

Internal



Intertrust Capital Markets
Basisweg 10
1043 AP Amsterdam
The Netherlands
Tel. +31(0)20-5214777
Fax +31(0)20-5214888
Website: www.Intertrustgroup.com

Loan Invest N.V., Compartment Home Loan Invest 2016

euro 3,270,000,000 floating rate Mortgage Backed Notes due 2050

Investor Report

Reporting period: January 2024

MONTHLY CALCULATION REPORT

Floating Rate Interest Period (31/12/23 - 31/01/24)
Monthly Total

The Loan Portfolio

Number of Loans		
Beginning of Period	17,073	17,073
Matured loans	82	82
Prepaid Loans	39	39
Repurchased Loans	4	4
Defaulted Loans during period	0	0
Defaulted Loans reopend to normal	0	0
End of month	16,948	16,948
Delinquent Receivables at the end of the Monthly Calculation Period	10	10
		0

Outstanding Principal Amount of Mortgage loans		
Beginning of Period	779,953,587.07	779,953,587.07
Scheduled Principal collected	8,626,473.48	8,626,473.48
Full Prepayments	1,058,493.45	1,058,493.45
Partial Prepayments	359,520.25	359,520.25
Principal balance of repurchased loans	308,860.95	308,860.95
Principal balance of Defaulted Loans during the period	0.00	0.00
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	769,600,238.94	769,600,238.94
Principal balance of Delinquent Loans at the end of the Calculation Period	832,013.84	832,013.84
Net Principal Balance of Defaulted Loans at the end of the Calculation period (net after recovery)	826,447.94	826,447.94
Write-off defaulted loans	0.00	0.00
Balance of Non Defaulted Loans	769,600,238.94	769,600,238.94
Balance of Non Delinquent Loans	768,768,225.10	768,768,225.10
Balance of reopened Loans	0.00	

Floating Rate Interest Period (31/12/23 - 31/01/24)
Monthly Total

Cash Flows

Monthly Cash Flows		
<u>Principal Available Amount:</u>		
Previously Principal Available Amount	2,201.87	2,201.87
<u>Principal Receipts</u>		
Repayment of principal	8,626,473.48	8,626,473.48
Prepayment in full of principal	1,058,493.45	1,058,493.45
Partial prepayment of principal	359,520.25	359,520.25
Repurchase by the seller Receipts	308,860.95	308,860.95
Principal from sale of Issuer assets	805,600,238.94	805,600,238.94
Amounts to be used as indemnity for losses of scheduled principal as a result of Conmingling	0.00	0.00
Amounts to be credited to the Principal Deficiency Ledger	0.00	0.00
Principal Available Amount	815,955,788.94	815,955,788.94
<u>Notes Interest Available Amount</u>		
<u>Revenue Receipts</u>		
Interest, including penalty interest or interest proceeds, on Mortgage Receivables	3,426,775.51	3,426,775.51
Interest accrued on the Transaction Account	0.00	0.00
Prepayment Penalties under the Mortgage Loans	11,037.28	11,037.28
Net & other) proceeds on any Mortgage Loans	943,252.84	943,252.84
Amounts to be drawn from the Reserve Account on MPD	0.00	0.00
Amounts to be received from the Swap on MPD	1,963,483.7	1,963,483.74
Amounts received in connection to a repurchase pursuant MRPA	1,104,213.38	1,104,213.38
Amounts received in connection with a sale of Mortgage receivables pursuant Comm	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 Mortgage Receivables	0.00	0.00
Total Note Interest Available Amount		7,448,762.75

Floating Rate Interest Period (31/12/23 - 31/01/24)
Monthly Total

Swap Calculation		
	Loan Invest Pays: (A-B)*C	2,473,909.46
with		
A	the sum of	
	the aggregate amount of interests received during the preceding Monthly Calculation f	3,426,775.51
	the interest accrued on the transaction accounts	0.00
	the amounts received in respect of Prepayment penalties	11,037.28
	the amounts received in connection with a repurchase of Mortgage Receivables	1,104,213.38
	the amounts received in connection to a sale of Mortgage Receivables	0.00
	Total A	4,542,026.17
B	less	
	the operating expenses set out in items (i) to (iv) in the Interest Priority of Payments	50,863.18
	Total B	50,863.18
C	multiplied by	
	the principal outstanding amount of the Notes	448,853,280.00
	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 Princ	448,853,280.00
	plus the outstanding amount of the Subordinated Loan	366,000,000.00
	minus the outstanding amount on the Subordinated Loan Principal Deficiency Ledger	0.00
	Total C	0.551
	Loan Invest Receives: (D*E)	1,963,483.74
with		
D	1 month Euribor	3.880%
	plus spread	1.200%
	Total D	5.080%
E	multiplied by	
	the Principal Outstanding Amount of the Notes	448,853,280.00
	minus	
	the balance of the Notes Principal Deficiency Ledger	0.00
	Total E	448,853,280.00
	Swap Payment Date	15/02/2024

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

Floating Rate Interest Period (31/12/23 - 31/01/24)

Monthly Total

Monthly Cash Flow Allocation		
Principal		
Principal Available Amount	815,955,788.94	815,955,788.94
Following Amortisation or Optional redemption		
Notes	448,853,280.00	448,853,280.00
Subordinated Loan	366,000,000.00	366,000,000.00
Expenses on Subordinated Loan	0.00	0.00

Interest		
Total Funds Available		7,448,762.75
1 Issuers Directors	0.00	0.00
2 Administrator	16,865.18	16,865.18
3 Security Agent	0.00	0.00
4 Other Issuer fees	0.00	0.00
Intertrust fee	0.00	0.00
NBB	0.00	0.00
FSMA/ACERTA	0.00	0.00
Servicing	33,581.33	33,581.33
Auditor	0.00	0.00
PWC	0.00	0.00
Moody's	0.00	0.00
Notary fee	0.00	0.00
Berquin	0.00	0.00
Zurich insurance	0.00	0.00
Factuur Accesso	0.00	0.00
administration fee	0.00	0.00
Paying Agent	416.67	416.67
CTIF	0.00	0.00
corporate admin fee	0.00	0.00
Paying agency Fee	0.00	0.00
Factuur AIG	0.00	0.00
Other Issuer Costs and Exp:	0.00	0.00
Euronext	0.00	0.00
Bank Charges + SBV kosten	0.00	0.00
Rating Agency Fitch	0.00	0.00
Rent / Accesso	0.00	0.00
Factuur voor publicatie in Belgisch staatsbl	0.00	0.00
Factuur LEI code	0.00	0.00
Factuur Intertrust	0.00	0.00
Annual accounts	0.00	0.00
5 Pari-passu		0.00
Class A notes interest due and payable	1,963,483.74	1,963,483.74
Swap Counterparty payments	2,473,909.46	2,473,909.46
6 Principal Deficiency - Notes	0.00	0.00
7 Payment to Reserve Fund for replenishment	0.00	0.00
8 Principal Deficiency - Subordinated Loan	0.00	0.00
9 Payment to Risk Mitigation Deposit for replenishment	0.00	0.00
10 Interest on Subordinated Loan	2,960,339.71	2,960,339.71
11 Swap Counterparty Default Payment	0.00	0.00

Internal

12 Interest and Principal on Expense Subordinated Loan	0.00	0.00
13 Dividends to Shareholders	166.66	166.66
14 DPP	0.00	0.00

Floating Rate Interest Period (31/12/23 - 31/01/24)
Monthly Total

Capital structure		
<u>Notes</u>		
Number of Notes		13,080.00
Outstanding balance at the beginning of the month		448,853,280.00
Outstanding balance at the end of the month		0.00
Bond - Factor at the beginning of the month		0.13726400
Bond - Factor at the end of the month		0.00000000
Annual interest rate for the period		5.08000%
Interest payable for the quar 15/02/2024		1,963,483.74
Rating (Moody's)		Aaa(sf)
Rating (Fitch)		AAAsf
<u>Subordinated Loan</u>		
Outstanding balance at the beginning of the month		366,000,000.00
Outstanding balance at the end of the month		0.00
Annual interest rate for the period		5.38000%
Interest payable for the quar 15/02/2024		2,960,339.71

Reserve Fund		
Balance at the beginning of the month		36,000,000.00
Payment from the Reserve Fund at the end of the month		36,000,000.00
Payment to the Reserve Fund at the end of the month		0.00
Balance at the end of the month		0.00

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 Mitigating 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 (31/12/23 - 31/01/24)
Monthly Total

Balance Sheet		
Assets		
Outstanding principal amount of Mortgage Loans (end of period)	769,600,238.94	769,600,238.94
Transaction Account (after principal and interest payout)	0.00	0.00
Reserve Fund (end of period)	0.00	0.00
Total	769,600,238.94	769,600,238.94
Liabilities		
Notes outstanding balance at the end of period	0.00	0.00
Subordinated Loan outstanding at the end of the period	0.00	0.00
Expenses Subordinated Loan outstanding at the end of period	0.00	0.00
Total	0.00	0.00

Performance data

Defaults and delinquencies		
Cumulative Gross Defaults at the beginning of the period		5,680,700.93
Principal balance of Defaulted Loans during the period	0.00	
Cumulative Gross Defaults at the end of the period	5,680,700.93	5,680,700.93
Cumulative Gross Defaults as % of original loan balance (%)	0.15780%	0.15780%
Cumulative Gross Defaults as % of current loan balance (%)	0.72834%	0.72834%
Aggregate amount of Delinquent Loans	832,013.84	0.00
Current Delinquencies as % of initial loan balance (%)	0.02038%	0.00
Current Delinquencies as % of current loan balance (%)	0.10811%	0.10811%

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		0.00
Interest waterfall payment to the PDL		0.00
Balance of the PDL at the end of the period		0.00
Subordinated Loan PDL		0.00
Notes PDL		0.00

Delinquency Statistics			
Status	Nr of Delinquent Loans	Current Balance of all Delinquent Loans	Percentage of Outstanding Balance of the Loans (%)
<1month	80	4,840,115.41	0.629%
<2months	7	508,758.10	0.066%

Internal

<3 months		3	287,128.41	0.037%
<4months	Delinquent	2	155,383.54	0.020%
<5months	Delinquent	0	0.00	0.000%
<6months	Delinquent	1	75,667.16	0.010%
<7months	Delinquent	0	0.00	0.000%
<8months	Delinquent	3	192,163.34	0.025%
<9months	Delinquent	0	0.00	0.000%
<10months	Delinquent	0	0.00	0.000%
<11months	Delinquent	1	132,174.83	0.017%
<12months	Delinquent	0	0.00	0.000%
>12 months	Delinquent	3	276,624.97	0.036%
		100	6,468,015.76	0.008404384

Floating Rate Interest Period (31/12/23 - 31/01/24)

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)
0	-	0.0000%

Recovery Statistics

Recoveries on defaulted loans since closing	Recoveries as a percentage of Principal Outstanding on Defaulted Loans (%)
0.00	0.00%

Prepayments as a % of current balance for reference period

0.18181%	0.00000%	Annualised 2.1817%

Counterparty Rating

KBC Bank
as the Seller, Servicer, Subordinated Loan Provider, Administrator, Paying Agent, Domiciliary Agent, Listing Agent, Reference Agent and Swap Counterparty

	Moody's	Fitch
Long term rating	A1	A+
Short term rating	P-1	F1

The Notes issued by Loan Invest NV/SA, institutionele VBS naar Belgisch recht/SIC institutionnelle de droit belge, acting through its Compartment Home Loan Inv 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) a 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 beleggingsportefeuilles / loi relative à certaines formes de gestion collective de portefeuilles d'investissement), acting for their own account, and (ii) a holder of an 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 holder 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).

Internal

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 Home Loan Invest 2016

euro 3,270,000,000 floating rate Mortgage-Backed Notes due 2050

Portfolio Composition

Reporting period: January 2024

Effectisering Pool HLI16 - 2024-01
Pool summary 1

Number of borrowers	Number of loans	Total Outstanding balance	Average Outstanding balance / borrower
13736	16948	769.600.238,94	56.027,97

Pool summary 2 - Ratios

Variable	Ratio	Mean	Minimum	Maximum	Number
ADJ_LTM	Adjusted loan to mortgage	1,0756	1,0000	2,9527	16948
CLTV	Current loan to value	0,3936	0,0000	0,8826	16948
LTM	Loan to mortgage	0,7554	0,0000	2,9527	16948
MTL	Mortgage to loan	1,9837	0,0000	1.109,4119	16948
OLTV	Original loan to value	0,8044	0,0000	5,3643	16948
SEAS	Seasoning in months	127,0184	97,0000	299,0000	16948

Pool summary 3 - Margin

Interest rate	Outstanding balance	% Outstanding balance	Number of loans	% Number of loans	Weighted average interest rate	Weighted average margin
Interest rate <= 2,5	314.032.940,68	40,80	6979	41,18	1,68	0
2.5 < Interest Rate <= 3.0	157.735.434,24	20,50	3498	20,64	2,75	0
3.0 < Interest Rate <= 3.5	76.595.682,87	9,95	1787	10,54	3,22	0
3.5 < Interest Rate <= 4.0	44.843.242,61	5,83	1197	7,06	3,74	0
4.0 < Interest Rate <= 4.5	44.634.278,53	5,80	1107	6,53	4,27	0
4.5 < Interest Rate <= 5.0	63.402.295,50	8,24	1223	7,22	4,76	0
5.0 < Interest Rate <= 5.5	45.271.028,34	5,88	762	4,50	5,24	0
5.5 < Interest Rate <= 6.0	20.768.445,28	2,70	339	2,00	5,69	0
6.0 < Interest Rate <= 6.5	2.222.851,31	0,29	48	0,28	6,15	0
6.5 < Interest Rate <= 7.0	94.039,58	0,01	8	0,05	6,61	0
Total	769.600.238,94	100,00	16948	100,00	2,91	0

Pool summary 4 - Loans in arrears

Loans in arrears	Outstanding balance	% Outstanding balance	Number of loans	% Number of loans
0	4.840.115,41	74,83	80	80,00
1	508.758,10	7,87	7	7,00
2	287.128,41	4,44	3	3,00
3	155.383,54	2,40	2	2,00
5	75.667,16	1,17	1	1,00
7	192.163,34	2,97	3	3,00
10	132.174,83	2,04	1	1,00
24	74.888,91	1,16	1	1,00
27	117.644,48	1,82	1	1,00
31	84.091,58	1,30	1	1,00
Total	6.468.015,76	100,00	100	100,00

Table '01' - Origination date

Origination date	Outstanding balance	% Outstanding balance	Number of loans	% Number of loans	Weighted average interest rate	Weighted average CLTV	Weighted average Adjusted LTM	Weighted average seasoning
1999	62.671,20	0,01	8	0,05	0,83	0,14	1,00	293,36
2000	46.071,55	0,01	5	0,03	2,48	0,10	1,00	284,93
2001	128.370,02	0,02	11	0,06	2,84	0,25	1,00	267,18
2002	656.312,45	0,09	26	0,15	3,33	0,24	1,14	255,86
2003	3.830.977,17	0,50	145	0,86	3,98	0,25	1,03	244,82
2004	5.331.063,55	0,69	275	1,62	3,92	0,24	1,03	233,41
2005	15.650.746,53	2,03	560	3,30	3,35	0,29	1,04	222,36
2006	6.909.052,73	0,90	187	1,10	2,47	0,34	1,04	210,97
2007	3.783.344,63	0,49	98	0,58	3,90	0,38	1,02	198,57
2008	6.330.351,12	0,82	145	0,86	4,22	0,39	1,06	186,28
2009	70.608.007,24	9,17	1197	7,06	4,10	0,39	1,03	172,70
2010	86.468.447,27	11,24	1439	8,49	3,73	0,42	1,05	162,88
2011	14.925.495,23	1,94	311	1,84	3,79	0,39	1,05	152,63
2012	10.341.844,79	1,34	204	1,20	1,45	0,36	1,04	137,70
2013	31.753.609,98	4,13	640	3,78	3,04	0,35	1,05	126,13
2014	213.514.229,52	27,74	5640	33,28	2,99	0,37	1,06	111,09
2015	299.259.643,96	38,89	6057	35,74	2,25	0,42	1,11	102,80
Total	769.600.238,94	100,00	16948	100,00	2,91	0,39	1,08	127,02

Table '02' - Final maturity date

Final maturity date	Outstanding balance	% Outstanding balance	Number of loans	% Number of loans	Weighted average interest rate	Weighted average CLTV	Weighted average Adjusted LTM	Weighted average seasoning
2023 - 2027	65.780.113,36	8,55	5903	34,83	2,64	0,11	1,00	128,70
2028 - 2032	198.728.606,85	25,82	4873	28,75	2,83	0,27	1,03	131,96
> 2032	505.091.518,73	65,63	6172	36,42	2,98	0,48	1,10	124,86
Total	769.600.238,94	100,00	16948	100,00	2,91	0,39	1,08	127,02

Table '03' - Initial maturity in months

Initial maturity in months	Outstanding balance	% Outstanding balance	Number of loans	% Number of loans	Weighted average interest rate	Weighted average CLTV	Weighted average Adjusted LTM	Weighted average seasoning
72-107	45.032,00	0,01	32	0,19	2,27	0,04	1,00	102,12
108-143	32.920.724,02	4,28	3866	22,81	2,19	0,08	1,00	106,50
144-179	50.877.326,00	6,61	1867	11,02	2,43	0,20	1,02	110,02
180-215	104.707.469,30	13,61	2770	16,34	2,60	0,27	1,03	112,90
216-251	236.398.267,31	30,72	4140	24,43	2,68	0,38	1,08	118,17
252-287	57.460.323,15	7,47	875	5,16	3,22	0,43	1,07	135,36
288-323	198.674.205,22	25,82	2358	13,91	3,06	0,52	1,12	130,69
324-360	74.516.857,98	9,68	882	5,20	3,93	0,50	1,08	170,62
> 360	14.000.033,96	1,82	158	0,93	3,62	0,55	1,10	173,63
Total	769.600.238,94	100,00	16948	100,00	2,91	0,39	1,08	127,02

Table '04' - Seasoning in months

Seasoning in months	Outstanding balance	% Outstanding balance	Number of loans	% Number of loans	Weighted average interest rate	Weighted average CLTV	Weighted average Adjusted LTM	Weighted average seasoning
97 -108	299.259.643,96	38,89	6057	35,74	2,25	0,42	1,11	102,80
109 -	470.340.594,98	61,11	10891	64,26	3,33	0,38	1,05	142,43
Total	769.600.238,94	100,00	16948	100,00	2,91	0,39	1,08	127,02

Table '05' - Interest rate

Interest rate	Outstanding balance	% Outstanding balance	Number of loans	% Number of loans	Weighted average interest rate	Weighted average CLTV	Weighted average Adjusted LTM	Weighted average seasoning
Interest rate <= 2,5	314.032.940,68	40,80	6979	41,18	1,68	0,38	1,10	118,17
2.5 < Interest Rate <= 3.0	157.735.434,24	20,50	3498	20,64	2,75	0,42	1,08	109,07
3.0 < Interest Rate <= 3.5	76.595.682,87	9,95	1787	10,54	3,22	0,41	1,05	117,51
3.5 < Interest Rate <= 4.0	44.843.242,61	5,83	1197	7,06	3,74	0,36	1,05	137,87
4.0 < Interest Rate <= 4.5	44.634.278,53	5,80	1107	6,53	4,27	0,36	1,05	150,85
4.5 < Interest Rate <= 5.0	63.402.295,50	8,24	1223	7,22	4,76	0,39	1,06	160,18
5.0 < Interest Rate <= 5.5	45.271.028,34	5,88	762	4,50	5,24	0,42	1,05	166,36
5.5 < Interest Rate <= 6.0	20.768.445,28	2,70	339	2,00	5,69	0,45	1,02	166,98
6.0 < Interest Rate <= 6.5	2.222.851,31	0,29	48	0,28	6,15	0,42	1,07	157,88
6.5 < Interest Rate <= 7.0	94.039,58	0,01	8	0,05	6,61	0,29	1,00	168,11
Total	769.600.238,94	100,00	16948	100,00	2,91	0,39	1,08	127,02

Interest rate review code	Outstanding balance	% Outstanding balance	Number of loans	% Number of loans	Weighted average interest rate	Weighted average CLTV	Weighted average Adjusted LTM	Weighted average seasoning
No review	391.262.903,90	50,84	8742	51,58	2,69	0,41	1,09	110,94
1 y / 1 y	128.589.286,57	16,71	2497	14,73	4,96	0,38	1,05	174,05
3 y / 3 y	153.052.090,93	19,89	3304	19,49	2,75	0,37	1,06	124,97
5 y / 5 y	86.854.035,22	11,29	2165	12,77	1,30	0,36	1,07	127,69
10 y / 5 y	9.380.685,22	1,22	233	1,37	1,42	0,37	1,03	179,67
15 y / 5 y	62.243,98	0,01	2	0,01	3,58	0,29	1,00	184,73
20 y / 5 y	398.993,12	0,05	5	0,03	3,46	0,39	1,06	128,75
Total	769.600.238,94	100,00	16948	100,00	2,91	0,39	1,08	127,02

Table '07' - Reset date

Reset date	Outstanding balance	% Outstanding balance	Number of loans	% Number of loans	Weighted average interest rate	Weighted average CLTV	Weighted average Adjusted LTM	Weighted average seasoning
2024	202.910.647,85	26,37	5022	29,63	3,45	0,37	1,05	153,93
2025	106.413.295,46	13,83	3426	20,21	2,11	0,35	1,05	132,39
2026	80.051.775,14	10,40	2286	13,49	3,49	0,32	1,05	121,45
2027	17.543.321,03	2,28	611	3,61	2,98	0,24	1,02	128,11
2028	14.659.985,95	1,90	484	2,86	3,20	0,25	1,03	143,29
2029	22.678.145,87	2,95	655	3,86	2,78	0,26	1,02	114,50
2030	33.311.944,46	4,33	788	4,65	2,45	0,27	1,02	107,20
2031	10.287.176,38	1,34	219	1,29	2,98	0,33	1,04	128,14
2032	12.283.996,29	1,60	243	1,43	2,87	0,35	1,05	115,10
2033	18.912.060,04	2,46	306	1,81	2,89	0,37	1,06	116,71
2034	36.711.165,95	4,77	552	3,26	2,80	0,40	1,06	112,05
2035	76.877.314,24	9,99	967	5,71	2,40	0,44	1,14	104,91
2036	8.905.661,46	1,16	109	0,64	3,03	0,56	1,12	123,39
2037	9.455.293,19	1,23	121	0,71	3,21	0,51	1,08	125,18
2038	11.546.211,70	1,50	141	0,83	3,29	0,53	1,07	118,69
2039	30.282.542,89	3,93	324	1,91	3,02	0,55	1,14	111,52
2040	69.211.535,21	8,99	626	3,69	2,53	0,60	1,19	104,46
2041	6.356.090,83	0,83	57	0,34	2,80	0,66	1,15	106,85
2042	794.130,01	0,10	7	0,04	3,24	0,61	1,05	114,00
2043	232.064,83	0,03	2	0,01	3,09	0,79	1,00	115,09
2044	92.411,31	0,01	1	0,01	4,64	0,68	1,00	114,00
2045	83.468,85	0,01	1	0,01	1,20	0,20	1,00	97,00
Total	769.600.238,94	100,00	16948	100,00	2,91	0,39	1,08	127,02

Table '08' - Principal payment type

Principal payment type	Outstanding balance	% Outstanding balance	Number of loans	% Number of loans	Weighted average interest rate	Weighted average CLTV	Weighted average Adjusted LTM	Weighted average seasoning
Linear	18.196.637,59	2,36	732	4,32	2,88	0,22	1,04	130,16
Annuity	751.403.601,35	97,64	16216	95,68	2,91	0,40	1,08	126,94
Total	769.600.238,94	100,00	16948	100,00	2,91	0,39	1,08	127,02

Principal payment frequency	Outstanding balance	% Outstanding balance	Number of loans	% Number of loans	Weighted average interest rate	Weighted average CLTV	Weighted average Adjusted LTM	Weighted average seasoning
Monthly	769.600.238,94	100,00	16948	100,00	2,91	0,39	1,08	127,02
Total	769.600.238,94	100,00	16948	100,00	2,91	0,39	1,08	127,02

Table '10' - Loan purpose

Loan purpose	Outstanding balance	% Outstanding balance	Number of loans	% Number of loans	Weighted average interest rate	Weighted average CLTV	Weighted average Adjusted LTM	Weighted average seasoning
Purchase	443.429.392,01	57,62	7456	43,99	2,90	0,43	1,09	131,06
Remortgage	222.315.306,39	28,89	7392	43,62	2,81	0,34	1,04	111,47
Construction	103.855.540,54	13,49	2100	12,39	3,14	0,35	1,09	143,08
Total	769.600.238,94	100,00	16948	100,00	2,91	0,39	1,08	127,02

Table '11' - Employment type

Employment type	Outstanding balance	% Outstanding balance	Number of loans	% Number of loans	Weighted average interest rate	Weighted average CLTV	Weighted average Adjusted LTM	Weighted average seasoning
Employed	689.533.103,42	89,60	15349	90,57	2,91	0,39	1,07	127,14
Unemployed	5.662.488,61	0,74	150	0,89	3,06	0,41	1,02	134,50
Self employed	74.404.646,91	9,67	1449	8,55	2,89	0,39	1,12	125,29
Total	769.600.238,94	100,00	16948	100,00	2,91	0,39	1,08	127,02

Current loan to value	Outstanding balance	% Outstanding balance	Number of loans	% Number of loans	Weighted average interest rate	Weighted average CLTV	Weighted average Adjusted LTM	Weighted average seasoning
Current Loan To Value <= 10%	51.271.176,13	6,66	4952	29,22	2,61	0,06	1,00	125,41
10% < CLTV <= 20%	96.635.673,77	12,56	3073	18,13	2,81	0,15	1,01	129,53
20% < CLTV <= 30%	117.205.793,59	15,23	2501	14,76	2,88	0,25	1,04	131,94
30% < CLTV <= 40%	127.284.366,11	16,54	2091	12,34	2,89	0,35	1,06	128,62
40% < CLTV <= 50%	121.856.275,15	15,83	1648	9,72	2,95	0,45	1,10	128,51
50% < CLTV <= 60%	121.525.766,28	15,79	1408	8,31	3,01	0,55	1,11	126,60
60% < CLTV <= 70%	95.841.940,85	12,45	952	5,62	3,08	0,64	1,14	123,12
70% < CLTV <= 80%	37.564.755,88	4,88	318	1,88	2,82	0,73	1,14	108,52
80% < CLTV <= 90%	414.491,18	0,05	5	0,03	2,41	0,83	1,11	116,83
Total	769.600.238,94	100,00	16948	100,00	2,91	0,39	1,08	127,02

Table '14' - Loan to mortgage

Loan to mortgage	Outstanding balance	% Outstanding balance	Number of loans	% Number of loans	Weighted average interest rate	Weighted average CLTV	Weighted average Adjusted LTM	Weighted average seasoning
LTM <= 10%	10.554.939,28	1,37	2152	12,70	2,64	0,04	1,00	125,48
10% < LTM <= 20%	25.654.379,71	3,33	2148	12,67	2,65	0,08	1,00	127,83
20% < LTM <= 30%	33.265.466,97	4,32	1521	8,97	2,95	0,15	1,00	137,15
30% < LTM <= 40%	57.988.937,91	7,53	1718	10,14	3,01	0,22	1,00	135,62
40% < LTM <= 50%	69.117.544,76	8,98	1666	9,83	2,85	0,29	1,00	132,22
50% < LTM <= 60%	100.246.438,71	13,03	1757	10,37	3,13	0,38	1,00	132,77
60% < LTM <= 70%	111.475.137,14	14,48	1689	9,97	3,00	0,45	1,00	124,84
70% < LTM <= 80%	84.188.430,86	10,94	1104	6,51	2,90	0,50	1,00	119,21
80% < LTM <= 90%	40.521.778,47	5,27	606	3,58	3,00	0,40	1,00	135,60
90% < LTM <= 100%	43.465.472,34	5,65	581	3,43	3,00	0,43	1,00	131,65
100% < LTM <= 110%	42.152.790,14	5,48	526	3,10	2,99	0,46	1,05	128,26
110% < LTM <= 120%	42.702.426,16	5,55	452	2,67	2,81	0,49	1,15	121,58
120% < LTM <= 130%	36.116.198,00	4,69	344	2,03	2,68	0,50	1,24	118,99
130% < LTM <= 140%	20.697.754,42	2,69	202	1,19	2,60	0,56	1,35	111,50
140% < LTM <=150%	24.409.351,76	3,17	220	1,30	2,59	0,58	1,44	109,70
150% < LTM <=160%	6.964.835,67	0,90	90	0,53	2,78	0,46	1,55	125,00
160% < LTM <=170%	4.541.938,21	0,59	42	0,25	2,56	0,48	1,65	123,74
170% < LTM <=180%	3.052.379,21	0,40	26	0,15	2,87	0,49	1,76	125,04
180% < LTM <=190%	4.091.822,54	0,53	35	0,21	2,54	0,49	1,84	118,28
190% < LTM <=200%	2.345.770,65	0,30	17	0,10	2,64	0,55	1,95	105,45
200% < LTM <=250%	4.631.882,68	0,60	42	0,25	2,29	0,48	2,19	111,39
250% < LTM <=300%	1.414.563,35	0,18	10	0,06	2,08	0,49	2,89	114,85
Total	769.600.238,94	100,00	16948	100,00	2,91	0,39	1,08	127,02

Table '15' - Adjusted loan to mortgage

Adjusted loan to mortgage	Outstanding balance	% Outstanding balance	Number of loans	% Number of loans	Weighted average interest rate	Weighted average CLTV	Weighted average Adjusted LTM	Weighted average seasoning
90% < LTM <= 100%	576.478.526,15	74,91	14942	88,16	2,96	0,36	1,00	129,49
100% < LTM <= 110%	42.152.790,14	5,48	526	3,10	2,99	0,46	1,05	128,26
110% < LTM <= 120%	42.702.426,16	5,55	452	2,67	2,81	0,49	1,15	121,58
120% < LTM <= 130%	36.116.198,00	4,69	344	2,03	2,68	0,50	1,24	118,99
130% < LTM <= 140%	20.697.754,42	2,69	202	1,19	2,60	0,56	1,35	111,50
140% < LTM <=150%	24.409.351,76	3,17	220	1,30	2,59	0,58	1,44	109,70
150% < LTM <=160%	6.964.835,67	0,90	90	0,53	2,78	0,46	1,55	125,00
160% < LTM <=170%	4.541.938,21	0,59	42	0,25	2,56	0,48	1,65	123,74
170% < LTM <=180%	3.052.379,21	0,40	26	0,15	2,87	0,49	1,76	125,04
180% < LTM <=190%	4.091.822,54	0,53	35	0,21	2,54	0,49	1,84	118,28
190% < LTM <=200%	2.345.770,65	0,30	17	0,10	2,64	0,55	1,95	105,45
200% < LTM <=250%	4.631.882,68	0,60	42	0,25	2,29	0,48	2,19	111,39
250% < LTM <=300%	1.414.563,35	0,18	10	0,06	2,08	0,49	2,89	114,85
Total	769.600.238,94	100,00	16948	100,00	2,91	0,39	1,08	127,02

Hypothecair gedekt	Outstanding balance	% Outstanding balance	Number of loans	% Number of loans	Weighted average interest rate	Weighted average CLTV	Weighted average Adjusted LTM	Weighted average seasoning
Yes	769.600.238,94	100,00	16948	100,00	2,91	0,39	1,08	127,02
Total	769.600.238,94	100,00	16948	100,00	2,91	0,39	1,08	127,02

Table '17' - Original loan to value

Original loan to value	Outstanding balance	% Outstanding balance	Number of loans	% Number of loans	Weighted average interest rate	Weighted average CLTV	Weighted average Adjusted LTM	Weighted average seasoning
Original Loan To Value <= 10%	878.088,84	0,11	77	0,45	2,27	0,04	1,11	114,04
10% < OLTV <= 20%	8.565.393,37	1,11	538	3,17	2,43	0,09	1,08	117,96
20% < OLTV <= 30%	20.096.772,56	2,61	924	5,45	2,61	0,13	1,04	124,02
30% < OLTV <= 40%	35.017.115,58	4,55	1309	7,72	2,68	0,18	1,04	121,00
40% < OLTV <= 50%	48.451.916,19	6,30	1541	9,09	2,73	0,22	1,05	119,69
50% < OLTV <= 60%	61.943.156,25	8,05	1718	10,14	2,80	0,26	1,06	125,97
60% < OLTV <= 70%	77.348.620,14	10,05	1754	10,35	2,86	0,32	1,09	122,20
70% < OLTV <= 80%	86.024.827,23	11,18	1779	10,50	2,84	0,37	1,09	125,03
80% < OLTV <= 90%	101.735.686,45	13,22	1847	10,90	2,84	0,43	1,10	124,31
90% < OLTV <= 100%	191.769.658,09	24,92	2975	17,55	2,95	0,52	1,09	125,03
100% < OLTV <= 110%	89.007.022,79	11,57	1477	8,71	3,33	0,51	1,05	143,90
110% < OLTV <= 120%	29.129.882,98	3,79	579	3,42	3,16	0,43	1,05	140,27
120% < OLTV <= 130%	5.720.404,27	0,74	124	0,73	2,74	0,37	1,04	129,72
130% < OLTV <= 140%	3.838.331,03	0,50	98	0,58	3,19	0,35	1,08	139,94
140% < OLTV <=150%	3.427.079,30	0,45	65	0,38	3,16	0,43	1,19	136,54
150% < OLTV	6.646.283,87	0,86	143	0,84	2,61	0,48	1,09	126,31
Total	769.600.238,94	100,00	16948	100,00	2,91	0,39	1,08	127,02

Table '18' - Employee (Y/N)

Employee (Y/N)	Outstanding balance	% Outstanding balance	Number of loans	% Number of loans	Weighted average interest rate	Weighted average CLTV	Weighted average Adjusted LTM	Weighted average seasoning
No	768.956.536,36	99,92	16936	99,93	2,91	0,39	1,08	127,03
Yes	643.702,58	0,08	12	0,07	2,75	0,37	1,00	109,06
Total	769.600.238,94	100,00	16948	100,00	2,91	0,39	1,08	127,02

Occupancy Type	Outstanding balance	% Outstanding balance	Number of loans	% Number of loans	Weighted average interest rate	Weighted average CLTV	Weighted average Adjusted LTM	Weighted average seasoning
Owner occupied	681.282.569,16	88,52	13881	81,90	2,93	0,40	1,07	127,09
Buy to let	32.844.700,80	4,27	911	5,38	2,54	0,31	1,07	121,36
Mixed commercial / private	11.909.606,81	1,55	386	2,28	2,38	0,25	1,06	117,80
Other	43.563.362,17	5,66	1770	10,44	2,98	0,38	1,10	132,73
Total	769.600.238,94	100,00	16948	100,00	2,91	0,39	1,08	127,02

Provincie	Outstanding balance	% Outstanding balance	Number of loans	% Number of loans	Weighted average interest rate	Weighted average CLTV	Weighted average Adjusted LTM	Weighted average seasoning
Onbekend	83.739,11	0,01	1	0,01	2,98	0,00	1,00	109,00
Brussels Hoofdstedelijk gewest	8.172.180,39	1,06	160	0,94	2,60	0,37	1,13	124,67
Waals Brabant	2.490.554,31	0,32	57	0,34	3,17	0,36	1,07	145,43
Vlaams Brabant	126.563.634,49	16,45	2615	15,43	2,93	0,38	1,09	129,45
Antwerpen	238.542.507,30	31,00	4845	28,59	2,88	0,41	1,07	126,66
Limburg	100.277.428,67	13,03	2558	15,09	2,97	0,40	1,06	127,00
Luik	12.770.064,61	1,66	275	1,62	2,99	0,40	1,06	123,11
Namen	642.831,26	0,08	20	0,12	3,03	0,29	1,00	126,48
Henegouwen	3.619.046,79	0,47	84	0,50	2,78	0,43	1,04	132,34
Luxemburg	606.550,23	0,08	17	0,10	2,24	0,34	1,14	111,86
West-Vlaanderen	126.578.765,24	16,45	2984	17,61	2,88	0,39	1,08	125,09
Oost-Vlaanderen	149.252.936,54	19,39	3332	19,66	2,93	0,38	1,08	127,27
Total	769.600.238,94	100,00	16948	100,00	2,91	0,39	1,08	127,02

Region	Outstanding balance	% Outstanding balance	Number of loans	% Number of loans	Weighted average interest rate	Weighted average CLTV	Weighted average Adjusted LTM	Weighted average seasoning
1. Flanders	741.299.011,35	96,32	16335	96,38	2,91	0,39	1,08	127,04
2. Brussels	8.172.180,39	1,06	160	0,94	2,60	0,37	1,13	124,67
3. Wallonie	20.129.047,20	2,62	453	2,67	2,95	0,39	1,06	127,30
Total	769.600.238,94	100,00	16948	100,00	2,91	0,39	1,08	127,02

Property Type	Outstanding balance	% Outstanding balance	Number of loans	% Number of loans	Weighted average interest rate	Weighted average CLTV	Weighted average Adjusted LTM	Weighted average seasoning
Residential house + apartment	769.600.238,94	100,00	16948	100,00	2,91	0,39	1,08	127,02
Total	769.600.238,94	100,00	16948	100,00	2,91	0,39	1,08	127,02