

Loan Invest NV/SA acting through Compartment SME Loan Invest 2024

Note Collection Period Start Date (including date stated) 1/09/2025
 Note Collection Period End Date (including date stated) 30/11/2025
 Calculation Date 10/12/2025



Note Interest Period Start Date (including date stated) 15/09/2025
 Note Interest Period End Date (excluding date stated) 15/12/2025
 Note Payment Date 15/12/2025

Number of SME loans (excl written-off loans)	73,239
Outstanding Principal Amount of SME Loans (excl written-off loans)	9,936,342,729.82

Borrower PD class

	Outstanding Balance in EUR	% Outstanding balance	Number of loans	% Number of loans
"01"	1,840,092,839.18	18.52%	11231	15.33%
"02"	1,427,354,604.86	14.36%	11777	16.08%
"03"	1,741,575,297.59	17.53%	14594	19.92%
"04"	2,055,652,537.47	20.69%	15198	20.75%
"05"	1,402,683,002.21	14.12%	9791	13.36%
"06"	867,623,069.68	8.73%	5873	8.02%
"07"	416,027,063.73	4.19%	3070	4.19%
"08"	113,938,326.39	1.15%	1030	1.41%
"09"	60,856,180.36	0.61%	590	0.81%
"10"	10,485,400.17	0.11%	98	0.13%
"11"	44,772.37	0.00%	8	0.01%

Delinquencies Status

	Outstanding Balance in EUR	% Outstanding balance	Number of loans	% Number of loans
0 <= days < 30	9,930,457,392.91	99.94%	73216	99.94%
30 <= days < 60	4,641,177.36	0.05%	25	0.03%
60 <= days < 90	236,964.14	0.00%	13	0.02%
90 <= days < 120	316,714.48	0.00%	5	0.01%
120 <= days < 150	6,017.66	0.00%	1	0.00%
150 <= days < 180	684,463.27	0.01%	1	0.00%

Loan Reductions

Balance of Loan Reductions at the end of the previous Note Collection Period	899,913.41
<i>Change during the Note Collection Period</i>	<i>-502,971.70</i>
Balance of Loan Reductions Loans at the end of the Note Collection Period	396,941.71

Written-Off Loans

Balance of Written-Off Loans at the end of the previous Note Collection Period	4,834,775.69
<i>New Written-Off Loans during the Note Collection Period</i>	<i>4,554,719.69</i>
Balance of Written-Off Loans at the end of the Note Collection Period	9,389,495.38

Internal

Interest Swap

Fixed Leg (to be paid to Swap Counterparty)	
Interest received (items (i), (ii), (vi) and (x) of the Interest Available Amount)	€ 69,377,444.93
less: excess margin of (0.70%) over the Note Collection Period	-€ 17,373,520.55
less: the expenses set out in items (a) up to and including (d) of the Interest Priority of Payments	-€ 1,289,857.67
less: accrued interest paid for the purchase of new SME Receivables from (but excluding) the previous Note Payment Date to the Current Note Payment Date	-€ 841,525.12
Total fixed leg	€ 49,872,541.59
Floating Leg (to be paid to Issuer)	
Interest on Notes (net of Principal Shortfalls)	€ 66,785,456.11
Total floating leg	€ 66,785,456.11
Net Amount payable (+)/receivable(-) to/from swap counterparty	-€ 16,912,914.52

Interest Available Amounts

(i) interest, including prepayment penalties and default interest on SME Receivables	€ 69,377,444.93
(ii) amounts received on SME Receivables (not related to principal and written-off loans)	€ 0.00
(iii) amounts received as written off loan proceeds	€ 354,507.76
(iv) interest received on the Issuer Accounts	€ 1,749,684.98
(v) excess on the Reserve Account above the Reserve Account Target Level	€ 502,971.70
(vi) Amounts received in connection with a sale or repurchase of SME receivables to the extent not related to principal	€ 0.00
(vii) interest amounts to be received from Swap Counterparty on the immediately succeeding Note Payment Date	€ 66,785,456.11
(viii) amount to be applied from the Reserve Accounts to cover shortfalls on items (a) to (g) of the Interest Priority of Payments	€ 0.00
(ix) remaining balance of the Issuer Accounts (end of transaction only)	€ 0.00
(x) amount above par of relevant Notes	€ 0.00
(xi) for item (I) of the Interest Priority of Payments, any Reserve Account Repayment Debit	€ 0.00

Interest Priority of Payments

	Amount Due	Amount Paid
(a) fees payable to the Security Agent	€ 0.00	€ 0.00
(b) fees payable to the Administrator	€ 3,000.00	€ 3,000.00
© fees payable to the Issuer Directors and the Security Agent Director	€ 6,383.51	€ 6,383.51
(d) Issuer third party fees, including pool servicer fees, paying agent fees, listing fees, Rating Agencies fees, advisory fees	€ 1,280,474.16	€ 1,280,474.16
(e) amounts payable to the Interest Swap Counterparty	€ 49,872,541.59	€ 49,872,541.59
(f) interest in respect of the Class A Notes	€ 45,548,267.92	€ 45,548,267.92
(g) making good any shortfall reflected in the Class A Principal Deficiency Ledger	€ 0.00	€ 0.00
(h) interest in respect of the Class B Notes	€ 21,237,188.19	€ 21,237,188.19
(i) making good any shortfall reflected in the Class B Principal Deficiency Ledger	€ 4,554,719.69	€ 4,554,719.69
(j) replenishment of Reserve Account up to Reserve Account Target Level	€ 0.00	€ 0.00
(k) interest in respect of the Reserve Fund Notes	€ 1,518,030.40	€ 1,518,030.40
(l) principal due under the Reserve Fund Notes	€ 0.00	€ 0.00
(m) subordinated swap amounts	€ 0.00	€ 0.00
(n) dividend reserve	€ 500.00	€ 500.00
(o) Deferred Purchase Price Installment to the Seller	€ 14,748,960.02	€ 14,748,960.02

Internal

Principal Available Amounts

(i) any repayment and prepayment of principal under the SME Receivables	€ 463,053,717.34
(ii) any amounts of Interest Available Amount to be credited to the Principal Deficiency Ledger on such Note Payment Date in accordance with the Interest Priority of Payments	€ 4,554,719.69
(iii) any amounts received in connection with a repurchase of SME Receivables by the Seller and any other amounts received pursuant to the SME Receivables Purchase Agreement to the extent such amounts relate to principal	€ 0.00
(iv) any amounts received in connection with a sale of SME Receivables to the extent such amounts relate to principal	€ 0.00
(v) any part of the Principal Available Amount in relation to a previous Note Collection Period which has not been applied towards payment of the relevant Notes (other than Reserve Fund Notes) or purchase of New SME Receivables	€ 5,846,461.69
(vi) the net proceeds from an issuance of Notes (other than Reserve Fund Notes) other than amounts referred to under item (x) of the Interest Available Amount	€ 0.00

Principal Priority of Payments

(a) in or towards satisfaction of principal due under the Class A Notes	€ 0.00
(b) in or towards satisfaction of principal due under the Class B Notes	€ 0.00
(c) in or towards the payment of the principal component of the Initial Purchase Price in respect of New SME Receivables	€ 454,797,628.54
(d) Principal Available Amount transferred to the next Note Collection Period	€ 18,657,270.18

Principal Deficiency Ledgers

		Class A PDL	Class B PDL
PDL at the beginning of the Note Collection Period		€ 0.00	€ 0.00
Outstanding Balance of Written-Off Loans during the Collection Period	€ 4,554,719.69		
Amount Credited to the PDL		€ 0.00	€ 4,554,719.69
Amount Debited to the PDL		€ 0.00	€ 4,554,719.69
PDL at the end of the Note Collection Period		€ 0.00	€ 0.00

Interest Deficiency Ledgers

		Class B IDL	Reserve Fund IDL
IDL at the beginning of the Note Collection Period		€ 0.00	€ 0.00
Amount Credited to the IDL		€ 0.00	€ 0.00
Amount Debited to the IDL		€ 0.00	€ 0.00
IDL at the end of the Note Collection Period		€ 0.00	€ 0.00

Reserve Fund

Reserve Fund Notes Outstanding immediately after the last Note Payment Date	€ 199,250,000.00
Aggregate Amount of Loan Reductions at the end of the Note Collection Period	€ 396,941.71
Reserve Account Target Level	€ 199,646,941.71
Reserve Fund at the beginning of the Note Collection Period	€ 200,149,913.41
Excess on the Reserve Account above the Reserve Account Target Level in accordance with item (v) of the Interest Available Amount	€ 502,971.70
Amount Debited from the Reserve Fund in accordance with item (xi) from the Interest Available Amount	€ 0.00
Amounts deposited on the Reserve Account until the Reserve Account reaches the Reserve Account Target Level in accordance with item (j) of the Interest Priority of Payments	€ 0.00
Amount applied from the Reserve Accounts to cover shortfalls on items (a) to (g) of the Interest Priority of Payments	€ 0.00
Reserve Account after this Note Payment Date	€ 199,646,941.71

Internal

Note Balances and Payments under the Notes

Class A

ISIN Code	BE0390203694
Note Balance at the Closing Date	€ 7,167,500,000
Outstanding Note Balance immediately after the last Note Payment Date	€ 7,167,500,000
Principal Redemption	€ 0
Outstanding Note Balance after this Note Payment Date	€ 7,167,500,000
Bond Factor after this Note Payment Date	1
Applicable floating rate basis for the Interest Period	2.014%
Applicable margin above reference rate for the Interest Period	0.50%
Applicable Interest Rate for the Interest Period	2.514%
Accrued Interest due for the Interest Period	€ 45,548,267.92
Interest paid at the end of the Interest Period	€ 45,548,267.92

Class B Notes

ISIN Code	BE6361909672
Note Balance at the Closing Date	€ 2,787,500,000
Outstanding Note Balance immediately after the last Note Payment Date	€ 2,787,500,000
Principal Redemption	€ 0
Outstanding Note Balance after this Note Payment Date	€ 2,787,500,000
Bond Factor after this Note Payment Date	1
Applicable floating rate basis for the Interest Period	2.014%
Applicable margin above reference rate for the Interest Period	1.00%
Applicable Interest Rate for the Interest Period	3.014%
Accrued Interest due for the Interest Period	€ 21,237,188.19
Interest paid at the end of the Interest Period	€ 21,237,188.19

Reserve Fund Notes

ISIN Code	BE6361910688
Note Balance at the Closing Date	€ 199,250,000
Outstanding Note Balance immediately after the last Note Payment Date	€ 199,250,000
Principal Redemption	€ 0
Outstanding Note Balance after this Note Payment Date	€ 199,250,000
Bond Factor after this Note Payment Date	1
Applicable floating rate basis for the Interest Period	2.014%
Applicable margin above reference rate for the Interest Period	1.00%
Applicable Interest Rate for the Interest Period	3.014%
Accrued Interest due for the Interest Period	€ 1,518,030.40
Interest paid at the end of the Interest Period	€ 1,518,030.40

Pro Rata Conditions

	Pass/Fail
(a) the amount standing to the credit of the Reserve Account is at least equal to the Reserve Account Target Level	Pass
(b) After step-up Date, all Notes to which such Step-up Date relates are redeemed in full	Pass
(c) After Maturity Date, all Notes to which such Maturity Date relates are redeemed in full	Pass
(d) the Principal Amount Outstanding of all Class B Notes is at least equal to 10% of the aggregate nominal amount of the Class B Notes issued	Pass

Internal

Purchase conditions

	Threshold level	Current Level	Pass/Fail
(a) the Seller will represent and warrant to the Issuer and the Security Agent (i) the matters set out in the clauses providing for the representations and warranties relating to the Relevant SME Loans and the Relevant SME Receivables with respect to the New SME Receivables and the Related Security relating thereto sold by it on such date and (ii) those relating to the Seller;	N/A	N/A	Pass
(b) no Assignment Notification Event has occurred and is continuing;	N/A	N/A	Pass
(c) there has been no failure by the Seller to repurchase any SME Receivable which it is required to repurchase pursuant to the SME Receivables Purchase Agreement;	N/A	N/A	Pass
(d) the Purchase Available Amount is sufficient to pay the Initial Purchase Price for the New SME Receivables;	N/A	N/A	Pass
(e) the balance on the Reserve Account was at least equal to the Class B Required Subordinated Amount	€ 199,100,000.00	€ 200,149,913.41	Pass
(f) except in the case of any purchase of New SME Receivables by the Issuer in relation to a new issue of Notes (other than an issue under an existing Series and Class, or Sub-Class thereof) to the extent that the aggregate Outstanding Principal Amount of the New SME Receivables to be purchased on the relevant Purchase Date does not exceed the issue proceeds of such Notes (other than the Reserve Fund Notes), (i) the aggregate Outstanding Principal Amount of the New SME Receivables to be purchased on the relevant Purchase Dates falling after the immediately preceding Note Payment Date does not exceed 20% of the aggregate Outstanding Principal Amount of all SME Receivables on such Purchase Date and (ii) the aggregate Outstanding Principal Amount of the New SME Receivables to be purchased on the relevant Purchase Date or any earlier Purchase Dates falling after the Note Payment Date falling one year before the relevant Purchase Date does not exceed 50% of the aggregate Outstanding Principal Amount of all SME Receivables on such relevant Purchase Date	Max 20% per quarter and max 50% per year	1.29%	Pass
(g) if, in respect of a Series and Class or, if applicable, Sub-class of Notes, a Step-up Date, or, for Reserve Fund Notes, a Final Maturity Date, has occurred, all Notes to which such Step-up Date or Final Maturity Date relates are redeemed in full subject to Condition 11.2 (Principal)	N/A	N/A	Pass
(h) after the purchase of the New SME Receivables, the weighted average annual probability of default of the SME Loans (as calculated by the models of KBC Bank) does not exceed 1.6%	< 1.60%	1.07%	Pass
(i) after the purchase of the New SME Receivables, the weighted average loss given default (LGD) (as calculated by the models of KBC Bank) of the whole pool, will not be higher than 20%;	< 20%	18.32%	Pass
(j) after the purchase of the New SME Receivables, the aggregate Outstanding Principal Amount of SME Receivables of the top 1 Borrower will not be higher than 0,5% of the aggregate Outstanding Principal Amount of all SME Receivables and after the purchase of the New SME Receivables, the aggregate Outstanding Principal Amount of SME Receivables of the top 20 Borrowers will not be higher than 6,5% of the aggregate Outstanding Principal Amount of all SME Receivables and after the purchase of the New SME Receivables, the aggregate Outstanding Principal Amount of SME Receivables of the top 100 Borrowers will not be higher than 18% of the aggregate Outstanding Principal Amount of all SME Receivables	< 0,5% < 6.5% < 18%	0.36% 4.29% 11.53%	Pass Pass Pass
(k) after the purchase of the New SME Receivables, the weighted average life of the SME Loans does not exceed 6 years (72 months)	< 72 months	62.56 months	Pass
(l) after the purchase of the New SME Receivables, the weighted average maturity of the aggregate Principal Amount Outstanding of the SME Loans does not exceed 12 years (144 months)	< 144 months	118.74 months	Pass
(m) after the purchase of the New SME Receivables, the aggregate Outstanding Principal Amount of SME Receivables with bullet repayment does not exceed 5% of the aggregate Outstanding Principal Amount of all SME Receivables	< 5%	0.01%	Pass
(n) after the purchase of the New SME Receivables, the proportion of SME Loans related to the sector "Real Estate activities" does not exceed 18% of the aggregate Principal Amount Outstanding of the SME Loans	< 18%	11.53%	Pass
after the purchase of the New SME Receivables, the proportion of SME Loans related to the sector "Agriculture, Forestry and Fishing" does not exceed 15% of the aggregate Principal Amount Outstanding of the SME Loans	< 15%	11.63%	Pass
after the purchase of the New SME Receivables, the proportion of SME Loans related to the sector "Human Health and Social Work Activities" does not exceed 12% of the aggregate Principal Amount Outstanding of the SME Loans	< 12%	10.16%	Pass
after the purchase of the New SME Receivables, the proportion of SME Loans related to the sector "Financial and Insurance activities" does not not exceed 12% of the aggregate Principal Amount Outstanding of the SME Loans	< 12%	7.83%	Pass
after the purchase of the New SME Receivables, the proportion of SME Loans related to the sector "Wholesale and Retail Trade; Repair of Motor Vehicles and Motorcycles" does not not exceed 12% of the aggregate Principal Amount Outstanding of the SME Loans	< 12%	9.32%	Pass
after the purchase of New SME Receivables, the proportion of SME Loans to the sector "Professional, Scientific and Technical Activities" does not exceed 12% of the aggregate Principal Amount Outstanding of the SME loans	< 12%	11.78%	Pass
after the purchase of the New SME Receivables, the proportion of SME Loans related to a particular economic sector (apart from the above mentioned sectors) does not exceed 10% of the aggregate Principal Amount Outstanding of the SME Loans	< 10%	highest concentration (apart from the above mentioned sectors) is 6,53%	Pass
(o) after the purchase of the New SME Receivables, the weighted average interest rate of the SME Loans is not lower than 1.5% per annum;	> 1.5%	2.78%	Pass
(p) after the purchase of the New SME Receivables, the aggregate Outstanding Principal Amount of the SME Receivables secured by an Eligible Loan Security is at least equal to 60% of the aggregate Outstanding Principal Amount of all SME Receivables;	> 60%	66.57%	Pass

Internal

Trigger Event

	Trigger Level	Current Level	Pass/Fail
Class B Principal Deficiency Ledger Amount as a % of Class B Notes	5%	0.00%	Pass
Principal Available Amount remaining on the Issuer Collection Account versus the Principal Amount Outstanding of the Soft-bullet Notes	10%	0.19%	Pass
Loans in Status PD11 versus the Outstanding Principal Amount of the SME Receivables, excluding Written-Off Loans	3.75%	0.00%	Pass
the cumulative amount of Written-Off Loans is more than 3.7 per cent of the aggregate nominal	3.70%	0.09%	Pass

Additional Counterparty Information

	Counterparty	Minimum Rating Moody's/Fitch	Current Rating of counterparty	Status
Interest Swap Counterparty	KBC Bank NV	ST: -/F1 LT: Baa1/A	ST: -/F1 LT: A1/A+	ok
GIC Provider	KBC Bank NV	ST: -/F1 LT: A3/A	ST: -/F1 LT: Aa3/A+	ok

Internal



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Loan Invest N.V., Compartment SME Loan Invest 2024

EUR 15,000,000,000 SME Asset Backed Note Programme

Portfolio Composition

Reporting period: September 2025 - November 2025

Internal

Summary				
Date	Number of debtors	Number of loans	Outstanding balance	Average outstanding balance / borrower
30/11/2025	45,001	73,261	9,936,342,729.82	220,802.71

Internal

Orgination date				
Orgination date	Outstanding	% Outstanding balance	Number of loans	% Number of loans
2003	1,098,598.38	0.01%	20	0.03%
2004	3,427,596.37	0.03%	23	0.03%
2005	8,205,305.83	0.08%	179	0.24%
2006	15,718,787.56	0.16%	466	0.64%
2007	29,843,837.66	0.30%	593	0.81%
2008	43,803,379.32	0.44%	689	0.94%
2009	55,478,063.44	0.56%	666	0.91%
2010	92,451,883.17	0.93%	1,051	1.43%
2011	151,234,542.21	1.52%	1,675	2.29%
2012	191,753,006.68	1.93%	1,546	2.11%
2013	163,203,541.61	1.64%	1,341	1.83%
2014	130,893,526.76	1.32%	1,170	1.60%
2015	283,001,934.94	2.85%	1,920	2.62%
2016	411,684,714.60	4.14%	3,125	4.27%
2017	414,781,719.29	4.17%	2,682	3.66%
2018	462,321,969.49	4.65%	2,903	3.96%
2019	732,633,265.84	7.37%	4,052	5.53%
2020	909,931,448.58	9.16%	4,927	6.73%
2021	1,137,105,804.70	11.44%	7,264	9.92%
2022	1,433,290,501.69	14.42%	9,475	12.93%
2023	1,408,416,474.98	14.17%	10,781	14.72%
2024	1,510,215,006.75	15.20%	13,036	17.79%
2025	345,847,819.97	3.48%	3,677	5.02%
Grand total	9,936,342,729.82	100.00%	73,261	100.00%

Initial maturity (months)				
Initial maturity	Outstanding	% Outstanding balance	Number of loans	% Number of loans
0 < initial maturity <= 60	893,549,562.48	8.99%	32,369	44.18%
60 < initial maturity <= 120	2,453,159,458.56	24.69%	19,331	26.39%
120 < initial maturity <= 180	3,305,826,713.89	33.27%	13,634	18.61%
180 < initial maturity <= 240	2,517,345,767.81	25.33%	7,156	9.77%
240 < initial maturity <= 300	661,840,688.07	6.66%	717	0.98%

Internal

300 < initial maturity <= 360	104,620,539.01	1.05%	54	0.07%
Grand total	9,936,342,729.82	100.00%	73,261	100.00%

Seasoning (months)				
Seasoning	Outstanding	% Outstanding balance	Number of loans	% Number of loans
0 < seasoning <= 60	7,606,072,216.33	76.55%	58,023	79.20%
60 < seasoning <= 120	1,876,610,582.33	18.89%	11,361	15.51%
120 < seasoning <= 180	356,117,401.17	3.58%	2,478	3.38%
180 < seasoning <= 240	95,057,695.98	0.96%	1,395	1.90%
240 < seasoning <= 300	2,484,834.01	0.03%	4	0.01%
Grand total	9,936,342,729.82	100.00%	73,261	100.00%

Final maturity date				
Maturity date	Outstanding	% Outstanding balance	Number of loans	% Number of loans
2020 < maturity date <= 2025	7,428,374.26	0.07%	1,719	2.35%
2025 < maturity date <= 2030	2,090,529,586.87	21.04%	45,648	62.31%
2030 < maturity date <= 2035	3,118,570,344.64	31.39%	14,960	20.42%
2035 < maturity date <= 2040	3,142,441,509.35	31.63%	8,710	11.89%
2040 < maturity date <= 2045	1,417,980,612.92	14.27%	2,181	2.98%
2045 < maturity date <= 2050	133,859,337.62	1.35%	36	0.05%
2050 < maturity date <= 2055	25,532,964.16	0.26%	7	0.01%
Grand total	9,936,342,729.82	100.00%	73,261	100.00%

Internal

Principal payment frequency				
Principal payment frequency	Outstanding	% Outstanding balance	Number of loans	% Number of loans
Annual	630,778,023.36	6.35%	2,920	3.99%
Bullet	130,721,542.20	1.32%	215	0.29%
Monthly	8,035,645,730.56	80.87%	67,757	92.49%
Quarterly	724,610,355.52	7.29%	1,194	1.63%
Semi annually	414,587,078.18	4.17%	1,175	1.60%
Grand total	9,936,342,729.82	100.00%	73,261	100.00%

Principal payment type				
Principal payment type	Outstanding	% Outstanding balance	Number of loans	% Number of loans
Bullet	1,449,600.01	0.01%	9	0.01%
French	6,721,647,695.36	67.65%	55,277	75.45%
Linear	3,213,245,434.45	32.34%	17,975	24.54%
Grand total	9,936,342,729.82	100.00%	73,261	100.00%

Internal

Interest rate				
Interest rate	Outstanding	% Outstanding balance	Number of loans	% Number of loans
0 < interest rate <= 0.5	78,757,161.52	0.79%	278	0.38%
0.5 < interest rate <= 1	860,800,132.43	8.66%	3,382	4.62%
1 < interest rate <= 1.5	1,349,465,640.44	13.58%	8,402	11.47%
1.5 < interest rate <= 2	1,236,652,356.20	12.45%	7,595	10.37%
2 < interest rate <= 2.5	605,007,068.21	6.09%	4,262	5.82%
2.5 < interest rate <= 3	783,070,045.70	7.88%	4,025	5.49%
3 < interest rate <= 3.5	1,495,529,845.73	15.05%	6,999	9.55%
3.5 < interest rate <= 4	1,808,295,014.30	18.20%	11,626	15.87%
4 < interest rate <= 4.5	976,109,373.21	9.82%	10,363	14.15%
4.5 < interest rate <= 5	503,269,437.73	5.06%	8,467	11.56%
5 < interest rate <= 5.5	172,753,112.82	1.74%	4,376	5.97%
5.5 < interest rate <= 6	48,125,870.96	0.48%	2,096	2.86%
6 < interest rate <= 6.5	10,923,277.86	0.11%	796	1.09%
6.5 < interest rate <= 7	4,774,019.97	0.05%	397	0.54%
7 < interest rate <= 7.5	1,317,497.53	0.01%	114	0.16%
7.5 < interest rate <= 8	1,029,181.30	0.01%	62	0.08%
8 < interest rate <= 8.5	109,409.35	0.00%	12	0.02%
8.5 < interest rate <= 9	55,868.50	0.00%	7	0.01%
9 < interest rate <= 9.5	298,416.06	0.00%	2	0.00%
Grand total	9,936,342,729.82	100.00%	73,261	100.00%

Interest rate review code				
Interest reset period	Outstanding	% Outstanding balance	Number of loans	% Number of loans
Annual	235,725,251.52	2.37%	1,785	2.44%
Not apply	7,918,460,409.21	79.69%	59,755	81.56%
Other	1,782,157,069.09	17.94%	11,721	16.00%
Grand total	9,936,342,729.82	100.00%	73,261	100.00%

Internal

Interest payment frequency				
Interest payment frequency	Outstanding	% Outstanding balance	Number of loans	% Number of loans
Annual	509,872,697.62	5.13%	2,730	3.73%
Monthly	8,129,643,795.87	81.82%	67,913	92.70%
Quarterly	794,904,100.02	8.00%	1,210	1.65%
Semi annually	501,922,136.31	5.05%	1,408	1.92%
Grand total	9,936,342,729.82	100.00%	73,261	100.00%

Internal

Current balance					
Current balance	Outstanding	% Outstanding balance	Number of loans	% Number of loans	
0 < current balance <= 250000	3,273,027,978.09	32.94%	64,279	87.74%	
250000 < current balance <= 500000	1,774,577,172.06	17.86%	5,141	7.02%	
500000 < current balance <= 750000	1,001,427,767.67	10.08%	1,656	2.26%	
750000 < current balance <= 1000000	631,176,684.76	6.35%	732	1.00%	
1000000 < current balance <= 1250000	469,360,140.89	4.72%	419	0.57%	
1250000 < current balance <= 1500000	341,111,832.74	3.43%	249	0.34%	
1500000 < current balance <= 1750000	283,662,548.27	2.85%	175	0.24%	
1750000 < current balance <= 2000000	284,262,071.84	2.86%	152	0.21%	
2000000 < current balance <= 2250000	165,676,618.52	1.67%	78	0.11%	
2250000 < current balance <= 2500000	147,126,377.76	1.48%	62	0.08%	
2500000 < current balance <= 2750000	115,847,837.05	1.17%	44	0.06%	
2750000 < current balance <= 3000000	128,411,806.22	1.29%	45	0.06%	
3000000 < current balance <= 3250000	59,484,905.39	0.60%	19	0.03%	
3250000 < current balance <= 3500000	77,100,163.55	0.78%	23	0.03%	
3500000 < current balance <= 3750000	116,312,248.61	1.17%	32	0.04%	
3750000 < current balance <= 4000000	73,775,640.69	0.74%	19	0.03%	
4000000 < current balance <= 4250000	41,552,870.74	0.42%	10	0.01%	
4250000 < current balance <= 4500000	65,383,646.70	0.66%	15	0.02%	
4500000 < current balance <= 4750000	50,915,176.45	0.51%	11	0.02%	
4750000 < current balance <= 5000000	29,268,311.86	0.29%	6	0.01%	
5000000 < current balance <= 5250000	35,825,276.56	0.36%	7	0.01%	
5250000 < current balance <= 5500000	37,909,092.60	0.38%	7	0.01%	
5500000 < current balance <= 5750000	50,631,607.73	0.51%	9	0.01%	
5750000 < current balance <= 6000000	23,358,421.34	0.24%	4	0.01%	
6000000 < current balance <= 6250000	6,004,167.03	0.06%	1	0.00%	
6250000 < current balance <= 6500000	25,616,039.43	0.26%	4	0.01%	
6500000 < current balance <= 6750000	19,899,037.68	0.20%	3	0.00%	
6750000 < current balance <= 7000000	27,599,385.30	0.28%	4	0.01%	
7000000 < current balance <= 7250000	64,244,135.58	0.65%	9	0.01%	
7250000 < current balance <= 7500000	66,721,356.66	0.67%	9	0.01%	
7500000 < current balance <= 7750000	23,168,734.38	0.23%	3	0.00%	
7750000 < current balance <= 8000000	31,523,111.77	0.32%	4	0.01%	
8000000 < current balance <= 8250000	8,183,442.35	0.08%	1	0.00%	
8250000 < current balance <= 8500000	8,400,185.30	0.08%	1	0.00%	
8500000 < current balance <= 8750000	42,916,625.69	0.43%	5	0.01%	

Internal

8750000 < current balance <= 9000000	8,970,468.09	0.09%	1	0.00%
9000000 < current balance <= 9250000	9,225,000.00	0.09%	1	0.00%
9500000 < current balance <= 9750000	28,815,579.21	0.29%	3	0.00%
9750000 < current balance <= 10000000	9,850,873.24	0.10%	1	0.00%
10000000 < current balance <= 10250000	20,363,575.60	0.20%	2	0.00%
10250000 < current balance <= 10500000	10,450,000.00	0.11%	1	0.00%
10750000 < current balance <= 11000000	10,970,159.20	0.11%	1	0.00%
11000000 < current balance <= 11250000	22,305,205.24	0.22%	2	0.00%
11500000 < current balance <= 11750000	11,610,000.00	0.12%	1	0.00%
12750000 < current balance <= 13000000	12,828,554.38	0.13%	1	0.00%
13250000 < current balance <= 13500000	13,500,000.00	0.14%	1	0.00%
14500000 < current balance <= 14750000	14,667,546.47	0.15%	1	0.00%
15750000 < current balance <= 16000000	15,883,566.33	0.16%	1	0.00%
16000000 < current balance <= 16250000	16,176,470.55	0.16%	1	0.00%
19000000 < current balance <= 19250000	19,171,261.96	0.19%	1	0.00%
23250000 < current balance <= 23500000	23,437,500.00	0.24%	1	0.00%
24250000 < current balance <= 24500000	24,388,075.83	0.25%	1	0.00%
26000000 < current balance <= 26250000	26,250,000.00	0.26%	1	0.00%
36000000 < current balance <= 36250000	36,016,474.46	0.36%	1	0.00%
Grand total	9,936,342,729.82	100.00%	73,261	100.00%

SME24 Delinquencies statistics on 20251130				
Status	Outstanding	% Outstanding balance	Number of loans	% Number of loans
0 <= days < 30	9,930,457,392.91	99.94%	73,216	99.94%
30 <= days < 60	4,641,177.36	0.05%	25	0.03%
60 <= days < 90	236,964.14	0.00%	13	0.02%
90 <= days < 120	316,714.48	0.00%	5	0.01%
150 <= days < 180	6,017.66	0.00%	1	0.00%
210 <= days < 240	684,463.27	0.01%	1	0.00%
Grand total	9,936,342,729.82	100.00%	73,261	100.00%

Internal

Loan purpose				
Loan purpose	Outstanding	% Outstanding balance	Number of loans	% Number of loans
Construction Real Estate	117,927,624.49	1.19%	159	0.22%
Debt consolidation	25,252,781.41	0.25%	81	0.11%
Investment Mortgage	721,467,302.43	7.26%	2,650	3.62%
Other	10,920,558.19	0.11%	156	0.21%
Purchase	6,668,452,923.19	67.11%	54,949	75.00%
Re-mortgage	866,596,773.94	8.72%	3,492	4.77%
Re-mortgage on Different Terms	50,168,693.73	0.50%	429	0.59%
Renovation	735,543,980.85	7.40%	7,228	9.87%
Working Capital	740,012,091.59	7.45%	4,117	5.62%
Grand total	9,936,342,729.82	100.00%	73,261	100.00%

Region				
Region	Outstanding	% Outstanding balance	Number of loans	% Number of loans
Brussels	664,343,027.25	6.69%	3,048	4.16%
Flanders	8,895,986,400.71	89.53%	67,054	91.53%
Wallonië	376,013,301.86	3.78%	3,159	4.31%
Grand total	9,936,342,729.82	100.00%	73,261	100.00%

Borrower PD class				
PD	Outstanding	% Outstanding balance	Number of loans	% Number of loans
01	1,840,092,839.18	18.52%	11,231	15.33%
02	1,427,354,604.86	14.36%	11,777	16.08%
03	1,741,575,297.59	17.53%	14,594	19.92%
04	2,055,652,537.47	20.69%	15,198	20.75%
05	1,402,683,002.21	14.12%	9,791	13.36%
06	867,623,069.68	8.73%	5,873	8.02%
07	416,027,063.73	4.19%	3,070	4.19%
08	113,938,326.39	1.15%	1,030	1.41%
09	60,856,180.36	0.61%	590	0.81%
10	10,485,400.17	0.11%	98	0.13%

Internal

11	44,772.37	0.00%	8	0.01%
12	9,635.81	0.00%	1	0.00%
Grand total	9,936,342,729.82	100.00%	73,261	100.00%

Borrower segment				
Segment	Outstanding	% Outstanding balance	Number of loans	% Number of loans
BDR	654,402,501.69	6.59%	801	1.09%
PLN	9,281,940,228.13	93.41%	72,460	98.91%
Grand total	9,936,342,729.82	100.00%	73,261	100.00%

Industry				
Industry	Outstanding	% Outstanding balance	Number of loans	% Number of loans
Accommodation and Food Service Activit	327,019,537.90	3.29%	3,594	4.91%
Activities of Households as Employers; Ur	151,016,302.09	1.52%	2,221	3.03%
Administrative and Support Service Activi	262,899,708.29	2.65%	3,211	4.38%
Agriculture, Forestry and Fishing	1,155,811,657.49	11.63%	12,058	16.46%
Arts, Entertainment and Recreation	107,313,868.39	1.08%	1,040	1.42%
Construction	648,938,193.15	6.53%	8,658	11.82%
Education	165,580,335.56	1.67%	983	1.34%
Electricity, Gas, Steam and Air Conditioni	32,907,806.88	0.33%	97	0.13%
Financial and Insurance Activities	778,282,983.96	7.83%	2,842	3.88%
Human Health and Social Work Activities	1,009,669,108.59	10.16%	4,521	6.17%
Information and Communication	137,507,164.71	1.38%	1,956	2.67%
Manufacturing	460,305,834.98	4.63%	4,143	5.66%
Mining and Quarrying	683,538.08	0.01%	11	0.02%
Other Service Activities	130,206,541.28	1.31%	1,789	2.44%
Professional, Scientific and Technical Acti	1,170,437,537.97	11.78%	9,129	12.46%
Public Administration and Defence Comp	529,218,013.48	5.33%	613	0.84%
Real Estate Activities	1,687,007,108.94	16.98%	5,951	8.12%
Transportation and Storage	208,348,702.35	2.10%	1,364	1.86%
Water Supply; Sewerage, Waste Managei	47,076,179.56	0.47%	165	0.23%
Wholesale and Retail Trade; Repair of Mc	926,112,606.17	9.32%	8,915	12.17%
Grand total	9,936,342,729.82	100.00%	73,261	100.00%

Internal

LGD range (%)				
LGD rate (%)	Outstanding	% Outstanding balance	Number of loans	% Number of loans
0 < LGD range (%) <= 10	3,771,283,107.45	37.95%	37,265	50.87%
10 < LGD range (%) <= 20	2,619,064,205.96	26.36%	10,972	14.98%
20 < LGD range (%) <= 30	1,878,752,159.61	18.91%	7,194	9.82%
30 < LGD range (%) <= 40	758,731,274.45	7.64%	4,386	5.99%
40 < LGD range (%) <= 50	382,696,532.73	3.85%	4,279	5.84%
50 < LGD range (%) <= 60	251,433,156.70	2.53%	5,156	7.04%
60 < LGD range (%) <= 70	186,826,311.68	1.88%	3,038	4.15%
70 < LGD range (%) <= 80	80,586,420.28	0.81%	664	0.91%
80 < LGD range (%) <= 90	3,529,770.36	0.04%	158	0.22%
90 < LGD range (%) <= 100	3,439,790.60	0.03%	149	0.20%
Grand total	9,936,342,729.82	100.00%	73,261	100.00%