6,375,303.65	3348	505,649,694
2033-10	468,185.07	4,512,577.68	703,119.97	5,683,882.71	3379	505,649,694
2033-11	432,718.32	4,261,211.00	681,870.57	5,375,799.89	3409	505,649,694
2033-12	559,790.07	5,470,789.50	661,731.84	6,692,311.42	3440	505,649,694
2034-01	671,592.10	4,198,303.22	636,747.19	5,506,642.52	3471	505,649,694
2034-02	373,183.61	3,824,799.02	617,048.60	4,815,031.23	3499	505,649,694
2034-03	438,846.70	4,363,664.05	598,951.96	5,401,462.72	3530	505,649,694
2034-04	397,208.18	3,786,886.68	578,733.65	4,762,828.51	3560	505,649,694
2034-05	345,768.13	3,514,097.91	560,947.57	4,420,813.62	3591	505,649,694
2034-06	586,326.48	7,488,023.42	544,345.33	8,618,695.23	3621	505,649,694
2034-07	355,447.01	3,429,716.41	511,620.47	4,296,783.89	3652	505,649,694
2034-08	312,113.19	3,098,397.51	495,562.97	3,906,073.67	3683	505,649,694
2034-09	385,728.22	3,611,934.21	480,920.73	4,478,583.16	3713	505,649,694
2034-10	325,595.44	3,089,436.41	464,245.94	3,879,277.78	3744	505,649,694
2034-11	293,418.25	2,825,331.90	449,767.80	3,568,517.95	3774	505,649,694
2034-12	393,382.40	3,984,873.88	436,424.63	4,814,680.92	3805	505,649,694
2035-01	535,917.30	2,667,412.56	418,411.72	3,621,741.57	3836	505,649,694
2035-02	250,769.01	2,305,785.16	405,839.69	2,962,393.85	3866	505,649,694
2035-03	305,942.59	2,873,401.72	394,792.19	3,574,136.50	3895	505,649,694
2035-04	276,566.87	2,389,964.26	381,477.16	3,048,008.29	3925	505,649,694
2035-05	235,197.20	2,073,725.39	370,185.97	2,679,108.56	3956	505,649,694
2035-06	396,933.13	2,780,847.87	360,229.17	3,538,010.17	3986	505,649,694
2035-07	247,531.67	2,196,976.39	347,432.03	2,791,940.10	4017	505,649,694
2035-08	213,052.13	1,896,195.47	337,065.80	2,446,313.40	4048	505,649,694
2035-09	268,213.12	2,383,387.41	327,967.22	2,979,567.75	4078	505,649,694
2035-10	227,805.97	2,063,176.24	316,920.82	2,607,903.04	4109	505,649,694
2035-11	201,472.49	1,806,452.69	307,224.01	2,315,149.19	4139	505,649,694
2035-12	274,432.14	2,801,364.42	298,612.63	3,374,409.20	4170	505,649,694
2036-01	443,106.60	1,926,384.13	285,982.94	2,655,473.67	4201	505,649,694
2036-02	171,722.47	1,680,921.64	276,969.48	2,129,613.59	4230	505,649,694
2036-03	215,693.15	2,187,081.72	268,992.79	2,671,767.66	4261	505,649,694
2036-04	190,030.93	1,827,838.07	258,986.44	2,276,855.44	4291	505,649,694
2036-05	158,046.58	1,586,461.47	250,484.46	1,994,992.51	4322	505,649,694
2036-06	292,811.36	3,650,334.71	243,000.52	4,186,146.59	4352	505,649,694
2036-07	165,680.26	1,722,431.13	227,138.59	2,115,249.98	4383	505,649,694
2036-08	140,151.21	1,484,165.60	219,195.80	1,843,512.61	4414	505,649,694
2036-09	178,370.45	1,886,495.93	212,256.09	2,277,122.48	4444	505,649,694
2036-10	149,935.32	1,670,307.88	203,705.52	2,023,948.71	4475	505,649,694
2036-11	130,048.32	1,430,158.24	196,070.55	1,756,277.12	4505	505,649,694
2036-12	179,486.32	2,165,087.17	189,445.10	2,534,018.59	4536	505,649,694
2037-01	368,054.88	1,504,120.72	179,852.44	2,052,028.04	4567	505,649,694
2037-02	105,290.01	1,288,042.80	172,991.73	1,566,324.54	4595	505,649,694
2037-03	134,659.79	1,676,508.62	167,039.29	1,978,207.70	4626	505,649,694
2037-04	116,688.82	1,488,447.42	159,528.45	1,764,664.69	4656	505,649,694
2037-05	93,420.56	1,261,963.74	152,814.39	1,508,198.69	4687	505,649,694
2037-06	182,986.33	1,755,975.72	147,050.41	2,086,012.46	4717	505,649,694
2037-07	96,695.25	1,391,753.64	139,297.25	1,627,746.14	4748	505,649,694
2037-08	78,840.81	1,151,249.22	133,059.55	1,363,149.59	4779	505,649,694
2037-09	105,400.30	1,467,040.24	127,827.12	1,700,267.67	4809	505,649,694
2037-10	83,018.01	1,311,553.71	121,329.43	1,515,901.15	4840	505,649,694
2037-11	69,837.31	1,085,041.33	115,491.69	1,270,370.33	4870	505,649,694
2037-12	102,400.37	1,643,512.67	110,600.57	1,856,513.61	4901	505,649,694
2038-01	304,397.07	1,155,481.92	103,454.10	1,563,333.09	4932	505,649,694
2038-02	51,611.06	935,627.26	98,325.04	1,085,563.35	4960	505,649,694
2038-03	72,190.72	1,248,834.84	94,112.59	1,415,138.14	4991	505,649,694
2038-04	55,603.74	1,101,012.31	88,641.25	1,245,257.30	5021	505,649,694
2038-05	40,916.13	860,492.72	83,794.46	985,203.30	5052	505,649,694

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		-44,284.63
Interest waterfall payment to the PDL		44,284.63
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)
	4	44,284.63	0.0020%

Recovery Statistics		
	Recoveries on Defaulted Loans since Closing	Recoveries as a percentage of Principal Outstanding on Defaulted Loans (%)
	2,408,171.23	12.27%

Prepayments as a % of current balance for reference period			
	0.34815%	0.00000%	Annualised 4.1778%

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 long-term, 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	DBRS AA(low)
ST Issuer Rating	R-1 (middle)
LT IDR	Fitch A+ (Negative)
ST IDR	F1
LT Debt Rating	A+ (Negative)
ST Debt Rating	F1
<u>Intertrust Administrative Services B.V.</u> as Administrator, Back-up Servicer Facilitator	
<u>Deloitte Bedrijfsrevisoren / Réviseurs d'entreprises CVBA</u> 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.
- The Notes may only be acquired, by direct subscription, by transfer or otherwise and may only be held by Eligible Holders. Notes may not be acquired by a transferee who is not subject to income tax or who is, as far as interest income is concerned, subject to a tax regime that is deemed by the Belgian tax authorities to be significantly more advantageous than the Belgian tax regime applicable to interest income (within the meaning of Articles 198, §1, 11° of the Belgian Income Tax Code 1992 or any successor provision) or by a transferee who is a resident of, or has an establishment in, or acts, for the purposes of the Notes, through a bank account held on, a tax haven jurisdiction, a low-tax jurisdiction or a non-cooperative jurisdiction within the meaning of Article 307, §1/2 of the Belgian Income Tax Code 1992 or any successor provision (the "Excluded Holder"). Any acquisition of a Note by, or transfer of a Note to, a person who is not an Eligible Holder and/or by a person who is an Excluded Holder shall be void and not binding on the Issuer and the Security Agent. If a Noteholder ceases to be an Eligible Holder and/or becomes an Excluded 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 and that does not qualify as an Excluded 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 or that qualifies as an Excluded Holder, will be suspended. Upon issuance of the Notes, the denomination of the Notes is EUR 250,000.

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 100% of the notes and provides the subordinated loan (1.550.000.000) to SME Loan Invest NV Compartment 2020



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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: July 2024

Summary

Date	Number of debtors	Number of loans	Outstanding balance	Average outstanding balance / borrower
31/07/2024	8,653	12,059	2,213,170,825.97	255,769.19

Orgination date				
Orgination date	Outstanding	% Outstanding balance	Number of loans	% Number of loans
2003	1,251,815.78	0.06%	11	0.09%
2004	1,252,414.00	0.06%	42	0.35%
2005	5,069,609.34	0.23%	107	0.89%
2006	18,032,765.60	0.81%	161	1.34%
2007	19,860,930.06	0.90%	167	1.38%
2008	18,504,630.25	0.84%	189	1.57%
2009	27,239,208.18	1.23%	306	2.54%
2010	37,138,067.95	1.68%	373	3.09%
2011	45,998,758.01	2.08%	429	3.56%
2012	66,220,520.04	2.99%	385	3.19%
2013	33,606,019.35	1.52%	234	1.94%
2014	29,146,333.07	1.32%	268	2.22%
2015	79,310,765.24	3.58%	438	3.63%
2016	235,909,607.66	10.66%	1,031	8.55%
2017	424,176,235.77	19.17%	1,686	13.98%
2018	440,922,798.75	19.92%	2,091	17.34%
2019	586,156,249.19	26.48%	3,372	27.96%
2020	143,374,097.73	6.48%	769	6.38%
Grand total	2,213,170,825.97	100.00%	12,059	100.00%

Initial maturity (months)				
Initial maturity	Outstanding	% Outstanding balance	Number of loans	% Number of loans
0 < initial maturity <= 60	89,506,891.52	4.04%	2,513	20.84%
60 < initial maturity <= 120	624,640,092.10	28.22%	4,420	36.65%
120 < initial maturity <= 180	799,843,420.31	36.14%	3,260	27.03%
180 < initial maturity <= 240	578,651,538.71	26.15%	1,744	14.46%
240 < initial maturity <= 300	99,522,272.52	4.50%	109	0.90%
300 < initial maturity <= 360	20,662,960.81	0.93%	12	0.10%
360 < initial maturity <= 420	343,650.00	0.02%	1	0.01%
Grand total	2,213,170,825.97	100.00%	12,059	100.00%

Seasoning (months)				
Seasoning	Outstanding	% Outstanding balance	Number of loans	% Number of loans
0 < seasoning <= 60	1,394,343,116.68	63.00%	8,066	66.89%
60 < seasoning <= 120	695,246,295.69	31.41%	3,066	25.42%
120 < seasoning <= 180	89,449,889.85	4.04%	606	5.03%
180 < seasoning <= 240	34,131,523.75	1.54%	321	2.66%
Grand total	2,213,170,825.97	100.00%	12,059	100.00%

Final maturity date				
Maturity date	Outstanding	% Outstanding balance	Number of loans	% Number of loans
2020 < maturity date <= 2025	80,501,716.12	3.64%	2,683	22.25%
2025 < maturity date <= 2030	647,068,693.90	29.24%	4,785	39.68%
2030 < maturity date <= 2035	915,837,559.51	41.38%	3,361	27.87%
2035 < maturity date <= 2040	560,398,922.63	25.32%	1,225	10.16%
2040 < maturity date <= 2045	9,363,933.81	0.42%	5	0.04%
Grand total	2,213,170,825.97	100.00%	12,059	100.00%

Principal payment frequency				
Principal payment frequency	Outstanding	% Outstanding balance	Number of loans	% Number of loans
Annual	74,920,968.49	3.39%	335	2.78%
Bullet	104,237,766.05	4.71%	36	0.30%
Monthly	1,786,108,699.67	80.70%	11,317	93.85%
Quarterly	201,608,762.44	9.11%	290	2.40%
Semi annually	46,294,629.32	2.09%	81	0.67%
Grand total	2,213,170,825.97	100.00%	12,059	100.00%

Principal payment type				
Principal payment type	Outstanding	% Outstanding balance	Number of loans	% Number of loans
Bullet	104,237,766.05	4.71%	36	0.30%
French	1,504,360,125.69	67.97%	9,117	75.60%
Linear	604,572,934.23	27.32%	2,906	24.10%
Grand total	2,213,170,825.97	100.00%	12,059	100.00%

Interest rate				
Interest rate	Outstanding	% Outstanding balance	Number of loans	% Number of loans
0 < interest rate <= 0.5	24,393,037.26	1.10%	113	0.94%
0.5 < interest rate <= 1	268,976,475.70	12.15%	1,015	8.42%
1 < interest rate <= 1.5	415,732,701.00	18.78%	2,282	18.92%
1.5 < interest rate <= 2	570,613,270.88	25.78%	2,679	22.22%
2 < interest rate <= 2.5	285,528,997.86	12.90%	1,562	12.95%
2.5 < interest rate <= 3	111,542,470.17	5.04%	814	6.75%
3 < interest rate <= 3.5	54,305,923.68	2.45%	391	3.24%
3.5 < interest rate <= 4	108,634,242.15	4.91%	585	4.85%
4 < interest rate <= 4.5	147,761,696.03	6.68%	806	6.68%
4.5 < interest rate <= 5	125,854,738.30	5.69%	902	7.48%
5 < interest rate <= 5.5	64,633,706.08	2.92%	583	4.83%
5.5 < interest rate <= 6	26,124,622.89	1.18%	233	1.93%
6 < interest rate <= 6.5	5,810,440.95	0.26%	54	0.45%
6.5 < interest rate <= 7	2,484,581.20	0.11%	23	0.19%
7 < interest rate <= 7.5	164,190.55	0.01%	6	0.05%
7.5 < interest rate <= 8	107,341.25	0.00%	6	0.05%
8 < interest rate <= 8.5	487,363.01	0.02%	2	0.02%
9.5 < interest rate <= 10	15,027.01	0.00%	3	0.02%
Grand total	2,213,170,825.97	100.00%	12,059	100.00%

Interest rate review code				
Interest reset period	Outstanding	% Outstanding balance	Number of loans	% Number of loans
Annual	88,920,829.26	4.02%	558	4.63%
Not apply	1,543,967,062.22	69.76%	8,120	67.34%
Other	580,282,934.49	26.22%	3,381	28.04%
Grand total	2,213,170,825.97	100.00%	12,059	100.00%

Interest payment frequency				
Interest payment frequency	Outstanding	% Outstanding balance	Number of loans	% Number of loans
Annual	93,149,702.31	4.21%	293	2.43%
Monthly	1,813,621,741.21	81.95%	11,355	94.16%
Quarterly	246,328,605.50	11.13%	306	2.54%
Semi annually	60,070,776.95	2.71%	105	0.87%
Grand total	2,213,170,825.97	100.00%	12,059	100.00%

Current balance					
Current balance	Outstanding	% Outstanding balance	Number of loans	% Number of loans	
0 < current balance <= 250000	706,402,726.93	31.92%	9,996	82.89%	
250000 < current balance <= 500000	409,789,887.20	18.52%	1,188	9.85%	
500000 < current balance <= 750000	236,442,641.90	10.68%	389	3.23%	
750000 < current balance <= 1000000	135,667,101.38	6.13%	158	1.31%	
1000000 < current balance <= 1250000	100,140,976.41	4.52%	90	0.75%	
1250000 < current balance <= 1500000	86,309,673.19	3.90%	63	0.52%	
1500000 < current balance <= 1750000	56,767,649.76	2.56%	35	0.29%	
1750000 < current balance <= 2000000	69,744,200.08	3.15%	37	0.31%	
2000000 < current balance <= 2250000	49,131,521.80	2.22%	23	0.19%	
2250000 < current balance <= 2500000	37,840,837.34	1.71%	16	0.13%	
2500000 < current balance <= 2750000	26,583,577.53	1.20%	10	0.08%	
2750000 < current balance <= 3000000	17,236,589.48	0.78%	6	0.05%	
3000000 < current balance <= 3250000	21,752,732.06	0.98%	7	0.06%	
3250000 < current balance <= 3500000	16,729,308.41	0.76%	5	0.04%	
3500000 < current balance <= 3750000	25,654,376.50	1.16%	7	0.06%	
3750000 < current balance <= 4000000	19,316,853.68	0.87%	5	0.04%	
4000000 < current balance <= 4250000	8,481,473.74	0.38%	2	0.02%	
4250000 < current balance <= 4500000	9,000,000.00	0.41%	2	0.02%	
4500000 < current balance <= 4750000	9,348,214.07	0.42%	2	0.02%	
4750000 < current balance <= 5000000	10,000,000.00	0.45%	2	0.02%	
5000000 < current balance <= 5250000	5,005,000.00	0.23%	1	0.01%	
5500000 < current balance <= 5750000	5,740,288.22	0.26%	1	0.01%	
6500000 < current balance <= 6750000	6,543,107.36	0.30%	1	0.01%	
7000000 < current balance <= 7250000	14,271,222.12	0.64%	2	0.02%	
7500000 < current balance <= 7750000	7,620,836.77	0.34%	1	0.01%	
7750000 < current balance <= 8000000	8,000,000.00	0.36%	1	0.01%	
8000000 < current balance <= 8250000	16,180,541.02	0.73%	2	0.02%	
8500000 < current balance <= 8750000	8,522,674.86	0.39%	1	0.01%	
9250000 < current balance <= 9500000	9,350,000.00	0.42%	1	0.01%	
9500000 < current balance <= 9750000	9,601,343.53	0.43%	1	0.01%	
12000000 < current balance <= 12250000	12,138,327.75	0.55%	1	0.01%	
12750000 < current balance <= 13000000	12,857,142.88	0.58%	1	0.01%	
19750000 < current balance <= 20000000	20,000,000.00	0.90%	1	0.01%	
24750000 < current balance <= 25000000	25,000,000.00	1.13%	1	0.01%	
Grand total	2,213,170,825.97	100.00%	12,059	100.00%	

Loan purpose				
Loan purpose	Outstanding	% Outstanding balance	Number of loans	% Number of loans
Construction Real Estate	33,201,122.01	1.50%	45	0.37%
Debt consolidation	40,275,322.49	1.82%	44	0.36%
Investment Mortgage	140,104,295.14	6.33%	529	4.39%
ND	60,339.69	0.00%	1	0.01%
Other	2,649,167.28	0.12%	36	0.30%
Purchase	1,593,543,605.65	72.00%	8,837	73.28%
Re-mortgage	172,404,852.40	7.79%	658	5.46%
Re-mortgage on Different Terms	4,215,615.28	0.19%	40	0.33%
Renovation	135,455,479.54	6.12%	1,315	10.90%
Working Capital	91,261,026.49	4.12%	554	4.59%
Grand total	2,213,170,825.97	100.00%	12,059	100.00%

Region				
Region	Outstanding	% Outstanding balance	Number of loans	% Number of loans
Brussels	219,357,389.21	9.91%	736	6.10%
Flanders	1,907,407,604.28	86.18%	10,808	89.63%
Wallonië	86,405,832.48	3.90%	515	4.27%
Grand total	2,213,170,825.97	100.00%	12,059	100.00%

Borrower PD class				
PD	Outstanding	% Outstanding balance	Number of loans	% Number of loans
	33,991,698.45	1.54%	27	0.22%
01	357,022,714.09	16.13%	2,060	17.08%
02	451,085,987.15	20.38%	2,320	19.24%
03	393,375,486.05	17.77%	2,460	20.40%
04	349,770,663.14	15.80%	1,902	15.77%
05	267,744,172.42	12.10%	1,252	10.38%
06	149,013,573.96	6.73%	769	6.38%

07	90,574,230.96	4.09%	499	4.14%
08	44,176,789.28	2.00%	287	2.38%
09	44,452,209.37	2.01%	313	2.60%
10	28,465,360.81	1.29%	157	1.30%
11	1,357,006.31	0.06%	10	0.08%
12	2,140,933.98	0.10%	3	0.02%
Grand total	2,213,170,825.97	100.00%	12,059	100.00%

Borrower segment				
Segment	Outstanding	% Outstanding balance	Number of loans	% Number of loans
BDR	384,323,335.92	17.37%	609	5.05%
PLN	1,828,847,490.05	82.63%	11,450	94.95%
Grand total	2,213,170,825.97	100.00%	12,059	100.00%

Industry				
Industry	Outstanding	% Outstanding balance	Number of loans	% Number of loans
Agriculture, farming, fishing	143,187,306.02	6.47%	1,087	9.01%
Authorities	47,188,753.65	2.13%	21	0.17%
Automotive	58,068,404.14	2.62%	269	2.23%
Aviation	1,733,515.97	0.08%	13	0.11%
Beverages	8,061,142.27	0.36%	28	0.23%
Building & construction	138,369,625.91	6.25%	1,119	9.28%
Chemicals	18,362,298.41	0.83%	38	0.32%
Consumer products	356,141.71	0.02%	4	0.03%
Distribution	281,132,526.06	12.70%	1,577	13.08%
Electricity	4,197,936.23	0.19%	17	0.14%
Electrotechnics	6,242,335.06	0.28%	46	0.38%
Finance and insurance	72,430,342.85	3.27%	282	2.34%
Food producers	77,530,257.77	3.50%	212	1.76%
Horeca	87,827,182.74	3.97%	680	5.64%
IT	10,112,640.04	0.46%	70	0.58%
Machinery & heavy equipment	22,698,072.94	1.03%	60	0.50%
Media	3,333,913.38	0.15%	31	0.26%
Metals	39,143,666.97	1.77%	178	1.48%

Paper & pulp	1,421,758.78	0.06%	9	0.07%
Real estate	344,979,946.28	15.59%	1,465	12.15%
Sector unknown	8,199,801.24	0.37%	139	1.15%
Services	787,905,600.64	35.60%	4,485	37.19%
Shipping	9,223,901.36	0.42%	33	0.27%
Telecom	629,719.03	0.03%	10	0.08%
Textile & apparel	10,542,958.26	0.48%	31	0.26%
Timber & wooden furniture	24,370,098.28	1.10%	106	0.88%
Traders	5,916,297.08	0.27%	48	0.40%
Water	4,682.90	0.00%	1	0.01%
Grand total	2,213,170,825.97	100.00%	12,059	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	1.13%	1	0.01%
JB75&EARO<N&P.G\4N&QG#	20,000,000.00	0.90%	1	0.01%
GF4409&PMF;2008=K/S3(!	18,538,961.14	0.84%	12	0.10%
F[]S[L=HM\$VGEC[1<(X`%/	13,844,647.40	0.63%	3	0.02%
DN[>'7BB+\$VJEL<+_K-X%#	12,857,142.88	0.58%	1	0.01%
N%VX'<-'A/IH*C;1W>@C#	12,770,974.70	0.58%	2	0.02%
L7MLT*XU#U@7@#5?'75<L)	12,266,970.80	0.55%	2	0.02%
OU4H%" +RQ-Z5&5(45.)5N)	11,473,213.74	0.52%	3	0.02%
MVZR'V&CO>#'TQ^4,9);P/	10,995,923.14	0.50%	4	0.03%
OG^PULI<,10"1I9&H-G=/'	10,000,000.00	0.45%	3	0.02%
HON/N)2&=BJ13DZ:)V?=-!	9,601,343.53	0.43%	1	0.01%
MST@N:..^* @3ROVO(" & \D&	9,455,762.43	0.43%	4	0.03%
H.7LQ@?1IN&&2AHX0X87.#	8,157,222.59	0.37%	1	0.01%
O%A\[LC<^S3V]2,IL\$KV1*	8,113,028.36	0.37%	5	0.04%
DIXB\$E="UQ4MFT=C1M&0/\$	8,023,318.43	0.36%	1	0.01%
E0?8<'TMVH@;Y[4PPR!AJ,	8,000,000.00	0.36%	1	0.01%
K7K@6!ML-_'@ME0V\$5AQ4-	7,662,370.61	0.35%	2	0.02%
C`A@ON`>J).U\$3=L;8L\$!,	7,585,149.67	0.34%	2	0.02%
JM)*3&C&J[H\TF&4\$#0VW*	7,015,044.13	0.32%	5	0.04%
E^->S!L)CR3\)9=*3DS*I(6,543,107.36	0.30%	1	0.01%
Others	1,985,266,645.06	89.70%	12,004	99.54%
Grand total	2,213,170,825.97	100.00%	12,059	100.00%