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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: June 2024

## MONTHLY CALCULATION REPORT

Floating Rate Interest Period (31/05/24 - 30/06/24)

Monthly Total

## The Loan Portfolio

Number of Loans		
Beginning of Period	21,883	21,883
Matured loans	138	138
Prepaid Loans	56	56
Repurchased Loans	3	3
Defaulted Loans during period	2	2
Defaulted Loans reopen to normal	0	0
End of month	21,684	21,684
Delinquent Receivables at the end of the Monthly Calculation Period	9	9

## Outstanding Principal Amount of Mortgage loans

Beginning of Period	1,385,849,790.79	1,385,849,790.79
Scheduled Principal collected	12,039,774.71	12,039,774.71
Full Prepayments	2,607,197.28	2,607,197.28
Partial Prepayments	218,996.88	218,996.88
Principal balance of repurchased loans	352,557.28	352,557.28
Principal balance of Defaulted Loans during the period	344,755.86	344,755.86
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	1,370,286,508.78	1,370,286,508.78
Principal balance of Delinquent Loans at the end of the Calculation Period	460,292.99	460,292.99
Net Principal Balance of Defaulted Loans at the end of the Calculation period (net after recovery)	1,804,707.53	1,804,707.53
Write-off defaulted loans	0.00	0.00
Balance of Non Defaulted Loans	1,370,286,508.78	1,370,286,508.78
Balance of Non Delinquent Loans	1,369,826,215.79	1,369,826,215.79
Balance of reopened Loans	0.00	

Floating Rate Interest Period (31/05/24 - 30/06/24)

Cash Flows		Monthly Total
<b>Monthly Cash Flows</b>		
<u>Principal Available Amount:</u>		
Previously Principal Available Amount	5,499.62	5,499.62
Principal Receipts		
Repayment of principal	12,039,774.71	12,039,774.71
Prepayment in full of principal	2,607,197.28	2,607,197.28
Partial prepayment of principal	218,996.88	218,996.88
Repurchase by the seller Receipts	352,557.28	352,557.28
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	344,755.86	344,755.86
Principal Available Amount	15,568,781.63	15,568,781.63
<u>Notes Interest Available Amount</u>		
Revenue Receipts		
Interest, including penalty interest, on Mortgage Receivables	2,630,338.26	2,630,338.26
Interest accrued on the Transaction Account	0.00	0.00
Prepayment Penalties under the Mortgage Loans	20,338.61	20,338.61
Net Proceeds on any Mortgage Loans	1,200.00	1,200.00
Amounts to be drawn from the Reserve Account on MPD	0.00	0.00
Amounts to be received from the Swap on MPD	3,769,117.56	3,769,117.56
Amounts received in connection to a repurchase pursuant MRP	997.97	997.97
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
<b>Total Note Interest Available Amount</b>		<b>6,421,992.40</b>

Swap Calculation			
<b>Loan Invest Pays: (A-B)*C</b>			<b>2,078,686.25</b>
with			
A	the sum of		
	the aggregate amount of interests received during the preceding Monthly Calculation Period		2,630,338.26
	the interest accrued on the transaction accounts		0.00
	the amounts received in respect of Prepayment penalties		20,338.61
	the amounts received in connection with a repurchase of Mortgage Receivables		997.97
	the amounts received in connection to a sale of Mortgage Receivables		0.00
	Total A		2,651,674.84
B	less		
	the operating expenses set out in items (i) to (iv) in the Interest Priority of Payments		62,660.41
	Total B		62,660.41
C	multiplied by		
	the principal outstanding amount of the Notes		1,140,505,600.00
	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		1,140,505,600.00
	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		0.803
<b>Loan Invest Receives: (D*E)</b>			<b>3,769,117.56</b>
with			
D	1 month Euribor		3.599%
	plus spread		0.650%
	Total D		4.249%
E	multiplied by		
	the Principal Outstanding Amount of the Notes		1,140,505,600.00
	minus		
	the balance of the Notes Principal Deficiency Ledger		0.00
	Total E		1,140,505,600.00
<b>Swap Payment Date</b>			
		15/07/2024	15/07/2024

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

Monthly Cash Flow Allocation			
<b>Principal</b>			
Principal Available Amount		15,568,781.63	15,568,781.63
Following Amortisation or Optional redemption			
	Notes	15,564,800.00	0.00
	Subordinated Loan	0.00	0.00
	Expenses on Subordinated Loan	0.00	0.00

<b>Interest</b>			
Total Funds Available			6,421,992.40
1	Issuers Directors	0.00	0.00
2	Administrator	4,500.00	4,500.00
3	Security Agent	0.00	0.00
4	Other Issuer fees	0.00	0.00
	Intertrust fees	0.00	0.00
	NBB	0.00	0.00
	AIG	0.00	0.00
	Servicing	57,743.74	57,743.74
	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	0.00	0.00
	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	0.00	0.00
	PWC	0.00	0.00
	Social security / Taxes	0.00	0.00
	FSMA	0.00	0.00
5	Pari-passu		
	Class A notes interest due and payable	3,769,117.56	3,769,117.56
	Swap Counterparty payments	2,078,686.25	2,078,686.25
6	Principal Deficiency - Notes	0.00	0.00
7	Payment to Reserve Fund for replenishment	0.00	0.00
8	Principal Deficiency - Subordinated Loan	344,755.86	344,755.86
9	Payment to Risk Mitigation Deposit for replenishment	0.00	0.00
10	Interest on Subordinated Loan	166,605.66	166,605.66
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

Capital structure			
<u>Notes</u>			
Number of Notes			12,800.00
Outstanding balance at the beginning of the month			1,140,505,600.00
Outstanding balance at the end of the month			1,124,940,800.00
Bond - Factor at the beginning of the month			0.35640800
Bond - Factor at the end of the month			0.35154400
Annual interest rate for the period			4.24900%
Interest payable for the quarter paid on	15/07/2024		3,769,117.56
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			4.59900%
Interest payable for the month paid on	15/07/2024		166,605.66
<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			4.59900%
Interest payable for the month paid on	15/07/2024		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	
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 (31/05/24 - 30/06/24)

Monthly Total

Balance Sheet		
<b>Assets</b>		
Outstanding principal amount of Mortgage Loans (end of period)	1,370,286,508.78	1,370,286,508.78
Transaction Account (after principal and interest payout)	3,981.63	3,981.63
Reserve Fund (end of period)	35,000,000.00	35,000,000.00
<b>Total</b>	<b>1,405,290,490.41</b>	<b>1,405,290,490.41</b>
<b>Liabilities</b>		
Notes outstanding balance at the end of period	1,124,940,800.00	1,124,940,800.00
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
<b>Total</b>	<b>1,404,940,800.00</b>	<b>1,404,940,800.00</b>

**Expected future cashflow collection calculated on actual portfolio**

**HLI2019 - 2024-06-30 - prepayment 5%**

WAL-amortize	WAL-Notes	WAL- Notes with call 5Y	Outstanding Notional Amount Notes
4.40	3.30	0.00	1,124,940,800

Periode	interest	principal	prepayment	Total	outstanding amount CLASS A	outstanding amount subordinated loan	factor note
2024-07	2,609,375.53	11,995,226.74	5,659,203.86	20,263,806.13	1,107,286,369	280,000,000	
2024-08	2,575,546.04	11,956,399.55	5,585,805.49	20,117,751.08	1,089,744,164	280,000,000	
2024-09	2,541,992.68	11,934,427.71	5,512,804.92	19,989,225.31	1,072,296,932	280,000,000	
2024-10	2,508,636.18	11,914,155.05	5,440,191.58	19,862,982.81	1,054,942,585	280,000,000	
2024-11	2,475,470.49	11,866,382.67	5,368,081.45	19,709,934.61	1,037,708,121	280,000,000	
2024-12	2,442,560.81	11,792,981.85	5,296,576.91	19,532,119.57	1,020,618,562	280,000,000	
2025-01	2,409,937.81	11,721,891.71	5,225,667.43	19,357,496.95	1,003,671,003	280,000,000	
2025-02	2,377,591.64	11,665,349.60	5,155,287.06	19,198,228.30	986,850,366	280,000,000	
2025-03	2,345,502.11	11,617,282.91	5,085,402.09	19,048,187.11	970,147,681	280,000,000	
2025-04	2,313,644.37	11,577,891.56	5,015,970.56	18,907,506.49	953,553,819	280,000,000	
2025-05	2,282,014.47	11,508,135.90	4,947,121.02	18,737,271.39	937,098,562	280,000,000	
2025-06	2,250,674.72	11,448,795.17	4,878,804.12	18,578,274.01	920,770,963	280,000,000	
2025-07	2,219,606.84	11,397,796.88	4,810,985.50	18,428,389.22	904,562,181	280,000,000	
2025-08	2,188,779.80	11,350,855.63	4,743,643.52	18,283,278.95	888,467,682	280,000,000	
2025-09	2,158,178.49	11,309,531.03	4,676,756.30	18,144,465.82	872,481,394	280,000,000	
2025-10	2,127,788.57	11,277,771.56	4,610,278.75	18,015,838.88	856,593,344	280,000,000	
2025-11	2,097,588.77	11,245,374.59	4,544,213.23	17,887,176.59	840,803,756	280,000,000	
2025-12	2,067,582.93	11,197,835.66	4,478,621.73	17,744,040.32	825,127,299	280,000,000	
2026-01	2,037,809.36	11,154,630.67	4,413,483.48	17,605,923.51	809,559,185	280,000,000	
2026-02	2,008,246.81	11,108,932.95	4,348,806.60	17,465,986.36	794,101,445	280,000,000	
2026-03	1,978,892.10	11,047,358.91	4,284,656.01	17,310,907.02	778,769,430	280,000,000	
2026-04	1,949,757.97	10,974,324.88	4,221,076.80	17,145,159.65	763,574,028	280,000,000	
2026-05	1,920,872.74	10,855,800.83	4,158,256.40	16,934,929.97	748,559,971	280,000,000	
2026-06	1,892,317.79	10,751,063.86	4,096,133.75	16,739,515.40	733,712,774	280,000,000	
2026-07	1,864,054.32	10,681,951.16	4,034,558.85	16,580,564.33	718,996,264	280,000,000	
2026-08	1,836,005.01	10,606,264.99	3,973,555.34	16,415,825.34	704,416,443	280,000,000	
2026-09	1,808,187.38	10,531,655.65	3,913,116.25	16,252,959.28	689,971,671	280,000,000	
2026-10	1,780,613.08	10,448,613.54	3,853,276.27	16,082,502.89	675,669,782	280,000,000	
2026-11	1,753,286.90	10,383,494.59	3,793,956.31	15,930,737.80	661,492,331	280,000,000	

Internal

2026-12	1,726,189.42	10,321,801.61	3,735,141.51	15,783,132.54	46387	647,435,388	280,000,000
2027-01	1,699,312.91	10,274,660.76	3,676,766.79	15,650,740.46	46418	633,483,960	280,000,000
2027-02	1,672,634.09	10,240,539.49	3,618,777.53	15,531,951.11	46446	619,624,643	280,000,000
2027-03	1,646,142.27	10,193,319.67	3,561,227.13	15,400,689.07	46477	605,870,096	280,000,000
2027-04	1,619,850.51	10,150,777.10	3,504,094.27	15,274,721.88	46507	592,215,225	280,000,000
2027-05	1,593,744.04	10,108,719.14	3,447,374.41	15,149,837.59	46538	578,659,131	280,000,000
2027-06	1,567,819.20	10,058,674.62	3,391,098.99	15,017,592.81	46568	565,209,358	280,000,000
2027-07	1,542,094.16	9,999,731.30	3,335,303.93	14,877,129.39	46599	551,874,322	280,000,000
2027-08	1,516,572.03	9,936,622.63	3,280,004.25	14,733,198.91	46630	538,657,695	280,000,000
2027-09	1,491,251.63	9,878,027.20	3,225,179.18	14,594,458.01	46660	525,554,489	280,000,000
2027-10	1,466,124.72	9,810,852.55	3,170,862.60	14,447,839.87	46691	512,572,774	280,000,000
2027-11	1,441,198.86	9,731,176.10	3,117,102.96	14,289,477.92	46721	499,724,495	280,000,000
2027-12	1,416,489.84	9,657,586.72	3,063,875.72	14,137,952.28	46752	487,003,032	280,000,000
2028-01	1,392,005.54	9,575,273.96	3,011,213.24	13,978,492.74	46783	474,416,545	280,000,000
2028-02	1,367,752.23	9,485,394.64	2,959,144.24	13,812,291.11	46812	461,972,006	280,000,000
2028-03	1,343,745.62	9,391,300.07	2,907,682.97	13,642,728.66	46843	449,673,023	280,000,000
2028-04	1,319,975.55	9,288,386.18	2,856,866.28	13,465,228.01	46873	437,527,771	280,000,000
2028-05	1,296,449.91	9,220,572.68	2,806,543.27	13,323,565.86	46904	425,500,655	280,000,000
2028-06	1,273,146.17	9,173,741.74	2,756,626.31	13,203,514.22	46934	413,570,287	280,000,000
2028-07	1,250,034.29	9,147,628.42	2,707,024.39	13,104,687.10	46965	401,715,634	280,000,000
2028-08	1,227,074.42	9,126,378.79	2,657,718.57	13,011,171.78	46996	389,931,537	280,000,000
2028-09	1,204,252.17	9,115,725.36	2,608,662.65	12,928,640.18	47026	378,207,149	280,000,000
2028-10	1,181,553.65	9,092,080.06	2,559,909.57	12,833,543.28	47057	366,555,159	280,000,000
2028-11	1,159,009.65	9,043,861.25	2,511,560.56	12,714,431.46	47087	354,999,737	280,000,000
2028-12	1,136,672.19	9,000,641.84	2,463,593.01	12,600,907.04	47118	343,535,502	280,000,000
2029-01	1,114,543.52	8,956,730.09	2,416,008.49	12,487,282.10	47149	332,162,764	280,000,000
2029-02	1,092,620.20	8,915,216.13	2,368,794.80	12,376,631.13	47177	320,878,753	280,000,000
2029-03	1,070,888.90	8,851,125.27	2,322,045.21	12,244,059.38	47208	309,705,582	280,000,000
2029-04	1,049,407.43	8,769,869.59	2,275,828.67	12,095,105.69	47238	298,659,884	280,000,000
2029-05	1,028,206.12	8,680,497.01	2,230,177.59	11,938,880.72	47269	287,749,210	280,000,000
2029-06	1,007,287.74	8,610,873.30	2,185,006.35	11,803,167.39	47299	276,953,330	280,000,000
2029-07	986,611.15	8,539,564.31	2,140,320.60	11,666,496.06	47330	266,273,445	280,000,000
2029-08	966,178.88	8,473,038.36	2,096,098.61	11,535,315.85	47361	255,704,308	280,000,000
2029-09	945,988.22	8,391,665.27	2,052,400.69	11,390,054.18	47391	245,260,242	280,000,000
2029-10	926,064.63	8,324,236.19	2,009,163.80	11,259,464.62	47422	234,926,842	280,000,000
2029-11	906,368.22	8,273,726.21	1,966,318.15	11,146,412.58	47452	224,686,798	280,000,000
2029-12	886,858.17	8,212,784.13	1,923,905.49	11,023,547.79	47483	214,550,108	280,000,000
2030-01	867,532.73	8,153,989.19	1,881,913.85	10,903,435.77	47514	204,514,205	280,000,000
2030-02	848,393.60	8,112,587.26	1,840,270.18	10,801,251.04	47542	194,561,348	280,000,000
2030-03	829,426.60	8,066,422.39	1,798,992.43	10,694,841.42	47573	184,695,933	280,000,000
2030-04	810,625.30	8,007,589.11	1,758,132.19	10,576,346.60	47603	174,930,212	280,000,000
2030-05	792,016.96	7,916,029.37	1,717,822.42	10,425,868.75	47634	165,296,360	280,000,000
2030-06	773,652.75	7,800,433.86	1,678,163.22	10,252,249.83	47664	155,817,763	280,000,000
2030-07	755,573.55	7,703,053.69	1,639,075.29	10,097,702.53	47695	146,475,634	280,000,000
2030-08	737,741.90	7,633,342.34	1,600,439.90	9,971,524.14	47726	137,241,851	280,000,000
2030-09	720,100.39	7,553,130.09	1,562,299.82	9,835,530.30	47756	128,126,422	280,000,000
2030-10	702,662.02	7,472,783.21	1,524,653.74	9,700,098.97	47787	119,128,985	280,000,000
2030-11	685,435.19	7,406,068.34	1,487,442.65	9,578,946.18	47817	110,235,474	280,000,000
2030-12	668,394.66	7,348,679.87	1,450,624.67	9,467,699.20	47848	101,436,169	280,000,000
2031-01	651,541.70	7,301,240.81	1,414,159.06	9,366,941.57	47879	92,720,769	280,000,000
2031-02	634,856.99	7,250,360.40	1,378,056.79	9,263,274.18	47907	84,092,352	280,000,000
2031-03	618,349.99	7,186,142.09	1,342,373.03	9,146,865.11	47938	75,563,837	280,000,000
2031-04	602,039.78	7,108,673.19	1,307,159.86	9,017,872.83	47968	67,148,004	280,000,000
2031-05	585,943.17	7,043,123.45	1,272,367.27	8,901,433.89	47999	58,832,513	280,000,000
2031-06	570,033.57	6,971,604.91	1,238,017.63	8,779,656.11	48029	50,622,891	280,000,000
2031-07	554,316.30	6,880,258.10	1,204,191.19	8,638,765.59	48060	42,538,441	280,000,000
2031-08	538,829.81	6,783,115.72	1,170,910.46	8,492,855.99	48091	34,584,415	280,000,000
2031-09	523,578.23	6,702,884.44	1,138,102.95	8,364,565.62	48121	26,743,428	280,000,000



Internal

2031-10	508,537.96	6,598,432.55	1,105,867.78	8,212,838.29	48152
2031-11	493,755.09	6,500,623.89	1,074,173.92	8,068,552.90	48182
2031-12	479,215.29	6,424,414.31	1,042,929.80	7,946,559.40	48213
2032-01	464,879.53	6,380,740.10	1,011,998.03	7,857,617.66	48244
2032-02	450,692.84	6,349,519.38	981,325.40	7,781,537.62	48273
2032-03	436,634.24	6,316,893.31	950,915.92	7,704,443.47	48304
2032-04	422,708.61	6,283,023.65	920,774.57	7,626,506.83	48334
2032-05	408,933.63	6,236,155.53	890,953.50	7,536,042.66	48365
2032-06	395,344.01	6,157,369.18	861,585.59	7,414,298.78	48395
2032-07	382,016.08	6,062,927.18	832,733.68	7,277,676.94	48426
2032-08	368,995.66	5,980,034.61	804,346.90	7,153,377.17	48457
2032-09	356,224.42	5,896,653.25	776,426.01	7,029,303.68	48487
2032-10	343,695.76	5,785,184.06	749,085.82	6,877,965.64	48518
2032-11	331,457.56	5,674,031.41	722,322.84	6,727,811.81	48548
2032-12	319,505.61	5,568,174.87	696,112.13	6,583,792.61	48579
2033-01	307,829.58	5,478,013.60	670,387.26	6,456,230.44	48610
2033-02	296,385.38	5,384,286.00	645,159.86	6,325,831.24	48638
2033-03	285,173.73	5,292,638.60	620,418.41	6,198,230.74	48669
2033-04	274,186.16	5,193,998.86	596,191.93	6,064,376.95	48699
2033-05	263,438.13	5,119,680.28	572,375.68	5,955,494.09	48730
2033-06	252,884.87	5,037,700.43	549,000.52	5,839,585.82	48760
2033-07	242,537.16	4,965,456.45	526,023.37	5,734,016.98	48791
2033-08	232,372.80	4,866,308.37	503,555.77	5,602,236.94	48822
2033-09	222,444.95	4,732,181.55	481,739.43	5,436,365.93	48852
2033-10	212,803.86	4,573,816.14	460,675.16	5,247,295.16	48883
2033-11	203,463.75	4,414,116.54	440,363.50	5,057,943.79	48913
2033-12	194,430.94	4,260,129.14	420,778.05	4,875,338.13	48944
2034-01	185,696.29	4,122,995.17	401,845.75	4,710,537.21	48975
2034-02	177,224.55	4,015,674.61	383,439.03	4,576,338.19	49003
2034-03	168,973.54	3,934,746.33	365,446.98	4,469,166.85	49034
2034-04	160,897.88	3,873,582.50	347,784.05	4,382,264.43	49064
2034-05	152,964.97	3,777,535.05	330,595.41	4,261,095.43	49095
2034-06	145,237.72	3,643,264.88	314,037.41	4,102,540.01	49125
2034-07	137,774.43	3,502,390.88	298,135.99	3,938,301.30	49156
2034-08	130,588.03	3,331,446.86	283,012.41	3,745,047.30	49187
2034-09	123,724.19	3,159,647.78	268,668.28	3,552,040.25	49217
2034-10	117,194.62	3,022,390.41	254,955.40	3,394,540.43	49248
2034-11	110,927.53	2,879,329.60	241,895.68	3,232,152.81	49278
2034-12	104,925.78	2,746,063.51	229,446.04	3,080,435.33	49309
2035-01	99,183.72	2,649,707.76	217,449.59	2,966,341.07	49340
2035-02	93,657.25	2,584,814.23	205,773.45	2,884,244.93	49368
2035-03	88,323.45	2,540,052.70	194,332.43	2,822,708.58	49399
2035-04	83,153.27	2,499,953.33	183,106.15	2,766,212.75	49429
2035-05	78,119.68	2,460,584.41	172,091.16	2,710,795.25	49460
2035-06	73,208.90	2,423,698.66	161,274.91	2,658,182.47	49490
2035-07	68,425.80	2,375,755.28	150,704.13	2,594,885.21	49521
2035-08	63,792.90	2,321,410.51	140,404.00	2,525,607.41	49552
2035-09	59,318.63	2,268,762.58	130,365.36	2,458,446.57	49582
2035-10	54,974.14	2,227,022.64	120,543.21	2,402,539.99	49613
2035-11	50,738.31	2,186,737.22	110,929.01	2,348,404.54	49643
2035-12	46,605.92	2,135,995.37	101,566.96	2,284,168.25	49674
2036-01	42,598.96	2,073,424.46	92,504.88	2,208,528.30	49705
2036-02	38,734.54	2,021,406.60	83,696.73	2,143,837.87	49734
2036-03	34,990.10	1,977,823.93	75,107.37	2,087,921.40	49765
2036-04	31,354.58	1,950,176.82	66,668.25	2,048,199.65	49795
2036-05	27,795.89	1,898,553.18	58,480.12	1,984,829.19	49826
2036-06	24,354.88	1,815,849.35	50,670.40	1,890,874.63	49856
2036-07	21,079.67	1,682,661.37	43,447.98	1,747,189.02	49887

19,039,127	280,000,000
11,464,330	280,000,000
3,996,985	280,000,000
0	280,000,000
0	280,000,000
0	280,000,000



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		-344,755.86
Interest waterfall payment to the PDL		344,755.86
Balance of the PDL at the end of the period		0.00
Subordinated Loan PDL		0.00
Notes PDL		0.00

Delinquency Statistics		Nr of Delinquent Loans	Current Balance of all Delinquent Loans	Percentage of Outstanding Balance of the Loans (%)
Status				
<1month		130	10,161,430.77	0.742%
<2months		5	203,583.71	0.015%
<3 months		2	2,495.01	0.000%
<4months	Delinquent	1	40,151.61	0.003%
<5months	Delinquent	0	0.00	0.000%
<6months	Delinquent	1	52,184.09	0.004%
<7months	Delinquent	2	121,202.11	0.009%
<8months	Delinquent	2	6,233.54	0.000%
<9months	Delinquent	0	0.00	0.000%
<10months	Delinquent	1	21,085.59	0.002%
<11months	Delinquent	0	0.00	0.000%
<12months	Delinquent	0	0.00	0.000%
>12 months	Delinquent	2	219,436.05	0.016%
		<b>146</b>	<b>10,827,802.48</b>	

Floating Rate Interest Period (31/05/24 - 30/06/24)

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)
	2	344,755.86	0.0249%

Recovery Statistics	Recoveries on defaulted loans since Closing	Recoveries as a percentage of Principal Outstanding on Defaulted Loans (%)
	349,710.66	6.96%

Prepayments as a % of current balance for reference period		Annualised
	0.20393%	2.4472%

**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

Moody's

LT Debt Rating	A1 (positive outlook)
LT Deposit Rating	Aa3
LT Counterparty Risk Assessment	Aa3(cr)
ST Deposit Rating	P-1
	<b><i>Fitch</i></b>
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. |

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

Internal



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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: June 2024

**Effectisering Pool HLI19 - 2024-06**  
**Pool summary 1**

<b>Number of borrowers</b>	<b>Number of loans</b>	<b>Total Outstanding balance</b>	<b>Average Outstanding balance / borrower</b>
17448	21684	1.370.286.508,78	78.535,45



## Pool summary 2 - Ratios

Variable	Ratio	Mean	Minimum	Maximum	Number
ADJ_LTM	Adjusted loan to mortgage	1,2143	1,0000	3,9085	21684
CLTV	Current loan to value	0,4779	0,0000	1,0955	21684
LTM	Loan to mortgage	0,9888	0,0000	3,9085	21684
MTL	Mortgage to loan	1,5176	0,0000	6.083,6502	21684
OLTV	Original loan to value	0,8301	0,0000	22,9130	21684
SEAS	Seasoning in months	99,4814	70,0000	348,0000	21684

### 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	1.009.231.407,39	73,65	13660	63,00	1,88	0
2.5 < Interest Rate <= 3.0	181.251.917,97	13,23	3119	14,38	2,72	0
3.0 < Interest Rate <= 3.5	47.114.956,04	3,44	1008	4,65	3,21	0
3.5 < Interest Rate <= 4.0	27.074.349,95	1,98	827	3,81	3,75	0
4.0 < Interest Rate <= 4.5	28.392.902,58	2,07	1047	4,83	4,27	0
4.5 < Interest Rate <= 5.0	29.698.949,88	2,17	903	4,16	4,76	0
5.0 < Interest Rate <= 5.5	27.827.807,90	2,03	672	3,10	5,26	0
5.5 < Interest Rate <= 6.0	17.103.791,26	1,25	356	1,64	5,68	0
6.0 < Interest Rate <= 6.5	2.379.802,84	0,17	70	0,32	6,25	0
6.5 < Interest Rate <= 7.0	167.333,71	0,01	15	0,07	6,64	0
Interest Rate > 7.0	43.289,26	0,00	7	0,03	7,12	0
<b>Total</b>	<b>1.370.286.508,78</b>	<b>100,00</b>	<b>21684</b>	<b>100,00</b>	<b>2,31</b>	<b>0</b>

**Pool summary 4 - Loans in arrears**

<b>Loans in arrears</b>	<b>Outstanding balance</b>	<b>% Outstanding balance</b>	<b>Number of loans</b>	<b>% Number of loans</b>
<b>0</b>	10.161.430,77	93,85	130	89,04
<b>1</b>	203.583,71	1,88	5	3,42
<b>2</b>	2.495,01	0,02	2	1,37
<b>3</b>	40.151,61	0,37	1	0,68
<b>5</b>	52.184,09	0,48	1	0,68
<b>6</b>	121.202,11	1,12	2	1,37
<b>7</b>	6.233,54	0,06	2	1,37
<b>9</b>	21.085,59	0,19	1	0,68
<b>18</b>	145.923,90	1,35	1	0,68
<b>32</b>	73.512,15	0,68	1	0,68
<b>Total</b>	10.827.802,48	100,00	146	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	1.796,96	0,00	1	0,00	3,72	0,01	1,00	348,00
1996	17.565,12	0,00	5	0,02	2,04	0,08	1,00	337,67
1997	8.866,83	0,00	1	0,00	3,16	0,09	1,00	318,00
1998	42.599,22	0,00	5	0,02	3,62	0,19	1,00	310,31
1999	328.839,64	0,02	38	0,18	2,65	0,17	1,00	298,72
2000	297.847,73	0,02	39	0,18	1,33	0,19	1,00	286,79
2001	406.409,59	0,03	31	0,14	1,42	0,22	1,00	274,71
2002	1.398.936,68	0,10	92	0,42	3,17	0,21	1,02	261,85
2003	5.291.398,18	0,39	278	1,28	4,24	0,23	1,00	250,92
2004	6.448.492,39	0,47	412	1,90	3,94	0,26	1,02	238,64
2005	14.238.323,93	1,04	777	3,58	3,53	0,25	1,00	227,78
2006	9.723.212,73	0,71	403	1,86	2,69	0,32	1,00	216,04
2007	3.892.462,20	0,28	147	0,68	4,20	0,34	1,01	204,17
2008	2.846.102,95	0,21	73	0,34	4,10	0,35	1,00	191,72
2009	39.352.426,06	2,87	854	3,94	4,52	0,37	1,02	177,66
2010	37.020.024,84	2,70	810	3,74	3,89	0,39	1,03	168,04
2011	8.997.805,77	0,66	224	1,03	3,75	0,41	1,04	156,65
2012	4.874.595,29	0,36	130	0,60	2,65	0,35	1,05	143,08
2013	7.467.283,99	0,54	176	0,81	3,08	0,34	1,06	131,18
2014	69.357.043,43	5,06	1656	7,64	3,12	0,39	1,08	116,38
2015	132.074.090,52	9,64	2441	11,26	2,38	0,44	1,14	107,81
2016	419.086.959,65	30,58	6464	29,81	2,06	0,47	1,19	95,05
2017	336.188.903,62	24,53	3640	16,79	2,07	0,54	1,29	82,07
2018	270.924.521,46	19,77	2987	13,78	1,97	0,53	1,33	73,99
<b>Total</b>	<b>1.370.286.508,78</b>	<b>100,00</b>	<b>21684</b>	<b>100,00</b>	<b>2,31</b>	<b>0,48</b>	<b>1,21</b>	<b>99,48</b>

**Table '02' - Final maturity date**

<b>Final maturity date</b>	<b>Outstanding balance</b>	<b>% Outstanding balance</b>	<b>Number of loans</b>	<b>% Number of loans</b>	<b>Weighted average interest rate</b>	<b>Weighted average CLTV</b>	<b>Weighted average Adjusted LTM</b>	<b>Weighted average seasoning</b>
<b>2023 - 2027</b>	67.328.610,62	4,91	5466	25,21	2,33	0,13	1,01	120,33
<b>2028 - 2032</b>	258.937.406,97	18,90	6101	28,14	2,38	0,29	1,07	112,12
<b>&gt; 2032</b>	1.044.020.491,19	76,19	10117	46,66	2,30	0,55	1,26	95,00
<b>Total</b>	1.370.286.508,78	100,00	21684	100,00	2,31	0,48	1,21	99,48

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	2.854.835,98	0,21	414	1,91	2,07	0,12	1,01	82,17
108-143	70.850.053,57	5,17	3835	17,69	1,78	0,17	1,04	87,79
144-179	80.218.573,83	5,85	2074	9,56	2,12	0,28	1,07	93,53
180-215	195.505.199,21	14,27	3634	16,76	2,19	0,35	1,12	93,94
216-251	453.072.533,80	33,06	5930	27,35	2,19	0,47	1,25	95,73
252-287	71.769.711,04	5,24	1033	4,76	2,73	0,52	1,19	109,78
288-323	443.653.794,40	32,38	3965	18,29	2,36	0,62	1,30	97,07
324-360	43.565.433,20	3,18	676	3,12	4,02	0,47	1,05	184,72
> 360	8.796.373,75	0,64	123	0,57	3,75	0,52	1,05	185,37
<b>Total</b>	<b>1.370.286.508,78</b>	<b>100,00</b>	<b>21684</b>	<b>100,00</b>	<b>2,31</b>	<b>0,48</b>	<b>1,21</b>	<b>99,48</b>

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	87.587.715,37	6,39	909	4,19	1,83	0,53	1,40	71,50
73 - 84	443.389.523,78	32,36	4768	21,99	2,03	0,54	1,29	78,36
85 - 96	346.189.859,78	25,26	4715	21,74	2,03	0,49	1,23	91,86
97 -108	220.733.324,03	16,11	3810	17,57	2,20	0,45	1,16	100,63
109 -	272.386.085,82	19,88	7482	34,50	3,37	0,37	1,05	151,61
<b>Total</b>	1.370.286.508,78	100,00	21684	100,00	2,31	0,48	1,21	99,48

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	1.009.231.407,39	73,65	13660	63,00	1,88	0,49	1,27	90,11
2.5 < Interest Rate <= 3.0	181.251.917,97	13,23	3119	14,38	2,72	0,49	1,09	98,51
3.0 < Interest Rate <= 3.5	47.114.956,04	3,44	1008	4,65	3,21	0,47	1,07	110,81
3.5 < Interest Rate <= 4.0	27.074.349,95	1,98	827	3,81	3,75	0,40	1,09	139,20
4.0 < Interest Rate <= 4.5	28.392.902,58	2,07	1047	4,83	4,27	0,33	1,03	175,47
4.5 < Interest Rate <= 5.0	29.698.949,88	2,17	903	4,16	4,76	0,34	1,04	178,86
5.0 < Interest Rate <= 5.5	27.827.807,90	2,03	672	3,10	5,26	0,37	1,02	174,51
5.5 < Interest Rate <= 6.0	17.103.791,26	1,25	356	1,64	5,68	0,43	1,02	172,02
6.0 < Interest Rate <= 6.5	2.379.802,84	0,17	70	0,32	6,25	0,43	1,04	171,03
6.5 < Interest Rate <= 7.0	167.333,71	0,01	15	0,07	6,64	0,27	1,00	164,82
Interest Rate > 7.0	43.289,26	0,00	7	0,03	7,12	0,32	1,00	165,00
<b>Total</b>	<b>1.370.286.508,78</b>	<b>100,00</b>	<b>21684</b>	<b>100,00</b>	<b>2,31</b>	<b>0,48</b>	<b>1,21</b>	<b>99,48</b>



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
<b>No review</b>	1.089.055.118,29	79,48	15363	70,85	2,16	0,50	1,23	91,23
<b>1 y / 1 y</b>	122.512.653,77	8,94	2834	13,07	3,75	0,37	1,16	140,82
<b>3 y / 3 y</b>	73.986.078,66	5,40	1494	6,89	2,72	0,38	1,14	119,83
<b>5 y / 5 y</b>	75.118.337,71	5,48	1619	7,47	1,85	0,40	1,13	116,80
<b>10 y / 5 y</b>	8.925.259,12	0,65	361	1,66	1,29	0,30	1,00	222,03
<b>15 y / 5 y</b>	111.533,45	0,01	5	0,02	3,83	0,16	1,00	203,26
<b>20 y / 5 y</b>	577.527,78	0,04	8	0,04	2,91	0,63	1,13	116,69
<b>Total</b>	1.370.286.508,78	100,00	21684	100,00	2,31	0,48	1,21	99,48

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	79.404.614,36	5,79	2221	10,24	3,19	0,37	1,14	143,92
2025	121.706.020,38	8,88	3587	16,54	2,72	0,36	1,14	131,99
2026	66.439.224,63	4,85	2401	11,07	2,48	0,30	1,08	118,73
2027	44.576.433,45	3,25	1419	6,54	2,58	0,30	1,11	100,85
2028	33.426.721,00	2,44	977	4,51	2,46	0,27	1,07	102,25
2029	25.880.211,04	1,89	706	3,26	2,48	0,27	1,02	115,10
2030	28.588.824,93	2,09	643	2,97	2,35	0,28	1,06	105,32
2031	54.862.508,37	4,00	1091	5,03	2,17	0,33	1,06	99,91
2032	45.917.077,11	3,35	724	3,34	2,16	0,37	1,11	92,15
2033	37.412.019,01	2,73	598	2,76	2,22	0,38	1,09	90,33
2034	51.842.324,46	3,78	694	3,20	2,30	0,42	1,10	97,92
2035	63.200.040,07	4,61	726	3,35	2,31	0,47	1,19	100,74
2036	116.345.048,46	8,49	1208	5,57	2,06	0,50	1,23	95,83
2037	103.904.795,91	7,58	929	4,28	1,99	0,52	1,33	84,67
2038	76.514.588,36	5,58	706	3,26	2,06	0,54	1,31	79,66
2039	29.445.428,37	2,15	276	1,27	2,61	0,58	1,22	100,03
2040	39.695.418,60	2,90	347	1,60	2,49	0,61	1,22	102,59
2041	106.600.381,77	7,78	777	3,58	2,13	0,63	1,29	94,28
2042	130.116.097,40	9,50	908	4,19	2,17	0,66	1,36	82,99
2043	109.050.674,81	7,96	715	3,30	2,07	0,67	1,38	75,07
2044	4.795.380,57	0,35	28	0,13	2,25	0,75	1,35	74,93
2045	562.675,72	0,04	3	0,01	1,93	0,65	1,67	77,99
<b>Total</b>	<b>1.370.286.508,78</b>	<b>100,00</b>	<b>21684</b>	<b>100,00</b>	<b>2,31</b>	<b>0,48</b>	<b>1,21</b>	<b>99,48</b>

**Table '08' - Principal payment type**

<b>Principal payment type</b>	<b>Outstanding balance</b>	<b>% Outstanding balance</b>	<b>Number of loans</b>	<b>% Number of loans</b>	<b>Weighted average interest rate</b>	<b>Weighted average CLTV</b>	<b>Weighted average Adjusted LTM</b>	<b>Weighted average seasoning</b>
<b>Linear</b>	14.177.271,51	1,03	531	2,45	2,50	0,24	1,15	118,49
<b>Annuity</b>	1.356.109.237,27	98,97	21153	97,55	2,31	0,48	1,21	99,28
<b>Total</b>	1.370.286.508,78	100,00	21684	100,00	2,31	0,48	1,21	99,48

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	1.370.286.508,78	100,00	21684	100,00	2,31	0,48	1,21	99,48
Total	1.370.286.508,78	100,00	21684	100,00	2,31	0,48	1,21	99,48

**Table '10' - Loan purpose**

<b>Loan purpose</b>	<b>Outstanding balance</b>	<b>% Outstanding balance</b>	<b>Number of loans</b>	<b>% Number of loans</b>	<b>Weighted average interest rate</b>	<b>Weighted average CLTV</b>	<b>Weighted average Adjusted LTM</b>	<b>Weighted average seasoning</b>
<b>Purchase</b>	909.734.495,18	66,39	10823	49,91	2,20	0,52	1,28	96,76
<b>Remortgage</b>	384.321.278,44	28,05	9286	42,82	2,48	0,40	1,08	98,39
<b>Construction</b>	76.230.735,16	5,56	1575	7,26	2,86	0,37	1,13	137,48
<b>Total</b>	1.370.286.508,78	100,00	21684	100,00	2,31	0,48	1,21	99,48

**Table '11' - Employment type**

<b>Employment type</b>	<b>Outstanding balance</b>	<b>% Outstanding balance</b>	<b>Number of loans</b>	<b>% Number of loans</b>	<b>Weighted average interest rate</b>	<b>Weighted average CLTV</b>	<b>Weighted average Adjusted LTM</b>	<b>Weighted average seasoning</b>
<b>Employed</b>	1.370.286.508,78	100,00	21684	100,00	2,31	0,48	1,21	99,48
<b>Total</b>	1.370.286.508,78	100,00	21684	100,00	2,31	0,48	1,21	99,48

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%	51.138.183,88	3,73	4378	20,19	2,45	0,07	1,01	120,81
10% < CLTV <= 20%	108.700.815,46	7,93	3470	16,00	2,42	0,15	1,02	113,90
20% < CLTV <= 30%	146.604.507,96	10,70	2912	13,43	2,41	0,25	1,08	110,55
30% < CLTV <= 40%	187.595.500,84	13,69	2814	12,98	2,37	0,35	1,13	105,16
40% < CLTV <= 50%	193.685.160,72	14,13	2386	11,00	2,32	0,45	1,20	100,70
50% < CLTV <= 60%	218.012.872,73	15,91	2147	9,90	2,26	0,55	1,27	97,21
60% < CLTV <= 70%	237.288.448,48	17,32	1993	9,19	2,23	0,65	1,33	92,12
70% < CLTV <= 80%	207.871.061,94	15,17	1468	6,77	2,24	0,74	1,35	85,48
80% < CLTV <= 90%	19.025.555,45	1,39	113	0,52	2,28	0,81	1,26	76,89
90% < CLTV <= 100%	249.371,72	0,02	2	0,01	2,16	0,96	1,24	79,05
100% < CLTV <= 110%	115.029,60	0,01	1	0,00	4,97	1,10	1,10	157,00
<b>Total</b>	<b>1.370.286.508,78</b>	<b>100,00</b>	<b>21684</b>	<b>100,00</b>	<b>2,31</b>	<b>0,48</b>	<b>1,21</b>	<b>99,48</b>

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%	8.585.966,43	0,63	1721	7,94	2,90	0,04	1,00	149,54
10% < LTM <= 20%	24.076.394,08	1,76	1904	8,78	2,73	0,10	1,00	140,76
20% < LTM <= 30%	40.884.825,73	2,98	1843	8,50	2,75	0,16	1,00	133,72
30% < LTM <= 40%	62.838.902,56	4,59	1979	9,13	2,71	0,22	1,00	126,75
40% < LTM <= 50%	83.029.608,71	6,06	1957	9,03	2,72	0,30	1,00	122,53
50% < LTM <= 60%	110.385.808,82	8,06	2013	9,28	2,63	0,39	1,00	112,42
60% < LTM <= 70%	145.249.220,20	10,60	2098	9,68	2,52	0,46	1,00	103,10
70% < LTM <= 80%	197.091.482,63	14,38	2057	9,49	2,30	0,57	1,00	90,79
80% < LTM <= 90%	76.774.400,25	5,60	950	4,38	2,41	0,51	1,00	96,03
90% < LTM <= 100%	53.766.451,08	3,92	691	3,19	2,35	0,44	1,00	100,19
100% < LTM <= 110%	53.837.886,34	3,93	620	2,86	2,30	0,47	1,05	96,65
110% < LTM <= 120%	59.243.940,39	4,32	587	2,71	2,17	0,49	1,15	94,26
120% < LTM <= 130%	66.809.044,97	4,88	594	2,74	2,03	0,52	1,25	92,20
130% < LTM <= 140%	65.391.967,36	4,77	541	2,49	2,04	0,55	1,35	89,68
140% < LTM <=150%	102.651.534,97	7,49	715	3,30	1,98	0,60	1,45	85,81
150% < LTM <=160%	86.352.248,05	6,30	536	2,47	2,02	0,65	1,56	82,30
160% < LTM <=170%	38.355.403,87	2,80	254	1,17	2,03	0,64	1,63	78,76
170% < LTM <=180%	8.888.006,45	0,65	71	0,33	2,00	0,55	1,75	86,82
180% < LTM <=190%	10.754.053,28	0,78	80	0,37	1,88	0,54	1,85	89,26
190% < LTM <=200%	10.601.314,57	0,77	82	0,38	1,86	0,54	1,94	88,74
200% < LTM <=250%	36.207.363,16	2,64	238	1,10	1,87	0,56	2,22	87,28
250% < LTM <=300%	26.377.570,81	1,92	141	0,65	1,68	0,58	2,84	85,17
350% < LTM <=400%	2.133.114,07	0,16	12	0,06	1,77	0,62	3,59	81,50
<b>Total</b>	<b>1.370.286.508,78</b>	<b>100,00</b>	<b>21684</b>	<b>100,00</b>	<b>2,31</b>	<b>0,48</b>	<b>1,21</b>	<b>99,48</b>



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%	802.683.060,49	58,58	17213	79,38	2,52	0,42	1,00	107,54
100% < LTM <= 110%	53.837.886,34	3,93	620	2,86	2,30	0,47	1,05	96,65
110% < LTM <= 120%	59.243.940,39	4,32	587	2,71	2,17	0,49	1,15	94,26
120% < LTM <= 130%	66.809.044,97	4,88	594	2,74	2,03	0,52	1,25	92,20
130% < LTM <= 140%	65.391.967,36	4,77	541	2,49	2,04	0,55	1,35	89,68
140% < LTM <=150%	102.651.534,97	7,49	715	3,30	1,98	0,60	1,45	85,81
150% < LTM <=160%	86.352.248,05	6,30	536	2,47	2,02	0,65	1,56	82,30
160% < LTM <=170%	38.355.403,87	2,80	254	1,17	2,03	0,64	1,63	78,76
170% < LTM <=180%	8.888.006,45	0,65	71	0,33	2,00	0,55	1,75	86,82
180% < LTM <=190%	10.754.053,28	0,78	80	0,37	1,88	0,54	1,85	89,26
190% < LTM <=200%	10.601.314,57	0,77	82	0,38	1,86	0,54	1,94	88,74
200% < LTM <=250%	36.207.363,16	2,64	238	1,10	1,87	0,56	2,22	87,28
250% < LTM <=300%	26.377.570,81	1,92	141	0,65	1,68	0,58	2,84	85,17
350% < LTM <=400%	2.133.114,07	0,16	12	0,06	1,77	0,62	3,59	81,50
<b>Total</b>	1.370.286.508,78	100,00	21684	100,00	2,31	0,48	1,21	99,48

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	1.370.286.508,78	100,00	21684	100,00	2,31	0,48	1,21	99,48
<b>Total</b>	1.370.286.508,78	100,00	21684	100,00	2,31	0,48	1,21	99,48

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%	1.836.955,99	0,13	88	0,41	1,80	0,07	1,25	88,58
10% < OLTV <= 20%	12.201.829,86	0,89	521	2,40	1,99	0,12	1,18	96,69
20% < OLTV <= 30%	29.300.674,69	2,14	959	4,42	2,23	0,17	1,13	101,24
30% < OLTV <= 40%	48.805.405,20	3,56	1434	6,61	2,28	0,20	1,07	102,59
40% < OLTV <= 50%	72.981.642,13	5,33	1790	8,25	2,34	0,25	1,11	103,11
50% < OLTV <= 60%	94.573.958,57	6,90	2090	9,64	2,30	0,30	1,15	101,12
60% < OLTV <= 70%	119.114.293,60	8,69	2116	9,76	2,28	0,37	1,20	100,75
70% < OLTV <= 80%	146.889.632,87	10,72	2267	10,45	2,27	0,44	1,23	100,01
80% < OLTV <= 90%	217.368.157,36	15,86	2824	13,02	2,28	0,52	1,26	97,94
90% < OLTV <= 100%	422.596.898,40	30,84	4689	21,62	2,33	0,61	1,25	98,09
100% < OLTV <= 110%	119.617.801,73	8,73	1614	7,44	2,43	0,57	1,19	100,95
110% < OLTV <= 120%	41.290.644,32	3,01	624	2,88	2,45	0,51	1,20	100,19
120% < OLTV <= 130%	10.243.957,65	0,75	175	0,81	2,16	0,46	1,29	97,31
130% < OLTV <= 140%	10.654.770,24	0,78	141	0,65	2,15	0,51	1,27	91,58
140% < OLTV <=150%	6.681.363,41	0,49	97	0,45	2,47	0,54	1,19	99,58
150% < OLTV	16.128.522,76	1,18	255	1,18	2,46	0,56	1,15	101,13
<b>Total</b>	<b>1.370.286.508,78</b>	<b>100,00</b>	<b>21684</b>	<b>100,00</b>	<b>2,31</b>	<b>0,48</b>	<b>1,21</b>	<b>99,48</b>

**Table '18' - Employee (Y/N)**

<b>Employee (Y/N)</b>	<b>Outstanding balance</b>	<b>% Outstanding balance</b>	<b>Number of loans</b>	<b>% Number of loans</b>	<b>Weighted average interest rate</b>	<b>Weighted average CLTV</b>	<b>Weighted average Adjusted LTM</b>	<b>Weighted average seasoning</b>
<b>No</b>	1.367.482.943,61	99,80	21651	99,85	2,31	0,48	1,21	99,48
<b>Yes</b>	2.803.565,17	0,20	33	0,15	2,08	0,54	1,31	100,29
<b>Total</b>	1.370.286.508,78	100,00	21684	100,00	2,31	0,48	1,21	99,48

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	1.214.746.299,44	88,65	17270	79,64	2,31	0,49	1,22	98,88
Buy to let	58.688.720,88	4,28	1228	5,66	2,12	0,37	1,17	96,27
Mixed commercial / private	25.273.795,48	1,84	600	2,77	2,14	0,36	1,16	96,14
Other	71.577.692,98	5,22	2586	11,93	2,62	0,44	1,16	113,53
<b>Total</b>	<b>1.370.286.508,78</b>	<b>100,00</b>	<b>21684</b>	<b>100,00</b>	<b>2,31</b>	<b>0,48</b>	<b>1,21</b>	<b>99,48</b>

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	302.411,22	0,02	3	0,01	2,00	0,02	1,00	85,80
Brussels Hoofdstedelijk gewest	122.223.203,67	8,92	1329	6,13	2,22	0,49	1,20	97,95
Waals Brabant	19.464.090,84	1,42	206	0,95	2,21	0,48	1,17	98,93
Vlaams Brabant	229.285.254,46	16,73	3305	15,24	2,29	0,48	1,25	98,51
Antwerpen	380.187.064,78	27,75	5769	26,60	2,33	0,48	1,20	99,77
Limburg	161.037.874,71	11,75	3085	14,23	2,43	0,49	1,17	101,96
Luik	20.621.035,43	1,50	382	1,76	2,43	0,48	1,09	99,18
Namen	1.964.526,28	0,14	38	0,18	2,20	0,47	1,16	97,36
Henegouwen	7.776.187,17	0,57	142	0,65	2,33	0,51	1,09	103,25
Luxemburg	1.641.709,43	0,12	38	0,18	2,68	0,42	1,24	106,23
West-Vlaanderen	192.887.400,89	14,08	3467	15,99	2,26	0,47	1,23	98,75
Oost-Vlaanderen	232.895.749,90	17,00	3920	18,08	2,33	0,46	1,25	99,60
<b>Total</b>	<b>1.370.286.508,78</b>	<b>100,00</b>	<b>21684</b>	<b>100,00</b>	<b>2,31</b>	<b>0,48</b>	<b>1,21</b>	<b>99,48</b>

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	1.196.595.755,96	87,32	19549	90,15	2,32	0,48	1,22	99,62
2. Brussels	122.223.203,67	8,92	1329	6,13	2,22	0,49	1,20	97,95
3. Wallonie	51.467.549,15	3,76	806	3,72	2,33	0,48	1,13	99,86
<b>Total</b>	<b>1.370.286.508,78</b>	<b>100,00</b>	<b>21684</b>	<b>100,00</b>	<b>2,31</b>	<b>0,48</b>	<b>1,21</b>	<b>99,48</b>

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	1.370.286.508,78	100,00	21684	100,00	2,31	0,48	1,21	99,48
<b>Total</b>	1.370.286.508,78	100,00	21684	100,00	2,31	0,48	1,21	99,48