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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: November 2024

MONTHLY CALCULATION REPORT

Floating Rate Interest Period (31/10/24 - 30/11/24)

Monthly Total

The Loan Portfolio

Number of Loans

Beginning of Period	9,858	9,858
Scheduled Principal collected	113	113
Full Prepayments	15	15
Repurchased Loans	0	0
Defaulted Loans during period	4	4
Defaulted Loans reopen to normal	0	0
End of month	9,726	9,726
Delinquent Receivables at the end of the Monthly Calculation Period	14	14
		0

Outstanding Principal Amount of SME loans

Beginning of Period	979,963,703.07	979,963,703.07
Scheduled Principal collected	16,102,477.91	16,102,477.91
Full Prepayments	2,814,869.44	2,814,869.44
Partial Prepayments	1,020,713.87	1,020,713.87
Principal balance of repurchased loans	0.00	0.00
Principal balance of Defaulted Loans during the period	213,057.38	213,057.38
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	959,812,584.47	959,812,584.47
Principal balance of Delinquent Loans at the end of the Calculation Period	3,594,843.76	3,594,843.76
Net Principal Balance of Defaulted Loans at the end of the Calculation period (net after recovery)	11,291,356.60	11,291,356.60
Write-off defaulted loans	0.00	0.00
Balance of Non Defaulted Loans	959,812,584.47	959,812,584.47
Balance of Non Delinquent Loans	956,217,740.71	956,217,740.71
Balance of reopened Loans	0.00	

		Floating Rate Interest Period (31/10/24 - 30/11/24)	
Cash Flows		Monthly Total	
Monthly Cash Flows			
Principal Available Amount:			
Previously Principal Available Amount	5,219.02		5,219.02
Principal Receipts			
Repayment of principal	16,102,477.91		16,102,477.91
Prepayment in full of principal	2,814,869.44		2,814,869.44
Partial prepayment of principal	1,020,713.87		1,020,713.87
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	213,057.38		213,057.38
Principal Available Amount	20,156,337.62		20,156,337.62
Notes Interest Available Amount			
Revenue Receipts			
Interest, including penalty interest, sundries, on SME Receivables	2,473,734.96		2,473,734.96
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	433,585.05		433,585.05
Amounts to be drawn from the Reserve Account on MPD	0.00		0.00
Amounts to be received from the Swap on MPD	1,531,868.77		1,531,868.77
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			4,439,188.78

Floating Rate Interest Period (31/10/24 - 30/11/24)

Monthly Total

Swap Calculation			
	Loan Invest Pays: (A-B)*C		991,838.35
with			
A	the sum of		
	the aggregate amount of interests received during the preceding Monthly Calculation Period	2,473,734.96	
	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	2,473,734.96	
B	less		
	0,25% Excess Margin on a monthly basis applied to the aggregate outstanding amount of SME receivables (ex defaulted and c	204,159.10	
	the operating expenses set out in items (i) to (iv) in the Interest Priority of Payments	48,346.31	
	Total B	252,505.41	
C	multiplied by the ratio of:		
	the principal outstanding amount of the Notes	462,183,523.20	
	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	462,183,523.20	
	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	0.447	
	Loan Invest Receives: (D*E)		1,531,868.77
with			
D	1 month Euribor (Actual/360)	3.099%	
	plus spread	0.750%	
	Total D	3.849%	
E	multiplied by		
	the Principal Outstanding Amount of the Notes	462,183,523.20	
	minus		
	the balance of the Notes Principal Deficiency Ledger	0.00	
	Total E	462,183,523.20	
	Swap Payment Date	16/12/2024	16/12/2024
Swap Collateral Amount			
	Collateral Amount		
	Collateral at the end of the month		
	Collateral Type		securities/cash

Internal

Internal

Floating Rate Interest Period (31/10/24 - 30/11/24)

Monthly Total

Monthly Cash Flow Allocation		
Principal		
Principal Available Amount	20,156,337.62	20,156,337.62
Following Amortisation or Optional redemption		
Notes	20,148,800.00	0.00
Subordinated Loan	0.00	0.00
Expenses on Subordinated Loan	0.00	0.00

Interest		
Total Funds Available		4,439,188.78
1 Issuers Directors	0.00	0.00
2 Administrator fees	0.00	0.00
3 Security Agent	0.00	0.00
4 Administrator fees	0.00	0.00
PWC	0.00	0.00
Factuur Intertrust	0.00	0.00
Fitch	0.00	0.00
Servicing fee	40,831.82	40,831.82
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	6,452.07	6,452.07
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
FSMA	1,062.42	1,062.42
Rent: Accesso	0.00	0.00
Social security / Taxes	0.00	0.00
5 Pari-passu		
Class A notes interest due and payable	1,531,868.77	1,531,868.77
Swap Counterparty payments	991,838.35	991,838.35
6 Principal Deficiency - Notes	0.00	0.00
7 Payment to Reserve Fund for replenishment	0.00	0.00
8 Interest on Subordinated Loan	863,298.33	863,298.33
9 Principal Deficiency - Subordinated loan	213,057.38	213,057.38
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	790,612.98	790,612.98

Floating Rate Interest Period (31/10/24 - 30/11/24)
Monthly Total

Capital structure		
<u>Notes</u>		
Number of Notes		15,680.00
Outstanding balance at the beginning of the month		462,183,523.20
Outstanding balance at the end of the month		442,034,723.20
Bond - Factor at the beginning of the month		0.11790396
Bond - Factor at the end of the month		0.11276396
Annual interest rate for the period		3.84900%
Interest payable for the month paid on	16/12/2024	1,531,868.77
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	16/12/2024	863,298.33

Reserve Fund		
Balance at the beginning of the month		56,000,000.00
Payment from the Reserve Fund at the end of the month		0.00
Payment to the Reserve Fund at the end of the month		0.00
Balance at the end of the month		56,000,000.00

Expense Subordinated Loan			
Balance at the beginning of the month		0.00	0.00
Amount Repaid		0.00	0.00
Balance at the end of the month		0.00	0.00

Risk Mitigation deposit			
Balance at the beginning of the month		0.00	
Increase or decrease		0.00	
Balance at the end of the month		0.00	

Floating Rate Interest Period (31/10/24 - 30/11/24)

Monthly Total

Balance Sheet		
Assets		
Outstanding principal amount of SME Loans (end of period)	959,812,584.47	959,812,584.47
Reserve Fund (end of period)	56,000,000.00	56,000,000.00
Cash on account after roll over	7,537.62	7,537.62
Total	1,015,820,122.09	1,015,820,122.09
Liabilities		
Notes outstanding balance at the end of period	442,034,723.20	442,034,723.20
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 the period	0.00	0.00
Total	1,014,914,723.20	1,014,914,723.20

Performance data

Defaults and delinquencies		
Cumulative Gross Defaults at the beginning of the period		62,956,913.26
Principal balance of Defaulted Loans during the period	213,057.38	
Cumulative Gross Defaults at the end of the period	63,169,970.64	63,169,970.64
Cumulative Gross Defaults as % of original loan balance (%)	1.12804%	1.12804%
Cumulative Gross Defaults as % of current loan balance (%)	6.44615%	6.44615%
Aggregate amount of Delinquent Loans	3,594,843.76	3,594,843.76
Current Delinquencies as % of initial loan balance (%)	0.08807%	0.08807%
Current Delinquencies as % of current loan balance (%)	0.37454%	0.37454%

Principal Deficiency Ledger (PDL)

PDL balance at the beginning of the period		0.00
Amounts to be credited to the Principal Deficiency Ledger		-213,057.38
Interest waterfall payment to the PDL		213,057.38
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 (31/10/24 - 30/11/24)

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)
	4	213,057.38	0.0217%

Recovery Statistics		
	Recoveries on Defaulted loans since closing	Recoveries as a percentage of Principal Outstanding on Defaulted Loans (%)
	1,105,542.58	1.75%

Prepayments as a % of current balance for reference period			
			Annualised
	0.39140%	0.00000%	4.6968%

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 Compartiment 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-acc 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")



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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: November 2024

Summary				
Date	Number of debtors	Number of loans	Outstanding balance	Average outstanding balance / borrower
30/11/2024	7,113	9,726	959,812,584.47	134,937.80

Orgination date				
Orgination date	Outstanding	% Outstanding balance	Number of loans	% Number of loans
2003	156,908.52	0.02%	6	0.06%
2004	575,656.45	0.06%	58	0.60%
2005	6,509,015.10	0.68%	256	2.63%
2006	17,851,245.83	1.86%	335	3.44%
2007	29,483,371.55	3.07%	408	4.19%
2008	41,820,228.71	4.36%	514	5.28%
2009	42,979,705.28	4.48%	661	6.80%
2010	70,492,215.17	7.34%	1,086	11.17%
2011	110,574,137.98	11.52%	1,177	12.10%
2012	110,817,591.90	11.55%	1,087	11.18%
2013	64,037,154.38	6.67%	567	5.83%
2014	63,955,837.33	6.66%	567	5.83%
2015	127,682,629.88	13.30%	959	9.86%
2016	247,919,297.92	25.83%	1,892	19.45%
2017	24,957,588.47	2.60%	153	1.57%
Grand total	959,812,584.47	100.00%	9,726	100.00%

Initial maturity (months)				
Initial maturity	Outstanding	% Outstanding balance	Number of loans	% Number of loans
0 < initial maturity <= 60	55,958,508.78	5.83%	1,671	17.18%
60 < initial maturity <= 120	294,369,556.70	30.67%	3,325	34.19%
120 < initial maturity <= 180	337,101,788.61	35.12%	2,690	27.66%
180 < initial maturity <= 240	231,072,253.11	24.07%	1,926	19.80%
240 < initial maturity <= 300	39,320,684.37	4.10%	106	1.09%
300 < initial maturity <= 360	1,989,792.90	0.21%	8	0.08%
Grand total	959,812,584.47	100.00%	9,726	100.00%

Seasoning (months)				
Seasoning	Outstanding	% Outstanding balance	Number of loans	% Number of loans
0 < seasoning <= 60	586,339,127.93	61.09%	5,786	59.49%
60 < seasoning <= 120	184,407,357.61	19.21%	1,431	14.71%
120 < seasoning <= 180	135,436,877.09	14.11%	1,623	16.69%
180 < seasoning <= 240	53,629,221.84	5.59%	886	9.11%
Grand total	959,812,584.47	100.00%	9,726	100.00%

Final maturity date				
Maturity date	Outstanding	% Outstanding balance	Number of loans	% Number of loans
2020 < maturity date <= 2025	20,988,791.23	2.19%	1,384	14.23%
2025 < maturity date <= 2030	408,663,621.81	42.58%	5,516	56.71%
2030 < maturity date <= 2035	416,682,204.69	43.41%	2,398	24.66%
2035 < maturity date <= 2040	106,462,621.91	11.09%	408	4.19%
2040 < maturity date <= 2045	6,277,073.47	0.65%	17	0.17%
2045 < maturity date <= 2050	738,271.36	0.08%	3	0.03%
Grand total	959,812,584.47	100.00%	9,726	100.00%

Principal payment frequency				
Principal payment frequency	Outstanding	% Outstanding balance	Number of loans	% Number of loans
Annual	42,223,074.55	4.40%	693	7.13%
Bullet	5,082,995.21	0.53%	23	0.24%
Monthly	818,570,140.78	85.28%	8,592	88.34%
Quarterly	78,545,265.83	8.18%	291	2.99%
Semi annually	15,391,108.10	1.60%	127	1.31%
Grand total	959,812,584.47	100.00%	9,726	100.00%

Principal payment type				
Principal payment type	Outstanding	% Outstanding balance	Number of loans	% Number of loans
Bullet	5,082,995.21	0.53%	23	0.24%
French	668,180,883.03	69.62%	6,206	63.81%
Linear	286,548,706.23	29.85%	3,497	35.96%
Grand total	959,812,584.47	100.00%	9,726	100.00%

Interest rate				
Interest rate	Outstanding	% Outstanding balance	Number of loans	% Number of loans
0 < interest rate <= 0.5	4,074,957.04	0.42%	42	0.43%
0.5 < interest rate <= 1	30,650,739.54	3.19%	280	2.88%
1 < interest rate <= 1.5	111,773,081.12	11.65%	940	9.66%
1.5 < interest rate <= 2	136,642,730.91	14.24%	1,251	12.86%
2 < interest rate <= 2.5	116,781,172.22	12.17%	903	9.28%
2.5 < interest rate <= 3	69,218,933.34	7.21%	600	6.17%
3 < interest rate <= 3.5	58,197,867.87	6.06%	516	5.31%
3.5 < interest rate <= 4	92,891,217.78	9.68%	914	9.40%
4 < interest rate <= 4.5	100,008,128.12	10.42%	1,176	12.09%
4.5 < interest rate <= 5	124,167,565.41	12.94%	1,511	15.54%
5 < interest rate <= 5.5	77,312,976.08	8.06%	1,045	10.74%
5.5 < interest rate <= 6	29,310,007.94	3.05%	447	4.60%
6 < interest rate <= 6.5	6,291,018.87	0.66%	76	0.78%
6.5 < interest rate <= 7	1,881,666.75	0.20%	18	0.19%
7 < interest rate <= 7.5	478,280.32	0.05%	5	0.05%
7.5 < interest rate <= 8	132,241.16	0.01%	2	0.02%
Grand total	959,812,584.47	100.00%	9,726	100.00%

Interest rate review code				
Interest reset period	Outstanding	% Outstanding balance	Number of loans	% Number of loans
Annual	46,613,152.45	4.86%	520	5.35%
Not apply	513,486,745.66	53.50%	5,034	51.76%
Other	399,712,686.36	41.64%	4,172	42.90%
Grand total	959,812,584.47	100.00%	9,726	100.00%

Interest payment frequency				
Interest payment frequency	Outstanding	% Outstanding balance	Number of loans	% Number of loans
Annual	41,735,762.69	4.35%	681	7.00%
Monthly	824,112,866.09	85.86%	8,620	88.63%
Quarterly	78,243,316.69	8.15%	289	2.97%
Semi annually	15,720,639.00	1.64%	136	1.40%
Grand total	959,812,584.47	100.00%	9,726	100.00%

Current balance				
Current balance	Outstanding	% Outstanding balance	Number of loans	% Number of loans
0 < current balance <= 250000	542,869,583.73	56.56%	8,969	92.22%
250000 < current balance <= 500000	187,035,612.82	19.49%	550	5.65%
500000 < current balance <= 750000	67,590,853.10	7.04%	110	1.13%
750000 < current balance <= 1000000	33,874,267.99	3.53%	41	0.42%
1000000 < current balance <= 1250000	18,955,203.58	1.97%	17	0.17%
1250000 < current balance <= 1500000	11,996,355.39	1.25%	9	0.09%
1500000 < current balance <= 1750000	8,196,443.14	0.85%	5	0.05%
1750000 < current balance <= 2000000	7,578,216.63	0.79%	4	0.04%
2000000 < current balance <= 2250000	6,631,578.45	0.69%	3	0.03%
2250000 < current balance <= 2500000	7,070,461.93	0.74%	3	0.03%
2500000 < current balance <= 2750000	5,110,252.61	0.53%	2	0.02%
2750000 < current balance <= 3000000	5,648,906.73	0.59%	2	0.02%
3000000 < current balance <= 3250000	9,290,139.18	0.97%	3	0.03%
3250000 < current balance <= 3500000	9,916,006.30	1.03%	3	0.03%
3500000 < current balance <= 3750000	5,480,886.24	0.57%	1	0.01%
3750000 < current balance <= 4000000	5,534,068.40	0.58%	1	0.01%
4000000 < current balance <= 4250000	5,800,000.00	0.60%	1	0.01%
4250000 < current balance <= 4500000	6,554,166.99	0.68%	1	0.01%
4500000 < current balance <= 4750000	14,679,581.26	1.53%	1	0.01%
Grand total	959,812,584.47	100.00%	9,726	100.00%

Loan purpose				
Loan purpose	Outstanding	% Outstanding balance	Number of loans	% Number of loans
Construction Real Estate	7,408,640.98	0.77%	48	0.49%
Debt consolidation	7,864,646.96	0.82%	33	0.34%
Investment Mortgage	10,952,107.39	1.14%	150	1.54%
Other	257,992.85	0.03%	16	0.16%
Purchase	778,206,955.46	81.08%	8,021	82.47%
Re-mortgage	96,559,324.82	10.06%	452	4.65%
Re-mortgage on Different Terms	2,007,338.32	0.21%	37	0.38%
Renovation	45,313,433.62	4.72%	805	8.28%
Working Capital	11,242,144.07	1.17%	164	1.69%
Grand total	959,812,584.47	100.00%	9,726	100.00%

Region				
Region	Outstanding	% Outstanding balance	Number of loans	% Number of loans
Brussels	84,940,797.47	8.85%	501	5.15%
Flanders	836,775,246.22	87.18%	8,814	90.62%
Wallonië	38,096,540.78	3.97%	411	4.23%
Grand total	959,812,584.47	100.00%	9,726	100.00%

Borrower PD class				
PD	Outstanding	% Outstanding balance	Number of loans	% Number of loans
	2,959,467.71	0.31%	21	0.22%
01	102,275,883.54	10.66%	1,354	13.92%
02	130,062,747.16	13.55%	1,662	17.09%
03	173,932,417.50	18.12%	1,902	19.56%
04	173,814,154.97	18.11%	1,719	17.67%
05	137,543,969.41	14.33%	1,110	11.41%
06	99,065,518.20	10.32%	806	8.29%
07	52,976,610.42	5.52%	505	5.19%
08	32,265,870.52	3.36%	283	2.91%
09	22,000,938.41	2.29%	227	2.33%
10	28,703,758.54	2.99%	118	1.21%
11	4,086,590.60	0.43%	16	0.16%
12	124,657.49	0.01%	3	0.03%
Grand total	959,812,584.47	100.00%	9,726	100.00%

Borrower segment				
Segment	Outstanding	% Outstanding balance	Number of loans	% Number of loans
BDR	138,413,141.75	14.42%	439	4.51%
PLN	821,399,442.72	85.58%	9,287	95.49%
Grand total	959,812,584.47	100.00%	9,726	100.00%

Industry				
Industry	Outstanding	% Outstanding balance	Number of loans	% Number of loans
Agriculture, farming, fishing	152,167,107.39	15.85%	2,267	23.31%
Authorities	7,390,964.66	0.77%	13	0.13%
Automotive	17,355,714.26	1.81%	166	1.71%
Aviation	254,383.15	0.03%	2	0.02%
Beverages	2,750,494.05	0.29%	11	0.11%
Building & construction	62,160,723.09	6.48%	814	8.37%
Chemicals	3,984,171.38	0.42%	20	0.21%
Consumer products	627,948.90	0.07%	9	0.09%
Distribution	142,592,979.03	14.86%	1,248	12.83%
Electricity	10,136,203.89	1.06%	29	0.30%
Electrotechnics	2,305,923.16	0.24%	21	0.22%
Finance and insurance	24,855,910.19	2.59%	268	2.76%
Food producers	21,307,015.17	2.22%	124	1.27%
Horeca	63,971,488.32	6.66%	473	4.86%
IT	1,666,271.35	0.17%	30	0.31%
Machinery & heavy equipment	3,157,026.02	0.33%	25	0.26%
Media	2,066,639.08	0.22%	29	0.30%
Metals	14,453,046.94	1.51%	146	1.50%
Paper & pulp	19,833.28	0.00%	1	0.01%
Real estate	159,433,320.81	16.61%	1,160	11.93%
Sector unknown	8,207,888.70	0.86%	183	1.88%
Services	236,707,639.50	24.66%	2,509	25.80%

Internal

Shipping	5,267,031.16	0.55%	24	0.25%
Telecom	277,380.74	0.03%	4	0.04%
Textile & apparel	1,425,605.48	0.15%	27	0.28%
Timber & wooden furniture	7,334,293.05	0.76%	48	0.49%
Traders	7,404,461.83	0.77%	71	0.73%
Water	531,119.89	0.06%	4	0.04%
Grand total	959,812,584.47	100.00%	9,726	100.00%

Exposure to 20 biggest borrowers				
Borrower	Outstanding	% Outstanding balance	Number of loans	% Number of loans
JU;U[2L<T&EBUNV+)M]('&	14,679,581.26	1.53%	1	0.01%
AL>#.+&:^=-_9=-V^Q*<?***	11,014,954.64	1.15%	2	0.02%
OD"LZIM_]8.Y;>>/ZG*F^!	6,554,166.99	0.68%	1	0.01%
FUJD%H020B"V)=AW<, =;+	5,800,000.00	0.60%	1	0.01%
NJ%VC=37Z0A:OJ8"X=%=#	5,587,131.90	0.58%	4	0.04%
IB#1J*X]]A9#E3HH<,N/=!	3,396,704.26	0.35%	2	0.02%
L% IA;/ V?[1W\F^Y!%XD0	3,340,499.33	0.35%	1	0.01%
OHIX3_9V8T;[SP5S>7[R1\$	3,250,508.91	0.34%	1	0.01%
D8I04"Z6=C^?)@YIRC;RE-	3,151,082.29	0.33%	1	0.01%
FJ*_7#P:-J/E<_SO4"C7!"	3,112,902.19	0.32%	1	0.01%
G&W79O#O/O)%2-\1Y:8N00	2,882,900.41	0.30%	1	0.01%
AU^1-%"&Y(),@S];VCJG2-	2,872,444.38	0.30%	6	0.06%
FA,%B7KUA8&1]G>*I,HW^/	2,766,006.32	0.29%	1	0.01%
OO)"U=?^V-RJF(XQI@_0N'	2,664,733.36	0.28%	4	0.04%
E7#^O;7L-""SI_Y@NB3N'	2,605,257.14	0.27%	4	0.04%
DQYZ0;<M7BY,W&)9ZLK.-/	2,598,771.55	0.27%	2	0.02%
E,.3T=EU#M+ XVE!8K?!	2,565,233.94	0.27%	2	0.02%
AB=5E5_75-R?#E.B)#M4N#	2,553,614.63	0.27%	1	0.01%
APJD]C8N/\$.PB*3IJOJ%#	2,451,414.62	0.26%	1	0.01%
NR,4D9I9YR, HRJX(B);./	2,310,000.00	0.24%	1	0.01%
Others	873,654,676.35	91.02%	9,688	99.61%
Grand total	959,812,584.47	100.00%	9,726	100.00%