

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

Note Collection Period Start Date (including date stated)	1/12/2025
Note Collection Period End Date (including date stated)	28/02/2026
Calculation Date	11/03/2026
Note Interest Period Start Date (including date stated)	15/12/2025
Note Interest Period End Date (excluding date stated)	16/03/2026
Note Payment Date	16/03/2026

Number of SME loans (excl written-off loans)	72,154
Outstanding Principal Amount of SME Loans (excl written-off loans)	9,940,633,247.94

Borrower PD class

	Outstanding Balance in EUR	% Outstanding balance	Number of loans	% Number of loans
"01"	1,865,041,819.36	18.76%	10,793	14.96%
"02"	1,372,379,342.43	13.81%	11,608	16.09%
"03"	1,844,465,966.54	18.55%	14,804	20.52%
"04"	2,053,174,354.60	20.65%	14,883	20.63%
"05"	1,368,640,797.42	13.77%	9,485	13.15%
"06"	797,497,697.22	8.02%	5,522	7.65%
"07"	422,724,878.31	4.25%	3,041	4.21%
"08"	131,823,345.99	1.33%	1,217	1.69%
"09"	65,934,006.48	0.66%	625	0.87%
"10"	16,785,102.23	0.17%	145	0.20%
"11"	1,906,764.14	0.02%	23	0.03%

Delinquencies Status

	Outstanding Balance in EUR	% Outstanding balance	Number of loans	% Number of loans
0 <= days < 30	9,934,606,825.98	99.94%	72,083	99.90%
30 <= days < 60	1,819,881.01	0.02%	30	0.04%
60 <= days < 90	1,322,680.37	0.01%	24	0.03%
90 <= days < 120	849,752.92	0.01%	11	0.02%
120 <= days < 150	999,992.18	0.01%	3	0.00%
150 <= days < 180	60,506.13	0.00%	1	0.00%
180 <= days < 210	289,146.08	0.00%	1	0.00%
300 <= days < 330	684,463.27	0.01%	1	0.00%

Loan Reductions

Balance of Loan Reductions at the end of the previous Note Collection Period		396,941.71
<i>Change during the Note Collection Period</i>	716,108.29	
Balance of Loan Reductions Loans at the end of the Note Collection Period		1,113,050.00

Written-Off Loans

Balance of Written-Off Loans at the end of the previous Note Collection Period		9,389,495.38
<i>New Written-Off Loans during the Note Collection Period</i>	3,820,132.86	
Balance of Written-Off Loans at the end of the Note Collection Period		13,209,628.24

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Interest Swap

Fixed Leg (to be paid to Swap Counterparty)	
Interest received (items (i), (ii), (vi) and (x) of the Interest Available Amount)	€ 73,877,811.48
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	-€ 1,373,322.11
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	-€ 800,890.16
Total fixed leg	€ 54,330,078.66
Floating Leg (to be paid to Issuer)	
Interest on Notes (net of Principal Shortfalls)	€ 68,949,562.50
Total floating leg	€ 68,949,562.50
Net Amount payable (+)/receivable(-) to/from swap counterparty	-€ 14,619,483.84

Interest Available Amounts

(i) interest, including prepayment penalties and default interest on SME Receivables	€ 73,877,811.48
(ii) amounts received on SME Receivables (not related to principal and written-off loans)	€ 0.00
(iii) amounts received as written off loan proceeds	€ 1,849,856.10
(iv) interest received on the Issuer Accounts	€ 1,634,760.17
(v) excess on the Reserve Account above the Reserve Account Target Level	€ 0.00
(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	€ 68,949,562.50
(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 (l) 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	€ 59,294.92	€ 59,294.92
(d) Issuer third party fees, including pool servicer fees, paying agent fees, listing fees, Rating Agencies fees, advisory fees	€ 1,311,027.19	€ 1,311,027.19
(e) amounts payable to the Interest Swap Counterparty	€ 54,330,078.66	€ 54,330,078.66
(f) interest in respect of the Class A Notes	€ 47,106,402.78	€ 47,106,402.78
(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	€ 21,843,159.72	€ 21,843,159.72
(i) making good any shortfall reflected in the Class B Principal Deficiency Ledger	€ 3,820,132.86	€ 3,820,132.86
(j) replenishment of Reserve Account up to Reserve Account Target Level	€ 716,108.29	€ 716,108.29
(k) interest in respect of the Reserve Fund Notes	€ 1,561,345.14	€ 1,561,345.14
(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	€ 15,561,858.94	€ 15,561,858.94

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Principal Available Amounts

(i) any repayment and prepayment of principal under the SME Receivables	€ 470,975,752.06
(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	€ 3,820,132.86
(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	€ 18,657,270.18
(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	€ 479,086,403.04
(d) Principal Available Amount transferred to the next Note Collection Period	€ 14,366,752.06

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	€ 3,820,132.86		
Amount Credited to the PDL		€ 0.00	€ 3,820,132.86
Amount Debited to the PDL		€ 0.00	€ 3,820,132.86
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	€ 1,113,050.00
Reserve Account Target Level	€ 200,363,050.00
Reserve Fund at the beginning of the Note Collection Period	€ 199,646,941.71
Excess on the Reserve Account above the Reserve Account Target Level in accordance with item (v) of the Interest Available Amount	€ 0.00
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	€ 716,108.29
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	€ 200,363,050.00

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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	2.100%
Applicable margin above reference rate for the Interest Period	0.50%
Applicable Interest Rate for the Interest Period	2.600%
Accrued Interest due for the Interest Period	€ 47,106,402.78
Interest paid at the end of the Interest Period	€ 47,106,402.78

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	2.100%
Applicable margin above reference rate for the Interest Period	1.00%
Applicable Interest Rate for the Interest Period	3.100%
Accrued Interest due for the Interest Period	€ 21,843,159.72
Interest paid at the end of the Interest Period	€ 21,843,159.72

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	2.100%
Applicable margin above reference rate for the Interest Period	1.00%
Applicable Interest Rate for the Interest Period	3.100%
Accrued Interest due for the Interest Period	€ 1,561,345.14
Interest paid at the end of the Interest Period	€ 1,561,345.14

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

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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	€ 199,646,941.71	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	1.30%	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%	1.18%	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%	18.78%	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% 4.20% 11.51%	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	62.46months	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	118.47 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%	16.20%	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%	11.36%	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%	10.50%	Pass
after the purchase of the New SME Receivables, the proportion of SME Loans related to the sector "Financial and Insurance activities" does not exceed 12% of the aggregate Principal Amount Outstanding of the SME Loans	< 12%	7.88%	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 exceed 12% of the aggregate Principal Amount Outstanding of the SME Loans	< 12%	9.36%	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	> 1.5%	11.73%	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 6,56%	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%	2.81%	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%	65.89%	Pass

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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%	0.14%	Pass
Loans in Status PD11 versus the Outstanding Principal Amount of the SME Receivables, excluding Written-Off Loans	3.75%	0.02%	Pass
the cumulative amount of Written-Off Loans is more than 3.7 per cent of the aggregate nominal	3.70%	0.13%	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



CSC
Edge West
Basisweg 10
1043 AP Amsterdam
The Netherlands
Tel. +316 574 520 97
Website : cscglobal.com

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

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

Portfolio Composition

Reporting period: December 2025 - February 2026

Summary				
Date	Number of debtors	Number of loans	Outstanding balance	Average outstanding balance / borrower
28/02/2026	45,830	72,154	9,940,633,247.94	216,902.32

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Orgination date				
Orgination date	Outstanding	% Outstanding balance	Number of loans	% Number of loans
2003	968,756.69	0.01%	20	0.03%
2004	3,273,066.45	0.03%	20	0.03%
2005	6,917,407.56	0.07%	92	0.13%
2006	12,932,511.80	0.13%	435	0.60%
2007	27,437,524.78	0.28%	590	0.82%
2008	40,545,973.88	0.41%	681	0.94%
2009	52,315,452.63	0.53%	661	0.92%
2010	85,573,854.86	0.86%	873	1.21%
2011	143,373,134.41	1.44%	1,645	2.28%
2012	182,646,242.54	1.84%	1,545	2.14%
2013	159,920,827.39	1.61%	1,321	1.83%
2014	129,623,793.15	1.30%	1,159	1.61%
2015	273,005,095.63	2.75%	1,719	2.38%
2016	391,282,886.13	3.94%	3,052	4.23%
2017	400,043,231.16	4.02%	2,667	3.70%
2018	447,265,280.61	4.50%	2,810	3.89%
2019	707,581,323.12	7.12%	3,999	5.54%
2020	879,486,556.19	8.85%	4,350	6.03%
2021	1,108,492,439.47	11.15%	6,844	9.49%
2022	1,407,855,744.10	14.16%	9,125	12.65%
2023	1,373,831,048.23	13.82%	10,491	14.54%
2024	1,549,401,504.92	15.59%	12,611	17.48%
2025	552,904,500.19	5.56%	5,383	7.46%
2026	3,955,092.05	0.04%	61	0.08%
Grand total	9,940,633,247.94	100.00%	72,154	100.00%

Initial maturity (months)				
Initial maturity	Outstanding	% Outstanding balance	Number of loans	% Number of loans
0 < initial maturity <= 60	871,025,983.61	8.76%	31,277	43.35%
60 < initial maturity <= 120	2,453,674,008.53	24.68%	19,317	26.77%
120 < initial maturity <= 180	3,308,662,914.75	33.28%	13,647	18.91%
180 < initial maturity <= 240	2,508,399,916.19	25.23%	7,133	9.89%

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240 < initial maturity <= 300	682,421,196.81	6.86%	722	1.00%
300 < initial maturity <= 360	116,449,228.05	1.17%	58	0.08%
Grand total	9,940,633,247.94	100.00%	72,154	100.00%

Seasoning (months)				
Seasoning	Outstanding	% Outstanding balance	Number of loans	% Number of loans
0 < seasoning <= 60	7,366,794,571.28	74.11%	55,899	77.47%
60 < seasoning <= 120	2,113,660,383.00	21.26%	12,404	17.19%
120 < seasoning <= 180	355,938,960.56	3.58%	2,430	3.37%
180 < seasoning <= 240	101,765,954.39	1.02%	1,420	1.97%
240 < seasoning <= 300	2,473,378.71	0.02%	1	0.00%
Grand total	9,940,633,247.94	100.00%	72,154	100.00%

Final maturity date				
Maturity date	Outstanding	% Outstanding balance	Number of loans	% Number of loans
2020 < maturity date <= 2025	215.40	0.00%	1	0.00%
2025 < maturity date <= 2030	1,968,767,783.41	19.81%	45,559	63.14%
2030 < maturity date <= 2035	3,130,779,481.22	31.49%	15,322	21.24%
2035 < maturity date <= 2040	3,175,962,707.42	31.95%	8,942	12.39%
2040 < maturity date <= 2045	1,497,477,034.84	15.06%	2,283	3.16%
2045 < maturity date <= 2050	142,290,394.16	1.43%	40	0.06%
2050 < maturity date <= 2055	25,355,631.49	0.26%	7	0.01%
Grand total	9,940,633,247.94	100.00%	72,154	100.00%

Principal payment frequency				
Principal payment frequency	Outstanding	% Outstanding balance	Number of loans	% Number of loans
Annual	637,321,315.12	6.41%	2,823	3.91%
Bullet	123,923,202.27	1.25%	209	0.29%
Monthly	8,017,623,735.74	80.66%	66,798	92.58%
Quarterly	752,125,048.27	7.57%	1,177	1.63%
Semi annually	409,639,946.54	4.12%	1,147	1.59%
Grand total	9,940,633,247.94	100.00%	72,154	100.00%

Principal payment type				
Principal payment type	Outstanding	% Outstanding balance	Number of loans	% Number of loans
Bullet	1,323,600.01	0.01%	7	0.01%
French	6,739,051,368.22	67.79%	54,583	75.65%
Linear	3,200,258,279.71	32.19%	17,564	24.34%
Grand total	9,940,633,247.94	100.00%	72,154	100.00%

Interest rate				
Interest rate	Outstanding	% Outstanding balance	Number of loans	% Number of loans
0 < interest rate <= 0.5	66,746,200.94	0.67%	230	0.32%
0.5 < interest rate <= 1	818,756,287.59	8.24%	3,036	4.21%
1 < interest rate <= 1.5	1,294,660,175.26	13.02%	7,613	10.55%
1.5 < interest rate <= 2	1,189,931,391.75	11.97%	7,209	9.99%
2 < interest rate <= 2.5	590,380,115.00	5.94%	4,114	5.70%
2.5 < interest rate <= 3	853,879,320.38	8.59%	4,145	5.74%
3 < interest rate <= 3.5	1,611,706,219.12	16.21%	7,307	10.13%
3.5 < interest rate <= 4	1,851,124,157.21	18.62%	12,208	16.92%
4 < interest rate <= 4.5	964,848,587.13	9.71%	10,565	14.64%
4.5 < interest rate <= 5	474,769,975.33	4.78%	8,192	11.35%
5 < interest rate <= 5.5	163,699,451.27	1.65%	4,194	5.81%
5.5 < interest rate <= 6	43,413,898.51	0.44%	2,007	2.78%
6 < interest rate <= 6.5	9,677,821.20	0.10%	761	1.05%
6.5 < interest rate <= 7	4,323,672.41	0.04%	369	0.51%
7 < interest rate <= 7.5	1,302,688.81	0.01%	115	0.16%
7.5 < interest rate <= 8	918,444.08	0.01%	66	0.09%
8 < interest rate <= 8.5	157,773.46	0.00%	14	0.02%
8.5 < interest rate <= 9	54,026.89	0.00%	7	0.01%
9 < interest rate <= 9.5	283,041.60	0.00%	2	0.00%
Grand total	9,940,633,247.94	100.00%	72,154	100.00%

Interest rate review code				
Interest reset period	Outstanding	% Outstanding balance	Number of loans	% Number of loans
Annual	225,421,819.99	2.27%	1,717	2.38%
Not apply	7,982,605,138.44	80.30%	59,038	81.82%
Other	1,732,606,289.51	17.43%	11,399	15.80%
Grand total	9,940,633,247.94	100.00%	72,154	100.00%

Interest payment frequency				
Interest payment frequency	Outstanding	% Outstanding balance	Number of loans	% Number of loans
Annual	517,519,531.14	5.21%	2,626	3.64%
Monthly	8,113,439,578.54	81.62%	66,959	92.80%
Quarterly	817,775,354.35	8.23%	1,192	1.65%
Semi annually	491,898,783.91	4.95%	1,377	1.91%
Grand total	9,940,633,247.94	100.00%	72,154	100.00%

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Current balance					
Current balance	Outstanding	% Outstanding balance	Number of loans	% Number of loans	
0 < current balance <= 250000	3,234,916,323.91	32.54%	63,121	87.48%	
250000 < current balance <= 500000	1,781,207,937.16	17.92%	5,171	7.17%	
500000 < current balance <= 750000	1,004,505,840.17	10.11%	1,664	2.31%	
750000 < current balance <= 1000000	630,460,113.93	6.34%	732	1.01%	
1000000 < current balance <= 1250000	461,668,389.93	4.64%	413	0.57%	
1250000 < current balance <= 1500000	361,208,545.27	3.63%	263	0.36%	
1500000 < current balance <= 1750000	276,112,378.47	2.78%	170	0.24%	
1750000 < current balance <= 2000000	276,425,150.87	2.78%	149	0.21%	
2000000 < current balance <= 2250000	168,990,626.82	1.70%	80	0.11%	
2250000 < current balance <= 2500000	144,581,943.47	1.45%	61	0.08%	
2500000 < current balance <= 2750000	126,707,164.04	1.27%	48	0.07%	
2750000 < current balance <= 3000000	105,620,930.11	1.06%	37	0.05%	
3000000 < current balance <= 3250000	75,053,117.28	0.76%	24	0.03%	
3250000 < current balance <= 3500000	107,904,958.72	1.09%	32	0.04%	
3500000 < current balance <= 3750000	90,225,998.76	0.91%	25	0.03%	
3750000 < current balance <= 4000000	77,212,295.66	0.78%	20	0.03%	
4000000 < current balance <= 4250000	70,420,710.18	0.71%	17	0.02%	
4250000 < current balance <= 4500000	52,670,072.10	0.53%	12	0.02%	
4500000 < current balance <= 4750000	55,777,382.27	0.56%	12	0.02%	
4750000 < current balance <= 5000000	49,063,691.54	0.49%	10	0.01%	
5000000 < current balance <= 5250000	25,947,434.46	0.26%	5	0.01%	
5250000 < current balance <= 5500000	54,086,972.76	0.54%	10	0.01%	
5500000 < current balance <= 5750000	44,697,159.54	0.45%	8	0.01%	
5750000 < current balance <= 6000000	23,380,899.88	0.24%	4	0.01%	
6000000 < current balance <= 6250000	6,249,170.84	0.06%	1	0.00%	
6250000 < current balance <= 6500000	31,963,398.19	0.32%	5	0.01%	
6500000 < current balance <= 6750000	19,908,013.90	0.20%	3	0.00%	
6750000 < current balance <= 7000000	27,525,377.45	0.28%	4	0.01%	
7000000 < current balance <= 7250000	63,933,299.82	0.64%	9	0.01%	
7250000 < current balance <= 7500000	73,847,275.43	0.74%	10	0.01%	
7500000 < current balance <= 7750000	22,831,208.36	0.23%	3	0.00%	
7750000 < current balance <= 8000000	7,819,421.98	0.08%	1	0.00%	
8000000 < current balance <= 8250000	16,358,044.06	0.16%	2	0.00%	
8250000 < current balance <= 8500000	33,490,882.72	0.34%	4	0.01%	
8500000 < current balance <= 8750000	8,530,772.78	0.09%	1	0.00%	

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8750000 < current balance <= 9000000	8,878,893.87	0.09%	1	0.00%
9000000 < current balance <= 9250000	18,263,133.26	0.18%	2	0.00%
9250000 < current balance <= 9500000	28,403,087.31	0.29%	3	0.00%
9500000 < current balance <= 9750000	9,729,670.56	0.10%	1	0.00%
10000000 < current balance <= 10250000	10,105,273.91	0.10%	1	0.00%
10250000 < current balance <= 10500000	10,450,000.00	0.11%	1	0.00%
10750000 < current balance <= 11000000	21,772,941.34	0.22%	2	0.00%
11000000 < current balance <= 11250000	11,013,544.42	0.11%	1	0.00%
11500000 < current balance <= 11750000	11,525,000.00	0.12%	1	0.00%
12500000 < current balance <= 12750000	12,601,261.11	0.13%	1	0.00%
13250000 < current balance <= 13500000	13,500,000.00	0.14%	1	0.00%
14250000 < current balance <= 14500000	14,402,917.46	0.14%	1	0.00%
15250000 < current balance <= 15500000	15,431,434.15	0.16%	1	0.00%
15750000 < current balance <= 16000000	15,882,352.90	0.16%	1	0.00%
18500000 < current balance <= 18750000	18,508,944.98	0.19%	1	0.00%
23000000 < current balance <= 23250000	23,125,000.00	0.23%	1	0.00%
24000000 < current balance <= 24250000	24,220,415.38	0.24%	1	0.00%
25250000 < current balance <= 25500000	25,500,000.00	0.26%	1	0.00%
36000000 < current balance <= 36250000	36,016,474.46	0.36%	1	0.00%
Grand total	9,940,633,247.94	100.00%	72,154	100.00%

SME24 Delinquencies statistics on 20260228				
Status	Outstanding	% Outstanding balance	Number of loans	% Number of loans
0 <= days < 30	9,934,606,825.98	99.94%	72,083	99.90%
30 <= days < 60	1,819,881.01	0.02%	30	0.04%
60 <= days < 90	1,322,680.37	0.01%	24	0.03%
90 <= days < 120	849,752.92	0.01%	11	0.02%
120 <= days < 150	999,992.18	0.01%	3	0.00%
150 <= days < 180	60,506.13	0.00%	1	0.00%
180 <= days < 210	289,146.08	0.00%	1	0.00%
300 <= days < 330	684,463.27	0.01%	1	0.00%
Grand total	9,940,633,247.94	100.00%	72,154	100.00%

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Loan purpose				
Loan purpose	Outstanding	% Outstanding balance	Number of loans	% Number of loans
Construction Real Estate	122,719,293.35	1.23%	155	0.21%
Debt consolidation	22,574,962.28	0.23%	68	0.09%
Investment Mortgage	752,508,084.52	7.57%	2,662	3.69%
Other	10,576,167.84	0.11%	151	0.21%
Purchase	6,642,427,440.74	66.82%	54,668	75.77%
Re-mortgage	844,878,552.06	8.50%	3,444	4.77%
Re-mortgage on Different Terms	51,788,199.33	0.52%	436	0.60%
Renovation	736,148,892.50	7.41%	7,110	9.85%
Working Capital	757,011,655.32	7.62%	3,460	4.80%
Grand total	9,940,633,247.94	100.00%	72,154	100.00%

Region				
Region	Outstanding	% Outstanding balance	Number of loans	% Number of loans
Brussels	654,776,974.71	6.59%	2,996	4.15%
Flanders	8,909,329,343.04	89.63%	66,054	91.55%
UNKNOWN	1,686.61	0.00%	1	0.00%
Wallonië	376,525,243.58	3.79%	3,103	4.30%
Grand total	9,940,633,247.94	100.00%	72,154	100.00%

Borrower PD class				
PD	Outstanding	% Outstanding balance	Number of loans	% Number of loans
01	1,865,041,819.36	18.76%	10,793	14.96%
02	1,372,379,342.43	13.81%	11,608	16.09%
03	1,844,465,966.54	18.55%	14,804	20.52%
04	2,053,174,354.60	20.65%	14,883	20.63%
05	1,368,640,797.42	13.77%	9,485	13.15%
06	797,497,697.22	8.02%	5,522	7.65%
07	422,724,878.31	4.25%	3,041	4.21%
08	131,823,345.99	1.33%	1,217	1.69%
09	65,934,006.48	0.66%	625	0.87%

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10	16,785,102.23	0.17%	145	0.20%
11	1,906,764.14	0.02%	23	0.03%
12	259,173.22	0.00%	8	0.01%
Grand total	9,940,633,247.94	100.00%	72,154	100.00%

Borrower segment				
Segment	Outstanding	% Outstanding balance	Number of loans	% Number of loans
BDR	677,743,613.10	6.82%	853	1.18%
PLN	9,262,889,634.84	93.18%	71,301	98.82%
Grand total	9,940,633,247.94	100.00%	72,154	100.00%

Industry				
Industry	Outstanding	% Outstanding balance	Number of loans	% Number of loans
Accommodation and Food Service Activit	348,222,825.53	3.50%	3,658	5.07%
Activities of Households as Employers; Ur	156,155,647.02	1.57%	2,303	3.19%
Administrative and Support Service Activi	271,162,890.51	2.73%	3,150	4.37%
Agriculture, Forestry and Fishing	1,133,816,763.78	11.41%	11,720	16.24%
Arts, Entertainment and Recreation	110,549,038.20	1.11%	1,055	1.46%
Construction	649,821,491.66	6.54%	8,551	11.85%
Education	164,286,824.71	1.65%	977	1.35%
Electricity, Gas, Steam and Air Conditioni	28,246,538.14	0.28%	95	0.13%
Financial and Insurance Activities	781,867,876.23	7.87%	2,802	3.88%
Human Health and Social Work Activities	1,039,174,691.86	10.45%	4,597	6.37%
Information and Communication	141,732,879.85	1.43%	1,945	2.70%
Manufacturing	466,984,992.75	4.70%	3,996	5.54%
Mining and Quarrying	592,658.17	0.01%	9	0.01%
Other Service Activities	128,999,016.66	1.30%	1,787	2.48%
Professional, Scientific and Technical Acti	1,170,783,019.30	11.78%	9,010	12.49%
Public Administration and Defence Comp	544,912,690.64	5.48%	599	0.83%
Real Estate Activities	1,631,279,281.55	16.41%	5,773	8.00%
Transportation and Storage	204,493,163.77	2.06%	1,326	1.84%
Water Supply; Sewerage, Waste Manage	47,263,601.20	0.48%	168	0.23%
Wholesale and Retail Trade; Repair of Mc	920,287,356.41	9.26%	8,633	11.96%
Grand total	9,940,633,247.94	100.00%	72,154	100.00%

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LGD range (%)					
LGD rate (%)	Outstanding	% Outstanding balance	Number of loans	% Number of loans	
0 < LGD range (%) <= 10	3,723,860,301.69	37.46%	36,450	50.52%	
10 < LGD range (%) <= 20	2,559,299,816.03	25.75%	10,765	14.92%	
20 < LGD range (%) <= 30	1,897,051,704.73	19.08%	7,027	9.74%	
30 < LGD range (%) <= 40	789,800,788.36	7.95%	4,288	5.94%	
40 < LGD range (%) <= 50	428,754,309.46	4.31%	4,281	5.93%	
50 < LGD range (%) <= 60	266,390,789.38	2.68%	5,205	7.21%	
60 < LGD range (%) <= 70	172,084,311.68	1.73%	3,130	4.34%	
70 < LGD range (%) <= 80	97,450,224.55	0.98%	711	0.99%	
80 < LGD range (%) <= 90	3,239,050.34	0.03%	133	0.18%	
90 < LGD range (%) <= 100	2,701,951.72	0.03%	164	0.23%	
Grand total	9,940,633,247.94	100.00%	72,154	100.00%	