



KBC Bank NV
Administrator
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Loan Invest N.V., Compartment Home Loan Invest 2019

euro 3,200,000,000 floating rate Mortgage Backed Notes due 2050

Investor Report

Reporting period: May 2024

MONTHLY CALCULATION REPORT

Floating Rate Interest Period (30/04/24 - 31/05/24)

Monthly Total

The Loan Portfolio

Number of Loans		
Beginning of Period	22,063	22,063
Matured loans	117	117
Prepaid Loans	60	60
Repurchased Loans	3	3
Defaulted Loans during period	0	0
Defaulted Loans reopen to normal	0	0
End of month	21,883	21,883
Delinquent Receivables at the end of the Monthly Calculation Period	11	11

Outstanding Principal Amount of Mortgage loans		
Beginning of Period	1,401,548,446.71	1,401,548,446.71
Scheduled Principal collected	12,151,838.25	12,151,838.25
Full Prepayments	3,083,481.97	3,083,481.97
Partial Prepayments	254,322.45	254,322.45
Principal balance of repurchased loans	209,013.25	209,013.25
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	1,385,849,790.79	1,385,849,790.79
Principal balance of Delinquent Loans at the end of the Calculation Period	845,840.40	845,840.40
Net Principal Balance of Defaulted Loans at the end of the Calculation period (net after recovery)	1,459,951.67	1,459,951.67
Write-off defaulted loans	0.00	0.00
Balance of Non Defaulted Loans	1,385,849,790.79	1,385,849,790.79
Balance of Non Delinquent Loans	1,385,003,950.39	1,385,003,950.39
Balance of reopened Loans	0.00	0.00

Floating Rate Interest Period (30/04/24 - 31/05/24)

Monthly Total

Cash Flows

Monthly Cash Flows		
Principal Available Amount:		
Previously Principal Available Amount	12,443.71	12,443.71
Principal Receipts		
Repayment of principal	12,151,838.25	12,151,838.25
Prepayment in full of principal	3,083,481.97	3,083,481.97
Partial prepayment of principal	254,322.45	254,322.45
Repurchase by the seller Receipts	209,013.25	209,013.25
Principal from sale of Issuer assets	0.00	0.00
Amounts to be used as indemnity for losses of scheduled principal as a result of Conmingling Risk and/or Set-Off Risk	0.00	0.00
Amounts to be credited to the Principal Deficiency Ledger	0.00	0.00
Principal Available Amount	15,711,099.63	15,711,099.63
Notes Interest Available Amount		
Revenue Receipts		
Interest, including penalty interest, on Mortgage Receivables	2,670,837.78	2,670,837.78
Interest accrued on the Transaction Account	0.00	0.00
Prepayment Penalties under the Mortgage Loans	25,727.05	25,727.05
Net Proceeds on any Mortgage Loans	50,257.01	50,257.01
Amounts to be drawn from the Reserve Account on MPD	0.00	0.00
Amounts to be received from the Swap on MPD	4,746,054.27	4,746,054.27
Amounts received in connection to a repurchase pursuant MRPA	400.89	400.89
Amounts received in connection with a sale of Mortgage receivables pursuant Common Reps Agr	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 (as a result of Liquidity Shortfall Risk and/or Conmingling Risk and/or Set-off Risk)	0.00	0.00
Total Note Interest Available Amount		7,493,277.00

Swap Calculation			
	Loan Invest Pays: (A-B)*C		2,079,286.09
with			
A	the sum of		
	the aggregate amount of interests received during the preceding Monthly Calculation Period		2,670,837.78
	the interest accrued on the transaction accounts		0.00
	the amounts received in respect of Prepayment penalties		25,727.05
	the amounts received in connection with a repurchase of Mortgage Receivables		400.89
	the amounts received in connection to a sale of Mortgage Receivables		0.00
	Total A		2,696,965.72
B	less		
	the operating expenses set out in items (i) to (iv) in the Interest Priority of Payments		114,138.32
	Total B		114,138.32
C	multiplied by		
	the principal outstanding amount of the Notes		1,156,211,200.00
	minus		
	the balance of the Notes Principal Deficiency Ledger		0.00
	divided by		
	the result of		
	the Principal Outstanding Amount of the Notes minus the balance of the Notes Principal Deficiency Ledger		1,156,211,200.00
	plus the outstanding amount of the Subordinated Loan		280,000,000.00
	minus the outstanding amount on the Subordinated Loan Principal Deficiency Ledger		0.00
	Total C		0.805
	Loan Invest Receives: (D*E)		4,746,054.27
with			
D	1 month Euribor		3.828%
	plus spread		0.650%
	Total D		4.478%
E	multiplied by		
	the Principal Outstanding Amount of the Notes		1,156,211,200.00
	minus		
	the balance of the Notes Principal Deficiency Ledger		0.00
	Total E		1,156,211,200.00
	Swap Payment Date	17/06/2024	17/06/2024

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

Floating Rate Interest Period (30/04/24 - 31/05/24)
Monthly Total

Monthly Cash Flow Allocation				
Principal				
Principal Available Amount			15,711,099.63	15,711,099.63
Following Amortisation or Optional redemption				
	Notes		15,705,600.00	0.00
	Subordinated Loan		0.00	0.00
	Expenses on Subordinated Loan		0.00	0.00

Interest						
Total Funds Available						7,493,277.00
	1 Issuers Directors		0.00		0.00	
	2 Administrator		0.00		0.00	
	3 Security Agent		0.00		0.00	
	4 Other Issuer fees	Intertrust fees	0.00		0.00	
		NBB	0.00		0.00	
		AIG	0.00		0.00	
		Servicing	60,344.45		60,344.45	
		CTIF	0.00		0.00	
		Zurich Insurance	0.00		0.00	
		Moody's	0.00		0.00	
		Legal advisor	0.00		0.00	
		AIG	0.00		0.00	
		Auditor	0.00		0.00	
		Insurance	42,061.98		42,061.98	
		Paying Agent	416.67		416.67	
		corporate admin fee	0.00		0.00	
		Kosten:FSMA	0.00		0.00	
		Factur-NBB	0.00		0.00	
		Other Issuer Costs and Expenses	0.00		0.00	
		Bank Charges	0.00		0.00	
		Rating Agency	10,935.09		10,935.09	
		PWC	380.13		380.13	
		Social security / Taxes	0.00		0.00	
		FSMA	0.00		0.00	
	5 Pari-passu					
		Class A notes interest due and payable	4,746,054.27		4,746,054.27	
		Swap Counterparty payments	2,079,286.09		2,079,286.09	
	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		553,631.67		553,631.67	
	11 Swap Counterparty Default Payment		0.00		0.00	
	12 Interest and Principal on Expense Subordinated Loan		0.00		0.00	
	13 Dividends to Shareholders		166.66		166.66	
	14 DPP		0.00		0.00	

Floating Rate Interest Period (30/04/24 - 31/05/24)

Monthly Total

Capital structure			
<u>Notes</u>			
Number of Notes			12,800.00
Outstanding balance at the beginning of the month			1,156,211,200.00
Outstanding balance at the end of the month			1,140,505,600.00
Bond - Factor at the beginning of the month			0.36131600
Bond - Factor at the end of the month			0.35640800
Annual interest rate for the period			4.47800%
Interest payable for the quarter paid on	17/06/2024		4,746,054.27
Rating (Moody's)			Aaa(sf)
Rating (Fitch)			AAAsf
<u>Subordinated Loan</u>			
Outstanding balance at the beginning of the month			280,000,000.00
Outstanding balance at the end of the month			280,000,000.00
Annual interest rate for the period			4.82800%
Interest payable for the month paid on	17/06/2024		553,631.67
<u>Expenses Subordinated Loan</u>			
Outstanding balance at the beginning of the month			0.00
Outstanding balance at the end of the month			0.00
Annual interest rate for the period			4.82800%
Interest payable for the month paid on	17/06/2024		0.00

Reserve Fund			
Balance at the beginning of the month			35,000,000.00
Payment from the Reserve Fund at the end of the month			0.00
Payment to the Reserve Fund at the end of the month			0.00
Balance at the end of the month			35,000,000.00

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

Risk 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 (30/04/24 - 31/05/24)

Monthly Total

Balance Sheet			
Assets			
Outstanding principal amount of Mortgage Loans (end of period)		1,385,849,790.79	1,385,849,790.79
Transaction Account (after principal and interest payout)		5,499.63	5,499.63
Reserve Fund (end of period)		35,000,000.00	35,000,000.00
Total		1,420,855,290.42	1,420,855,290.42
Liabilities			
Notes outstanding balance at the end of period		1,140,505,600.00	1,140,505,600.00
Subordinated Loan outstanding at the end of the period		280,000,000.00	280,000,000.00
Expenses Subordinated Loan outstanding at the end of period		0.00	0.00
Total		1,420,505,600.00	1,420,505,600.00

Expected future cashflow collection calculated on actual portfolio

HLI2019 - 2024-05-31 - prepayment 5%

AL-amortize	WAL-Notes	WAL- Notes with call 5Y	Outstanding Notional Amount Notes
4.41	3.31	0.00	1,140,505,600

Periode	interest	principal	prepayment	Total
2024-06	2,630,956.77	12,080,461.78	5,723,700.40	20,435,118.95
2024-07	2,596,928.55	12,046,089.23	5,649,659.41	20,292,677.19
2024-08	2,563,137.18	12,007,086.54	5,576,089.42	20,146,313.14
2024-09	2,529,619.25	11,984,861.10	5,502,918.91	20,017,399.26
2024-10	2,496,299.18	11,963,864.72	5,430,140.72	19,890,304.62
2024-11	2,463,172.07	11,914,257.42	5,357,871.75	19,735,301.24
2024-12	2,430,302.86	11,840,220.99	5,286,213.97	19,556,737.82
2025-01	2,397,721.76	11,765,885.22	5,215,163.84	19,378,770.82
2025-02	2,365,428.28	11,708,764.24	5,144,646.95	19,218,839.47
2025-03	2,333,389.66	11,661,049.67	5,074,623.00	19,069,062.33
2025-04	2,301,581.32	11,619,688.63	5,005,063.34	18,926,333.29
2025-05	2,270,002.24	11,550,019.10	4,936,083.64	18,756,104.98
2025-06	2,238,714.61	11,490,691.15	4,867,638.62	18,597,044.38
2025-07	2,207,694.93	11,439,354.43	4,799,692.95	18,446,742.31
2025-08	2,176,916.58	11,391,292.97	4,732,230.21	18,300,439.76
2025-09	2,146,367.02	11,349,969.13	4,665,221.79	18,161,557.94
2025-10	2,116,027.80	11,318,613.57	4,598,622.22	18,033,263.59
2025-11	2,085,877.18	11,284,839.46	4,532,441.81	17,903,158.45
2025-12	2,055,927.54	11,236,635.44	4,466,736.46	17,759,299.44
2026-01	2,026,207.07	11,192,440.03	4,401,489.95	17,620,137.05
2026-02	1,996,700.29	11,145,634.91	4,336,711.42	17,479,046.62
2026-03	1,967,404.25	11,080,556.58	4,272,472.41	17,320,433.24
2026-04	1,938,335.58	10,997,066.75	4,208,849.03	17,144,251.36
2026-05	1,909,535.10	10,884,534.17	4,145,960.52	16,940,029.79
2026-06	1,881,053.55	10,782,431.39	4,083,757.80	16,747,242.74
2026-07	1,852,856.01	10,710,236.44	4,022,116.56	16,585,209.01

outstanding amount CLASS A	outstanding amount subordinated loan
1,122,701,438	280,000,000
1,105,005,689	280,000,000
1,087,422,513	280,000,000
1,069,934,733	280,000,000
1,052,540,728	280,000,000
1,035,268,599	280,000,000
1,018,142,164	280,000,000
1,001,161,115	280,000,000
984,307,703	280,000,000
967,572,031	280,000,000
950,947,279	280,000,000
934,461,176	280,000,000
918,102,846	280,000,000
901,863,799	280,000,000
885,740,276	280,000,000
869,725,085	280,000,000
853,807,849	280,000,000
837,990,568	280,000,000
822,287,196	280,000,000
806,693,266	280,000,000
791,210,919	280,000,000
775,857,891	280,000,000
760,651,975	280,000,000
745,621,480	280,000,000
730,755,291	280,000,000
716,022,938	280,000,000

factor note

Internal

2026-08	1,824,878.13	10,633,794.78	3,961,049.97	16,419,722.88	822
2026-09	1,797,135.00	10,558,007.51	3,900,553.94	16,255,696.45	852
2026-10	1,769,637.25	10,473,681.82	3,840,661.31	16,083,980.38	883
2026-11	1,742,389.73	10,411,262.78	3,781,278.05	15,934,930.56	913
2026-12	1,715,367.59	10,343,861.56	3,722,423.51	15,781,652.66	944
2027-01	1,688,578.65	10,300,503.42	3,663,995.57	15,653,077.64	975
2027-02	1,661,980.70	10,266,173.71	3,605,952.59	15,534,107.00	1,003
2027-03	1,635,570.13	10,217,536.31	3,548,354.83	15,401,461.27	1,034
2027-04	1,609,359.92	10,178,155.22	3,491,160.10	15,278,675.24	1,064
2027-05	1,583,326.97	10,132,382.21	3,434,395.33	15,150,104.51	1,095
2027-06	1,557,483.56	10,083,024.31	3,378,073.64	15,018,581.51	1,125
2027-07	1,531,837.33	10,014,318.03	3,322,271.79	14,868,427.15	1,156
2027-08	1,506,407.58	9,959,401.75	3,266,932.06	14,732,741.39	1,187
2027-09	1,481,164.19	9,900,868.54	3,212,065.69	14,594,098.42	1,217
2027-10	1,456,111.09	9,830,042.99	3,157,724.20	14,443,878.28	1,248
2027-11	1,431,264.19	9,750,372.13	3,103,940.41	14,285,576.73	1,278
2027-12	1,406,636.56	9,671,891.29	3,050,706.61	14,129,234.46	1,309
2028-01	1,382,242.36	9,585,750.43	2,998,055.02	13,966,047.81	1,340
2028-02	1,358,085.02	9,503,037.42	2,945,967.51	13,807,089.95	1,369
2028-03	1,334,160.76	9,404,767.91	2,894,506.34	13,633,435.01	1,400
2028-04	1,310,472.51	9,302,025.31	2,843,686.96	13,456,184.78	1,430
2028-05	1,287,034.75	9,236,005.84	2,793,355.02	13,316,395.61	1,461
2028-06	1,263,816.64	9,195,704.82	2,743,401.09	13,202,922.55	1,491
2028-07	1,240,777.03	9,170,751.58	2,693,757.51	13,105,286.12	1,522
2028-08	1,217,885.60	9,150,841.45	2,644,404.93	13,013,131.98	1,553
2028-09	1,195,131.63	9,137,878.80	2,595,313.11	12,928,323.54	1,583
2028-10	1,172,505.56	9,109,983.02	2,546,540.65	12,829,029.23	1,614
2028-11	1,150,043.99	9,063,593.73	2,498,165.17	12,711,802.89	1,644
2028-12	1,127,784.61	9,017,455.87	2,450,183.10	12,595,423.58	1,675
2029-01	1,105,738.48	8,972,442.88	2,402,588.85	12,480,770.21	1,706
2029-02	1,083,891.46	8,931,688.95	2,355,363.58	12,370,943.99	1,734
2029-03	1,062,234.46	8,862,266.06	2,308,623.72	12,233,124.24	1,765
2029-04	1,040,846.68	8,773,625.05	2,262,446.80	12,076,918.53	1,795
2029-05	1,019,747.70	8,687,913.26	2,216,820.24	11,924,481.20	1,826
2029-06	998,913.79	8,621,428.24	2,171,661.46	11,792,003.49	1,856
2029-07	978,324.06	8,549,816.39	2,126,988.21	11,655,128.66	1,887
2029-08	957,977.24	8,478,765.41	2,082,797.52	11,519,540.17	1,918
2029-09	937,877.41	8,400,223.27	2,039,118.25	11,377,218.93	1,948
2029-10	918,032.82	8,334,737.47	1,995,893.03	11,248,663.32	1,979
2029-11	898,409.68	8,281,751.92	1,953,069.99	11,133,231.59	2,009
2029-12	878,971.07	8,220,397.78	1,910,681.12	11,010,049.97	2,040
2030-01	859,711.24	8,166,496.81	1,868,692.71	10,894,900.76	2,071
2030-02	840,637.53	8,122,288.56	1,827,063.84	10,789,989.93	2,099
2030-03	821,733.40	8,076,903.00	1,785,796.93	10,684,433.33	2,130
2030-04	802,997.63	8,006,610.42	1,744,995.06	10,554,603.11	2,160
2030-05	784,468.52	7,903,185.40	1,704,794.84	10,392,448.76	2,191
2030-06	766,204.45	7,795,725.10	1,665,208.96	10,227,138.51	2,221
2030-07	748,205.44	7,697,969.97	1,626,195.75	10,072,371.16	2,252
2030-08	730,455.83	7,630,940.07	1,587,624.65	9,949,020.55	2,283
2030-09	712,884.62	7,552,667.68	1,549,540.03	9,815,092.33	2,313
2030-10	695,514.42	7,467,221.85	1,511,970.34	9,674,706.61	2,344
2030-11	678,361.90	7,407,468.97	1,474,805.75	9,560,636.62	2,374
2030-12	661,385.43	7,350,857.68	1,438,032.26	9,450,275.37	2,405
2031-01	644,601.88	7,307,355.64	1,401,591.91	9,353,549.43	2,436

701,428,093	280,000,000
686,969,532	280,000,000
672,655,189	280,000,000
658,462,648	280,000,000
644,396,363	280,000,000
630,431,864	280,000,000
616,559,737	280,000,000
602,793,846	280,000,000
589,124,531	280,000,000
575,557,753	280,000,000
562,096,655	280,000,000
548,760,066	280,000,000
535,533,732	280,000,000
522,420,798	280,000,000
509,433,030	280,000,000
496,578,718	280,000,000
483,856,120	280,000,000
471,272,314	280,000,000
458,823,310	280,000,000
446,524,035	280,000,000
434,378,323	280,000,000
422,348,962	280,000,000
410,409,856	280,000,000
398,545,347	280,000,000
386,750,101	280,000,000
375,016,909	280,000,000
363,360,385	280,000,000
351,798,626	280,000,000
340,330,987	280,000,000
328,955,956	280,000,000
317,668,903	280,000,000
306,498,013	280,000,000
295,461,941	280,000,000
284,557,208	280,000,000
273,764,118	280,000,000
263,087,314	280,000,000
252,525,751	280,000,000
242,086,409	280,000,000
231,755,779	280,000,000
221,520,957	280,000,000
211,389,878	280,000,000
201,354,688	280,000,000
191,405,336	280,000,000
181,542,636	280,000,000
171,791,031	280,000,000
162,183,050	280,000,000
152,722,116	280,000,000
143,397,950	280,000,000
134,179,386	280,000,000
125,077,178	280,000,000
116,097,986	280,000,000
107,215,711	280,000,000
98,426,821	280,000,000
89,717,874	280,000,000

Internal

2035-08	61,511.27	2,301,889.63	135,329.82	2,498,730.72	4109
2035-09	57,094.17	2,253,471.68	125,376.42	2,435,942.27	4139
2035-10	52,796.97	2,214,534.95	115,626.95	2,382,958.87	4170
2035-11	48,601.04	2,171,613.59	106,096.75	2,326,311.38	4200
2035-12	44,515.80	2,109,681.57	96,864.17	2,251,061.54	4231
2036-01	40,574.57	2,052,690.64	87,907.83	2,181,173.04	4262
2036-02	36,763.45	2,003,853.39	79,192.19	2,119,809.03	4291
2036-03	33,068.20	1,971,358.24	70,648.12	2,075,074.56	4322
2036-04	29,459.75	1,934,210.69	62,294.66	2,025,965.10	4352
2036-05	25,944.92	1,867,836.06	54,252.37	1,948,033.35	4383
2036-06	22,569.89	1,758,841.98	46,697.80	1,828,109.67	4413
2036-07	19,405.61	1,627,292.26	39,722.80	1,686,420.67	4444
2036-08	16,487.35	1,493,890.88	33,332.75	1,543,710.98	4475
2036-09	13,804.74	1,364,468.50	27,508.70	1,405,781.94	4505
2036-10	11,355.90	1,244,748.73	22,207.68	1,278,312.31	4536
2036-11	9,125.50	1,163,633.12	17,266.62	1,190,025.24	4566
2036-12	7,057.33	1,059,306.39	12,781.08	1,079,144.80	4597
2037-01	5,198.23	897,645.08	8,987.40	911,830.71	4628
2037-02	3,637.26	722,068.06	5,941.28	731,646.60	4656
2037-03	2,393.29	550,938.54	3,620.91	556,952.74	4687
2037-04	1,453.87	382,800.84	2,010.91	386,265.62	4717
2037-05	807.70	233,767.26	1,028.53	235,603.49	4748
2037-06	412.28	109,466.45	568.09	110,446.82	4778
2037-07	227.06	43,998.21	382.43	44,607.70	4809
2037-08	152.10	27,436.08	266.49	27,854.67	4840
2037-09	105.30	15,692.69	200.01	15,998.00	4870
2037-10	77.19	10,033.54	157.34	10,268.07	4901
2037-11	59.32	7,577.63	125.13	7,762.08	4931
2037-12	46.96	5,741.40	100.67	5,889.03	4962
2038-01	38.54	5,497.00	77.35	5,612.89	4993
2038-02	30.55	4,999.74	56.20	5,086.49	5021
2038-03	23.32	4,067.22	39.02	4,129.56	5052
2038-04	17.51	2,950.77	26.56	2,994.84	5082
2038-05	13.32	1,881.91	18.61	1,913.84	5113
2038-06	10.26	1,419.67	12.62	1,442.55	5143
2038-07	7.74	611.26	10.02	629.02	5174
2038-08	6.14	612.86	7.42	626.42	5205
2038-09	4.55	614.45	4.83	623.83	5235
2038-10	2.96	616.04	2.24	621.24	5266
2038-11	1.38	535.99	0.00	537.37	5296
	138,413,393.72	1,085,014,957.47	300,753,441.22	1,524,181,792.41	

Performance data

Defaults and delinquencies			
Cumulative Gross Defaults at the beginning of the period			4,680,571.91
Principal balance of Defaulted Loans during the period	0.00		
Cumulative Gross Defaults at the end of the period	4,680,571.91		4,680,571.91
Cumulative Gross Defaults as % of original loan balance (%)	0.13587%		0.13587%
Cumulative Gross Defaults as % of current loan balance (%)	0.33396%		0.33396%
Aggregate amount of Delinquent Loans	845,840.40		845,840.40
Current Delinquencies as % of initial loan balance (%)	0.02455%		0.00
Current Delinquencies as % of current loan balance (%)	0.06103%		0.06103%

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	5,312,399.59	0.383%
<2months	7	380,643.06	0.027%
<3 months	2	48,950.62	0.004%
<4months Delinquent	1	77,244.01	0.006%
<5months Delinquent	1	52,184.09	0.004%
<6months Delinquent	2	121,202.11	0.009%
<7months Delinquent	2	6,233.54	0.000%
<8months Delinquent	1	127,663.85	0.009%
<9months Delinquent	1	21,085.59	0.002%
<10months Delinquent	0	0.00	0.000%
<11months Delinquent	0	0.00	0.000%
<12months Delinquent	1	217,092.01	0.016%
>12 months Delinquent	2	223,135.20	0.016%
	100	6,587,833.67	

Floating Rate Interest Period (30/04/24 - 31/05/24)

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 (%)
	349,710.66	7.47%

Prepayments as a % of current balance for reference period	Annualised
	0.23815% 0.00000% 2.8578%

Triggers and replacements

1. Account bank replacement
 if the LT debt rating for Moody's falls below A3; or
 if the LT IDR for Fitch falls below A and the ST IDR for Fitch falls below F1

2. Risk Mitigating Deposit
 Funding of the deposit if the Counterparty Risk Assessment of the Seller falls below Baa3(cr) by Moody's

3. Swap rating triggers

3.1. Collateral posting if rating is lower than following requirement
 Qualifying Collateral Trigger Rating means a counterparty risk assessment from Moody's of A3(cr) or above or a long term senior unsecured credit rating from Moody's of A3 or above; and
 "Fitch Required Ratings" means that the derivative counterparty rating (or "DCR", if available) or long-term IDR of an entity is rated at least "A" by Fitch or the short-term IDR of an entity is rated at least "F1" by Fitch;

3.2. Swap counterparty Transfer if rating is lower than following requirement
 Qualifying Transfer Trigger Rating means a counterparty risk assessment from Moody's of Baa2(cr) or above or a long term senior unsecured credit rating from Moody's of Baa2 or above.
 "Fitch Subsequent Required Ratings" means that the DCR (if available) or long-term IDR of an entity is rated at least "BBB-" by Fitch or the short-term IDR of an entity is rated at least "F3" by Fitch

4. Optional Redemption upon Rating Downgrade Event
 (i) the long-term, unsecured and unsubordinated debt obligations of the Seller cease to be rated as high as Baa3 by Moody's
 (ii) the deposit rating (if available) or long term IDR of the Seller cease to be rated as high as BBB- by Fitch; and the short-term IDR of the Seller ceases to be rated as high as F3 by Fitch

Counterparty and their ratings (if relevant)

KBC Bank
 as the Seller, Servicer, Expenses Subordinated and Subordinated Loan Provider, Corporate Service Provider, Paying Agent, Domiciliary Agent, Listing Agent, Reference Agent, Account bank and Swap Counterparty

LT Debt Rating	Moody's
LT Deposit Rating	A1 (positive outlook)
LT Counterparty Risk Assessment	Aa3
ST Deposit Rating	Aa3(cr)
	P-1
	Fitch
LT IDR	A+ (stable)
ST IDR	F1
LT Debt Rating	A+ (stable)
ST Debt Rating	F1
<u>Intertrust Administrative Services B.V.</u> as Administrator, Back-up Servicer Facilitator	
<u>Deloitte Bedrijfsrevisoren / Réviseurs d'entreprises CVBA</u> as Security Agent	

The Notes are only offered, directly or indirectly, to holders (“Eligible Holders”) that satisfy the following criteria:

- (a) they qualify as qualifying investors (*in aanmerking komende beleggers / investisseurs éligibles*) within the meaning of Article 5, §3/1 of the Belgian Act of 3 August 2012 on institutions for collective investment that satisfy the criteria of Directive 2009/65/EC and on institutions for investment in receivables (*Wet betreffende de instellingen voor collectieve belegging die voldoen aan de criteria van Richtlijn 2009/65/EG en de instellingen voor belegging in schuldvorderingen / Loi relative aux organismes de placement collectif qui répondent aux conditions de la Directive 2009/65/CE et aux organismes de placement en créances*), as amended from time to time (the “UCITS Act”) (“Qualifying Investors”), acting for their own account. A list of Qualifying Investors is attached as Annex I to this Prospectus (Qualifying Investors under the UCITS Act);
- (b) they do not constitute investors that, in accordance with the annex, section (I), second indent, of the Royal Decree of 19 December 2017 concerning further rules for implementation of the directive on markets in financial instruments (“MIFID II”), have registered to be treated as non-professional investors; and
- (c) they are holders of an exempt securities account (“X-Account”) with the Securities Settlement System or (directly or indirectly) with a participant in such system and will use that X-account for the holding of the Notes.

The Notes may only be acquired, by direct subscription, by transfer or otherwise and may only be held by Eligible Holders. 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 have not been and will not be registered under the United States Securities Act of 1933 (as amended) (the “Securities Act”), or any state securities laws, and may not be offered, sold or delivered within the United States or to, or for the benefit of, United States persons as defined in Regulation S under the Securities Act, except in certain transactions exempt from or not subject to the registration requirements of the Securities Act (see *Purchase and Sale* below). The Issuer has not been and will not be registered as an investment company under the U.S. Investment Company Act of 1940, as amended.

retention risk

The Seller has undertaken to retain a material net economic interest of not less than 5% in the Transaction in accordance with Article 6 of the Securitisation Regulation. As at the Closing Date, such interest will in accordance with Article 6(3)(d) of the Securitisation Regulation be comprised of an interest in the first loss tranche, and, if necessary, other tranches having the same or a more severe risk profile than those sold to the investors. Any change in the manner in which this interest is held shall be notified to investors. The Seller has provided a corresponding undertaking with respect to the interest to be retained by it during the period wherein the Notes are outstanding to the Issuer and the Security Agent in the Mortgage Receivables Purchase Agreement. |

Internal

KBC retains up to 95% of the notes and provides the subordinated loan (280mio) to Home loan 2019



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Loan Invest N.V., Compartment Home Loan Invest 2019

euro 3,200,000,000 floating rate Mortgage Backed Notes due 2050

Portfolio Composition

Reporting period: May 2024

Effectisering Pool HLI19 - 2024-05
Pool summary 1

Number of borrowers	Number of loans	Total Outstanding balance	Average Outstanding balance / borrower
17599	21883	1.385.849.790,79	78.745,94

Pool summary 2 - Ratios

Variable	Ratio	Mean	Minimum	Maximum	Number
ADJ_LTM	Adjusted loan to mortgage	1,2169	1,0000	3,9576	21883
CLTV	Current loan to value	0,4799	0,0000	0,9657	21883
LTM	Loan to mortgage	0,9928	0,0000	3,9576	21883
MTL	Mortgage to loan	1,5106	0,0000	63272,7273	21883
OLTV	Original loan to value	0,8300	0,0000	22,9130	21883
SEAS	Seasoning in months	98,5707	69,0000	347,0000	21883

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	1.022.849.037,18	73,81	13813	63,12	1,88	0
2.5 < Interest Rate <= 3.0	182.982.774,98	13,20	3137	14,34	2,72	0
3.0 < Interest Rate <= 3.5	47.045.864,42	3,39	1007	4,60	3,21	0
3.5 < Interest Rate <= 4.0	27.506.672,15	1,98	844	3,86	3,76	0
4.0 < Interest Rate <= 4.5	28.280.861,26	2,04	1041	4,76	4,27	0
4.5 < Interest Rate <= 5.0	30.112.563,02	2,17	932	4,26	4,76	0
5.0 < Interest Rate <= 5.5	27.377.968,35	1,98	661	3,02	5,25	0
5.5 < Interest Rate <= 6.0	17.081.004,34	1,23	355	1,62	5,68	0
6.0 < Interest Rate <= 6.5	2.422.115,74	0,17	72	0,33	6,25	0
6.5 < Interest Rate <= 7.0	147.426,11	0,01	14	0,06	6,64	0
Interest Rate > 7.0	43.503,24	0,00	7	0,03	7,12	0
Total	1.385.849.790,79	100,00	21883	100,00	2,31	0

Pool summary 4 - Loans in arrears

Loans in arrears	Outstanding balance	% Outstanding balance	Number of loans	% Number of loans
0	5.312.399,59	80,64	80	80,00
1	380.643,06	5,78	7	7,00
2	48.950,62	0,74	2	2,00
3	77.244,01	1,17	1	1,00
4	52.184,09	0,79	1	1,00
5	121.202,11	1,84	2	2,00
6	6.233,54	0,09	2	2,00
7	127.663,85	1,94	1	1,00
8	21.085,59	0,32	1	1,00
11	217.092,01	3,30	1	1,00
17	149.199,77	2,26	1	1,00
31	73.935,43	1,12	1	1,00
Total	6.587.833,67	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
1995	1.993,78	0,00	1	0,00	3,72	0,02	1,00	347,00
1996	18.349,54	0,00	5	0,02	2,04	0,08	1,00	336,67
1997	9.066,42	0,00	1	0,00	3,16	0,09	1,00	317,00
1998	43.601,39	0,00	5	0,02	3,61	0,20	1,00	309,32
1999	344.974,55	0,02	42	0,19	2,12	0,17	1,00	297,70
2000	310.014,76	0,02	39	0,18	1,33	0,19	1,00	285,80
2001	418.229,37	0,03	31	0,14	1,42	0,22	1,00	273,70
2002	1.430.841,93	0,10	92	0,42	3,08	0,22	1,02	260,87
2003	5.452.587,44	0,39	284	1,30	4,19	0,23	1,00	249,91
2004	6.620.511,93	0,48	453	2,07	3,89	0,26	1,02	237,63
2005	14.589.041,40	1,05	785	3,59	3,51	0,25	1,00	226,77
2006	9.903.881,98	0,71	404	1,85	2,70	0,32	1,00	215,04
2007	3.940.859,63	0,28	148	0,68	4,20	0,35	1,01	203,18
2008	2.874.921,41	0,21	73	0,33	4,10	0,35	1,00	190,72
2009	39.828.656,66	2,87	872	3,98	4,40	0,37	1,02	176,67
2010	37.556.325,74	2,71	814	3,72	3,89	0,39	1,03	167,05
2011	9.082.545,69	0,66	224	1,02	3,74	0,40	1,04	155,65
2012	4.933.044,86	0,36	131	0,60	2,19	0,35	1,05	142,08
2013	7.581.055,99	0,55	178	0,81	3,08	0,34	1,06	130,20
2014	70.592.436,14	5,09	1689	7,72	3,12	0,39	1,08	115,40
2015	133.637.418,38	9,64	2459	11,24	2,36	0,44	1,15	106,82
2016	424.156.991,17	30,61	6504	29,72	2,06	0,47	1,19	94,05
2017	339.468.877,56	24,50	3652	16,69	2,07	0,54	1,30	81,08
2018	273.053.563,07	19,70	2997	13,70	1,96	0,54	1,33	72,99
Total	1.385.849.790,79	100,00	21883	100,00	2,31	0,48	1,22	98,57

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	70.787.047,88	5,11	5627	25,71	2,33	0,13	1,01	119,58
2028 - 2032	263.092.675,11	18,98	6119	27,96	2,36	0,30	1,07	111,18
> 2032	1.051.970.067,80	75,91	10137	46,32	2,29	0,55	1,27	94,00
Total	1.385.849.790,79	100,00	21883	100,00	2,31	0,48	1,22	98,57

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	3.141.986,02	0,23	453	2,07	2,06	0,12	1,01	81,55
108-143	73.580.821,68	5,31	3882	17,74	1,78	0,17	1,04	87,03
144-179	81.644.677,97	5,89	2086	9,53	2,11	0,28	1,07	92,63
180-215	197.879.033,28	14,28	3654	16,70	2,19	0,36	1,12	93,07
216-251	457.495.343,51	33,01	5989	27,37	2,18	0,48	1,25	94,81
252-287	72.358.308,54	5,22	1039	4,75	2,70	0,52	1,19	109,32
288-323	447.686.732,19	32,30	3983	18,20	2,36	0,62	1,30	96,16
324-360	43.227.737,47	3,12	674	3,08	3,98	0,47	1,05	185,00
> 360	8.835.150,13	0,64	123	0,56	3,74	0,52	1,06	184,40
Total	1.385.849.790,79	100,00	21883	100,00	2,31	0,48	1,22	98,57

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
61 - 72	117.652.250,18	8,49	1279	5,84	1,86	0,53	1,38	70,87
73 - 84	435.545.350,44	31,43	4621	21,12	2,04	0,54	1,30	78,00
85 - 96	372.987.612,85	26,91	5166	23,61	2,03	0,49	1,22	91,74
97 -108	197.987.996,42	14,29	3506	16,02	2,25	0,45	1,16	101,01
109 -	261.676.580,90	18,88	7311	33,41	3,39	0,37	1,05	153,16
Total	1.385.849.790,79	100,00	21883	100,00	2,31	0,48	1,22	98,57

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	1.022.849.037,18	73,81	13813	63,12	1,88	0,49	1,27	89,34
2.5 < Interest Rate <= 3.0	182.982.774,98	13,20	3137	14,34	2,72	0,49	1,10	97,51
3.0 < Interest Rate <= 3.5	47.045.864,42	3,39	1007	4,60	3,21	0,48	1,07	108,55
3.5 < Interest Rate <= 4.0	27.506.672,15	1,98	844	3,86	3,76	0,39	1,09	140,25
4.0 < Interest Rate <= 4.5	28.280.861,26	2,04	1041	4,76	4,27	0,33	1,04	175,88
4.5 < Interest Rate <= 5.0	30.112.563,02	2,17	932	4,26	4,76	0,34	1,04	177,23
5.0 < Interest Rate <= 5.5	27.377.968,35	1,98	661	3,02	5,25	0,37	1,02	173,24
5.5 < Interest Rate <= 6.0	17.081.004,34	1,23	355	1,62	5,68	0,43	1,02	170,94
6.0 < Interest Rate <= 6.5	2.422.115,74	0,17	72	0,33	6,25	0,43	1,04	170,03
6.5 < Interest Rate <= 7.0	147.426,11	0,01	14	0,06	6,64	0,24	1,00	163,19
Interest Rate > 7.0	43.503,24	0,00	7	0,03	7,12	0,33	1,00	164,00
Total	1.385.849.790,79	100,00	21883	100,00	2,31	0,48	1,22	98,57

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	1.100.480.307,86	79,41	15461	70,65	2,16	0,51	1,24	90,28
1 y / 1 y	124.162.850,49	8,96	2890	13,21	3,74	0,37	1,16	139,98
3 y / 3 y	75.214.507,93	5,43	1514	6,92	2,65	0,38	1,15	118,85
5 y / 5 y	76.171.346,08	5,50	1638	7,49	1,80	0,41	1,13	115,91
10 y / 5 y	9.127.131,53	0,66	367	1,68	1,22	0,30	1,00	221,24
15 y / 5 y	113.395,69	0,01	5	0,02	3,83	0,16	1,00	202,28
20 y / 5 y	580.251,21	0,04	8	0,04	2,91	0,64	1,13	115,69
Total	1.385.849.790,79	100,00	21883	100,00	2,31	0,48	1,22	98,57

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	106.344.541,47	7,67	2806	12,82	3,04	0,37	1,17	136,94
2025	102.006.001,12	7,36	3229	14,76	2,66	0,35	1,12	134,65
2026	68.246.714,71	4,92	2424	11,08	2,49	0,30	1,08	117,77
2027	43.227.838,28	3,12	1382	6,32	2,53	0,30	1,11	99,51
2028	34.056.420,05	2,46	978	4,47	2,45	0,27	1,07	101,20
2029	24.849.536,13	1,79	672	3,07	2,42	0,26	1,02	110,03
2030	28.956.134,03	2,09	643	2,94	2,35	0,29	1,07	104,32
2031	55.561.957,38	4,01	1092	4,99	2,17	0,33	1,07	98,90
2032	46.427.373,78	3,35	725	3,31	2,16	0,38	1,12	91,13
2033	37.726.296,58	2,72	598	2,73	2,22	0,38	1,10	89,33
2034	52.281.983,64	3,77	695	3,18	2,30	0,42	1,10	96,91
2035	63.982.572,02	4,62	729	3,33	2,31	0,47	1,19	99,65
2036	117.179.077,13	8,46	1211	5,53	2,06	0,50	1,24	94,84
2037	104.701.007,64	7,56	930	4,25	1,99	0,52	1,33	83,67
2038	76.909.740,26	5,55	706	3,23	2,06	0,54	1,31	78,66
2039	29.577.764,74	2,13	276	1,26	2,61	0,58	1,23	99,02
2040	39.972.249,72	2,88	348	1,59	2,49	0,62	1,22	101,54
2041	107.687.136,54	7,77	781	3,57	2,13	0,64	1,30	93,28
2042	131.179.009,33	9,47	911	4,16	2,17	0,66	1,36	82,00
2043	109.599.731,86	7,91	716	3,27	2,07	0,68	1,38	74,07
2044	4.812.179,20	0,35	28	0,13	2,25	0,76	1,35	73,93
2045	564.525,18	0,04	3	0,01	1,93	0,65	1,68	76,99
Total	1.385.849.790,79	100,00	21883	100,00	2,31	0,48	1,22	98,57

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	14.588.752,53	1,05	545	2,49	2,48	0,24	1,15	117,54
Annuity	1.371.261.038,26	98,95	21338	97,51	2,30	0,48	1,22	98,37
Total	1.385.849.790,79	100,00	21883	100,00	2,31	0,48	1,22	98,57

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	1.385.849.790,79	100,00	21883	100,00	2,31	0,48	1,22	98,57
Total	1.385.849.790,79	100,00	21883	100,00	2,31	0,48	1,22	98,57

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	918.887.844,35	66,31	10904	49,83	2,19	0,52	1,28	95,85
Remortgage	389.725.863,84	28,12	9376	42,85	2,47	0,40	1,08	97,42
Construction	77.236.082,60	5,57	1603	7,33	2,84	0,37	1,13	136,74
Total	1.385.849.790,79	100,00	21883	100,00	2,31	0,48	1,22	98,57

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	1.227.291.558,86	88,56	19710	90,07	2,32	0,48	1,20	98,82
Unemployed	10.122.625,58	0,73	178	0,81	2,46	0,49	1,13	104,40
Self employed	148.435.606,35	10,71	1995	9,12	2,18	0,49	1,33	96,08
Total	1.385.849.790,79	100,00	21883	100,00	2,31	0,48	1,22	98,57

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%	51.150.898,26	3,69	4409	20,15	2,45	0,07	1,01	120,21
10% < CLTV <= 20%	109.443.508,15	7,90	3495	15,97	2,39	0,15	1,02	113,23
20% < CLTV <= 30%	146.703.828,75	10,59	2933	13,40	2,41	0,25	1,08	109,85
30% < CLTV <= 40%	187.823.118,21	13,55	2811	12,85	2,35	0,35	1,13	104,15
40% < CLTV <= 50%	195.537.787,41	14,11	2411	11,02	2,33	0,45	1,21	100,04
50% < CLTV <= 60%	220.698.830,13	15,93	2179	9,96	2,27	0,55	1,27	96,19
60% < CLTV <= 70%	236.425.271,94	17,06	1984	9,07	2,22	0,65	1,34	91,30
70% < CLTV <= 80%	214.584.528,16	15,48	1519	6,94	2,24	0,74	1,35	84,89
80% < CLTV <= 90%	23.231.614,16	1,68	140	0,64	2,31	0,82	1,25	76,32
90% < CLTV <= 100%	250.405,62	0,02	2	0,01	2,16	0,96	1,25	78,06
Total	1.385.849.790,79	100,00	21883	100,00	2,31	0,48	1,22	98,57

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%	8.516.726,80	0,61	1717	7,85	2,88	0,04	1,00	149,05
10% < LTM <= 20%	23.899.118,11	1,72	1917	8,76	2,73	0,10	1,00	140,61
20% < LTM <= 30%	41.220.669,72	2,97	1865	8,52	2,72	0,16	1,00	133,49
30% < LTM <= 40%	61.854.464,12	4,46	1965	8,98	2,70	0,22	1,00	125,82
40% < LTM <= 50%	84.597.317,60	6,10	1989	9,09	2,69	0,30	1,00	121,59
50% < LTM <= 60%	110.444.647,95	7,97	2021	9,24	2,62	0,39	1,00	112,30
60% < LTM <= 70%	144.961.427,19	10,46	2114	9,66	2,50	0,46	1,00	102,23
70% < LTM <= 80%	198.367.269,46	14,31	2085	9,53	2,30	0,57	1,00	90,33
80% < LTM <= 90%	82.746.413,33	5,97	991	4,53	2,40	0,53	1,00	93,78
90% < LTM <= 100%	53.493.781,59	3,86	689	3,15	2,34	0,44	1,00	99,02
100% < LTM <= 110%	52.558.719,09	3,79	615	2,81	2,30	0,47	1,05	96,36
110% < LTM <= 120%	61.600.271,63	4,44	611	2,79	2,17	0,49	1,15	93,59
120% < LTM <= 130%	65.768.697,91	4,75	580	2,65	2,04	0,52	1,25	91,11
130% < LTM <= 140%	65.949.924,46	4,76	548	2,50	2,03	0,55	1,35	88,80
140% < LTM <=150%	102.584.066,04	7,40	712	3,25	1,97	0,60	1,45	84,92
150% < LTM <=160%	87.621.814,06	6,32	552	2,52	2,02	0,65	1,56	82,00
160% < LTM <=170%	42.578.938,62	3,07	275	1,26	2,05	0,65	1,63	77,34
170% < LTM <=180%	9.525.307,33	0,69	76	0,35	1,98	0,56	1,75	86,58
180% < LTM <=190%	10.781.144,93	0,78	78	0,36	1,88	0,56	1,85	86,63
190% < LTM <=200%	10.278.953,61	0,74	80	0,37	1,89	0,53	1,95	88,52
200% < LTM <=250%	37.378.943,95	2,70	248	1,13	1,86	0,56	2,22	86,25
250% < LTM <=300%	26.696.864,08	1,93	142	0,65	1,68	0,59	2,84	84,32
350% < LTM <=400%	2.424.309,21	0,17	13	0,06	1,76	0,63	3,59	80,45
Total	1.385.849.790,79	100,00	21883	100,00	2,31	0,48	1,22	98,57

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%	810.101.835,87	58,46	17353	79,30	2,51	0,42	1,00	106,65
100% < LTM <= 110%	52.558.719,09	3,79	615	2,81	2,30	0,47	1,05	96,36
110% < LTM <= 120%	61.600.271,63	4,44	611	2,79	2,17	0,49	1,15	93,59
120% < LTM <= 130%	65.768.697,91	4,75	580	2,65	2,04	0,52	1,25	91,11
130% < LTM <= 140%	65.949.924,46	4,76	548	2,50	2,03	0,55	1,35	88,80
140% < LTM <=150%	102.584.066,04	7,40	712	3,25	1,97	0,60	1,45	84,92
150% < LTM <=160%	87.621.814,06	6,32	552	2,52	2,02	0,65	1,56	82,00
160% < LTM <=170%	42.578.938,62	3,07	275	1,26	2,05	0,65	1,63	77,34
170% < LTM <=180%	9.525.307,33	0,69	76	0,35	1,98	0,56	1,75	86,58
180% < LTM <=190%	10.781.144,93	0,78	78	0,36	1,88	0,56	1,85	86,63
190% < LTM <=200%	10.278.953,61	0,74	80	0,37	1,89	0,53	1,95	88,52
200% < LTM <=250%	37.378.943,95	2,70	248	1,13	1,86	0,56	2,22	86,25
250% < LTM <=300%	26.696.864,08	1,93	142	0,65	1,68	0,59	2,84	84,32
350% < LTM <=400%	2.424.309,21	0,17	13	0,06	1,76	0,63	3,59	80,45
Total	1.385.849.790,79	100,00	21883	100,00	2,31	0,48	1,22	98,57

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	1.385.849.790,79	100,00	21883	100,00	2,31	0,48	1,22	98,57
Total	1.385.849.790,79	100,00	21883	100,00	2,31	0,48	1,22	98,57

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%	1.952.791,81	0,14	89	0,41	1,78	0,06	1,24	85,87
10% < OLTV <= 20%	12.432.932,46	0,90	528	2,41	1,97	0,12	1,18	95,77
20% < OLTV <= 30%	29.551.898,31	2,13	975	4,46	2,24	0,17	1,14	100,57
30% < OLTV <= 40%	49.296.844,79	3,56	1450	6,63	2,27	0,20	1,07	101,74
40% < OLTV <= 50%	73.618.659,70	5,31	1814	8,29	2,34	0,25	1,11	102,31
50% < OLTV <= 60%	96.256.367,70	6,95	2110	9,64	2,29	0,31	1,16	100,27
60% < OLTV <= 70%	120.531.291,92	8,70	2135	9,76	2,27	0,37	1,21	99,84
70% < OLTV <= 80%	148.274.383,50	10,70	2286	10,45	2,26	0,44	1,24	99,11
80% < OLTV <= 90%	219.906.307,33	15,87	2841	12,98	2,27	0,52	1,26	97,03
90% < OLTV <= 100%	426.776.557,39	30,80	4722	21,58	2,32	0,61	1,25	97,12
100% < OLTV <= 110%	121.008.278,04	8,73	1625	7,43	2,42	0,57	1,19	100,00
110% < OLTV <= 120%	42.168.571,02	3,04	632	2,89	2,45	0,51	1,20	99,42
120% < OLTV <= 130%	10.335.386,94	0,75	179	0,82	2,16	0,46	1,29	96,38
130% < OLTV <= 140%	10.743.535,68	0,78	143	0,65	2,15	0,51	1,27	90,65
140% < OLTV <=150%	6.728.524,05	0,49	98	0,45	2,45	0,54	1,19	98,58
150% < OLTV	16.267.460,15	1,17	256	1,17	2,46	0,56	1,15	100,24
Total	1.385.849.790,79	100,00	21883	100,00	2,31	0,48	1,22	98,57

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	1.383.027.802,86	99,80	21850	99,85	2,31	0,48	1,22	98,57
Yes	2.821.987,93	0,20	33	0,15	2,08	0,54	1,31	99,29
Total	1.385.849.790,79	100,00	21883	100,00	2,31	0,48	1,22	98,57

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	1.227.584.434,28	88,58	17393	79,48	2,30	0,49	1,22	97,95
Buy to let	59.615.130,69	4,30	1240	5,67	2,11	0,37	1,17	95,36
Mixed commercial / private	25.612.195,86	1,85	603	2,76	2,14	0,36	1,16	95,18
Other	73.038.029,96	5,27	2647	12,10	2,59	0,44	1,16	112,80
Total	1.385.849.790,79	100,00	21883	100,00	2,31	0,48	1,22	98,57

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	387.022,86	0,03	4	0,02	1,84	0,02	1,00	76,22
Brussels Hoofdstedelijk gewest	123.708.853,07	8,93	1341	6,13	2,21	0,50	1,20	96,98
Waals Brabant	19.624.487,76	1,42	206	0,94	2,20	0,48	1,17	98,00
Vlaams Brabant	231.917.928,60	16,73	3340	15,26	2,29	0,48	1,25	97,63
Antwerpen	384.895.018,92	27,77	5820	26,60	2,32	0,49	1,21	98,88
Limburg	162.831.034,73	11,75	3124	14,28	2,42	0,49	1,17	101,08
Luik	20.852.547,29	1,50	383	1,75	2,43	0,48	1,09	98,23
Namen	1.984.944,78	0,14	38	0,17	2,20	0,47	1,16	96,46
Henegouwen	7.976.503,16	0,58	144	0,66	2,29	0,51	1,09	102,26
Luxemburg	1.665.733,06	0,12	38	0,17	2,68	0,42	1,24	105,26
West-Vlaanderen	194.979.388,82	14,07	3502	16,00	2,25	0,47	1,23	97,83
Oost-Vlaanderen	235.026.327,74	16,96	3943	18,02	2,31	0,46	1,25	98,67
Total	1.385.849.790,79	100,00	21883	100,00	2,31	0,48	1,22	98,57

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	1.210.036.721,67	87,31	19733	90,18	2,32	0,48	1,22	98,72
2. Brussels	123.708.853,07	8,93	1341	6,13	2,21	0,50	1,20	96,98
3. Wallonie	52.104.216,05	3,76	809	3,70	2,32	0,48	1,13	98,92
Total	1.385.849.790,79	100,00	21883	100,00	2,31	0,48	1,22	98,57

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	1.385.849.790,79	100,00	21883	100,00	2,31	0,48	1,22	98,57
Total	1.385.849.790,79	100,00	21883	100,00	2,31	0,48	1,22	98,57